



Income generating activity  
business plan  
**Seera Vada and its value addition**  
**2022**



Name of the self help group ,	" Om Sai Ram " Self Help Group Kuddi
Name of the Rural Forest Development Committee ,	Cuddy
Name of the Field Technical Unit ,	Sadar
Name of DMU/ Forest Division ,	Bilaspur
FCCU/Circle ,	Bilaspur

Sponsored by HPV & ASU P JICA	prepared by:- DMU Bilaspur , FTU Sadar and "Om Sai Ram" Self Help Group
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## **Introduction**

Kuddi village is located in Bilaspur Tehsil of Bilaspur district in Himachal Pradesh, India. It is located 30 km from Bilaspur. Himachal Pradesh Forests contribute to environmental protection and economic development in the project area by ecosystem management, biodiversity conservation, livelihood improvement support and institutional strengthening.

### **Location of V F D F Area :-**

area of this micro plan comprises of 3 wards, ward number 1 and ward number 2. This area is about 30 km away from the district headquarter Bilaspur. As per the survey done by the agency, the total number of families in Kuddi macroplan is 946. Of these, 739 are men and women and 207 are children.

### **Distance from forest and other offices :**

Kuddi VFD is about 30 km away from Sadar forest range. VFDS Kuddi is situated between Kandroul and Ghagus, and Shimla is 80 km from Kuddi and the road to Kullu and Manali is also situated from there.

### **Important feature of the ward :-**

Kuddi plays a vital role in preserving the fragile sloping land of Bilaspur town but it is a forest and an important

This district is situated in central Himachal and is famous for its tourist places and Himalayan tours , the Himalayan tour routes from Bilaspur district connect Kullu , Shimla , Solan , Mirpur and Kangra districts, these districts border Bilaspur district on the west and south, north-northeast and east respectively.

This district is famous for ancient settlements , traditional handloom and cultivation of wheat and maize

Bilaspur city is situated on the banks of Govind Sagar Lake , the people of Bilaspur are known for their hard work .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

self help groups have been formed to implement livelihood improvement activities under “Om Sai Ram ” Rural Development Committee . One of these is “ , “Om Sai Ram Sahayata Group is engaged in production of Seera Vadi and its value addition . The group members belong to the weaker sections of the society and have small land holdings. To

enhance his socio-economic status , he decided to produce Seera Vadi . Technical support for preparing business plan Were. SMS of Office of Forest Division Bilaspur , Dr. Ulshidha and Madhu, Field Technical Unit Coordinator Markand Range, Shri Akshay Acharya Forest Guard , Kuddi Beat and Forest Division Officer, Forest Division Bilaspur were present .

## executive Summary

### Important features of VFDs:-

This village is located in Bilaspur district . Mandi district Sundarnagar is to the east of this place and it is also in the border of another district Hamirpur.

Family	Scheduled Tribes	Scheduled Tribes	Other Previous Category	General	Total
Number of HH	18	84	3	117	222
% of HH	8.11%	37.84%	1.36%	52.71%	100%

### 1. Details of Self Help Group :-

“ Om Sai Ram ” self-help group formed in March It was done in 2021 under the Forest Rural Development Committee to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers.

“Jai Maa Naina Devi” Self Help Group is a women’s group ( 15 women ) consisting of members from the marginalized and financially weaker sections of the society with less land resources . Though all the members of the group grow seasonal vegetables etc. but since the land of these members is very small and irrigation facility is less and the production level has reached near saturation , to meet their financial requirements they decided to start making “Namkeen” which can increase their income. There are members in this group and their monthly contribution is Rs 100 /- per month. The details of the group members are as follows : -

फोटो के साथ स्वयं सहायता समुह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	करुणा देवी	प्रधान	Gen:-	54	B. A	9805867677
2.	रेखा देवी	सचिव	Gen:-	51	10 <sup>th</sup>	7876860983
3.	लीलामा देवी	गोष्ठाध्यक्ष	Gen:-	37	10 <sup>th</sup>	9625919876
4.	रमीमा देवी	सदस्य	Gen:-	45	+2	8626836710
5.	कान्ता देवी	सदस्य	Gen:-	51	10 <sup>th</sup>	8580607746
6.	सरला देवी	सदस्य	Gen:-	55	5 <sup>th</sup>	8278742442
7.	किरण देवी	सदस्य	Gen:-	42	+2	9817505086
8.	मीना देवी	सदस्य	Gen:-	38	MA BEd	9817913886
9.	कमलेश देवी	सदस्य	Gen:-	63	8 <sup>th</sup>	8894169597
10.	किरण देवी	सदस्य	Gen:-	42	B. A	7018184773
11.	ओमी देवी	सदस्य	Gen:-	56	8 <sup>th</sup>	7018213670
12.	चन्द्रकला देवी	सदस्य	Gen:-	54	10 <sup>th</sup>	8219443313
13.	मंजूवाला देवी	सदस्य	Gen:-	52	10 <sup>th</sup>	7018659877
14.	शिवाली देवी	सदस्य	Gen:-	28	+2	6230082811
15.	उर्विशा देवी	सदस्य	Gen:-	53	10 <sup>th</sup>	9857683900
16.						





करुना देवी



रेखा



सीमा



कांता



सरला देवी



किरण



मीनू



कमलेश



नीलम



किरण देवी



ओमी



चंदर कला



मंजू बाला



शिवानी



उर्वशी

## 2. Details of SHG / CIG

Name of the self help group	,	"Om Sai Ram" Self Help Group
SHG/CIG MIS Code Number	,	,
VFDS	,	Cuddy
Enclave	,	Sadar
Forest Division	,	Bilaspur
Village	,	Cuddy
Section	,	Sadar
District	,	Bilaspur
Total number of members in the SHG	,	15
Date of formation	,	,
Name and details of the bank	,	Himachal Pradesh Gramin Bank Bilaspur Himachal Pradesh
Bank account number	,	40123642055
SHG/Monthly Savings	,	Rs. 100 /- per month
Total savings	,	Himachal Pradesh Gramin Bank
Total Inter-Loan	,	Yes
cash credit limit	,	3 2,195 ,
Repayment Status		quarterly basis

## 3. Geographical description of the village

away from district headquarter	,	3 0 km
Distance from the main road	,	1 (but 100 to 200 meters from the main road ) approx
and distance of local market	,	Bilaspur 30 Km .
Names and distances of major cities	,	Bilaspur 3 0 , Brahmapukhar 10 km.
Names of major cities where The products will be sold/marketed	,	Brahmapukhar, Bilaspur

#### 4. Description of the product related to the income generating activity

1	Product Name	,	Badia ( moong dal , maah , masardal , dantal etc. ) Sira ( Wheat Seed )
2	product identification method	,	This activity is already being done by women of some self-help groups. the decision is made by the members of the group
3	SHG/CIG/ Cluster members	,	Yes

#### 5. Description of production processes

- The group will manufacture syrup of moong , maah , masardal and danthal ( arbipatta ) and wheat seed. This business activity will be carried out by the group members throughout the year.
- of making Badi takes about 3 days and making Syrup takes 12-15 days.
- estimation / experience - 1.25-1.50 kg dal and 150-200 grams of spices ( black pepper , big cardamom , celery , cumin etc ) will make 1 kg badi. 1 kg syrup is also considered.
- The production process includes processes like cleaning , washing , soaking , grinding , mixing , drying etc.
- Initially the group will produce 220 kg of Badi and 100 kg of Cera per month and in future the group will expand as per the demand and make other products also which follow the same production process.

#### 6. Description of the production plan

1	Production cycle ( in days )	,	3 days for badi and 12-15 days for sera
2	Manpower required per cycle ( No. )	,	10 Ladies
3	Source of raw materials	,	Local Market / Main Market
4	Source of other resources	,	Local Market / Main Market
5	Quantity required per cycle ( kg )	,	300 kg dal and 4.5-5 kg masala for badi and 400 kg wheat seeds ( initially )
6	Estimated production per cycle ( kg )	:: ::	200 kgciraand 25 kgbdi



raw material requirements and expected production

No. 1000/-	Raw materials	Unit	Time	quantity	Volume per kg (Rs .)	Total amount	Expected Production Monthly ( Kg )
1	Lentils	Kilogram	Monthly	300	120	36,000	250
2	Spices	Kilogram	Monthly	45	200	9,000	
	wheat seed	Kilogram	Monthly	400	20	8,000	200

## 7. Marketing / Sales Details

1	Potential Marketplace	,	Bilaspur , Ghumarwin 20,15 and 1 km respectively
2	distance from unit	,	
3	the market place / s	,	Daily demand and high demand during festive and wedding occasions.
4	The process of market identification	:: ::	Group members will select / list the retailer / wholesaler according to their production capacity and market demand. Initially the product will be sold in nearby markets.
5	Productive Marketing Strategy		SHG members will sell their produce directly from village shops and construction sites / shops . Also through retailers , wholesalers in nearby markets . Initially the produce will be sold in 1 kg packaging.
6	Product branding		CIG / SHG level will be done by branding of CIG / SHG. Later this IGA may require branding at cluster level
7	Product " slogan "		A product of " Om Sai Ram "

## 8. Management details among members

By mutual consent , the members of the SHG group will decide their roles and responsibilities for carrying out the work. The work will be divided among the members as per their mental and physical abilities.

- Some group members will be involved in the pre - production process ( e.g. , purchasing raw materials, etc. )
- Some members of the group will be involved in the production process.
- Some group members will be involved in packaging and marketing.

## 9. SWOT analysis

### ❖ Strength -

- The activity is already being done by some self help group members
- Raw material easily available
- The manufacturing process is simple
- Proper packing and easy to transport
- The product has a long shelf life

### ❖ weakness -

- , humidity , humidity effect on manufacturing process / product .
- Excessive labor intensive work.
- Product manufacturing cycles will increase during winter and rainy seasons

### ❖ chance -

- Festive weddings - the most in demand on the occasion of the wedding
- Location of markets
- Daily / weekly consumption and consumption by all shoppers in all seasons

### ❖ Hazards / Risks -

- Effect of temperature and humidity during manufacturing and packaging , especially in winter and rainy seasons.
- Sudden rise in the price of raw materials
- Competitive market

## 10. Economics Description :

One .	Capital Cost			
Serial Numb er	Description	amount	Unit Price	Total Amount ( Rs. )
1	( 1-2 HP ) with installation .	1	20 000	20 , 0 00
2	Water tub ( 40-50 litres )	3	500	15 00
3	Drums for storing - water , pulses , raw material etc - ( 80-100 litres ) - Plastic	3	1000	3000
4	Plastic sheet ( example - 40*60 inch )			2 000
5	plastic mug			10 00
6	kitchen tools			4 000
7	water strainer			1 0 00
8	Finished product storage cupboard / rack			5 000
9	Digital Weighing Scale Machine	2	1000	1 000
10	Poly Sealing Table Top Heat Sealer Pouch Plastic Packaging Machines	1	2000	2000
11	Aprons , caps , plastic hand gloves, etc			2 000
12	Chairs , tables			5 000
13	Mixer	1	6000	6000

	Total capital cost ( A ) =			53500
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B.	recurring cost				
Serial Number	Description	Unit	amount	price	Total Amount ( Rs . )
1	Raw material ( pulses )	kg / month	300	120	36,000
	Raw material ( wheat seed )	kg / month	400	20	8000
2	Raw Material ( Masala )	kg / month	4 5	200	9000
3	Rent	month	1	200	200
4	Labour ( to be done by SHG members )	5 hours	150	50	7500
5	Packaging Materials	month	1	300	300
6	transportation	month	1	500	500
7	Other ( stationary , electric , waterproof , machine repair )	month	1	1000	1000
	recurring cost				62500
Total recurring cost B =					55, 0 00
( Recurring Cost - Labor Cost ) Work / labor will be done by the members of the Self Help Group.					

C.	cost of production ( monthly )	
Number	Description	Amount ( Rs . )
1	Total recurring cost	55, 0 00

2	Depreciation at 10 % per annum on capital cost	525
	Total	<b>56025</b>

D. Selling Price Calculation ( Per Cycle )					
Se ria l N u m b e r	Description	Unit	amount	Amount ( Rs .)	
1	cost to make	Kilogr am	1	50+190= 240	It will decrease as the production volume increases
2	Current Market Value	Kilogr am	1	150 -180 for Sera and 300 for Badi	
3	Expected selling price by SHG	Rs	1	180 for Seera and 260 for Badi	

#### 11. Analysis of income and expenses ( Monthly ):

Se ria l N u m b e r	Description	Amount ( Rs .)
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r		
1	Depreciation at 10 % per annum on capital cost	525
2	Total recurring cost	55,500
3	Total Production per Month ( kg )	200 for Sera and 250 for Badi ( Quantity )
4	Selling Price ( per kg )	180 for Seera and 260 for Badi
5	Income Generation for Seera (200*180) and for Badi ( 250*260) .	36000 for Sira and 65000 for Badi Total = 101000
6	Net Profit ( 101000-56025)	44975
7	distribution of net profit	<ul style="list-style-type: none"> <li>• The benefits will be distributed equally among the members on monthly / yearly basis.</li> <li>• The profit will be used to meet recurring costs.</li> <li>• The profits will be used for further investment in IGA</li> </ul>



## 12.FEATURES :

Serial Number	Description	Total Amount ( Rs .)	Project contributions	SHG Contribution
1	Total Capital Cost	53500	4 0125	1 3,375
2	Total recurring cost	55, 0 00	0	55, 0 00
3	Training / Capacity Building / SkillUpgradation			
	<b>total</b>	108,5	40125	68,375

comment -

- Capital Cost - 75% of the capital cost is to be covered under the project
- Recurring cost – **To be borne by** the SHG / CIG.
- Training / Capacity building / Skills upgradation - **To be borne** by the project

### 13.Source of Fund :

Project support ;	<ul style="list-style-type: none"> <li>• %75of the capital cost will be funded by the project</li> <li>• 1lakh will be deposited in the SHG bank account .</li> <li>• Training /Capacity Building /Skill Upgradation Cost.</li> <li>• SHG taking loanfrom bank , interest subsidy of %5 will be deposited directly by DMU / to the bank financial institution and this facility will be for three years only. SHG</li> </ul>	/equipment will be procured by the respective DMU /FCCU after following the codal formalities .
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	has to pay principal installments on regular basis.	
SHG Contribution	<ul style="list-style-type: none"> <li>• %25 of the capital cost will be borne by the self help group</li> <li>• Recurring costs will be borne by the Self Help Group</li> </ul>	

#### 14. Training / Capacity Building / Skill Upgradation

Training / capacity building / skill upgradation costs will be borne by the project.

The following are some of the training / capacity building / skill upgrading proposed / required :

- RawMaterialCostEffectiveProcurement
- Qualitycontrol
- packagingandmarketing
- FinancialManagement

#### 15. break - even point

= Capital Expenditure / Selling Price ( per kg ) - Production Cost ( per kg )

= 63000 for seracs / ( 180 -50)= 485 kg

= For big ( 63000 / ( 260-190)=900 kg

In this process break even will be achieved after selling 485 kg molasses and 900 kg bulk. Hence break even will be achieved in 4-5 months.

#### 16. Other sources of income :

Villagers / local people earn income from grinding pulses , wheat , maize etc.

**17. Bank Loan Repayment** - If loan is taken from Bank it will be in the form of Cash Credit Limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from members should be sent through CCL.

- In CCL , the outstanding principal loan of the SHG should be paid in full to the banks once in a year. Interest amount should be paid on monthly basis.
- In term loans , repayment should be done as per the repayment schedule in banks.
- Project Assistance - Subsidy at 5% interest rate will be deposited by DMU directly to the bank / financial institution and this facility will be for three years only. SHG/CIG has to pay the installments of the principal amount on regular basis

**18. Monitoring method-**

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure the unit operates as per projections.
- Each member of the SHG should review the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure that the unit operates as per the expectations.

Some key indicators to watch for are :

- Group size
- Fund management
- Investment
- Ipadhi
- production level
- Productivity
- Unsold goods
- Market access

**19. comments**

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
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3.	लीलामा देवी	गोष्ठाध्यक्ष	Gen:-	37	10 <sup>th</sup>	9625919876
4.	रमीमा देवी	सदस्य	Gen:-	45	+2	8626836710
5.	कान्ता देवी	सदस्य	Gen:-	51	10 <sup>th</sup>	8580607746
6.	सरला देवी	सदस्य	Gen:-	55	5 <sup>th</sup>	8278742442
7.	किरण देवी	सदस्य	Gen:-	42	+2	9817505086
8.	मीना देवी	सदस्य	Gen:-	38	MA BEd	9817913886
9.	कमलेश देवी	सदस्य	Gen:-	63	8 <sup>th</sup>	8894169597
10.	किरण देवी	सदस्य	Gen:-	42	B. A	7018184773
11.	ओमी देवी	सदस्य	Gen:-	56	8 <sup>th</sup>	7018213670
12.	चन्द्रकला देवी	सदस्य	Gen:-	54	10 <sup>th</sup>	8219443313
13.	मंजूवाला देवी	सदस्य	Gen:-	52	10 <sup>th</sup>	7018652877
14.	शिवाली देवी	सदस्य	Gen:-	28	+2	6230082811
15.	उर्विशा देवी	सदस्य	Gen:-	53	10 <sup>th</sup>	9857683900
16.						

और आजीविका में सुधार और वी एफ डी एस के साथ समन्वय के लिए जे आई सी ए परियोजना के दिशा निर्देश के अनुसार समूह ( ~~समूह~~ ) द्वारा चुना गया।

**सीर वडी**

सदस्यों का विवरण इस प्रकार है

क्रम संख्या	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1	करुणा देवी	प्रधान			
2	रेखा देवी	सचिव	Gen :	54	Karuna
3	नीलमा देवी	कीषाध्यक्ष	Gen :	51	Rekha.
4	सीमा देवी	सदस्य	Gen :	37	Neelma kumari
5	कान्ता देवी	सदस्य	Gen :	45	सीमा देवी
6	सरला देवी	सदस्य	Gen :	51	Kanfer
7	मीना देवी	सदस्य	Gen :	55	सरला देवी
8	कमला देवी	सदस्य	Gen :	38	Meenal
9	किरण देवी	सदस्य	Gen :	63	Kanulesh
10	किरण देवी	सदस्य	Gen :	42	Kiran Davi
11	ओमी देवी	सदस्य	Gen :	42	किरण देवी
12	चन्द्रकला देवी	सदस्य	Gen :	56	ओमी देवी
13	मंजूबाला देवी	सदस्य	Gen :	54	ChandraKala
14	शिवाली देवी	सदस्य	Gen :	52	Manjulabala
15	उर्विशा देवी	सदस्य	Gen :	28	Shivali
16			Gen	53	Urvisha



प्रधान सचिव  
ऊँ साईं यम स्वयं सहायता

समूह  
हस्ताक्षर

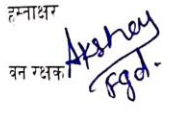
महिला स्वयं सहायता समूह



Secretary  
U.S. K. K. K. K.  
हस्ताक्षर

महिला, वन ग्रामीण विकास समिति

हस्ताक्षर

वन रक्षक  


हस्ताक्षर

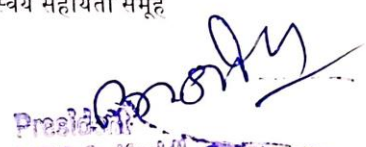
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प्रधान सचिव  
ऊँ साईं यम स्वयं सहायता

हस्ताक्षर

समूह

प्रधान स्वयं सहायता समूह




President  
V.F.D.S. K. K. K. K.  
हस्ताक्षर  
Soder, Distt. Bilaspur (H.P.)

प्रधान, वन ग्रामीण विकास समिति

हस्ताक्षर  


वन खंड अधिकारी

  
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