



# Business plan

## SHG Jyoti - IGA Pickle Making



|                       |                |
|-----------------------|----------------|
| <b>Name of SHG</b>    | <b>Jyoti</b>   |
| <b>Gram Panchayat</b> | <b>Bashona</b> |
| <b>Range</b>          | <b>Hurla</b>   |
| <b>Division</b>       | <b>Parvati</b> |
| <b>Circle</b>         | <b>Kullu</b>   |

**Project for improvement of Himachal Pradesh  
Forest ecosystem and Livelihoods (JICA funded)**

# Index

| Sr. No. | Particulars   | Page No. |
|---------|---|----------|
| 1       | Executive Summary   | 02       |
| 2       | SHG@CIG Detail List   | 05       |
| 3       | Geographical detail of the village                            | 05       |
| 4       | Description of products related to Income Generating Activity | 05       |
| 5       | Production processes  | 06       |
| 6       | Description of Production Planning                            | 07       |
| 7       | Sales and marketing   | 07       |
| 8       | Details of management amongst members                         | 08       |
| 9       | SWOT Analysis   | 08       |
| 10      | Description Potential risks and measures to mitigate them     | 09       |
| 11      | Description of economy of business plan                       | 09       |
| 12      | Summary of economy  | 10       |
| 13      | Estimates   | 10       |
| 14      | Benefit cost analysis   | 11       |
| 15      | Requirement of funds  | 12       |
| 16      | Planning of fund requirement                                  | 12       |
| 17      | Bank loan repayment   | 13       |
| 18      | Remarks   | 13       |
| 19      | List of SHGs Bye laws   | 14       |
| 20      | Letter of Consent   | 15       |
| 21      | Approval of DMU   | 16       |
| 22      | Photograph of SHGs Members                                    | 17       |
| 23      | Revised capital cost  | 18       |

## 1. Executive Summary

Located in the western Himalayas, Himachal Pradesh is famous for its natural beauty, prosperity, and rich cultural and religious heritage. The state has diverse ecosystems, rivers, and valleys. It has a population of approximately 70 lakh people and covers a geographical area of 55,673 sq. km. The state's terrain varies from the Shivalik hills to the middle Himalayas, with high-altitude and cold-zone areas. The primary occupation of the people here is agriculture.

The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, supported by JICA, is being implemented in six out of the twelve districts of the state, including Kullu district.

## 2. Formation of Gram Van Vikas Samiti & Micro Plan Development

As part of the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, a micro plan was developed for the Gram Van Vikas Samiti (GVVS) Kapil Muni Bashona. The primary occupation of the people in this village is agriculture and horticulture, but the average landholding per family is small. The farmers mainly cultivate plums, pomegranates, apricots, pears, Japanese fruit, and vegetables such as cauliflower, tomatoes, broccoli, and green chilies.

Due to overproduction in the local market, farmers are often forced to sell their produce at very low prices. To address this issue, the farmers decided to add value to their products by producing pickles and chutneys, thereby securing better prices and improving their livelihoods.

### **3. Formation of Self-Help Groups (SHGs)**

To implement this livelihood improvement plan, two local Self-Help Groups (SHGs) were formed. One of these groups, "Flame", was officially registered on 27th March 2021 with 12 women members. Initially registered as a Common Interest Group (CIG), the group held a detailed discussion on 4th September 2021, during which they decided to manufacture and market pickles and chutneys to enhance their livelihoods.

### **4. Business Plan & Financial Support**

The group members decided that:

1. With project support and the revolving fund, they would take a bank loan to cover recurring expenses.
2. They would contribute 50% of the capital expenditure in cash.
3. Dividends would be distributed among members based on mutual agreement.

For setting up the business, raw materials, grinding machines, utensils, and storage equipment are readily available in the local market. There is significant potential for marketing these products at the local level.

The project will provide: 50% of the capital expenditure as financial support. A revolving fund of ₹1,00,000/-

**5. Expert Guidance & Marketing Strategy :** To develop a sustainable business plan, expert guidance was sought from Dr. Chandrakanta (Agricultural Science Center, Jhidi Bajaura), who provided valuable inputs on the production process and marketing strategies.

**Marketing Plan:** The products will be sold to local shopkeepers in the Kullu and Bhuntar markets. Each group member will dedicate four hours per day to production and marketing.

**The business plan was prepared with inputs from the following experts:**

Mr. Padam Singh Chauhan (Retd. HPFS)  
Mr. Madan Lal (SMS)  
Mrs. Babita Thakur (FTU)  
Mr. Chaman Lal (Forest Guard, Naresh Beat)  
Mr. Jai Krishan Sharma (Business Development Expert)

## 6. Group Member Details

The following members are part of the Jyoti Self-Help Group:

| Sr. No. | Name of Beneficiary                             | Designation | Village  | Age | Sex   | Qual.           | Category | Contact no. |
|---------|---|-------------|----------|-----|-------|-----------------|----------|-------------|
| 1       | Smt. Babli Devi wife of Shri Mahendra Singh     | Prime       | Tuniseri | 48  | Woman | 10th            | General  | 9459389570  |
| 2       | Mrs. Meena Kumari wife of Mr. Leelamani         | Secretary   | Tuniseri | 42  | Woman | 10th            | General  | 8580783548  |
| 3       | Smt. Meena Sharma wife of Shri Ramesh Lal       | treasurer   | Tuniseri | 55  | Woman | 8 <sup>th</sup> | General  | 7067800080  |
| 4       | Mrs. Premrata wife of Mr. Ghanshyam Sharma      | Member      | Tuniseri | 48  | Woman | 10th            | General  | 9418979475  |
| 5       | Smt. Rama Devi wife of Shri Subhash             | Member      | Tuniseri | 57  | Woman | 5th             | General  | 8544709640  |
| 6       | Smt. Chaitanya Devi wife of Shri Mahendra Singh | Member      | Tuniseri | 48  | Woman | 10th            | General  | 8580775778  |
| 7       | Smt. Jwala Devi wife of Shri Fateh Singh        | Member      | Tuniseri | 50  | Woman | 10th            | General  | 8219939658  |
| 8       | Mrs. Saroj wife of Mr. Sumeet Kumar             | Member      | Tuniseri | 24  | Woman | B.A.            | General  | 8219624779  |
| 9       | Smt. Jai Devi wife of Shri Yudhishtir Lal       | Member      | Tuniseri | 53  | Woman | 5th             | General  | 7876880502  |
| 10      | Smt. Thakri Devi wife of Late Shri Manoj Sood   | Member      | Tuniseri | 58  | Woman | ,               | General  | 9857901664  |
| 11      | Smt. Tikam Dasi wife of Late Shri Pradeep Kumar | Member      | Tuniseri | 45  | Woman | 10th            | General  | 8580529628  |
| 12      | Smt. Ritu Wala wife of Shri Rajesh Sharma       | Member      | Tuniseri | 46  | Woman | 10th            | General  | 9459987391  |



**Photographs of members of SHG**

## 2. Detail of SHG

|      |   |                           |
|------|---|---------------------------|
| 2-1  | Name of common interest group                           | Jyoti                     |
| 2-2  | MIS Code of common Interest Group                       | --                        |
| 2-3  | Village forest development                              | Kapil MuniBashona         |
| 2-4  | Forest Range  | Hurla                     |
| 2-5  | Forest Division   | Shamshi                   |
| 2-6  | Village   | Hurla                     |
| 2-7  | Development Block                                       | Bhuin                     |
| 2-8  | District  | kullu                     |
| 2-9  | Total Number of members in SHGs                         | 12                        |
| 2-10 | Date of formation of the group                          | 27.03.221                 |
| 2-11 | Monthly saving of SHGs                                  | 100                       |
| 2-12 | Name of Bank and Branch of Saving account opened        | Kangra Bank Parla Bhuntar |
| 2-13 | Bank account no.  | 50072714113               |
| 2-14 | Total saving of SHGs                                    | 10800,                    |
| 2-15 | Loan given by the SHGs Members                          | ---                       |
| 2-16 | Status of loan repaid by cash credit limit SHGs members | ---                       |

## 3. Geographical Detail of village

|     |  |                           |
|-----|--|---------------------------|
| 3-1 | Distance from district headquarters  | 16 km                     |
| 3-2 | Distance from main road  | 6 Km                      |
|     | Name and distance of local market  | Bhuntar 6 Km, Kullu 16 Km |
| 3-4 | Name and distance of main market   | Bhuntar 6 Km, Kullu 16 Km |
| 3-5 | Distance from other major cities and towns   | Bhuntar 6 Km, Kullu 16 Km |
| 3-6 | Distance from the market where the product will be sold  | Bhuntar 6 Km, Kullu 16 Km |
| 3-7 | Any other specialty regarding the village as selected by the SHGs related to the creation activity | ---                       |

## 4. Product Details Related to the Production Process

|     |  |  |
|-----|--|--|
| 4-1 | Name of the Products:                              | <b>Pickles and Chutneys</b>  |
| 4-2 | Method of Product Identification:                  | There is a huge demand for pickles and chutneys in every household for daily use. Most of these products are sourced from other districts and states to meet local demand. However, Naganiya pickle and chutney are primarily commercialized at the local level. |
| 4-3 | Consent of the SHG/Equal Participation of Members: | yes  |

## 5. Production Process Details

### Training & Preparation:

- First, all **Flame Self-Help Group** members will receive **training on pickle and chutney making** through the **Agricultural Science Center, Bajaura**, under the project.
- After completing the training, the group members will begin production following these steps:

### Production & Marketing Plan

✓ **Monthly Production Target:** The group will produce **700 kg of pickles** and **40 kg of chutneys** per month. This production cycle will continue **throughout the year**.

### ✓ **Raw Material & Processing:**

- The required **raw materials** for making pickles and chutneys will be **locally sourced**.
- The production cycle will follow a **one-month schedule** that includes **procurement, processing, and marketing**.
- The **required quantity of raw materials, production output, and selling prices** have been determined based on the **expert guidance of Dr. Chandrakanta (Agricultural Science Center, Jhidi Bajaura)**.

### ✓ **Production Steps:**

- The process includes **cleaning, grinding, mixing, and packaging** of ingredients.

### ✓ **Sales & Distribution:**

- The **700 kg of pickles** and **40 kg of chutneys** will be sold locally.
- The products will be supplied to **grocery shopkeepers in Bhuntar, Kullu, and Manali**.

✓ **Seasonal Production Approach:** Since raw materials are **seasonally available**, production will continue as per the **availability of vegetables and fruits**.

✓ **Work Allocation:** Each month, **out of the 12 members**,

**5 members** will handle **different production tasks** on a rotational basis.

**2 members** will be assigned to **marketing activities**, working on alternate days.

## 6.Planning for Production

|     |  |                    |
|-----|--|--------------------|
| 6-1 | Production Cycle (Monthly):                  | 1 month            |
| 6-2 | Workforce Allocation (Per Production Cycle): | 12 Women           |
| 6-3 | Source of Raw Materials:                     | Bhuntar and Manali |
| 6-4 | Source of Other Resources:                   | Bhuntar and Manali |

### 6.1 Raw Material Requirement :-

| Sr. No. | Item name   | Unit | Amount | Rate (Rs) | Amount (Rs) |
|---------|---|------|--------|-----------|-------------|
|         | Pickles   |      |        |           |             |
| 1       | Raw Material (Fruits, Vegetables, Mushrooms, Green Chillies, Lingu etc.)          | Kg   | 700    | 30        | 21000       |
| 2       | MustardOil  | Kg   | 35     | 200       | 7000        |
| 3       | Spices - salt   | Kg   | 14     | 200       | 2800        |
|         | <b>sum</b>  |      |        |           | 30800       |
|         | Sauce   |      |        |           |             |
| 1       | Raw material (tomato, bottle gourd, walnut, pomegranate seeds, mint, brass flower | Kg   | 40     | 60        | 2400        |
| 2       | Pepper, chili, salt and spices  | Kg   | 1      | L/S       | 300         |
| 3       | Vinegar and Sodium Benzoate   | kg   |        | L/S       | 200         |
|         |   |      |        | sum       | 2900        |
|         | Grand total (pickle + chutney)  |      |        |           | 33700       |

## 7. Details of Marketing and Sales

|     |                                   |   |
|-----|-----------------------------------|---|
| 7-1 | Expected Markets/Locations:       | Bhuntar and Manali  |
| 7-2 | Distance from Village to Markets  | 7 km  |
| 7-3 | Estimated Demand in the Markets:  | Demand is more than production  |
| 7-4 | Strategy for Identifying Markets: | There is a huge demand for pickles and chutneys in every household for daily use. Currently, most of the supply comes from other districts and states to meet this demand. However pickle and chutney are commercially produced and sold locally. |
| 7-5 | Demand Based on Seasonal Changes: | demand remains the same   |
| 7-6 | Potential Buyers:                 | Local Sales   |
| 7-7 | Target Consumers in the Region    | Bhuntar, Manali of the neighbouring regions .   |
| 7-8 | Distribution Model:               | Similar Interest groups will be linked with retailers of Kullu, Bhuntar for marketing   |
| 7-9 | Marketing Strategy                | When demand increases or decreases, production will be increased or decreased according to the demand.  |

## 8. Management Structure of the Group

- Rules and regulations will be established for the **proper management** of the group.
- All group members will **collectively take decisions** regarding their work through **mutual agreement**.
- The **President and Secretary** will be responsible for **evaluating and monitoring** the management process regularly.

## 9. SWOT Analysis (Strengths, Weaknesses, Opportunities, and Threats)

### Strengths:

1. All group members share a **common vision and positive mindset**.
2. The **pickle and chutney-making process is simple**.
3. **Production costs are low**, while **demand for the products is high**.
4. Raw materials are **locally available** from **farmers and markets**.

### Weaknesses:

1. **Finished goods may be affected by temperature, humidity, and moisture**.
2. The group members have **no prior experience** in working together as a team.

### Opportunities:

1. Large-scale production is **possible** through group collaboration.
2. There is **high demand** for **pickles and chutneys** in local markets.
3. **50% of capital expenditure** will be **covered by the project**.
4. Training will be provided by **experts/scientists from the Agricultural Science Center, Bajaura**, with the project's support.

### Threats:

1. During the **rainy season**, there is a **high chance of spoilage** due to **moisture**, especially if packaging is not done correctly.
2. If the **cost of raw materials increases suddenly**, the group may face **financial losses**.

## 10. Potential Risks and Mitigation Strategies

*(Details of expected challenges and ways to reduce them)*

### **Risk: Product spoilage due to moisture**

✓ **Solution:** Use **moisture-proof packaging** and store products in a **dry environment**.

### **Risk: Increase in raw material prices**

✓ **Solution:** Buy raw materials in **bulk during the harvesting season** to get them at **lower prices**.

**Risk: Lack of experience in production and marketing**

✓ **Solution:** Conduct **regular training sessions** and **assign specific responsibilities** to members for better coordination.

**Risk: Limited market reach**

✓ **Solution:** Develop **marketing strategies**, including **collaborations with local retailers** and **participation in fairs/exhibitions**.

| Sr. No. | Details of Risks  | Measures to Reduce Risks   |
|---------|---|--|
| 10-1    | The products are less in demand in the local markets or more. This can happen! Which will have an adverse effect on sales and income. | Production will have to be increased or decreased according to demand so that the finished goods do not get spoiled. |
| 10-2    | Decreasing quality of product may result in decrease in sales.  | The group will have to maintain high standards to maintain quality.  |

**11- Details of the Financial Structure of the Project**

| A                                | Capital Cost   |     |           |              |
|----------------------------------|--|-----|-----------|--------------|
| Sr. No.                          | Items  | Qty | Unit Rate | Amount       |
| 1                                | Grinder Machine  | 1   | LS        | 15000        |
| 2                                | Vegetable Dehydrator   | 1   | LS        | 27000        |
| 3                                | gas cylinder with socket   | 1   | LS        | 7000         |
| 4                                | weighing machine   | 1   | LS        | 3500         |
| 5                                | Card Board   | 10  | 100       | 1000         |
| 6                                | Cutter (with stand)  | 5   | 600       | 3000         |
| 7                                | knife  | 4   | 50        | 200          |
| 8                                | Can Sealing Machine(Plastic Cans / Aluminium Cap Sealer Machine) | 1   | LS        | 15000        |
| 9                                | Pressure Cooker (20 Litres)                                      | 1   | 3500      | 3500         |
| 10                               | Plastic buckets, tubs, mugs etc.                                 | 1   | LS        | 1000         |
| <b>Total Capital Expenditure</b> |  |     |           | <b>76200</b> |

| (B)                         | Recurring Charges  |          |        |          |             |
|-----------------------------|--|----------|--------|----------|-------------|
| Sr. No.                     | Description  | Unit     | Amount | Rate(Rs) | Amount (Rs) |
| <b>Pickles and Chutneys</b> |  |          |        |          |             |
| 1                           | Raw Material (Fruits, Vegetables, Mushrooms, Green Chillies, Lingu etc.) | Kilogram | 700    | 30       | 21000       |
| 2                           | Raw material (tomato, bottle gourd, walnut, pomegranate seeds, mint,     | Kilogram | 40     | 60       | 2400        |

|                                |   |                |     |      |              |
|--------------------------------|---|----------------|-----|------|--------------|
|                                | brass flower  |                |     |      |              |
| 3                              | MustardOil  | Kilogram       | 35  | 200  | 7000         |
| 4                              | Spices - salt   | Kilogram       | 14  | 200  | 2800         |
| 5                              | Pepper, chili, saltand spices                                       | Kilogram       |     | L/S  | 300          |
| 6                              | Vinegar and Sodium Benzoate   | Liter/Kilogram |     | L/S  | 200          |
| 7                              | Room Rent   | Month          | 1   | 1000 | 1000         |
| 8                              | Cans (Plastic Cans) 1/2 kg 200, 1 kg 100,                           | Month          | 300 | 10   | 3000         |
| 9                              | 250 gms, 1/2 kg for bottle chutney                                  | Month          | 80  | 10   | 800          |
| 10                             | Labour  | Month          | 103 | 300  | 30900        |
| 11                             | transportation  | Month          | 1   | 4000 | 4000         |
| 12                             | Clinical Gloves, Head Covers and Aprons etc                         |                | 1   | 2000 | 2000         |
| 13                             | Other expenses (stationery, electricity, water, machine repair etc. | Month          | 1   | 1000 | 1000         |
| <b>Total Recurring Charges</b> |   |                |     |      | <b>76400</b> |

## 12. Financial Structure of the Project

| Sr. No. | Description                      | Amount       |
|---------|----------------------------------|--------------|
| 1       | Total Eligible Cost              | 76400        |
| 2       | Annual Operational Cost @10%     | 635          |
| 3       | Annual Interest on Bank Loan @7% | 1268         |
|         | <b>Grand Total</b>               | <b>77732</b> |

## 13. Estimation of Revenue (Projection of Sales Value)

| Sr. No. | Description  | Unit             | Amount     |
|---------|--|------------------|------------|
| 1       | Cost of Production<br>(1)Pickles<br>(2)sauce           | Per Kg           | 104<br>93  |
| 2       | Determined Profit Percentage<br>(1)Pickles<br>(2)sauce | 44.23%<br>29.03% | 46<br>27   |
| 3       | Total (1+2)<br>(1)Pickles<br>(2)sauce                  | Per Kg           | 150<br>120 |
| 4       | Market rate<br>(1)Pickles<br>(2)sauce                  | Per Kg           | 200<br>150 |
| 5       | Estimated Selling Price<br>(1)Pickles<br>(2)sauce      | Per Kg           | 150<br>120 |

## 14. Cost-Benefit Analysis for Enterprise (Per Cycle):

| Sr. No. | Description   | Amount |
|---------|---|--------|
| 1       | 10% three day depreciation on capital expenditure (a)   | 635    |
| 2       | Recurring cost (B)-   |        |
| 2-1     | Raw materials (fruits, vegetables, mushrooms, green chillies, lingand etc.)   | 21000  |
| 2-2     | Raw material (tomato, bottle gourd, walnut, pomegranate seeds, mint, brass flower   | 2400   |
| 2-3     | Mustard Oil   | 7000   |
| 2-4     | Spices - salt   | 2800   |
| 2-5     | Pepper, chili, saltand spices   | 300    |
| 2.6     | Vinegar and Sodium Benzoate   | 200    |
| 2.7     | Room Rent   | 1000   |
| 2.8     | Sanitary Cans 1/2 kg 200, 1 kg 100,   | 3000   |
| 2.9     | 250 gms, 1/2 kg for bottle chutney  | 800    |
| 2.10    | Labour  | 30900  |
| 2.11    | transportation  | 4000   |
| 2.12    | Clinical Gloves, Head Covers and Aprons etc   | 2000   |
| 2.13    | Other expenses (stationery, electricity, water, machine repair etc.,  | 1000   |
|         | Total (B)   | 76400  |
| 3       | Total Production  |        |
| 3.1     | Pickles   | 700    |
| 3.2     | sauce   | 40     |
| 4       | Selling rate of production (Rs.)  |        |
| 4.1     | Pickles   | 150    |
| 4.2     | sauce   | 120    |
| 5       | Income from sale of product (c)   |        |
| 5.1     | Pickles   | 105000 |
| 5.2     | sauce   | 4800   |
|         | Yoga (S)  | 109800 |
| 6       | Total profit S-(A+B) = 109800- (635 +76400)   | 32765  |
| 7       | Gross profit from product sales = Total profit + Wages + Room rent<br>= 32765+ 30900 + 1000   | 64665  |
| 8       | Amount available for distribution among members as profit after first and second cycle = Income from sale of product – (Return of principal and interest + Recurring expenses required for next cycle)<br>,109800- (2996 + 204 +76400- 30900) | 61100  |

It is proposed to refund the total amount of principal and interest every month from the second month of the activity. The profit will be distributed as per the agreed ratio among the members. 50% of the capital expenditure will be borne by the project, while 5% of the capital expenditure and 100% of the recurring expenditure will be covered by the group members. The remaining amount

will be taken as a loan from the bank. 5% interest rate on the bank loan will be directly deposited into the bank account by the project. The remaining 2% interest will be paid by the group.

## 15 Need for Money

### (a) Financial need of the group (First month)

| Sr. No. | Item                  | Amount (Rs) |
|---------|-----------------------|-------------|
| 1       | Capital cost          | 76200       |
| 2       | Recurring Expenditure | 45500       |
|         | Total                 | 121700      |

### (b) Financial resources of the group

| Sr. No. | Description of the resource                           | Amount (Rs)  |
|---------|---|--------------|
| 1       | Project will provide 50% grant of capital expenditure | 38100        |
| 2       | As a loan from a bank Financial Nutrition             | 35000        |
| 3       | Internal savings of the group                         | 10800        |
|         | <b>sum</b>  | <b>83900</b> |

· A bank loan of ₹1,00,000 for the project will be provided as a revolving fund. Additionally, ₹34,700 (rounded to ₹35,000) will be taken as a loan from the bank for recurring expenditure. The project will bear ₹42,350 as capital expenditure, while the remaining ₹42,350 will be paid in cash by the group members as their beneficiary share.

#### • Break-even point calculation (Break-even Point = Capital Expenditure / (Selling Price - Recurring Charges))

- Capital Expenditure: ₹76,200
- Selling Price: ₹1,09,800
- Recurring Charges: ₹76,400
- Hence, the break-even point is  $\text{₹76,200} / \text{₹33,400} = 2.28\text{X}$  or **68 days**.
- The profit from pickles and chutneys can be achieved in **68 days** by selling in the above ratio.

## 17- Repayment of loan from bank

| Sr. No. | Month      | Loan Repayment |                |                                |                              |                                      |              | Principal Loan Repayment | Balance Loan |          |          |
|---------|------------|----------------|----------------|--------------------------------|------------------------------|--------------------------------------|--------------|--------------------------|--------------|----------|----------|
|         |            | Principal      | Total Interest | 5% Interest Payable by Project | 2% Interest Payable by Group | Monthly Installment Payable by Group | Total        |                          | Principal    | Interes  | Total    |
| 1       | Month-1    |                |                |                                |                              |                                      |              |                          | 35000        | 204      | 35204    |
| 2       | Month-2    | 2996           | 204            | 146                            | 58                           | 3200                                 | 3200         | 3200                     | 32004        | 187      | 32191    |
| 3       | Month-3    | 3013           | 187            | 133                            | 54                           | 3200                                 | 3200         | 6400                     | 28991        | 169      | 29160    |
| 4       | Month-4    | 3031           | 169            | 121                            | 48                           | 3200                                 | 3200         | 9600                     | 25960        | 151      | 26111    |
| 5       | Month-5    | 3049           | 151            | 108                            | 43                           | 3200                                 | 3200         | 12800                    | 22911        | 134      | 23045    |
| 6       | Month-6    | 3066           | 134            | 95                             | 38                           | 3200                                 | 3200         | 16000                    | 19845        | 116      | 19961    |
| 7       | Month-7    | 3084           | 116            | 83                             | 33                           | 3200                                 | 3200         | 19200                    | 16761        | 98       | 16859    |
| 8       | Month-8    | 3102           | 98             | 70                             | 28                           | 3200                                 | 3200         | 22400                    | 13659        | 80       | 13738    |
| 9       | Month-9    | 3120           | 80             | 57                             | 23                           | 3200                                 | 3200         | 25600                    | 10538        | 61       | 10600    |
| 10      | Month-10   | 3139           | 61             | 44                             | 17                           | 3200                                 | 3200         | 28800                    | 7400         | 43       | 7443     |
| 11      | Month-11   | 3157           | 43             | 31                             | 12                           | 3200                                 | 3200         | 32000                    | 4243         | 25       | 4268     |
| 12      | Month-12   | 4243           | 25             | 18                             | 7                            | 4268                                 | 4268         | 4268                     | 0            | 0        | 0        |
|         | <b>sum</b> | <b>35000</b>   | <b>1268</b>    | <b>905</b>                     | <b>362</b>                   | <b>36268</b>                         | <b>36268</b> | <b>180268</b>            | <b>0</b>     | <b>0</b> | <b>0</b> |

The annual interest calculation has been done based on the reducing principal amount every month. Due to adjustments, the final EMI may be lower than the regular EMI. In addition, if the interest is paid in one installment in advance, the final installment will be reduced. The last installment must be paid after carefully checking the bank account

### Note:

- The group will produce pickles and chutneys starting from the second month.
- From the sale, ₹30,900 will be generated as revenue, and ₹61,100 will be distributed as dividends.
- Thus, each member will receive **₹2,575 as wages** and an additional **₹5,092 as dividends**.
- Additionally, the project will charge a **5% interest rate** throughout the year.
- From this, the group will have **₹905 as additional savings** in a year.

## Rules and Regulations of the Common Interest Group (CIG)

1. **Activity Level:** Pickles and Chutneys Production
2. **Group Address:** Village Tuniseri, Post Office Piplage, Tehsil Bhuntar, District Kullu, Himachal Pradesh
3. **Number of Members:** 12
4. **Date of First Group Meeting:** 27.03.2021
5. **Interest on Savings:** Each member will receive interest of ₹2 per ₹100 deposited.
6. **Monthly Meetings:** The group will hold its monthly meeting on the 5th of every month.
7. **Savings Contribution:** All members must deposit their monthly savings into the group fund.
8. **Compulsory Participation:** All members must attend the group meetings.
9. **Group Bank Account:** The group's account will be opened in Kangra Bank, Parla Bhuntar branch. Account Number: 50072714113
10. **Absenteeism Policy:** Members who are unable to attend meetings must inform the President or Secretary and seek approval.
11. **Membership Termination:** Members who fail to deposit savings or remain absent for three consecutive meetings will be removed from the group.
12. **House Meetings:** If any member is unable to attend the scheduled meeting, the next meeting will be held at their residence. In case of two absent members, the meeting cost will be shared equally between them.
13. **Leadership Selection:** The President and Secretary will be elected with mutual consent.
14. **Financial Authority:** The President and Secretary will have the authority to carry out financial transactions with the bank. This authority will be valid for one year.
15. **Fund Utilization:** The President, Secretary, or any member shall not misuse group funds. The funds should always be used for the benefit of the group.
16. **Voluntary Exit Policy:** If a member wishes to leave the group, they can do so only after repaying any outstanding loans. Otherwise, their exit will not be permitted.
17. **Loan Terms:** The purpose of the loan, repayment period, interest rate, and other terms will be decided in the group meeting.
18. **Emergency Fund:** A minimum reserve of ₹1,000 should always be maintained with the President and Secretary.
19. **Transparency in Record-Keeping:** The group register must be read aloud and signed by all members in each meeting.
20. **Loan Intimation:** Members intending to take large loans must provide prior notice of one week.
21. **Loan Distribution:** Loan amounts must be distributed equally among all members.
22. **Membership Forfeiture:** If a member leaves the group without a valid reason, their deposited amount will be forfeited.
23. **Monthly Reports:** The group must submit its monthly report to the Field Technical Unit (FTU) office.

आज दिनांक 15-12-2024 को गांव वन विकास  
 समिति की बैठक प्रधान दामकट, सिंग मुलरिया की अध्यक्षता  
 में की गई जिस में दोनों ग्राम ड्यूटी व  
 मांगानिदु को लगे पां जैंग की तरफ से आधिकारी  
 पीठ वसुंत चौहान व गहन लाल S.M.S जी ने  
 उपस्थित रहे व जार कार्य के बारे में जानकारी  
 दी कि क्या क्या तरीके से गहिरवाल खरीदना  
 है तथा कहा जा रहा कि करना नहीं बताया गया

| नाम                            | पिता नाम | गांव   | हस्ताक्षर   |
|--------------------------------|----------|--------|-------------|
| दामकट सिंह S/O Sh. कुन्दन सिंह | केशवा    | केशवा  | Sh. Kuldeep |
| दीन बहाल S/O काव राज           | खालसा    | खालसा  | Complete    |
| प्रेम लाल W/O Sh. दामधाम राणा  | लुनीवा   | लुनीवा | Simla       |
| विष्णु देवी W/O " चेतन राणा    | "        | "      | भीमराजी     |
| जीता केशरी W/O " लीला देवी     | "        | "      | बसु         |
| देव राज S/O " कुरम बल          | "        | "      | बसु         |
| रमेश सिंह S/O Sh. देवी सिंह    | "        | "      | बसु         |
| पुत्रा लाल S/O Sh. देवी सिंह   | बसु      | बसु    | ShanShan    |
| दामधाम S/O दाम कंद             | "        | "      | बसु         |
| दीरा देवी W/O लाल सिंह         | खालसा    | खालसा  | कुबुल       |
| कृष्ण राणा W/O लाल सिंह        | "        | "      | Indira      |
| बन्धा देवी W/O चंद लाल         | "        | "      | Pushpa      |
| पुष्पा देवी W/O आन सिंह        | "        | "      | बसु         |
| केशरी देवी W/O लीला राज        | "        | "      | बसु         |
| महलाल देवी B.O Forest          |          |        |             |

15/12/24  
 प्रधान  
 D.S. Gahar

Munde Lal  
 (S.M.S)  
 Mahal Lal

Sh. Kuldeep  
 P. Office  
 Mahal Singh

### समूह का सहमती पत्र

आज दिनांक 15-12-2021 को 'ज्योति' समान रुची समूह ग्राम वन विकास समिति कपिल मुनि बशोणा की बैठक हुई ! बैठक में प्रधान श्रीमती बबली देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए सिलाई व कटाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं !

समूह के सचिव के हस्ताक्षर  
Babli प्रधान  
ज्योति स्वयं सहायता समूह  
तुनीसेरी, जिला कुल्लू (हि.प्र.)

समूह के प्रधान के हस्ताक्षर  
Babli प्रधान  
ज्योति स्वयं सहायता समूह  
तुनीसेरी, जिला कुल्लू (हि.प्र.)

Recommended for approval

  
DMU Officer

approved

  
DMU Officer JICA PP-cum-  
DFO Parvati of Chitral

### Photographs of each member of the common interest group

|   |   |  |   |
|---|---|--|---|
|    |    |    |    |
| Mrs. Babli Devi<br>(Prime)  | Mrs. Meena devi<br>(Secretary)  | Mrs. Meena Sharma<br>(Treasurer)   | Mrs. premlata sharma<br>(Member)  |
|    |    |    |    |
| Mrs Rama Devi<br>(Member)   | Mrs Chaitanya Devi<br>(Member)  | Mrs Jwala Devi<br>(Member)   | Mrs Saroj<br>(Member)   |
|  |  |  |  |
| Mrs Jai Devi<br>(Member)  | Mrs Thackery Devi<br>(Member)   | Mrs Tikam Dasi<br>(Member)   | Miss Rituwala<br>(Member)   |

## Revised Capital Expenditure

Details of Revised Capital Expenditure as per decision taken in the 8th Meeting of the Governing Body

### Capital expenditure proposed in the business plan

| A                                | Capital Cost   |        |           |               |               |                   |
|----------------------------------|--|--------|-----------|---------------|---------------|-------------------|
| Sr. No.                          | Items  | Amount | Unit Rate | ewY; ¼:0 esa½ | Project Share | Beneficiary Share |
| 1                                | Grinder Machine  | 1      | LS        | 15000         | 7500          | 7500              |
| 2                                | Vegetable Dehydrator   | 1      | LS        | 27000         | 13500         | 13500             |
| 3                                | gas cylinder with socket   | 1      | LS        | 7000          | 3500          | 3500              |
| 4                                | weighing machine   | 1      | LS        | 3500          | 1750          | 1750              |
| 5                                | Card Board   | 10     | 100       | 1000          | 500           | 500               |
| 6                                | Cutter (with stand)  | 5      | 600       | 3000          | 1500          | 1500              |
| 7                                | knife  | 4      | 50        | 200           | 100           | 100               |
| 8                                | Can Sealing Machine(Plastic Cans / Aluminium Cap Sealer Machine) | 1      | LS        | 15000         | 7500          | 7500              |
| 9                                | Pressure Cooker (20 Litres)                                      | 1      | 3500      | 3500          | 1750          | 1750              |
| 10                               | Plastic buckets, tubs, mugs etc.                                 | 1      | LS        | 1000          | 500           | 500               |
| <b>Total Capital Expenditure</b> |  |        |           | <b>76200</b>  |               |                   |

### Revised Capital Expenditure After the decision of the 8th meeting of the governing body

| A                                | Capital cost   |        |           |              |               |                   |
|----------------------------------|--|--------|-----------|--------------|---------------|-------------------|
| Sr. No.                          | Items  | Amount | Unit Rate | cost         | Project Share | Beneficiary Share |
| 1                                | Grinder Machine  | 1      | LS        | 15000        | 11250         | 3750              |
| 2                                | Vegetable Dehydrator   | 1      | LS        | 27000        | 20250         | 6750              |
| 3                                | gas cylinder with socket   | 1      | LS        | 7000         | 5250          | 1750              |
| 4                                | weighing machine   | 1      | LS        | 3500         | 2625          | 875               |
| 5                                | Card Board   | 10     | 100       | 1000         | 750           | 250               |
| 6                                | Cutter (with stand)  | 5      | 600       | 3000         | 2250          | 750               |
| 7                                | knife  | 4      | 50        | 200          | 150           | 50                |
| 8                                | Can Sealing Machine(Plastic Cans / Aluminium Cap Sealer Machine) | 1      | LS        | 15000        | 11250         | 3750              |
| 9                                | Pressure Cooker (20 Litres)                                      | 1      | 3500      | 3500         | 2625          | 875               |
| 10                               | Plastic buckets, tubs, mugs etc.                                 | 1      | LS        | 1000         | 750           | 250               |
| <b>Total Capital Expenditure</b> |  |        |           | <b>76200</b> | <b>57150</b>  | <b>19050</b>      |

