



Business Plan

Self Help Group - Markanday, Hurla



VFDS
Gram Panchayat
FTU
DMU
FCCU

-Mian Behad Hurla
-Hurla
-Hurla
-Parvati
-Kullu

**Project for Improvement of Himachal Pradesh Forest Ecosystem
Management and Livelihood Improvement
(JICA funded)**

Index

Sr. No	Description	Page No.
1	Executive Summary	03
2	SHG@CIG Detail List	04
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	06
7	Sales and marketing	07
8	Details of management amongst members	07
9	SWOT Analysis	07
10	Description Potential risks and measures to mitigate them	08
11	Description of economy of business plan	09
12	Summary of economy	09
13	Estimates	10
14	Benefit cost analysis	10
15	Requirement of funds	11
16	Planning of fund requirement	11
17	Bank loan repayment	12
18	Remarks	13
19	List of SHGs Bye laws	14
20	Letter of Consent and approval of DMU	15
21	Revised capital cost	16

Executive Summary

Himachal Pradesh: A Land of Natural Beauty and Prosperity

Located in the western Himalayas of Himachal Pradesh, this state is famous for its natural beauty, prosperity, rich cultural heritage, and religious significance. The state is home to diverse ecosystems, rivers, and valleys. It has a population of around 7 million and a geographical area of 55,673 square kilometers.

In Himachal Pradesh, high-altitude and cold-zone areas extend from the Shivalik Hills to the mid-Himalayas. The primary occupation of the people in the state is agriculture.

The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, in collaboration with JICA (Japan International Cooperation Agency), is being implemented in 6 out of the 12 districts of Himachal Pradesh, including Kullu district.

As part of the launch of this project, a micro plan for the Forest Development Committee of Mian Behad Hurla has been prepared. According to this plan, the primary occupations of the members of the Forest Development Committee are agriculture and horticulture. The people here mainly cultivate wheat, barley, and vegetables, along with horticulture activities such as growing palm trees, pomegranates, etc. However, the average landholding per family is very small. Due to the lack of other resources, the expected increase in their income is not being achieved.

To create additional sources of income, the Markandeya Self-Help Group was formed on March 22, 2021. The group decided to enhance their livelihood through sustainable beekeeping. Later, on September 4, 2021, the Self-Help Group was officially recognized as a Common Interest Group - Markandeya. This group consists of 11 women from the general category.

Initially, with the help of the project, training in stationary beekeeping will be provided. The project will bear 50% of the capital expenditure (for the general category), with financial support of ₹1,00,000/- as a revolving fund, making it easier for members to take bank loans. The group has decided that all members will work together according to the agreed terms and conditions and will distribute profits equally based on their contributions.

The business plan for the Markandeya Group has been prepared by Mr. Padam Singh Chauhan (Retd. HPFS), Mrs. Babita Thakur, and Mr. Chaman Lal (Forest Guard) in consultation with group members. Additionally, Dr. Ramesh Lal from Krishi Vigyan Kendra, Bajaura (Agricultural Expert) was consulted, and the business plan was developed based on his recommendations.

The details of the group members are as follows:

Sr.no	Name Father / Husband Name	Designation	Village	Age	Gender	Qual.	Category	Contact
1	Smt. Sulakshana Mahant wife of Shri Anil Mahant	President	Hurla	37	Female	B.A.	General	9805015608
2	Smt. Nirmala Devi Wife Shri Baldev Krishna	Secretary	Hurla	46	Member	10th	General	9459886825
3	Smt. Karma Devi wife of Shri Kehar Singh	Treasurer	Hurla	51	Member	9 th	General	7807805972
4	Smt. Lata Sharma wife of Shri Gopal Bhar	Member	Hurla	37	Member	B.A.	General	9816522457
5	Smt. Amita Sharma wife of Shri Pawan Sharma	Member	Hurla	52	Member	B.A.	General	8920866686
6	Smt. Shakuntala wife of Shri Kusum Singh	Member	Hurla	52	Member	3rd	General	6230448776
7	Smt. Utmi Devi wife of Shri Jairam	Member	Hurla	61	Member	3rd	General	9459516679
8	Smt. Manju Bala wife of Shri Sanjay Kumar	Member	Hurla	34	Member	10th	General	7807871774
9	Smt. Ishri Devi wife of Shri Beli Ram	Member	Hurla	56	Member	3rd	General	9805360337
10	Smt. Archana Mahant wife of Shri Rajkumar Mahant	Member	Hurla	50	Member	+2	General (OBC)	9418367140
11	Smt. Hima Devi wife of Shri Mast Ram	Member	Hurla	55	Member	3rd	General (OBC)	9816246216



Photograph Markandeya Group Member

2.Group details at the local level

2-1	Name of Common Interest Group	Markanday
2-2	MIS Code	-
2-3	Village forest development	Mian Behad Hurla
2-4	Forest Range	Hurla
2-5	Forest Division	Shamshi
2-6	Village	Hurla
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members in SHGs	11
2-10	Date of formation of the group	22.03.2021
2-11	Monthly saving of SHGs	200
2-12	Name of Bank and Branch of Saving account opened	The Kangra Central Co-operative Bank Bajaura
2-13	Bank account no.	50073190946
2-14	Total saving of SHGs	15000/-
2-15	Loan given by the SHGs Members	Not yet
2-16	Status of loan repaid by cash credit limit SHGs members	-

3.Geographical Detail of village

3-1	Distance from district headquarters	Bhuntar 8km,Kullu 18 km, Manali 58 km
3-2	Distance from main road	Bhuntar 8km,Kullu 18 km, Manali 58 km
3-3	Name and distance of local market	Bhuntar 8km,Kullu 18 km, Manali 58 km
3-4	Name and distance of main market	Bhuntar 8km,Kullu 18 km, Manali 58 km
3-5	Distance from other major cities and towns	Bhuntar 8km,Kullu 18 km, Manali 58 km
3-6	Distance from the market where the product will be sold	Bhuntar 8km,Kullu 18 km, Manali 58 km

4- Description of Products Related to Income Generation Activities

4-1	Names of products	Honey
4-2	Methods of Product Identification)	Some members are already engaged in stationary beekeeping
4-3	Consensus of the Like-Minded Group Members	Yes

5- Production Process

The introduction of stable beekeeping will be implemented as a program. After the program, each member of the group will work in rotation for 4 hours daily for a 90-day cycle. In total, 360 hours are estimated, which will include tasks such as cleaning, honey extraction, bottling, marketing, and maintenance. The cost distribution for the expenses is as follows: -

The members of the group will extract honey from the Italian bee (*Apis mellifera*) three times a year during the 90-day cycle. No honey will be extracted in the fourth cycle, as there is no flowering in the Hurla region from November to January during the winter. During the rainy season, winter, and spring, when the bees are not active and there is no flowering, a sugar solution will be prepared to feed the bees through a feeder. The ratio will be: 1:1 at the beginning of spring, 1:2 in winter, and 1:1 during the rainy season. In summer, to maintain the temperature of the bee colony, water will also be provided to the bees. During the winter, to maintain the required temperature in the bee colony, insulation will be provided. Periodic cleaning of the bee colony will also be required. The honey extracted during the above cycles will be marketed with proper labeling (stickers) on the containers.

6- Cost distribution for the beekeeping process".

6-1	Production cycle	90 days (3 months)
6-2	Requirement of workers per cycle	11 Women
6-3	Source of raw material	Kullu, Bhuntar
6-4	Source of other resources	Kullu, Bhuntar

7-Description of sales

7-1	Expected Markets/Locations:	Kullu , Bhunter ,Manali
7-2	Distance from Village to Markets	Bhuntar 8 km,Kullu 18 KM,Manali 58 KM
7-3	Estimated Demand in the Markets:	demand is more than production.
7-4	Strategy for Identifying Markets:	Group members will contact local grocery/wholesale shopkeepers for marketing as per the production and will make contracts with selected shopkeepers. In case of more production, marketing will be done by contacting shopkeepers of Kullu and Manali.
7-5	Demand Based on Seasonal Changes:	There is more demand in winter.
7-6	Potential Buyers:	Local residents,The shopkeeper and tourist
7-7	Target Consumers in the Region	Local people of Bhuntar, Manali,Kullu .
7-8	Distribution Model:	<ul style="list-style-type: none"> • Contacts with shopkeeper • Own sale outlet • Stall Placement in fair
7-9	Marketing Strategy	<ul style="list-style-type: none"> • Contact with whole saler. • Contact with retailer. • promotion on social media.
7-10	Product Brand Name	<ul style="list-style-type: none"> • "Rupi velley ka shehad
7-11	Product Slogan	"Rupee Valley Honey Khani" "Banki sehat Banani"

8- Management Details Among Group Members

- Rules will be established for proper management.
- Group members will coordinate and distribute tasks with mutual agreement.
- Experienced members will handle accounts and maintain transparency in financial matters.
- The President and Secretary will evaluate and oversee management from time to time.
- After each cycle, profits and wages will be distributed equally among all members.

SWOT Analysis of Honey Production

Strengths:

1. All group members have a similar and positive mindset.
2. The honey production process is simple and requires minimal labor.
3. The production cost is low, while the demand for honey is high.
4. Honey has a long shelf life and does not spoil easily.

Weakness

- 1.If the bees are not properly cared for and nourished, they leave the colony and migrate to another place.
- 2 No experience working in a group.

Opportunity

- 1.Large scale production is possible by working in groups.
- 2.There is high demand in local markets.
- 3.By Project 50% cost of capital expenditure will also be borne.
- 4.The project will provide training through experts either on-site or at the stationary beekeeping institute in Bajoura.

Risk

- 1.There is a risk of reduction in honey production due to rain and high temperature during the flowering season.
2. Honey production cycle is almost negligible in winters and gets affected during rains.
3. In extreme cold, if appropriate temperature and precautionary measures are not taken, there is a possibility of bees dying.
4. There is a possibility of bees dying if they are not fed sugar syrup from time to time in winter.

10- Potential Challenges and Their Mitigation Measures

Sr.No	Description of Risks	Ways to Reduce Risks
10-1	After the silence of winter, honeybee clans experience a shortage of honey and pollen. The ratio of stored honey in the hive is only enough for eggs and the compliance of young bees at the beginning of the season."	Sugar syrup must be fed to the bees in winter to increase the compliance rate of young bees. This ensures that by the time of the honey flow, the number of worker bees is sufficient, leading to an abundant honey collection."
10-2	Sometimes, when the spring season is unfavorable, the growth rate of young bees in silent clans increases. However, due to the adverse conditions, foraging bees struggle to find sufficient food, disrupting the colony's balance."	In such situations, providing an artificial diet is necessary; otherwise, the silent lineage may weaken and eventually perish."
10.3	Natural honey production is disrupted by factors such as prolonged dry weather, irregular rainfall (either too little or too heavy), and flower damage caused by storms."	An artificial diet must be provided to preserve the silent species."
10.4	During the rainy season, the rearing rate increases due to the availability of corn pollen, but there is a shortage of nectar sources."	Due to the reduction in nectar sources, artificial feeding becomes necessary.

11- Financial Structure of the Project

A	Capital cost					
Sr.No	Description	Amount	Unit Rate	Amount in Rupees	Project Share (75 %)	Beneficiary Share (25 %)
1	Long Strooth	50	1200	60000	45000	15000
2	Silent Descent (5 frames)	50	2000	100000	75000	25000
3	honey extractor machine	1	3200	3200	2400	800
4	by smoking	1	1000	1000	750	250
5	Main guard net, knife, tray, sieve, feeder, hive tool, gloves	1	L/S	1000	750	250
6	weight weighing machine	1	2000	2000	1500	500
7	Transportation Expenses	1	8000	8000	6000	2000
Total Capital Expenditure				175200	131400	43800

(B) Recurring Charges					
Sr. No.	Description	Unit	Amount	Rate(Rs)	Amount of money(Rs)
1	average wage	Day	45	300	13500
2	Room Rent	month		1000	1000
3	waxy honeycomb	No.	500	20	10000
4	Sugar	Kg	25	45	1125
5	Medicines / Rasayan	,	L/S	1000	1000
6	Other Expenses (Packing MaterialPigeon-shaped, stickers, stationery, electricity, water bill, machine repair etc.)		L/S	4000	4000
Total Recurring Charges					30625

- The average wages have been estimated only for cost benefit analysis. In reality this work will be done by members of the same interest group in turns for 4 hours per day for cleaning and other works.
- 500 gms of sugar is prepared as syrup per bee and is fed to the bees during rains or when fruits are not available. Its quantity may increase or decrease depending upon the weather.
- Honey will be available in 3 cycles of 90 days in a year. The fourth cycle has been kept as lean cycle because during this period, due to cold weather in winter, vegetation in Hurla region does not bear fruits. This period will be from November to January. Sugar syrup will have to be fed during this period.

12 Economic summary

Production cost

Sr.No	Description	Amount
1	Total Recurring Cost	30625
2	Contingency Expenses (10%)	5840
3	07 Percentage Annual Interest on loan from bank	2568
	Total	39033

- Annual depreciation Rs 17520 is divided into 3 cycles. Because in the fourth cycle honey will not be extracted/sold.

13 Estimate

Revenue Estimation Calculation

Sr.No	Description	Unit	Amount in Rs
1	Cost of Production Calculation (250 Kg)	Per Kg	122.5
2	Determination of Profit Margin (%)	308.16,	377.5
3	Total 11\$2½	Per Kg	500
4	Market rates	Per Kg	600
5	Estimated / Calculated Net Value	Per Kg	600

14. Cost-Profit Distribution for Members 90 days (3 months)

Sr. No	Details	Amount
1	10% annual return on capital expenditure Depreciation (A)	5840
2	Recurring cost (B)-	
2-1	average wage	13500
2-2	Room Rent	1000
2-3	waxy honeycomb	10000
2-4	Sugar	1125
2-5	Medicines / Rasayan	1000
2-6	Other Expenses (Packing Material Pigeon-shaped, stickers, stationery, electricity, water bill, machine repair etc.)	4000
	Total (B)	30625
3	Total Production	250 Kg
4	Selling rate of production (Rs.)	Rs 500
5	Income from sale of product (c)	125000
6	Total profit S-(A+B) = 125000 , (5840 +30625,	88535
7	Gross profit from product sales = Total profit + Average wages + Room rent - 88535 , 13500 + 1000	103035
8	Amount available for distribution among members as profit after first and second cycle = Income from sale of product,(Refund of principal and interest + recurring expenses required for next two cycles) , 125000 , ,23724++ 1276 + 30625,	55625

- During flowering, the gardeners hire bees for pollination process at the rate of Rs. 2000 to Rs. 2400 per apiary. This income will be additional to the above income. This income has not been analyzed on a cost-benefit basis as it will depend on the demand of the apiary. As the bee population grows, there will be additional income by selling it.

15 Need for Money

(a) Financial need of the group,first month)

Sr. No.	Item	Amount (Rs)
1	Capital expenditure	175200
2	Recurring Charges	30625
	Total	205825

(b) Financial resources of the group

Sr. No.	Description of the resource	Amount (Rs)
1	50% Grant on Capital Expenditure by the Project	87500
2	Financial Support Through Bank Loan & Grant	72500
3	Internal savings of the group	15000
	Total	175000

To obtain a loan from the bank, the project will provide a revolving fund of ₹1,00,000. Additionally, ₹16,125 for recurring expenses will be managed from future savings. The capital expenditure amounting to ₹87,500 will be covered by the project. The remaining ₹72,500 will be arranged through a bank loan and ₹15,000 from savings.

Break-Even Point Calculation

The break-even point is calculated using the formula:

$$\text{Break-Even Point} = \frac{\text{Capital Expenditure}}{\text{Selling Price} - \text{Recurring Expenses}}$$

$$\text{Break-Even Point} = \frac{1,75,000}{1,25,000 - 30,625} = \frac{1,75,000}{94,375} = 1.85 \times 90 = 167 \text{ days (in 2 cycles)}$$

Substituting the values:

$$= \frac{1,75,000}{1,25,000 - 30,625} = \frac{1,75,000}{94,375} = 1.85 \times 90 = 167 \text{ days (in 2 cycles)}$$

Thus, the break-even point will be achieved in **167 days (approximately 6 months) over 2 cycles**. The profit from stationary beekeeping can be obtained by selling in the above ratio within this period.

Thus, the break-even point will be achieved in **167 days (approximately 6 months) over 2 cycles**. The profit from stationary beekeeping can be obtained by selling in the above ratio within this period.

17- Repayment of Loan

Sr. No.	Month	Loan Repayment						Principal Loan Repayment	Balance Loan		
		Principle	Total Interest	5 % interest will be payable by project	Remainin g interest will be payable by SHG	Installment of Group payable per month	Total		Principal	Interes	Total
1	Month-1								72500	423	72923
2	Month-2	0	0	0	0	0	0	0	72923	425	73348
3	Month-3	0	0	0	0	0	0	0	73348	428	73776
4	Month-4	23724	1276	912	364	25000	25000	25000	48776	285	49061
5	Month-5	0	0	0	0	0	0	0	49061	286	49347
6	Month-6	0	0	0	0	0	0	0	49347	288	49635
7	Month-7	24141	859	613	246	25000	25000	25000	24635	144	24778
8	Month-8	0	0	0	0	0	0	0	24778	145	24923

9	Month-9	0	0	0	0	0	0	0	24923	145	25068
10	Month-10	24635	434	310	124	25068	25068	25068	0	0	0
11	Month-11	0	0	0	0	0	0	0	0	0	0
12	Month-12	0	0	0	0	0	0	0	0	0	0
	sum	72500	2568	1835	734	75068	75068	75068	0	0	0

- The annual interest calculation is done on a reducing principal basis, meaning the interest decreases every month as the principal amount reduces. Due to loan repayment, the final EMI may be lower than the initially fixed EMI. In addition, the project will advance the interest in one installment. The last installment will be reduced upon payment. It is essential to carefully check your bank account for the final installment.

Description

The group members will earn a profit of ₹55,625 in a cycle of 90 days. Thus, each member will earn this amount by working as a laborer for only 45 days, with each member earning approximately ₹5,056. In addition, the project will charge interest at the rate of 5% annually, through which the group will further save ₹1,835.

Date: / /
Page No.

आज दिनांक 19/11/22 को मियाँवेहरा टूरला वाम
विभास समिति की बैठक का ऑनलाइन प्रधान
विरेन्द्र जी की अध्यक्षता में की गई।
बैठक में मार्केट समान कृषि समूह
विधायक महेश्वरी पालन की व्यवसाय योजना
के बारे में विस्तार चर्चा की गई तथा पात्रता
में व्यवसाय योजना को पूर्ण बहुमत से अनुमोदन
किया गया।

आगामी कार्यवाही हेतु ITU के
माध्यम से ITU को सूचित हेतु प्रस्ताव वार्ता
के लिए किया जा रहा है। बैठक के निम्नांकित
सदस्यों ने भाग लिया।

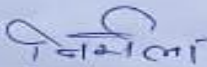
क्र.सं.	नाम	पद	हस्ताक्षर
1)	श्री विरेन्द्र कुमार	प्रधान	Virender
2)	श्री बहादुर चन्द	सिन्ड्री	Bhander
3)	" परमान अली	सदस्य	Perman
4)	श्रीमान अनुपम	उप-प्रधान	Anupama
5)	" खीला देवी	सह-सचिव	Khila
6)	" हेमलता देवी	सदस्य	Hemlata
7)	" पूषपा देवी	"	Pushpa
8)	" पुष्पा देवी	"	Pushpa
9)	श्री गोपाल कुमार झा	"	Gopal
10)	" मुहम्मद शफी	"	Muhammad
11)	श्रीमती परमानी देवी	"	Paramani
12)	गोदा देवी	"	Goda

By -laws of SHG:

1. Nature of Work: Stationary beekeeping.
2. Group Address: Village Hurla, Post Office Hurla, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. Total Members in the Group: 11.
4. Date of First Group Meeting: 23.03.2021.
5. Interest Rate on Group Savings: ₹2 per ₹100.
6. Monthly Group Meeting: Held on the 5th of every month.
7. Monthly Savings Contribution: All members must deposit their monthly savings into the group.
8. Loan Assistance: All members must attend group meetings for loan discussions.
9. Group Bank Account: The account will be opened at Kangra Central Co-operative Bank, Bajaura branch, with account number 50073190946.
10. Authority for Decision-Making in Absence: The President and Secretary must notify and seek approval for any absence.
11. Consequences of Non-Deposit of Savings: Any member who fails to deposit savings or remains absent for three consecutive meetings will be removed from the group.
12. Meeting at Absentee Member's Home: If any member is absent without reason, the next meeting will be held at their home, and they must bear the costs. If two members are absent, they will share the costs.
13. Election of Office Bearers: The President and Secretary will be elected by unanimous agreement.
14. Financial Authority of Office Bearers: The President and Secretary are authorized to manage bank transactions for one year.
15. Utilization of Group Funds: Office bearers cannot use group funds for personal purposes; the funds will always be used for the group's benefit.
16. Member's Exit Conditions: A member wishing to leave the group must return any loan taken; only then will they be permitted to exit.
17. Loan Terms: The repayment period, amount, and interest rate will be decided in the group meeting.
18. Emergency Fund: The President and Secretary must maintain a minimum emergency fund of ₹1,000.
19. Record Keeping: The group register must be read and signed by all members.
20. Advance Notice for Large Withdrawals: Members must inform the group one week in advance for large withdrawals.
21. Loan Distribution: Loans should be distributed equally among all members.
22. Consequences of Leaving Without Notice: If a member leaves without notice, their savings will be forfeited to the group.
23. Monthly Report Submission: The group must submit a monthly report to the Field Technical Unit (FTU) office.


समूह का सहमती पत्र

आज दिनांक 17-1-2022 को 'मार्केटिंग' समान रुची समूह हुरला की बैठक हुई। बैठक में प्रधान श्रीमती सुल्काणा महंत की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए स्थिर मधुमक्खी पालन को 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
प्रधान Subodh Kumar सचिव
भारकण्डे स्वयं सहायता समूह
गांव व डाकघर हुरला
तह. भुन्तर जिला कुल्लू हि.प्र

समूह के प्रधान के हस्ताक्षर
प्रधान Subodh Kumar सचिव
भारकण्डे स्वयं सहायता समूह
गांव व डाकघर हुरला
तह. भुन्तर जिला कुल्लू हि.प्र

Recommended for approval please.


Range Forest Officer
Marta

Approved.


DMU Office ICA EP-cum-
DFO Parvati at Shamshi

Photographs of each member of the common interest group

			
Smt. Sulakshana Mahant (Prime)	Smt. Nirmala Devi (Secretary)	Smt. Karma Devi (Treasurer)	Smt. Lata Sharma (Member)
			
Smt. Amita Sharma (Member)	Mrs. Shakuntala (Member)	Smt. Uttmi Devi (Member)	Mrs. Manju Bala (Member)
			
Smt. Ishri Devi (Member)	Smt. Archana Mahant (Member)	Smt. Hima Devi (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	Description	Amount	Unit Rate	Rate (In Rs.)	Project Excerpt 50%	Beneficiary Share 50%
1	Long Strooth	50	1200	60000	30000	30000
2	Silent Descent (5 frames)	50	2000	100000	50000	50000
3	honey extractor machine	1	3200	3200	1600	1600
4	by smoking	1	1000	1000	500	500
5	Main guard net, knife, tray, sieve, feeder, hive tool, gloves	1	L/S	1000	500	500
6	weight weighing machine	1	2000	2000	1000	1000
7	Transportation Expenses	1	8000	8000	4000	4000
Total Capital Expenditure				175200		

Revised Capital Expenditure after the decision of the 8th governing body meeting-

A	Capital Cost	Amount	Unit Rate	Rate (In Rs.)	Project Excerpt 50%	Beneficiary Share 50%
Sr. No	Description	amount	Unit Rate	Rate (In Rs.)	Project Share(75%)	Beneficiary Share (25%)
1	Long Strooth	50	1200	60000	45000	15000
2	Silent Descent (5 frames)	50	2000	100000	75000	25000
3	honey extractor machine	1	3200	3200	2400	800
4	by smoking	1	1000	1000	750	250
5	Main guard net, knife, tray, sieve, feeder, hive tool, gloves	1	L/S	1000	750	250
6	weight weighing machine	1	2000	2000	1500	500
7	Transportation Expenses	1	8000	8000	6000	2000
Total Capital Expenditure				175200	131400	46800