



Business plan - SHG Ekta, VFDS Jarad

IGA - Mushroom Cultivation



Name of VFDS
Gram Panchayat
Range
Division
Circle

Sheetla Mata Jarad
Bashona
Hurla
Parvati
Kullu

**Himachal Pradesh Forest Ecosystem Management and
Livelihood Improvement Project**

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1. Executive Summary

Himachal Pradesh, a majestic and almost mythical state, is renowned for its beauty, serenity, rich culture, and religious heritage. The state boasts diverse ecosystems, rivers, and valleys. It has a population of 7.5 lakh and spans 55,673 sq. km, ranging from the foothills of the Shivalik to the middle hills (300–6816 m above MSL), high hills, and the cold arid regions of the upper Himalayas. Several perennial rivers flow through its valleys, and about 90% of the state's population resides in rural areas. Agriculture, horticulture, hydropower, and tourism are key contributors to the state's economy. Himachal Pradesh has 12 districts, with Kullu being the 4th most populated.

Kullu district, located in central Himachal, is famous for its tourist centers and Himalayan treks, which connect the adjoining districts of Lahaul and Spiti. It also provides connectivity to remote areas in Kinnaur, Mandi, and Kangra districts, situated to the north-northeast, east, west, and south of Kullu, respectively. The district is home to ancient settlements, traditional handloom industries, and apple cultivation. The Beas River serves as the region's lifeline and primary drainage system.

The largest valley in the district is Kullu Valley, often referred to as the "Valley of the Gods." The town of Kullu, located on the banks of the Beas River, lies in the central part of this valley. The Parvati Valley, extending eastward, originates from the confluence of the Parvati and Beas Rivers.

The forests and ecosystems in this region are rich in biodiversity and play a crucial role in conserving fragile sloping lands. They are also the primary source of livelihood for the rural population, who are directly dependent on forest resources for their economic sustenance. However, excessive resource extraction—such as overgrazing, deforestation, uncontrolled fuelwood collection, and the exploitation of Non-Timber Forest Products (NTFPs)—along with natural threats like wildfires and droughts, have led to a steady decline in these resources.

To address these challenges, the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project is being implemented in six out of the twelve districts of Himachal Pradesh with support from JICA, including Kullu district.

As part of this initiative, the Gram Van Vikas Samiti (GVVS) of Sheetla Mata JARD has developed a detailed plan to improve local livelihoods. The primary occupations of the villagers are agriculture and horticulture. However, due to the lack of an efficient irrigation system, they struggle to achieve the expected increase in their income. Farmers mainly cultivate barley, vegetables, and pulses, along with high-value horticultural crops such as pomegranates and plums. However, most of them have small landholdings, making it difficult to sustain their livelihood.

To support livelihood improvement under this project, two Self Help Groups (SHGs) have been formed in Sheetla Mata JARD Gram Van Vikas Samiti. One of these SHGs, named "Unity Self Help Group," focuses on mushroom cultivation. The group consists mainly of members from Scheduled Castes with limited land resources. To improve their financial situation, they have decided to cultivate Button and Dhingri mushrooms.

Dr. Meenakshi from the SMS Horticulture Department (Bajaura) provided technical inputs to help the group prepare their business plan. The plan was developed under the guidance of experts,

including Shri Chaman Lal (Forest Guard), Smt. Babita Thakur (FTU Member), Mr. Madan Lal (Subject Expert), and Mr. Padam Singh Chauhan (Retired, Himachal Pradesh Forest Service).

The Unity Self Help Group was informally established on March 24, 2021, under the Sheetla Mata JARD Gram Van Vikas Samiti to enhance livelihood opportunities by utilizing the skills and capabilities of its members. It is an all-women SHG comprising individuals from weaker and vulnerable sections of society with limited land resources. Though the members primarily grow high-value cash crops such as cauliflower, cabbage, peas, garlic, onions, and tomatoes, their landholdings are small, and production levels have reached saturation. To secure additional income, they have chosen mushroom cultivation as an alternative livelihood source.

The Unity SHG consists of 10 members, and each member contributes ₹100 per month to the group fund. The details of the group members are as follows:

Detail of self help group members

Sr No.	Name	Father / Husband Name	Village	Post	Social class	age	Ability	Phone Number
1.	Smt. Sapna Devi	Shri Prakash Chand	Jarad	Prime	SC	36	B.A.	9736592841
2	Mrs. Sangeetha	Shri Budh Ram	Jarad	Secretary	SC	31	+2	8219724424
3	Mrs. Narwada	Shri Ram Singh	Jarad	treasurer	SC	44	+2	8580672278
4	Mrs. Netravati	Mr. Om Prakash	Jarad	Member	SC	42	+2	7018280958
5	Mrs. Kusumlata	Shri Lal Singh	Jarad	Member	SC	37	5th	9736329073
6	Smt. Meera Devi	Shri Tirtha Ram	Jarad	Member	SC	52	10th	9418259589
7	Mrs. Reena	Shri Mani Ram	Jarad	Member	SC	37	B.A.	8894288081
8	Mrs. Nisha	Shri Lal Singh	Jarad	Member	SC	24	+2	8219022252
9	Mrs. Rekha	Shri Prem Nath	Jarad	Member	SC	29	+2	7876390148
10	Mrs. Rajini	Mr. Sanjay Kumar	Jarad	Member	SC	40	2nd	8091219467

Summary

Sr.no.	Gen	scheduled caste	IRDP	BPL
1	0	10	0	0

2. Detail of SHG

2.1.	Name of common interest group	Ekta
2.2	MIS Code of common Interest Group	--
2.3	Village forest development	Sheetla Mata Jarad
2.4	Forest Range	Hurla
2.5	Forest Division	Shamshi
2.6	Village	Jarad
2.7	Development Block	Kullu
2.8	District	Kullu
2.9	Total Number of members in SHGs	10
2.10	Date of formation of the group	March 24, 2021
2.11	Monthly saving of SHGs	The Kangra Central Cooperative Bank Ltd Parla Bhuntar
2.12	Name of Bank and Branch of Saving account opened	50073251185
2.13	Bank account no.	100/-
2.14	Total saving of SHGs	6000/-
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	Away from district headquarter	13 Kilometer
3.2	Away from the main road	13 Kilometer
3.3	Name and distance of local market	Bhuntar 3 Km, Kullu13 Kilometer, Manali 63 Kilometer About
3.4	Names and distances of major cities	Bhuntar 3Kilometer, Kullu13 KM, Manali 63 Kilometers approx,
3.5	Names of main cities where the products will be sold / marketed	Bhuntar,Kullu,Manali, but the main market Is Bhuntar and Kullu
3.6	Status of Backward and Forward Linkages	Backward linkage:Training at Krishi Vigyan Kendra, Bajaur. Will be linked with Horticulture Department for Compost Manure and forward linkage Bhuntar will be linked to the vegetable vendors of Kullu, Manali market.

4. Details of Products Related to Income Generation Activities)

4.1	Product Name	The group will be involved in production of button mushroom and dhingri under controlled environment.
4.2	Method of product identification	Although the entire group members grow high value cash crops, as their land holdings are very small,The saturation point of production has been reached,So they are not able to fulfil their financial needs. So the group members. It has been decided that mushroom cultivation will increase their

		income. Besides they usually Bhuntar And They go to Kullu market to sell their cash crops. The market linkages are already there. They do not have to spend extra time and money for marketing the mushrooms.
4.3	Consensus of Members	The consent is attached as annexure.

5. Details of Production Processes

The JICA project in KVK Bajaura is organizing training on mushroom cultivation, with the entire cost of training covered by the JICA project.

The group has decided to start with Dhingri mushroom production initially because the training will be completed during February and March, and the following months (April/May to June/July) are more suitable for cultivating this mushroom. A total of 250 compost spawn-added bags will be purchased and placed in a rented room.

A three-tier wooden/bamboo rack will be installed, along with two exhaust fans—one at the top for fresh air intake and another at the bottom to expel exhausted air. Additionally, one ceiling fan will be used to reduce room temperature, while a heat blower will be installed to increase it when necessary. A dry and wet thermometer will be placed in the hall to monitor and maintain the required room temperature. Before loading the bags, the room will be disinfected with formalin (PET) two to three times, using a 5 ml/liter solution.

After receiving technical inputs from the SMS Horticulture Department, Bajaura, the group has prepared a business plan. It includes three cycles of button mushroom cultivation and one cycle of Dhingri cultivation, with each cycle lasting 70 to 75 days. The optimal months for button mushroom production are August to April, while May to July is best for Dhingri mushrooms.

Group members will dedicate one hour per day to mushroom cultivation—half an hour in the morning and half an hour in the evening.

6. Details of Resources Required for Production

6.1	Production Cycle (75 Days)	<p>Button mushrooms can be grown from August to April in Kullu district. After mixing the spawn in the compost bag, it takes 30 to 40 days for the mushrooms to pin up. Following this, three flushes can be harvested within 75 days.</p> <p>A total of four production cycles will be completed in a year, as detailed below:</p> <ol style="list-style-type: none"> 1. First Crop (September to November) – 75 Days 2. Second Crop (November to January) – 75 Days 3. Third Crop (February to April) – 75 Days 4. Dhingri Mushroom Crop (May to July) – 75 Days
6.2	Manpower Requirement	<p>Installation & Setup: Initially, the entire group will work together to clean the room and transport compost bags to the production site.</p> <p>First 30 Days - 2 members will work 1 hour daily (½ hour in the morning, ½ hour in the evening) for cleaning, dampening, and temperature regulation.</p> <p>From 31 to 75 Days - 4 members will work 3 hours daily for harvesting, cleaning, weighing, and packing.</p> <p>Marketing: Not included separately, as one member will sell mushrooms alongside vegetables in the market.</p> <p>Compost Preparation: 4 members will work 2 hours per day for 2 days.</p> <p>Total Labor Requirement:</p> <ul style="list-style-type: none"> • Total labor hours: 706 hours • Equivalent to: 88 labor days (assuming 8 hours per day) • Labor cost: ₹300 per day × 88 days = ₹26,400
6.3	Source of raw materials	Raw materials will be procured from the Horticulture Department, Kullu, Palampur, and Solan districts of Himachal Pradesh. Most of the required ingredients are available locally in Kullu and Bajaura.
6.4	Source of other resources	Additional resources will be sourced from the Horticulture Department and local markets in Kullu, Palampur, and Solan.
6.5	Quantity Required for Mushroom Cultivation (75 Days Cycle)	<p>(i) Button Mushroom (75 Days Cycle) 250 Compost Spawn Bags, Packing Material: Polythene Sleeves (3 bags of 5 kg each), Formalin: 200 ml, Transparent Polythene Bags: 250 units</p> <p>(ii) Dhingri Mushroom (75 Days Cycle) 250 Compost Spawn Bags, Transparent Polythene Bags: 250 units, Polythene Sleeves: 5 kg (for fresh usage), Replacement for Torn Bags: 2 kg</p>

6.6	Expected Production in 75 Days	For a 75-day mushroom cultivation cycle, the quantity required varies for different types of mushrooms. For Button Mushroom cultivation, 250 units of compost spawn bags are needed, along with packing materials such as polythene sleeves in three bags of 5 kg each. Additionally, 200 ml of formalin and 250 transparent polythene bags are required. On the other hand, for Dhingri Mushroom cultivation, the requirements include 250 units of compost spawn bags, 250 transparent polythene bags, and 5 kg of polythene sleeves for fresh use. Additionally, 2 kg of polythene is needed as a replacement for torn bags.
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7. Details of Marketing and Sales

7.1	Potential market place	Kullu, Manali, Bhuntar,
7.2	Distance from unit	Bhuntar 3 Kilometers Kullu, 13 kms and Manali 63 Kilometer
7.3	Demand for the product in the market	There is demand for mushrooms throughout the year.
7.4	Market Identification Process	Vegetable selling market is well established in Kullu town.
7.5	The effect of seasonality on the market.	Mushrooms are an all season delicacy and are in high demand all year round. However, During the summer, The demand increases due to tourism and wedding ceremonies.
7.6	potential buyers of the product.	Potential Market Buyer Hospitals, hotel, Hostel, Shops, are local residents / marriages and other ceremonial occasions etc
7.7	potential consumers in the region.	All health conscious citizens / households.
7.8	Marketing mechanism of the product.	On demand basis, group will also sell the daily supply of mushrooms in the open market of Sarvari and Dhalpur Bazar along with local vegetables in the market.
7.9	Marketing strategy of the product.	Initially the group will contact all the vegetable retailers in Kullu city, Thereafter, as production increased, Bhuntar And the retailers of Manali market also get to sell their products "k-q) You will be contacted to , Jarad Fresh Mushrooms".
7.10.	Product Branding,	
7.11	Product slogan	, Eat mushrooms and stay healthy"

8. Details of management among group members

All members will be trained and will conduct daily work operations, Marketing, relationship with the department and VFDS Will divide himself with.

9. (SWOT-Analysis)

Sr.No	Expansion	Description
1.	Power	All group members are like minds, Which are compatible with local and social environment. Production cost is low, The products are of high quality and in demand, growing cycles are short, Production will take place throughout the year. Ready made compost bags are available with the Horticulture Department in Bajaura. JICA Forestry Project for SHG Financial Assistance. Training and demonstrations will be conducted.
2.	Weakness	new self help group, Lack of experience in mushroom production / cultivation.
3.	opportunity	The demand is high and the profits are high.
4.	risk	Internal conflict in the group, lack of transparency, and lack of high-risk appetite

10. Expected losses and measures to reduce them – Details"

Sr.No.	Potential risks	Ways to reduce them.
1.	1. Sometimes harmful infections can destroy the crop. 2. Temperature protection and regulations 3. market saturation	First of all, Cleanliness is maintained by washing hands and feet with soap and dipping them in formalin solution before entering the room. Only 2 From 3 Individual complete kit (hat, gloves, will enter the room wearing apron etc. Spray regularly to avoid fungal attack. with the help of a thermometer, The required equipment will be maintained with the equipment provided. Mushroom Pickling in the Years Following Production, Value addition or dry mushrooms will be kept for making soups and other products etc.
2.	Internal conflict in the group, Transparency	The cause must be dealt with at an early stage to eliminate it. Equal risk for all group members, Respect the need for equal profit sharing to every member.
3.	Market	There are always ups and downs in the market Demand and supply are always at variance. So members must keep exploring new markets and buyers.
4.	Production	Production will be gradually increased according to the market demand and members' experience.

11. Details of the financial arrangement of the project"

First cycle

Sr.No.	Project cost	Amount
A	capital cost	
A.1	Construction of three tire wood/bamboo rack fittings	15,000
1	ceiling fan (1Number)	2500
2	Exhaust fans (2)	3000
3	Room heat / blower	1500
4	dry and wet thermometer (1set)	1000
5	Electronic weighing machine (1Number)	900
6	Hot plastic roofing rods (1Number)	800
7	Medium spray pump (1Number,	1800
8	set of sharp knives (1set)	75
9	Scissors, (2Number)	400
10	Tray / Basket (6Number)	600
11	Kratt (4 Number)	2400
12	Water Tank1000Liter1Number car Rent including	8000
13	Water and electricity fittings material and charges	4000
14	rubber gloves	1260
15	Apron	900
16	Caps	160
17	Other Expenses	3000
	Total Capital Cost	47,295
B	First cycle (75Restoration fee of Rs.5000/- per day	
1	cost of room rental1Hall (Mushroom Growing Unit) ,2000/Month (3months)	6,000
2	Formalin	600
3	Labour 88 Day = (@ 300 Rs./day) = Rs. 26400	26400
4	Compost Bags250No@ 90 Rs per bag and car Rent including other raw materials	22,500
5	Packaging (packaging materials etc.)	1500
6	Other transportation Cost	1000
7	Electricity and water usage charges@ 1000 Rs. per month	3000
8	Miscellaneous Expenses (Stationery),Bill Book,receipt etc.)	1500
	Recurring cost of one cycle	62,500
	Total Project Cost,A,B) = 44975+64000	108975

Cost benefit analysis First cycle

Sr.No.	Description	Unit	No.	Rate	Amount
A	10% annual depreciation on capital expenditure	Month	3	10%	1577
B	recurring cost 3 for the month				
(1)	Cost of renting a room 1 hall (mushroom growing unit),1000/month (3 months)	Month	3	2000	6000
(2)	In each bottle containing formalin 250 ml	No.	2	300	600

(3)	Wages 88 days (300Rs/day)	Day	88	300	26400
(4)	Button Mushroom Compost Bag250 No,90 Rs per bag and cartRentincluding other raw materials	No.	250	90	22,500
(5)	Packaging (packaging materials etc.)	KGs	2.5	600	1500
(6)	Othertransportation	,	,	,	1000
(7)	Electricity and water usage charges,1000 Rs. per month	Month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery),Bill Book,receipt etc.)	Month	3	,	1500
	sum				Rs.62,500
(9)	Total Production(kg)	Button Mushroom Compost			625Kg 1250 Kg
(10)	Production Sales(kg)	625 Kg@ Rs 150 Compost1250Per kilogram @ Rs.10			93750 12500
		sum			106250
(11)	total profit	106250,1577,62500,			42173
(12)	Gross Profit	Total profit + wages + room rent 42173,(26400 +6000) ,			74573
(13)	“k-q) Recurring Charges	Recurring Charges,Labour 62500,26400			36100
(14)	First Amount available for distribution of profit among members in the cycle = Sale of product – (Principal amount + Interest +for the second cycle“k-q) recurring Expense, 106250,(10072+528+36100,				59550

Cost benefit analysis Second cycle

Sr. No.	Description	Unit	No.	Rate	Amount (in Rs.)
A	10% annual depreciation on capital expenditure	Month	3	10%	1577
B	recurring cost 3 for the month				
(1)	Cost of renting a room 1 hall (mushroom growing unit),1000/month (3 months)	Month	3	2000	6000
(2)	in each bottle250containing formalin	No	2bottle	300	600
(3)	Wages 88 days (300Rs/day)	Day	88	300	26400
(4)	Button Mushroom Compost Bag250No,90 Other raw materials including Rs per bag and cart	No	250	90	22,500
(5)	Packaging (packaging materials etc.)	Kg	2.5	600	1500
(6)	transportation	,	,	,	1000
(7)	Electricity and water usage charges@ 1000 Rs. per month	Month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery),Bill Book,receipt etc.)	Month	3	,	1500
	sum				62,500

(9)	Total Production(kg)	Button Mushroom Compost	625Kilogram 1250 Kilogram
(10)	Production Sales(kg)	625 Kg@ Rs 150 Compost1250Per kilogram @ Rs.10	93750 12500
		sum	106250
(11)	total profit	106250,1577,62Rs.,500,	42173
(12)	Gross Profit	Total profit + wages + room rent 42173,(26400 +6000) =	74573
(13)	“k-q) Recurring Charges	Recurring Charges,Labour 62500,26400	36100
(14)	Second Amount available for distribution of profit among members in the cycle = Sale of product – (Principal amount + Interest +For the third cycle“k-q) recurringExpense, 106250,(10249+351+36100,		59550

Cost benefit analysis third cycle

Sr. No.	Description	Unit	No.	Rate	Amount (in Rs.)
A	10% annual depreciation on capital expenditure	Month	3	10%	1577
B	recurring cost 3 for the month				
(1)	Cost of renting a room 1 hall (mushroom growing unit) ,1000/month (3 months)	Month	3	2000	6,000
(2)	in each bottle250 containing formalin	No	2	300	600
(3)	Wages 88 days (300Rs/day)	Day	88	300	26400
(4)	Button Mushroom Compost Bag250No,90 Other raw materials including Rs per bag and cart	No	250	90	22,500
(5)	Packaging (packaging materials etc.)	Kgs	2.5	600	1500
(6)	transportation		,	,	1000
(7)	Electricity and water usage charges,1000 Rs. per month	Month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery),Bill Book,receipt etc.)	Month	3	,	1500
	sum				62,500
(9)	Total Production(kg)	Button Mushroom Compost			625 Kg 1250 Kg
(10)	Production Sales(kg)	625 Kg@ Rs 150 Compost1250Per kilogram @ Rs.10			93750 12500
		sum			106250
(11)	total profit	106250,1577,62Rs.,500,			42173
(12)	Gross Profit	Total profit + wages + room rent 42173+ (26400 +6000) =			74573
(13)	“k-q) Recurring	Recurring Charges,Labour 62500,26400			36100

	Charges	
(14)	Amount available for distribution of profit among members in the third cycle = Sale of product – (Principal amount + Interest + For the fourth cycle “k-q) Recurring Charges, 106250,(9679+170+25100,	71301

Cost benefit analysis Fourth cycle,

Sr No.	Description	Unit	No.	Rate	Amount
A.1	10% annual depreciation on capital expenditure	Month	3	10%	1577
B.2	recurring cost 3 for the month				
(1)	cost of room rental 1 Hall (Mushroom Growing Unit), 1000/month (3 months)	Month	3	2000	6,000
(2)	in each bottle 250 containing formalin	No.	2bottle	300	600
(3)	Wages 88 days (300Rs./day) = 26400Rs	Day	88	300	26400
(4)	Dhingri Compost Bags 250 No, 40 Other raw materials including Rs per bag and cart	No.	250	40	10000
(5)	Packaging (packaging materials etc.)	Kgs	5	600	3000
(6)	Other transportation	,	,	,	1000
(7)	Electricity and water usage charges @ 1000 Rs. per month	Month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery), Bill Book, receipt etc.)			,	1500
	sum				51,500
(9)	Total Production(kg)	Dhingri Mushroom Compost			1000 Kilogram 500 Kg
(10)	Production Sales(kg)	Dhingri 1000 Kilogram, Rupee 150 Compost 500 Kg @ Rs 10			150000 5000
				sum	155000
(11)	total profit	155000, 1577+51500)			101923
(12)	Gross Profit	Total profit + wages + room rent 101923, 26400, 6000			134323
(13)	“k-q) Recurring Charges	Recurring Charges, Labour 51500 , 26400			25100
(13)	Fourth Amount available for distribution of profit among members in the cycle = Sale of product – (Principal amount + Interest + for the next cycle “k-q) recurring Expense, 155000 – (0+0+36100,				118900

- After the above four cycles, the cycles will be repeated in the same manner in the next year/every year.
- The above mentioned plants are suitable for Button Mushroom in the first cycle of next year. “k-q) Recurring expenditure has been kept.

C.	Income	
S.1	Direct Income	
	(i) First cycle <i>Button Mushrooms</i>	59550
	(ii) Second cycle <i>Button Mushroom</i>	59550
	(iii) Third cycle <i>Button Mushrooms</i>	71301
	(iv) Fourth Chakra Dhingri	118900
	Total Direct Income	309301
S.2	Indirect Income	
	Labour	
	(i) First cycle	26400
	(ii) Second cycle	26400
	(iii) Third cycle	26400
	(iv) Fourth Chakra	26400
	sum	105600
	Room rent	
	(i) First cycle	6000
	(ii) Second cycle	6000
	(iii) Third cycle	6000
	(iv) Fourth Chakra	6000
	sum	24000
	Total Indirect Income	129600
	Gross Income	438901

12. Cost of production (all four cycles)

Sr. No.	Description	Amount (in Rs.)
1	Total recurring cost	
	(i) First cycle <i>Button Mushroom</i>	62500
	(ii) Second cycle <i>Button Mushroom</i>	62500
	(iii) Third cycle <i>Button Mushroom</i>	62500
	(iv) Fourth Chakra Dhingri	51,500
	sum	239000
2	10% annual depreciation on capital cost	6308
3	on loan 7% interest	1049
	sum	246357

Summary of Production Costs

Sr. No.	Description	Amount (in Rs.)
1	Recurring cost	239000
2	10% annual depreciation on capital cost	6308
3	10% interest on loan	1049
	Sum	246357

Assessing the Selling Price

Sr No.	Description	Unit	Amount (in Rs.)
1	Recurring cost (239000/2875)	Kg	83
2	Benefit (fixed) 80.72 %	Kg	67
	Sum		150
3.	Market price	Kg	150

13. Cost Benefit Analysis

Sr. No.	Description	Amount
1	10% annual depreciation on capital cost ,A,	6308
2	Recurring cost	
2.1	Room rent	24000
2.2	Labour	105600
2.3	Compost Bags Price	77500
2.4	Formalin	2400
2.5	Packaging (packaging materials etc.)	7500
2.6	transportation	4000
2.7	Use of electricity and water	12000
2.8	Miscellaneous Expenses (Stationery),Bill Book,receipt etc.)	6000
	sum	239000
3	Total production of Dhingri and Button mushroom	2875 Kg
4	Selling price of Dhingri and Button Mushroom	431250
5	selling price of fertilizer	42500
	sum	473750
6	Total profit,Selling Price, ,depreciation,recurring cost, ,473750 ,6308 ,239000,	228442
7	Gross Profit,total profit,Labour,Room rent ,228442,105600,24000	358042
8	Distribution of profits among group members after four cycles,total profit ,principal ,Interest,for the fifth circle“k-q) recurring Expense, 228442 ,(0+0+36100,	192342

Note: This amount is for wages and room rent. Office expenses are excluded from it. It is clear from the above that every member has to pay daily during working hours. A total benefit of Rs. 19,415 will be received.

This work will be done by the Labour Working Group Member. That's why a group member earns Rs. 10,560 from wages. There will be an additional income. In this way, the total income will increase by Rs. 29,975 in a year.

14. Funding required

Sr. No.	Description	Amount (in Rs.)
1	Project of capital expenditure 75% Grant	35471
2.	Beneficiary Share(25% of capital expenditure)	11824
3.	Monthly contribution till date	6000
4	Loan from bank	30000
	sum	83295

- Rs. 1,00,000 will be provided to the self help group as a revolving fund to take loan from the bank,
- 75% of capital cost will be born by the Project.

15. Calculation of Break-Even Point (Fixed Cost & Variable Cost) - Break-even point (BEP) is calculated based on capital cost, sales, and recurring costs.

- **Capital Cost:** Rs. 47,295
- **Selling Price per Kilogram:** Rs. 150
- **Recurring Cost per Kilogram:** Rs. 83
- **Break-even Point:** 706 Kilograms

After selling 706 kg of Dhingri & Button Mushrooms, the break-even point will be achieved within six months.

16. Repayment of Loan

Sr. No.	Month	_k okilh						Principal Loan Repayment	Balance Loan		
		eqy/ku	Total C;kt	5 % interest will be payable by project	Remainin g interest will be payable by SHG	Installment of Group payable per month	Total		Principal	Interest	Total
1	Month 1								30000	175	30175
2	Month 2	0	0	0	0	0	0	0	30175	176	30351
3	Month 3	0	0	0	0	0	0	0	30351	177	30528
4	Month 4	10072	528	377	151	10600	10600	10600	19928	116	20044
5	Month 5	0	0	0	0	0	0	0	20044	117	20161
6	Month 6	0	0	0	0	0	0	0	20161	118	20279
7	Month 7	10249	351	251	100	10600	10600	10600	9679	56	9735
8	Month 8	0	0	0	0	0	0	0	9735	57	9792
9	Month 9	0	0	0	0	0	0	0	9792	57	9849
10	Month 10	9679	170	122	49	9849	9849	9849	0	0	0
11	Month11	0	0	0	0	0	0	0	0	0	0
12	Month 12	0	0	0	0	0	0	0	0	0	0
	Sum	30000	1049	749	300	31049	31049	31049	0	0	0

17. Comment

7 Surprising Health Benefits of Mushrooms for Your Body

Mushrooms are rich in essential minerals such as selenium, potassium, copper, iron, and phosphorus—nutrients that are often lacking in plant-based diets.

1. Mushrooms help slow down aging and keep you youthful.
2. Mushrooms may improve brain function as you age.
3. Mushrooms can enhance memory.
4. Mushrooms support heart health.
5. Mushrooms help strengthen bones.
6. Mushrooms boost energy levels.
7. Mushrooms aid in fighting various diseases, including cancer.

Rules and Regulations of the Common Interest Group (CIG)

1. Group Name: Unity Self-Help Group
2. Group Address: Village Jarad, Post Office Pipalage, Tehsil Bhuntar, District Kullu, Himachal Pradesh
3. Number of Members: 10
4. Group Formation Date: March 24, 2021
5. Interest Rate: ₹2 per ₹100 per month
6. Monthly Meeting: The group meeting will be held on the 5th of every month.
7. Savings Contribution: All members must deposit their monthly savings in the group fund.
8. Loan Assistance: All members must be present at the group meeting to avail of loan assistance.
9. Bank Account Details: The group's account is maintained at *The Kangra Central Cooperative Bank, Parla Bhuntar Branch*, with Account Number 50073251185.
10. Absence in Meetings: The president and secretary must provide valid reasons for their absence in meetings and seek prior approval.
11. Membership Termination: Any member who fails to deposit their savings or remains absent for three consecutive meetings will be removed from the group.
12. Conflict Resolution: If a member remains absent without reason, the next meeting will be held at their residence, and their issue will be discussed. If two members agree, a resolution will be passed.
13. Selection of Office Bearers: The president and secretary will be elected with the unanimous consent of the group.
14. Financial Transactions: The president and secretary have the authority to handle financial transactions, and their tenure will be for one year.
15. Group Fund Utilization: The president, secretary, and members will ensure that the group's funds are used appropriately for collective benefit.
16. Member Withdrawal: If a member wishes to leave the group voluntarily, they must return any outstanding loan amount before exit.
17. Loan Interest and Rate Fixation: Interest rates on loans and investment returns will be decided in group meetings.
18. Emergency Fund: The president and secretary must maintain a minimum emergency fund of ₹1,000.
19. Transparency in Records: The group's register should be read and signed by all members for transparency.
20. Large Withdrawals: Members making significant withdrawals must inform the group at least one week in advance.
21. Fund Distribution: At the time of fund disbursement, all members must be present.
22. Penalty for Uninformed Exit: If a member leaves the group without notice, their deposited amount will be forfeited.
23. Monthly Reports: The group must submit its monthly report to the respective *Field Technical Unit (FTU)* office.

आज दिनांक 7-12-2021 को बुलीवला काला ग्राम वन विकास समिति की बैठक का कार्यक्रम हुआ। श्री प्रकाश चन्द जी की अध्यक्षता में की गई। बैठक के अगले वन विकास समिति के कर्मचारी वगैरह 2022 के स्वयं सहायता समूह की व्यवसाय योजनाएं (सूचना) पर 2022 के दूसरी छमाही योजना शुरू कराने की सिफारिश की गई। जो सुझाव पूर्वक नवीन रूप में 2022 के सुझावों से बैठक के चर्चा के उपरान्त पारित किया गया।

क्र.सं.	नाम	पद	हस्ताक्षर
1	प्रकाश चन्द	प्रधान	Prakash Chandra
2	दीपक	आयुक्त	Deepak
3	उदय कुमार	सदस्य	Uday Kumar
4	पुष्पा कुमारी	उप-प्रधान	Puspa Kumari
5	दीपिका देवी	सदस्य	Deepika Devi
6	संगीता	सहसचिव	Sangita
7	जुवानी	सदस्य	Juvani
8	ठाकुर दास	"	Thakur Das
9	मीना कुमारी	"	Meena Kumari
10	प्रेम नाथ	"	Prem Nath
11	निपला	"	Nipala

समूह का सहमती पत्र

आज दिनांक 7-12-2021 को 'एकता' स्वयं सहायता समूह की बैठक हुई ! बैठक प्रधान श्रीमती सपना देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए मशरूम की खेती 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

समूह के प्रधान के हस्ताक्षर

Sapna
प्रधान
Sangita
सचिव
एकता स्वयं सहायता समूह
जरड जिला कुल्लू (हि.प्र.)

Recommended for approval

[Signature]
Range Forest Officer
Forest Range Hurla
at Bhuin

approved

[Signature]
DMU Officer IICA SP-Cum-
DDO, Panchayat Hurla

Photographs of SHG members

				
Smt. Sapna Devi Prime	Mrs. Sangeetha Secretary	Mrs. Narwada treasurer	Mrs. Netravati Member	Mrs. Kusumlata Member
				
Smt. Meera Devi Member	Mrs. Reena Member	Mrs. Nisha Member	Mrs. Rekha Member	Mrs. Rajini 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

Sr. No.	Project cost	Amount	Project Share (50%)	Beneficiary Share (50%)
A	capital cost			
A.1	Construction of three tire wood/bamboo rack fittings	15,000	7500	7500
1	ceiling fan (1Number,	2500	1250	1250
2	Exhaust fans (2)	3000	1500	1500
3	Room heat / blower	1500	750	750
4	dry and wet thermometer (1set,	1000	500	500
5	Electronic weighing machine (1Number)	900	450	450
6	Hot plastic roofing rods (1Number,	800	400	400
7	Medium spray pump (1Number,	1800	900	900
8	set of sharp knives (1set)	75	37.5	37.5
9	Scissors, (2Number,	400	200	200
10	Tray / Basket (6Number,	600	300	300
11	Kratt (4 Number,	2400	1200	1200
12	Water Tank1000Liter1Number carRentincluding	8000	4000	4000
13	Water and electricity fittings material and charges	4000	2000	2000
14	rubber gloves	1260	630	630
15	Apron	900	450	450
16	Caps	160	80	80
17	Other Expenses	3000	1500	1500
	Total Capital Cost	47,295	23648	23647

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

Sr. No.	project cost	Amount	Project Share (75%)	Beneficiary Share (25%)
A	capital cost			
A.1	Construction of three tire wood/bamboo rack fittings	15,000	11250	3750
1	ceiling fan (1Number)	2500	1875	625
2	Exhaust fans (2)	3000	2250	750
3	Room heat / blower	1500	1125	375
4	dry and wet thermometer (1set,	1000	750	250
5	Electronic weighing machine (1Number)	900	675	225
6	Hot plastic roofing rods (1Number,	800	600	200
7	Medium spray pump (1Number,	1800	1350	450
8	set of sharp knives (1set)	75	56	19
9	Scissors, (2Number,	400	300	100

10	Tray / Basket (6Number,	600	450	150
11	Kratt (4 Number,	2400	1800	600
12	Water Tank1000Liter1Number car Rent including	8000	6000	2000
13	Water and electricity fittings material and charges	4000	3000	1000
14	rubber gloves	1260	945	315
15	Apron	900	675	225
16	Caps	160	120	40
17	Other Expenses	3000	2250	750
	Total Capital Cost	47,295	35471	11824