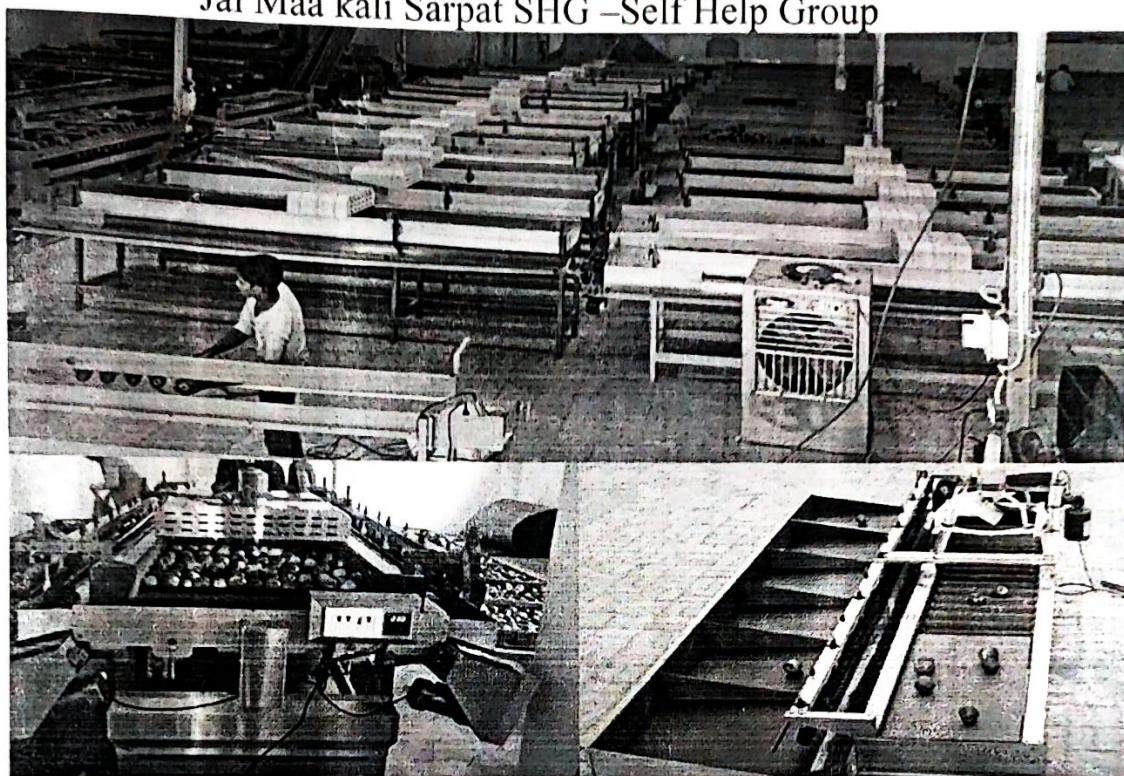


BUSINESSPLAN

INCOMEGENERATINGACTIVITY –GRADING & PACKING

By

Jai Maa kali Sarpat SHG –Self Help Group



SHG/CIGName	::	SHG JAI MAA KALI SARPAT
VFDS Name	::	BAHAL KHAS
Range	::	SARAIN
Division	::	CHOPAL

Prepared under:



Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods (JICA Assisted)

Table of Contents

Sl.No.	Particulars	Page/s
1.	Introduction	1
2.	Description of SHG/CIG	2
3.	Beneficiaries Detail	3
4.	Geographical details of the Village:	4
5.	Description of production Planing	5
6.	Material Requirement end Estimated Production	6-7
7	SWOT Analysis	7
8	Capital cost	8
7.	Total Production and sale amount in month	9
8.	Sources of funds and procurement	10
9.	<u>Trainings/ capacitybuilding /skillup-gradation</u>	10
10.	Monitoring Method	11
11.	Remarks	11
12.	Group photos	12
13.	Approval	13

1. Introduction

Apple as a Cash Crop has given a platform to the people to raise them selves economically and has made the life easy. It always makes happy to look at the orchard with all its beauty and the Apple making all the orchard young. In India Apple is mainly cultivated instates of Jammu and Kashmir, Himachal Pradesh and some parts of Uttarakhand. Himachal Pradesh has earned the fame of "Apple State" as the Apple was first cultivated in Thanedar Village of Shimla District. Apple is also main Cash Crop of the state. Apple constitutes bout the 48% of Total Area under production. The Apple Fruit Industry has an economy of about Rupees 4,000 Crores. Himachal Pradesh currently produces an average of over 4 lakhs tons Apple annually. The production of Apple is mainly done in District of Kullu, Shimla, Kinnaur, Mandi, Chamba & some areas of Sirmaur. Now a days, production of Apples has stretched to some areas of Lahual &Spiti as well. Apple season starts from June and is at its peak in the month of August when fruits are being harvested from the higher and middle reaches of the state. However, in District Shimla the season ends during September & October.

S.No	Nameof Village	Approximate Annual Production of Apple Packing Cases
1.	Barkoli	8,000
2.	Sarpat	2,000
3.	Parmana	3,000
4.	baganh	6,000
5	Kandwa	2000

2. Description of SHG/CIG

3.1	SHG/CIGName	::	SHG jai maa kali sarpat
3.2	VFDS Name	::	Bahal khas
3.3	Range	::	Sarain
3.4	Division	::	Chopal
3.5	Village	::	Baganh
3.6	Block	::	Chopal
3.7	District	::	Shimla
3.8	Total No. of Members in SHG	::	07
3.9	Date of formation	::	12/06/2025
3.10	Bank/c No.	::	1359000100064177
3.11	Bank Details	::	PNB Pulbahal
3.12	SHG/CIG Monthly Saving	::	100
3.13	Total saving	::	2100

The members of VFDS BAHAL KHAS have constituted Third SHG & this SHG has opted the Packing and Grading as their income generation activity which will be time saving as well as cost effective. The Local inhabitants are already in activity to meet the need of their family members. Now the members have chosen this activity as IGA so that they can earn extra money to meet their expenses and rise some saving also for the difficult times. A group of 07 women of different age group came together to form a SHG under JICA project and decided to craft a business plan which can help them to take this IGA in collective manner and raise their additional income.

3. Beneficiaries Detail:

Sr. No	Name (Sh/Smt.)	Father/Husb and Name (Sh.)	Age	Category	Cont no	Designation	Income Source
1	Snehlata	w/o Virender kumar	35	General	98168-02968	(Pradhan)	Agriculture
2	Neera Devi	W/O Rajender Singh	42	General	98052-51242	Sectary	Agriculture
3	Mamta devi	w/o Surender Singh	40	General	98165-42731	Member	Agriculture
4	Akshi kumari	D/o Mast Ram	28	General	88943-93070	Member	Agriculture
5	Ramla devi	W/o Ramesh chand	46	General	98164-55710	Member	Agriculture
6	babli devi	W/o Durga singh	45	General	88946-18744	Member	Agriculture
7	Priya kumari	W/o Navin Chauhan	29	General	8894812702	Member	Agriculture

4. Geographical details of the Village:

4.1	Distance from the District HQ	::	97km
4.2	Distance from Main Road	::	2 km
4.3	Name of local market & distance	::	Pulbahal/ 11km, nerwa 50km
4.4	Name of main market & distance	::	Cheala /47 km
4.5	Name of main cities & distance	::	Shimla dhali/ 97km

5. Description of product related to income generating activity

1	Name of the Product	SHG jai maa kali Sarpat
2	Method of product identification	This activity has been decided by SHG members. Presently there is no grading and Packing Machine available in the Project Area. However, one of the local in habitants located in Pulbahal velly is already doing this activity. There is heavy demand in the local market which will enhance the additional income of the local community.
3	Consent of SHG/ CIG / cluster members	Yes

6. Description of Production Planning:

The Members of the group will be imparted training for the manufacturing of the products that are, Packing and Grading, after training the following steps will be followed by the members of the group:-

1. Some of the members will handle the Grading Machine and some will help in Packing and stappling of the Apple Boxes.
2. The nearby inhabitants from Barkoli, Bagahan, sarpat, Parmana, Kandua villages will bring their Apple produce to this packing and grading machine which will be profitable and enhance their income.

6.1	Time taken	::	One person will be engaged for receiving the Apple Trays. Two persons will carry these trays & hand them over to the persons stationed at Grading point. Two persons will be stationed at Grading machine and receive the Apple Trays. Three persons will do the packing of the Apples & writing work on the Packing Cases. Total=07Nos
6.2	Number of members involved	::	07 Numbers.
6.3	Source of raw materials	::	shimla, Parwanoo & Chandigarh
6.4	Source of other resources	::	Local market/Main market
6.5	Production cycle (in days) 30 days per day after 4-5 hour/day work.	::	The Group will grade and pack about 150-200 Nos boxes in one day and will be ready with proper packing and grading. In one month about 6000 boxes will be packed after grading.
6.6	Workers Required Per Cycle (Nos.)	::	01 Member for bringing trays 01 Members will carry the Apple Tray for grading 02 members shall take these trays and for grading in the machine 02 members will be packing after grading 01 members will be doing the job of stapling and writing. Total-07 members

7. Material Requirement and Estimated Production:

1. Description of Marketing /Sale:

7.1	Potential market places/locations	::	Village it self & adjoining village Parmana-4 Km,Sarpat 2 Km-Barkoli- 2Km Kandua -2km & Baganh
7.2	Demand	::	During Apple Season only
7.3	Process of identification of market	::	Group members will contact near by villages/market
7.4	Marketing Strategy	::	SHG members will directly take orders from near by villages/market.
7.5	Brand of the Product	::	Jai Maa Kali Sarpat

2. Details of management among group members:

- Rules will be made or management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skil land hard work.
- 04member shaving experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time

3. Customers

The primary customers of our centre will mostly be local people around village Baganh but later on this business can be scaled up by catering to near by small to wnships.

4. Target of the centre

The centre primarily aim sat to provide unique modern and high-class technique of grading and packing services to the residents of shg jai maa kali sarpat in particular and all other resident so near by villages.

This centre will ensure to be come the mostren owned Grading and Packing centre with quality work in it sarea of operation in coming years.

5. SWOTAnalysis

❖ Strength

- Activity is being already done by some SHG members
- Raw material easily available from near by markets
- Manufacturing process is simple
- Proper packing and easy to transport
- Other family members will also cooperate with beneficiaries
- Product self-life is long

❖ Weakness

- Lack of technical know-how

❖ Opportunity

- Increasing demand for good products

❖ Threats/Risks

- Competitive market
- Level of commitment among beneficiaries to wards participation in training/capacity building&skillup-gradation

6. Descriptionofpotentialchallengesand measurestomitigatethem:

Sr.no	Description of Risks	::	Measures for Risk Mitigation
13.2	It might be possible that there can be short demand in the market which will affect the sale and income.	::	For Marketing purpose additional market should beexplored.
13.3	Due to decline in quality of product in the sales may go down.	::	In order to maintain the quality of Product ,the SHG members have to follow strict guidelines.

A. CAPITAL COST				
Sr. No.	Particulars of machinery.	Quantity	Rate per unit	Total Amount
1.	Grading Machine	1	2,65,000	2,65,000
2.	Generator	1	70,000	70,000
3.	Apple Crate (800 X 250)	800	200	1,60,000
4.	Stappler, Machine, Cutter etc.	1	5,000	5,000
Total capital cost				5,00,000

B. Recurring cost

Sr.no	Particulars	Quantity	Price	Total Amount (Rs)
1	Electricity	1 month	3000	3000
2	Room rent	1 month	10,000	10,000
3	Raw Material (box)	20,000	60	12 00,000
4	Other (stationary, transportation, machine repair)		10,000	10,000
5	(Stappling Pins)	20 kg	110/kg	2200
	Total Recurring Cost			12,25,200

8. Total production and sale amount in month

Since it is an additional activity in the SHG apart from their routine household work the outcome will be proportionate to the working hours of each member. It is always better initially to keep the production on conservative side which can always be scaled up with passage of time and work experience.

C)	Total Sale			
Sr.no	Particular	Quantity	Rate(Rs.)	Amount(Rs.)
1	Grading	6000	250	1,500,000
2	Packing			
3	Stappling			
4	Total(C)			

Sr.No	Particulars	Amount
1	Total recurring cost	1,200,000
2	10% depreciation monthly on Capital cost 5,00,000	50,000
3	Total	5,50,000

9 Fund flow in the group:

Sr.No.	Particulars	Total Amount(Rs)	Project contribution	SHG Contribution
1	Total capital cost	5,00,000	3,75,000	1,25,000
2	Total Recurring Cost	12,25,200		
3	Trainings	10,000	10,000	
	Total outlay	1,735,200	3,85,000	

Note-

- **Capital Cost** - 75% of the total capital cost will be borne by the Project.
- **Recurring Cost**—The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building /skillup -gradation**—Total cost to be borne by the Project.

9. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none">• 75% of capital cost will be utilized for purchase of machines.• Up to Rs.1 lakh will be parked in the SHG bank account as a revolving fund.• Trainings/ capacity building/skillup-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none">• 25% capital cost to be borne by SHG.• Recurring cost to be borne by .SHG	

10. Trainings/ capacity building /skillup-gradation

Trainings/capacity building/skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/skillup-gradation s proposed/needed:

- Team work
- Quality control
- Packaing and Marketing
- Financial Management

11. Monitoring Method -

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the uni tas per projection.

12. Remarks

समूह के सदस्य की तस्वीरें



Snehlata



Nerra Devi



Priya Devi



Akshi Kumari



Babli Devi



Ramla Devi



Mamta Devi

The Business plan of Self Help Group apple grading machine SHG Jai Mai Kali Sarpat for the IGA of apple grading machine was presented before the general house of VFDS, Bahal Khari for approval. After long discussion and thoughtful deliberations by the different members, the business plan was approved for adoption in the SHG and further implementation by the members of the SHG.

Dated:-

Place:-

President SHG

Treasure VFDS

President VFDS

FFO

Kango Forest Officer
Forest Range Sarain
Chopal Shumla (H.P.)

Pradhan Neeraj C.V.
Sectt.

अध्यापक
गामीण वन विकास समिति बाहल खास वाड
तहसील चौपाल, जिला शिमला (हि0770)

Approved

DMU-CUM-Divisional Forest Officer
Chopal Forest Division, Chopal

SHG Jai Mai Kali Sarpat
Teh. Chopal Distt. Shimla