

# BUSINESS PLAN

INCOME GENERATING ACTIVITY - CUTTING AND TAILORING  
BY  
JAI LANKRA VEER - Self Help Group DEEM



SHG/CIG Name	::	Jai Lankra veer Deem
VFDS Name	::	Jai Kali Mata vfds Parali
Range	::	Jubbal
Division	::	Rohru

Prepared under:



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

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## 1. Description of SHG/CIG

1	SHG/CIG Name	::	Jai Lankra Veer Deem
2	VFDS	::	Jai Kali Mata vfds Parali
3	Range	::	Jubbal
4	Division	::	Rohru
5	Village	::	Deem
6	Block	::	Jubbal-Kotkhai
7	District	::	Shimla
8	Total No.of Members in SHG	::	17 - females
9	Date of formation	::	01/05/2022
10	Bank a/c No.	::	41231752191 ; IFSC : SBIN0005578
11	Bank Details	::	SBI Kharapathar
12	SHG/CIG Monthly Saving	::	50/-
13	Total saving		3400/-
14	Total inter-loaning		---
15	Cash Credit Limit		--
16	Repayment Status		--

## 2. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age /yrs	Category	Income Source	Address
1	Smt.Shanta	W/o Chamanlal	40	S.C	Agriculture	Deem
2	Smt. Tara	W/o Mangat Ram	38	S.C	Agriculture	Deem
3	Smt . Veena	W/o Dalip Kumar	42	S.C	Agriculture	Deem
4	Smt. Sangeeta	W/o Bhopal	35	S.C	Agriculture	Deem
5	Smt. Susheela	W/o Mohinder	35	S.C	Agriculture	Deem
6	Smt. Mamta	W/o Dharpal	42	S.C	Agriculture	Deem
7	Smt. Shyampati	W/o Mandas	55	S.C	Agriculture	Deem
8	Smt. Champa	W/o Sohanlal	43	S.C	Agriculture	Deem
9	Smt. Babli	W/o Devinder	41	S.C	Agriculture	Deem
10	Smt. Guddi	W/o Khazan Singh	54	S.C	Agriculture	Deem
11	Smt. Sushma	W/o Sohan Lal	43	S.C	Agriculture	Deem
12	Smt. Sushma	W/o Gulat Ram	43	S.C	Agriculture	Deem
13	Smt. Roshni	W/o Ranveer	45	S.C	Agriculture	Deem
14	Smt.Kamla	W/o Ramesh	46	S.C	Agriculture	Deem
15	Smt.Tara	W/o Devinder	45	S.C	Agriculture	Deem
16	Smt.Nirmla	W/o Surat Singh	45	S.C	Agriculture	Deem
17	Smt.Leela	W/o Sh.Jiyalal	35	S.C	Agriculture	Deem

## 3. Geographical details of the Village

3.1	Distance from the District HQ	::	100 Km
3.2	Distance from Main Road	::	100 Mtrs.
3.3	Name of local market & distance	::	Kharapathar 3km
3.4	Name of main market & distance ::		Jubbal - 10 Km; Rohru—34 Km
3.5	Name of main cities & distance	::	Shimla—120 Km
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered - kharapathar , Deem,

#### 4. Executive Summary

Cutting and tailoring income generation activity has been selected by Jai Lankra Veer Self Help Group. This IGA will be carried out by all ladies of this SHG initially. Different types of suits will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with less machines initially and as group members' skill/ efficiency improve then the group will purchase more machines. This business activity will be carried out whole year by group members. Suits will be stitched as per order by consumer and cloth will be provided by consumer or depends on order.

#### 5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Stitched Suit
2	Method of product identification	::	This activity is being already done by some SHG ladies. Has been decided by group members
3	Consent of SHG/ CIG / cluster members	::	Yes

#### 6. Description of Production Planning

6.1	Time taken	::	1 suit takes around 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/ Main market
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected stitched suits per day	::	5 suits initially

#### 7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Kharapathar, Jubbal, Hatkoti, Rohru etc.
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy	::	SHG members will directly take orders (individual levels/ group level) from nearby villagers/households/institutions.

## **8. Risk Analysis**

- a. Skill based
- b. Demand driven
- c. Highly competitive market

## **9. Description of Management among members**

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- a. Some group members will involve in Pre-Production process (i.e- procuring of raw material etc. )
- b. Some group members will involve in Production process.
- c. Some group members will involve in Packaging and Marketing.

## 10. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing Machine	17	4500	76,500
3	Tailor Scissor	17	500	8,500
4	Interlock machine	1	6000	6,000
5	Sewing Tailor Tape	17	100	1,700
6	Iron Press	17	700	11,900
7	Almirah	1	LS	5,000
8	Hanger	2 set	400	800
9	Chairs, Table etc	Approx	LS	6000
<b>Total Capital Cost (A) =</b>				<b>1,16,400</b>

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/month	200	10	2000
2	Other finishing materials (bookerm, neck etc)	Suits/month	LS	LS	5000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair )	Month			1500
<b>Total Recurring Cost (B)</b>					<b>10000</b>

C. Cost of Production (Monthly)		
Sr. N O	Particulars	Amount (Rs)
1	Total Recurring Cost	10000
2	10% depreciation annually on capital cost	970
	<b>Total</b>	<b>10,970</b>

D. Stitched Suit price (per suit )					
Sr.N O	Particulars	Unit	Quantity	Amount (Rs)	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	300-350	

#### 11. Analysis of Income and Expenditure (Monthly):

Sr.N O	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	970
2	Total Recurring Cost	10000
3	Total Stitched Suit per month	200 (approx. quantity)
4	Selling Price of Stitched Suit (per suit)	250
5	Income generation (150*250)	50000
6	Net profit (50000 - 10970)	39,030
7	Distribution of net profit	<ul style="list-style-type: none"> <li>· Profit will be distributed equally among members monthly/yearly basis.</li> <li>· Profit will be used for further investment in IGA</li> </ul>

#### 12. Fund requirement:

Sr.N O	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	1,16,400	87,300	29,100
2	Total Recurring Cost	10000	0	10000
3	Trainings	50000	50000	0
	<b>Total</b>	<b>1,76,400</b>	<b>1,37,300</b>	<b>39,100</b>

#### Note:

- **Capital Cost** - 75% of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project.

### 13. Sources of fund:

Project support	<ul style="list-style-type: none"><li>· 75% of capital cost will be utilized for purchase of machines.</li><li>· Upto Rs 1 lakh will be parked in the SHG bank account.</li><li>· Trainings/capacity building/ skill up-gradation cost.</li></ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"><li>· 25% of capital cost to be borne by SHG being General Group</li><li>· Recurring cost to be borne by SHG</li></ul>	

### 14. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project. Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- a. Team work
- b. Quality control
- c. Packaging and Marketing
- d. Financial Management

### 15. Loan Repayment Schedule

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is no repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- a. In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- b. In term loans, the repayment must be made as per the repayment schedule in the banks.

### 16. Monitoring Method -

- a. 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.
- b. 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 unit as per projection.

17. Individual Photos Of Members :



Guddi



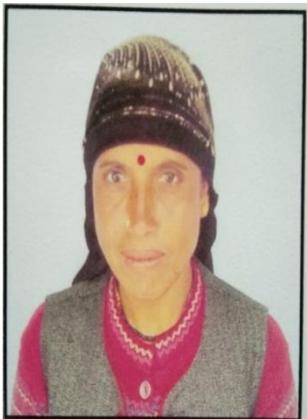
Veena



Mamta



Shanta



Babli



Sangeeta



Nirmala



Tara



Sushila



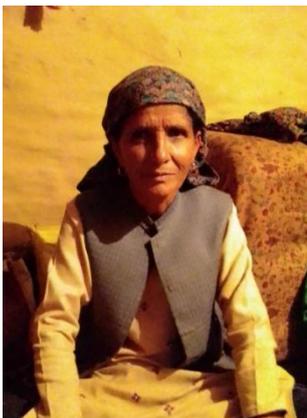
Sushma



Leela



Tara



Shampati



Sushma



Kamla

18. **GROUP PHOTO OF MEMBERS:-**

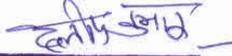


## BUSINESS PLAN APPROVED BY VFDS

*Jai Lanka Vee* Self help group will undertake the *cutting & Tailoring* as livelihood Income Generation Activity under the project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted). In this regard Business Plan of amount (Rs) *1,76,400/-* has been submitted by this group on dated *23-Sep-2022* and this business plan has been approved by *Jai kali mata* VFDS *Parali*.

Business Plan with SHG resolution is being submitted to DMU through FTU for further action, please.

Thank you

  
President  
Jai Kali Mata  
village Forest development  
Society Parali  
G.P. Parali, Teh. Jubbal  
Distt. Shimla (H.P.)  
Signature Of VFDS President

  
Secretary  
Jai Kali Mata  
village Forest development  
Society Parali  
G.P. Parali, Teh. Jubbal  
Distt. Shimla (H.P.)  
Signature Of VFDS Secretary

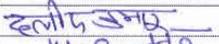
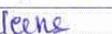
## RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group *Jai Lankaa Veer* held on *15<sup>th</sup> 8-*  
*2022* at *Deem* that our group will undertake the *Cutting & Tailoring* as  
Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest  
Ecosystems Management & Livelihoods (JICA Assisted).

*Veera*  
प्रधान शान्ता सचिव  
जय सांकड़ावीर S.H.G. डीएम  
(N.R.L.M.) लोक प्रबल  
Signature of Group President

*Veera*  
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जय सांकड़ावीर S.H.G. डीएम  
(N.R.L.M.) लोक प्रबल  
Signature of Group Secretary

**NAME & SIGNATURE OF AUTHORIZED SIGNATORIES**

S.No.	NAME	DESIGNATION	SIGNATURE
1.	Dilip kumar	Vfds president	
2.	Dinesh kumar	Vfds Secretary	
3.	Shanta	Shg president	
4.	Veena	Shg secretary	

  
 President  
 Jai Kali Mata  
 village Forest development  
 Society Parali  
 G.P. Parali Meh - Jubbal  
 Distt. Shimla (H.P.)

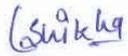
  
 Secretary  
 Jai Kali Mata  
 village Forest development  
 Society Parali  
 G.P. Parali Meh - Jubbal  
 Distt. Shimla (H.P.)

प्रधान Veena सचिव  
 जय लांकडावीर S.H.G. डीम  
 (N.R.L.M.) लूंक जवळ

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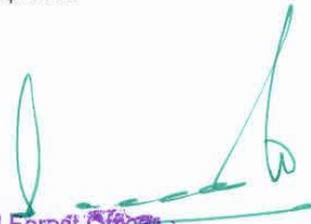
  
 Range Forest Officer  
 Jubbal Forest Range

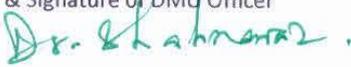
Name & Signature of FTU Officer



Name & Signature of FTU Co-ordinator

Approved

  
 Divisional Forest Officer  
 Jhru Forest Division Rohnu  
 Name & Signature Of DMU Officer

  
 Dr. Shahmatar.

