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आज़ादी का
अमृत महोत्सव



Business Plan

Cutting and Tailoring

Devta Jamlu (Kotadhar Sub-committee)



Bio Diversity Management Committee
Sub-Committee
Gram Panchyat
Forest Technical Unit
Divisional Management Unit

Soyal
Kotadhar
Soyal
Wild Life Range, Manali
Wild Life Division, Kullu

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

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1. Background

Cutting and tailoring center by SHG Devta Jamalu will be located at village Kotadhar P.O. Kararsu Distt. Kullu HP. The total households in village Kotadhar are 35 and 2 small villages surrounding Kotadhar for which this cutting and tailoring centre will cater for. This centre will provide excellent service and guide the customers about what suits them the best to provide them the product that mark the highest level of satisfaction and comfort for them.

2. Description of SHG/CIG

2.1	SHG/CIG Name	::	Devta Jamlu Cutting & Tailoring
2.2	BMC	::	Soyal
2.3	Range	::	Manali
2.4	Division	::	Kullu(WL)
2.5	Village	::	Kotadhar (WL)
2.6	Block	::	Kullu
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	7 - females
2.9	Date of formation	::	03/06/2016
2.10	Bank a/c No.	::	2430000100192426
2.11	Bank Details	::	PNB,SEOBAGH (Distt-Kullu)
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		34100 (till date)
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

3. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address
1.	Taramani	Mohar Singh	29	General	agriculture	kotadhar
2.	Geeta	Prem Chand	35	General	agriculture	kotadhar
3.	Nirmla	Pune Ram	35	General	agriculture	kotadhar
4.	Parvati	Bhag Chand	34	General	agriculture	kotadhar
5.	Khilawati	Dev Raj	30	General	agriculture	kotadhar
6.	Dhaysu	Tej Singh	39	General	agriculture	kotadhar
7.	Ranjana	Roop Singh	23	General	agriculture	kotadhar

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	22 Km
3.2	Distance from Main Road	::	13 KM
3.3	Name of local market & distance	::	KAIS, 12km
3.4	Name of main market & distance	::	KULLU, 22km
3.5	Name of main cities & distance	::	KULLU, 22 MANALI, 40
3.6	Name of places/locations where product will be sold/ marketed	::	KULLU

5. Management

Cutting and tailoring centre by SHG Devta Jamlu have 7 women members and they will have individual sewing machines and will hire a room in the village to execute their plan and work in a collective manner. Before the start of the actual work in the centre all the members will be imparted a short term capsule course for training them in cutting and tailoring under some professional trainers.

6. Customers

The primary customers of our centre will mostly be ladies and some cloth merchants around village Kotadhar but later on this business can be scaled up by catering to nearby small townships.

7. Target of the centre

The centre primarily aims at to provide unique modern and high class stitching service to the residents of Kotadhar village in particular and all other residents of nearby villages.

This centre will ensure to become the most renowned stitching centre with quality work in its area of operation in coming years.

8. The reason to start this business

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

9. The initial stage to start the business

The SHG Devta Jamlu will hire a spacious room to house the 7 members along with their equipments at a centrally located place which will be easily accessible to all the members. The detailed requirement along with financial projection to start up the project will be as under:

1. Room rent =1500 / month
2. Sewing machine with foot pedal= 7@ 8000= 56000
3. Room carpet 1 @ =1500
4. Cutting scissors = 7 @ 250 =1750
5. Tailors scale =7 @200 =1400
6. Measuring tape =7 @ 50 = 350
7. Marking material Chalk = 100
8. Iron = 7 no's. 700 = 4900
9. Sewing thread different colours = 4 pkt @ 500 =2000
10. Oiling pippet = 7 no's. 50=350

10. Some salient features to attract customers

- The center will ensure stitching of the traditional, non- traditional fancy, daily use modern and stylish dresses
- Emphasis will be on stitching fancy and simple clothes for women and children

- The centre will repair all types of defects and ensure that no customer go unattended.
- Later on the SHG may scale up their business by going into readymade garments sale-purchase.

11. Marketing analysis of cutting & tailoring business

This is the most important factor which will ensure the success of our business. A detailed analysis and market survey of the command area is essential ingredient and it will give us the overview of our targeted customers and the members of the group will know the latest demands and trends.

12. Business targets

This SHG Devta Jamlu will broadly aim at becoming the best stitching centre in the area and nearby villages. Our goal will be to scale up the business gradually and transform it into profit making unit within next 3-5 years.

13. Financial forecast/ projections

The final rather foremost step to start up the business is to make a financial plan to determine the cost to run the business and it should also cover the business profit which the SHG is going to earn in nutshell a cost benefit analysis is required to be projected.

14. Description of Economics:

A. CAPITAL COST				
Sr. No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing machine with tool pedal	7	8000	56000
2	Room carpet	01	1500	1500
3	Cutting scissors	7	450	3150
4	Tailor's scale	7	200	1400
5	Measuring tape	7	50	350
6	Interlocking machine	01	6000	6000
7	Hangers	7	100	700
8	Counter table along with wardrobe inbuilt	01	8000	8000
9	Stools	7	500	3500

10	Iron	7	700	4900
	Total Capital Cost (A) =			85500
B.	RECURRING COST			
Sr. No	Particulars	Quantity	Price	Total Amount (Rs)
1	Room rent	1	1500	1500
2	Marking material chalk etc.	L/S	L/S	100
3	Sewing thread of different colours	04 m	500	2000
4	Oiling pipet	7	50	350
5.	Buttons different types	1 box	1000	1000
6.	Bukerem	20m	50	1000
7.	Misc. expenditure (i.e. electric bills, repair of machines, etc.)	L/S	L/S	1000
Total Recurring Cost (B)				6950

15. Income projections:

To start with it is estimated that each member will stitch one ladies suit in a day complete in all respect. The stitching charges as on today for simple suit is approximately 300 per suit. On an average the 7 members of group may stitch 210 ladies suit in a month to be on safer side and keeping in view the other household obligations of the members of group. Therefore the total output of the group is estimated $210 \times 300 = \text{Rs } 63000/-$ only.

16. Analysis of Income and Expenditure (Monthly):

Sr. No.	Particulars	Expenditure / month (Rs)	Income per month (Rs)
1.	10% Depreciation on capital cost i.e. $85500/12 \times 10 = 713$	713	
2.	Total Recurring Cost	6950	
3.	Total	7663	63000
4.	Net Profit (63000 - 7663)	55,337	
5.	Distribution of Net Profit	<ul style="list-style-type: none">• Profit will be distributed equally among all the group members.• Part of the profit will be used for further investment in IGA	

17. Fund flow in the group:

Sr. No.	Particulars	Total Amount (Rs)	Project contribution 50%	SHG contribution 50%
1	Total capital cost	85500	42750	42750
2	Total Recurring Cost	6950	0	6950
3	Trainings	60000	60000	0

	Total outlay	152450	102750	59700
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Note-

- **Capital Cost** - 50% 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/skill up-gradation** – Total cost to be borne by the Project

18. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"> • 50% of capital cost will be utilized for purchase of machines. • Upto Rs. 1 lakh will be parked in the SHG bank account as a revolving fund • Trainings/capacity building/skill up-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"> • 75% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	

19. 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:

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

20. 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.

- 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.

- In term loans, the repayment must be made as per the repayment schedule in the banks.

21. Monitoring Method –

- Social Audit Committee of the VFDS/ BMC 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 unit as per projection.

Remarks

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Sabka Sath Sabka Vikas held on 23/06/2022 at Old Manali that our group will undertake the Knitting as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

President [Signature] Secretary
Sabka Sath Sabka Vikas Self Help Group
Signature Of Group President
V.P.O. Old Manali, Teh. Manali
Distt. Kullu (H.P.)

President Neelam Secretary
Sabka Sath Sabka Vikas Self Help Group
Signature Of Group Secretary
V.P.O. Old Manali, Teh. Manali
Distt. Kullu (H.P.)

[Signature]
Signature Of President BMC
President
BMC Sub Committee (JICA)
Manunagar, Manali, Kullu

[Signature]
Signature Of FTU-Cum-RFO
Range Forest Officer
Wild Life Kullu Manali

[Signature]
Wild Life Division
Kullu (H.P.)
A.C.F.

[Signature]
A.C.F.
Wild Life Division
Kullu (H.P.)

Approval

Business plan Knitting of SHG/CIG Sabka sath aur Sabka vikas
VFDS/BMC Old manali approved by Divisional Management Unit cum Divisional
Forest Officer Kullu on dated 10/10/2022

[Signature]
Divisional Management Unit Officer,
-cum Divisional Forest Officer,
Wild Life Division, Kullu

Group members Photos-



Nirmla Devi



Parvati



Khilabati



Taramani



Ranjna



Geeta



Bashu

Prepared by: Priya Thakur (SMS)

Ravi Kant (FTU Co-ordinator)