

Subject: **Revised Business plan.**  
Memo:-

Enclosed Please find herewith the following Revised Business Plan in respect of Batch-I Range (Sarahan Range) of this division duly approved/ Sanctioned by the undersigned for favour or further necessary action at your end please.


Sr. No.	Name of Range/ Block	Name of VFDS	Name of SHG	IGA	Previous Total outlay the plan	Current Total outlay of the plan
1	2	3	4	5		6
1	Sarahan Range	Dheu-Shahdhar	Jai Brahemeshwar	Cutting & Tailoring	2,70,520/-	1,65,360/-

Encl:- As above

DMU Officer JICA Project-cum -  
Divisional Forest Officer,  
Rampur Bsr. H. P.

Endst. No. 8517-18 ...../ Dated Rampur, the 24-3-23 .....

1. Copy forwarded to Addl. PCCF & CPD, PIHPFEM&L, Potter's Hill, Summer Hill, Shimla-5 for information and necessary action please.
2. Copy forwarded to RFO Sarahan for information and necessary action please.

  
DMU Officer JICA Project-cum -  
Divisional Forest Officer,  
Rampur Bsr. H. P.

HK

# BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring

by

**Jai Brahameshwar - Self Help Group**



SHG/CIG Name	::	Jai Brahameshwar
VFDS Name	::	DheuShadhar
Range	::	Sarahan
Division	::	Rampur

**Prepared under:**



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

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## 1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Jai Brahameshwar
2.2	VFDS	::	DheuShadhar
2.3	Range	::	Sarahan
2.4	Division	::	Rampur
2.5	Village	::	Talara
2.6	Block	::	Rampur
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	11 females
2.9	Date of formation	::	January 2021
2.10	Bank a/c No.	::	43410107960
2.11	Bank Details	::	HP State Co-Operative bank, Sarahan
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		6938/-
2.14	Total inter-loaning		
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

## 2. Beneficiaries Detail:

Sr. No	Name Sh/ Smt./Kumari	Father/Husb and Name Sh.	Age	Category	Income Source	Address
1	Karuna	Hem Singh	27	SC	Agriculture	Village Talara PO Shahadhar
2	Girishma	Roop Singh	26	SC	Agriculture	Village Talara PO Shahadhar
3	Urmila	Agardass	27	SC	Agriculture	Village Talara PO Shahadhar
4	KanyaKumari	Gopal Singh	35	SC	Agriculture	Village Talara PO Shahadhar
5	NishaKumari	Ram Lal	32	SC	Agriculture	Village Talara PO Shahadhar
6	Lata Devi	Suresh Kumar	32	SC	Agriculture	Village Talara PO Shahadhar
7	Nasheela	Sanjay Kumar	30	SC	Agriculture	Village Talara PO Shahadhar
8	Promina	Rajesh Kumar	23	SC	Agriculture	Village Talara PO Shahadhar
9	ReenaKumari	Surender Kumar	30	SC	Agriculture	Village Talara PO Shahadhar
10	Jawala Devi	Tula Ram	48	SC	Agriculture	Village Talara PO Shahadhar
11	Poonam	Ravinder Singh	32	SC	Agriculture	Village Talara PO Shahadhar

## 3. Geographical details of the Village

3.1	Distance from the District HQ	::	170 Km
3.2	Distance from Main Road	::	4 Km
3.3	Name of local market & distance	::	Sarahan - 5 Km
3.4	Name of main market & distance	::	Sarahan- 5 Km, Jeori-18 Km
3.5	Name of main cities & distance	::	

3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered –Sarahan, Shahadhar, Talara, Dheu, Dharat and Jeori Institutions nearby – S.S.S Sarahan , Shahdhar, Jeori etc
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#### 4. Executive Summary

Cutting and tailoring income generation activity has been selected by Jai Brahmeshwar Self Help Group. This IGA will be carried out by all members 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 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	::	Villages covered – Sarahan, Shahadhar, Talara, Dheu, Dharat and Jeori Institutions nearby – S.S.S Sarahan , Shahdhar, Jeori etc
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and

			marriageoccasions.
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

- Skill based
- Demand driven
- 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.

- Some group members will involve in Pre-Production process (i.e- procuring of raw material etc )
- Some group members will involve in Production process.
- 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	11	6000		66000
2	Interlock Machine	1	6000		6000
3	Tailor Scissor	11	400		4400
4	Tailoring Ruler Set	11	600		6600
5	Sewing Tailor Tape	11	100		1100
6	Iron Press	2	500		1000
7	Almirah	1	LS		5000
8	Hanger	2 set	400		800
9	Chairs, Table etc	Approx	LS		5000
<b>Total Capital Cost (A) =</b>					<b>95900</b>

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount
					(Rs)
1	Sewing threads	Reels/Suits/month	216	10	2160
2	Other finishing materials (bookerm, neck etc)	Suits/month	LS	LS	4800
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair )	Month			1000
<b>Total Recurring Cost (B)</b>					<b>9460</b>

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	9460
2	10% depreciation annually on capital cost	799
<b>Total</b>		<b>10259</b>

D. Stitched Suit price (per suit )					
Sr.No	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.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	799
2	Total Recurring Cost	9460
3	Total Stitched Suit per month	180 (approx quantity)
4	Selling Price of Stitched Suit (per suit)	250
5	Income generation (180*250)	45000
6	Net profit (45,000- 9460)	35540
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.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	95900	71925	23975
2	Total Recurring Cost	9460		9460
3	Trainings	60000	60000	0
	Total	165360	131925	33435

#### 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.</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:

- Team work
- Quality control
- Packaging and Marketing
- 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 not 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.

#### **16. 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 unit as per projection.

#### **17. Remarks**

## Group members Photos-



Promina (M) Nasheela(M) ReenaKumari(M)



●●● ●●●●●●●●●● Poonam(President) Jawala Devi(M)



Lata Devi (Member) Smt. UrmilaDevi(M) Girishma(M)



Smt. Nisha (Secretary) Smt. Karuna