

**Business Plan**  
**Income Generating Activity - Beauty Parlour**  
**By**  
**Shirgul Maharaj Self Help Group Bagi**



|                        |   |  |
|------------------------|---|--|
| <b>Self Help Group</b> | : | <b>Shirgul Maharaj Self Help Group</b> |
|                        | : | <b>Bagi</b>                            |
| <b>VFDS</b>            | : | <b>Bagi</b>                            |
| <b>Forest Range</b>    | : | <b>Kanda</b>                           |
| <b>Forest Division</b> | : | <b>Chopal</b>                          |
|                        | : |  |

**Funded by**



Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project(JICA assisted)

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## 1. INTRODUCTION

The beauty parlor by Shirgul Maharaj Self Help Group Bagi will be located in Village Kahlah Tehsil Kupvi District Shimla. There are total 64 households in Ward Bagi and 2 villages in Gram Van Vikas Samiti Bagi for which this beauty parlor will provide service. This center will provide excellent service and guide the customers regarding this which signifies the highest level of satisfaction and comfort for them.

## 2. Self Help Groups

|    |  |   |   |
|----|--|---|---|
| 1  | Name of the Self Help Group/Common Interest Group      | : | Shirgul Maharaj Self Help Group Bagi                        |
| 2  | Rural Forest Development Committee                     | : | Bagi  |
| 3  | Forest Range   | : | Kanda   |
| 4  | Forest Division  | : | Chopal  |
| 5  | Village  | : | Bagi  |
| 6  | Block  | : | Chopal  |
| 7  | District   | : | Shimla  |
| 8  | Total number of members in Self Help Group             | : | 07  |
| 9  | Date of formation:                                     | : | 17-06-2017  |
| 10 | Bank Account Number                                    | : | 46210104778   |
| 11 | Bank Details   | : | IFSC HPSC0000462<br>Himachal Pradesh State Cooperative Bank |
| 12 | Self Help Group/General Interest Group Monthly Savings | : | 100/-   |
| 13 | Total Savings  | : | 8600/-  |
| 14 | Mutual Loan in Group                                   | : | -   |
| 15 | Cash Credit Limit                                      | : | -   |
| 16 | Repayment Status                                       | : | -   |
| 17 | Interest Rate  | : | -   |

### 3. Beneficiary Details

| SR. NO. | Name          | Father/Husband Name | Age | Education        | Category | Income Source | Address | Contact Number. |
|---------|---------------|---------------------|-----|------------------|----------|---------------|---------|-----------------|
| 1       | Kevala Devi   | RatanSingh          | 42  | 10 <sup>TH</sup> | General  | Agriculture   | Bagi    | 8894375087      |
| 2       | Poonam Kumari | Sandeep Kumari      | 28  | B . A            | General  | Agriculture   | Bagi    | 7807581807      |
| 3       | Anita Devi    | Lankesh Samatha     | 32  | B . A .          | General  | Agriculture   | Bagi    | 8894872407      |
| 4       | Priyanka      | Kamal Prakash       | 28  | 10+2             | General  | Agriculture   | Bagi    | 8278820341      |
| 5       | Nisha         | Virendra Singh      | 32  | B . A .          | General  | Agriculture   | Bagi    | 9805731637      |
| 6       | Veerama Devi  | Hari Singh          | 53  | 5th              | General  | Agriculture   | Bagi    | 9805969989      |
| 7       | Indra Devi    | Basti Ram           | 46  | 10+2             | General  | Agriculture   | Bagi    | 8894428941      |

#### 3.Geographical description of the village

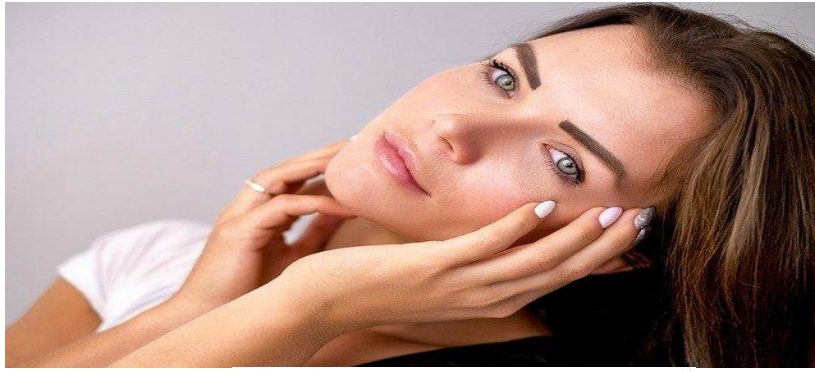
|     |   |    |   |
|-----|---|----|---|
| 3.1 | Distance from district headquarters                         | :: | 210 km  |
| 3.2 | Distance from main road                                     | :: | -   |
| 3.3 | Name and distance of local market                           | :: | Kupvi 10 km                                       |
| 3.4 | Name and distance of main market                            | :: | Nerwa 60 km Kupvi 10 km Sangrah 18 km Haripurdhar |
| 3.5 | Name and distance of main cities                            | :: | Shimla 210  |
| 3.6 | Name of main cities where the product will be sold/marketed | :: | Nerwa, Kupvi, Haripurdhar                         |

### 1. Management

Beauty is most important for women, so at present all the girls are aware of their beauty and they want to look as beautiful as possible, for this women go to beauty parlors and enhance their beauty, so today we will provide information related to beauty parlor through which you will get information about beauty parlor course and beautician course, by which you can learn and open a beauty parlor and increase your experience.

### 2. What is Eyebrow Threading and how to do it.

**Eyebrow Threading :** Threading is the process by which the eyebrows are shaped. By removing unwanted hair with the help of thread, the eyebrows are made beautiful, given a new look and unwanted hair is removed, this is called Eyebrow Threading.



beauty parlor chair

apron for beauty parlor



Thread



Comb



Toner

## Hair Cutting

The process by which we cut and shape our hair is- As:-

### Head Massage:-Beauty Parlour

Massage of the head is called head massage.

### straightening and softening hair: Beauty Parlour

Rewinding is a process in which hair is straightened using chemicals, after this process the hair remains straight for a long time, this whole process takes 5 to 6 hours. Rewinding and smoothing is a treatment which makes the hair straight and soft, hair smoothing is a good way to maintain the natural shine and softness of the hair, it prevents the hair from becoming split ends and dull. It adds shine to the hair. It makes the hair shiny and soft.

## **Hair Color: Beauty Parlour**

Hair coloring is the process in which the hair is made black or golden from root to tip, it is called hair color.

## **Highlights**

Highlight is a process in which hair is applied layer by layer to bring out the highlights. Glander powder is used in highlighting. It is like bleach. Glander powder is used to highlight hair.

## **Manicure & Pedicure – Beauty Parlour**

Manicure :- It is the process in which hands are cleaned i.e., manicure means hand cure i.e. care, proper care of hands is manicure, cleaning from palm to elbow is called manicure, cutting and cleaning nails, removing dead skin etc. comes under manicure.



Manicure in Beauty Parlour

## **Pedicure (Pedicure in Beauty Parlour) :-**

Definition:- Cleaning from knees to soles is called pedicure. Pedicure is the process of cleaning the feet. Pedi – feet, cure – care. This process gives a new look to the feet, nails get a new shape and dead flesh gets separated.



Manicure & Pedicure – Beauty Parlour

## **8.Bleaching Process in Beauty Parlour**

Bleach:- Bleach is a chemical product that makes facial hair brown. This makes the face glowing and beautiful. This makes the face soft and we look fair.



Bleaching Process in Beauty Parlour

## Clean Up – Beauty Parlour

Clean Up – It is a process in which the dirt present on the face is removed and the face becomes clean and glowing. This process should be done once a week or in every 15 days.

### Beauty Parlour Thermo Herb Facial )

You must be knowing about Thermoherb facial, it is a facial, it is considered the best facial for removing wrinkles. This facial clears the wrinkles of the face, Thermoherb facial is very beneficial for women above 30 years of age. It tightens the loose skin of the face, and wrinkles are removed.

Method: -

Before doing Thermoherb facial, clean the face with cleansing milk (deep cleanser) then facial is done with cream containing vitamin E, if the skin is very dry, you can massage for half an hour, skin toner is not used in this. After this, remove the block by giving steam and then apply Thermoherb mask, before applying Thermoherb mask, apply a layer of cream on the face, cream containing vitamin E. So that the face remains smooth, then apply a sit mask on the face, put thermoherb in a big bowl and mix it well with rose water, prepare the paste and apply it on the face quickly, remember not to apply this mask on the hair under the eyes and eyebrows, if it gets applied by mistake then remove it immediately, otherwise the hair may have to be cut. Apply this paste quickly otherwise it will turn into stone, check after 30-35 minutes whether the mask has dried or not, remove the mask after it dries, after this clean the face with a sponge and apply moisturizer.

### Facial) : Beauty Parlour

Facial is a process which makes our face glow, dead skin gets removed, darkness gets removed, blood circulation happens which gives glow and shine to the face. Get it done once in a month.

## 9Customer

The primary customers of the center are mostly women. And there will be some women around the village Kafflah. But later this business can be expanded to nearby villages.

### 10 Beauty Parlour Goals

The goals of the beauty parlor are very important and you should not neglect this very first step. You should include some important points in the business plan like the funds available, monthly rent, products, target customers, ROI, etc.

The goals of the beauty parlor are very important. The standards of health, hygiene, safety, security are widely monitored under the licenses required for the business. Maintaining quality standards is important for customer retention and repurchasing.

## 11. Reason for starting this business

Due to the prior experience of the members of this self help group who are already doing the same work here and there, this interest group activity has been selected and hence the self help group is starting this business. This is an attempt to combine the skills of various members and increase their activity to earn more livelihood

## **SOWT . 12 ANALYSIS BEAUTY SALON**

### **1) Strength**

- i) All members are like-minded and have a collaborative attitude.
- ii) Our core strength lies in the power of our team; our workforce. We have a team – made up of Vietnamese women and other immigrants that can go all the way to give our customers value for their money.
- iii) We are well positioned and we know we will attract customers from the first day we open our doors for business.

### **2) Weaknesses**

- i) As a new beauty salon in the area we have decided to operate from, it may take some time for our organisation to penetrate the market; this is perhaps our biggest weakness.
- ii) The SHG is new to this activity
- iii) Lack of experience in group work

### **3) Opportunities**

- i) The opportunities in the beauty salon industry can be termed as very promising despite the high level of competition. One of the opportunities is the fact that there are a lot of people who engage the services of manicurists, and we will strive to be the leader.
- ii) Good demand for the activity.
- iii) Provision of project contribution up to 50 percent of the capital cost.
- iv) Training and capacity building/skill upgradation will be borne by the project

### **4. Threats**

- i) Some of the threats that we may face as a beauty salon are unfavorable government policies, the arrival of a competitor within our place of operation and new trends in business that often affect patronage. There is hardly anything we can do about this threat except to be optimistic that things will continue to work out for our good (ii) Competitive market.

## **13. Business plan \_\_\_\_\_ different stages.**

Shirgul Maharaj Self Help Group – Bagi will rent a spacious room to house the 7 members along with their equipment at a central location which would be easily accessible to all the members.

The detailed requirement along with the financial projection for starting the project will be given below under the head- Capital Cost:

## **14. Some initiatives / steps to attract customers**

1. Offer personalized discounts based on events in your clients' lives. Make notes about upcoming weddings or parties that your clients have mentioned they are going to. A few weeks before the event, send them a personalized email offering them a discount on your service to use before the event.

- 2. Offer your services in the community Get out in the community - Spend a day offering your services to those less fortunate by holding a 'Salon Day' at a local women's shelter or Goodwill. Be sure to spread the word on your social channels!-



33. Show your clients some social media love Like, retweet, or even share your client's social posts. It's quick, easy, and makes the client feel good and appreciated. It lets the client know you value them and pay attention to them.

## 15. Marketing Analysis.

This is the most important factor that will ensure the success of our business. Detailed analysis of the order area and market survey is the essential component and it will give us an overview of our target customers and the group members will know the latest demands and trends.

## 16. Business objectives

Shirgul Maharaj Self Help Group Bagi will aim to become the best beauty parlor center in the area and nearby villages at large. Our goal will be to grow the business gradually and turn it into a profit-making unit within the next 4-5 years.

## 17. Financial Forecasts / Projections

The last but the most important step to start a business is to create a financial plan to determine the cost to run the business and this should also include the business profit that the self help group is going to earn in short, a cost benefit analysis needs to be projected.

## 18. The description of Economics

| (A)   | capital cost             |          |      |                    |
|-------|--------------------------|----------|------|--------------------|
| Sr.No | Description              | Quantity | Cost | Total Amount (Rs.) |
| 1     | Salon chairs             | 04       | 7000 | 28000              |
| 2     | Beauty parlor mirror     | 04       | 2000 | 8000               |
| 3     | Room carpet              | 01       | 2500 | 1500               |
| 4     | Hair cutting scissors    | 05       | 250  | 1000               |
| 5     | Hair straightener        | 02       | 3500 | 7000               |
| 6     | Hair dryer               | 02       | 2500 | 5000               |
| 7     | Face steamer             | 01       | 8000 | 8000               |
| 8     | Head steamer             | 01       | 7500 | 7500               |
| 9     | Hair spray               | 01       | 200  | 200                |
| 10    | Tissue sponges           | 02       | 200  | 400                |
| 11    | Brush                    | 02       | 300  | 600                |
| 1     | Comb                     | 02       | 500  | 1000               |
| 11    | Towels                   | 08       | 300  | 2400               |
| 12    | Almirah                  | 01       | 5000 | 5000               |
| 13    | Chairs                   | 04       | 500  | 2000               |
|       | Total capital cost (A) = |          |      | <b>77600/-</b>     |

| (b)                             | Recurring cost          |          |      |                    |
|---------------------------------|-------------------------|----------|------|--------------------|
| Serial Number                   | Description             | Quantity | Cost | Total Amount (Rs.) |
| 1                               | Room Rent               | 01       | 2500 | 2500               |
| 2                               | Massage Kit             | 01       | 2000 | 2000               |
| 3                               | Massage Cream           | 01       | 4000 | 4000               |
| 4                               | Bleaching Cream         | 01       | 1100 | 1100               |
| 5                               | Skin Toner              | 01       | 500  | 500                |
| 6                               | Rose Water              | 01       | 500  | 500                |
| 7                               | Wax Strips              | 01       | 200  | 200                |
| 8                               | Tissue Paper            | 02       | 200  | 400                |
| 9                               | Wax                     | 02       | 400  | 800                |
| 10                              | Thread                  | 01       | 200  | 200                |
| 11                              | Bridal Makeup Kit       | 01       | 4000 | 4000               |
| 12                              | Charcoal Face Mask Pack | 01       | 1200 | 1200               |
| 12                              | Hair Color              | 01       | 300  | 300                |
| <b>Total Recurring Cost (B)</b> |                         |          |      | <b>17700 / -</b>   |

### 19. Income Estimation:

At the beginning of IGA, it is estimated that each member will do all types of work in a day. If you start work with a minimum cost i.e. 40-50 thousand, then in the beginning you can easily earn 10 to 15 thousand rupees a month. As your work grows, the income will also increase. If you start work on a large scale or open a beauty parlor in a good market, then you can earn up to 20 to 30 thousand rupees a month. Hence the total production of the group is estimated to be  $400 \times 100 = \text{Rs } 40000/-$  only

### 20. Analysis of monthly income and expenses

| S.N. | Description  | Expenses/month (Rs.)   | Income Per Month (in Rs.) |
|------|--|--|---------------------------|
| 1.   | Depreciation at 10% on capital cost i.e.<br>$77600/12 \times 10 = 646\text{Rs.}$ | 646  |                           |
| 2.   | Total recurring cost   | <b>17700</b>   |                           |
| 3.   | Total  | <b>18346</b>   | <b>30000/-</b>            |
| 4.   | Net profit ( <b>40000 - 9538</b> )   | <b>21654</b>   |                           |
| 5.   | distribution of net profit   | Profit will be distributed equally among all the members of the group.<br>A share of the profit Will be used for further investment in IGA |                           |

## 2.1 Fund flow system in self help groups

| Sr. No. | Particulars                                   | Total Capital   | Project Contribution | Self Help Group (SHG) Contribution |
|---------|---|-----------------|----------------------|------------------------------------|
| 1.      | Total Capital Cost                            | <b>77600/-</b>  | 58200/-              | 19400/-                            |
| 2.      | Total Recurring Cost                          | <b>17700/-</b>  | -                    | <b>17700/-</b>                     |
| 3.      | Training/Capacity Building, Skill Upgradation | 40000/-         | 40000/-              | -                                  |
| Total   |   | <b>135300/-</b> | <b>98200/-</b>       | <b>37100/-</b>                     |

Note: 1) Capital Cost- 75% of capital cost to be borne by the project and 25% by the Self Help Group

2) Recurring Cost – To be borne by the Self Help Group

3) Training and Capacity Building/Skill Upgradation to be borne by the project

## 22. Sources of funding and purchases:

|   |  |  |
|---|--|--|
| <b>Project Contribution</b>               | <ul style="list-style-type: none"> <li>• 75% The capital cost will be borne by the project Self Help Group.</li> <li>• Rs. 1 lakh will be credited as a revolving fund in the Self Help Group bank account.</li> <li>• Training/capacity building/skill upgradation cost.</li> </ul> |  |
| <b>Self Help Group (SHG) Contribution</b> | <ul style="list-style-type: none"> <li>• 25% of the capital cost will be borne by the Self Help Group.</li> <li>• Recurring cost will be borne by the Self Help Group</li> </ul>   |  |

## 23. Training/Capacity Building/Skill Upgradation

The cost of training/capacity building/skill upgradation will be borne by the project. Following are some of the training/capacity building/skill upgradation proposed/required:

- Quality control
- Team work
- Marketing
- Financial management

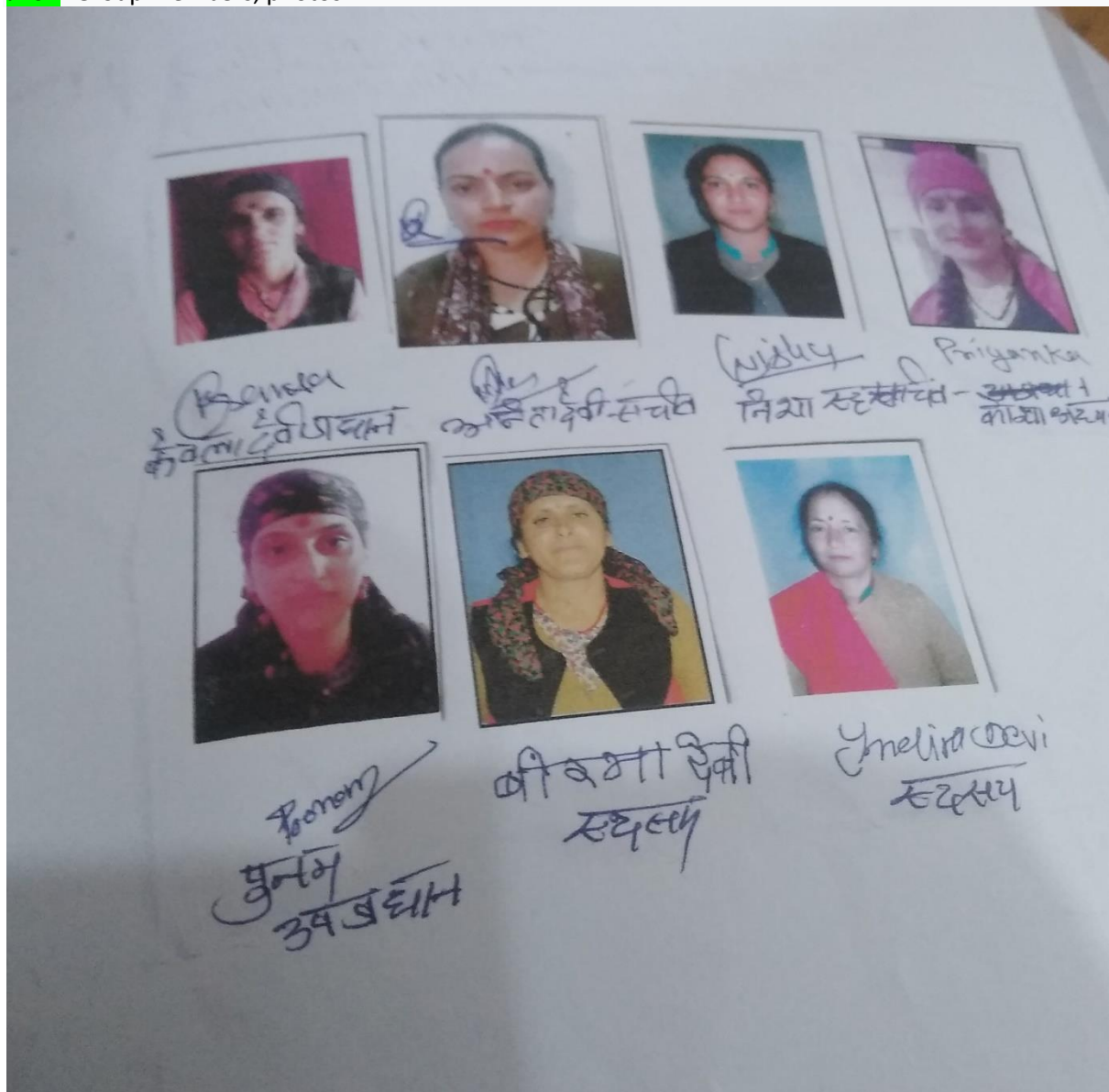
## **24. Loan repayment schedule**

If the loan is taken from a bank it will be in the form of cash credit limit and there is no repayment schedule for CCL; however, monthly savings and repayment receipts from the members should be sent through CCL.

- In CCL, the outstanding principal of the self help group should be paid in full to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment should be done as per the repayment schedule in the banks.

## **25. Monitoring Method**

- The Social Audit Committee of the Gram Van Vikas Samiti shall monitor the progress and performance of the income generating activity and suggest corrective action, if necessary, to ensure operation of the unit as per the projection.
- The Self Help Group should review the progress and performance of the income generating activity of each member and suggest corrective action, if necessary, to ensure operation of the unit as per the projection.

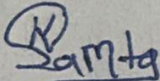



## प्रमाणपत्र

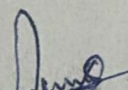
स्वंगार केन्द्र आय उत्पन्न करने वाली गतिविधियों के लिए स्वयं सहायता समूह बागी की व्यवसाय योजना वीएफडीएस बागी के जनरल हाउस के समक्ष अनुमोदन के लिए स्तुत की गई थी। विभिन्न सदस्यों द्वारा लंबी चर्चा और विचारशील विचार-विमर्श के बाद एसएचजी में अपनाने और एसएचजी के सदस्यों द्वारा आगे कार्यान्वयन के लिए व्यवसाय योजना को मंजूरी दी गई।

दिनांक 26-7-22

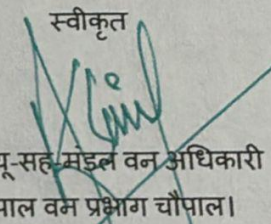
स्थान: बागी

  
अध्यक्ष एसएचजी

  
Block Forest Officer  
KANDA  
कोषाध्यक्ष वीएफडीएस

  
Secretary  
Village Forest Development  
Society Ward No-5 Bagga  
C.P. Charoli Tehsil Kupri  
Dist. Chhindwara M.P.

  
Range Forest Officer  
Forest Range Kanda  
एफटीयू अधिकारी कांडा

स्वीकृत  
  
डीएमयू-सहस्रबुद्ध वन अधिकारी  
चौपाल वम प्रभाग चौपाल।