



# Business Plan for Enhance Livelihoods

## HANDLOOM

### Caps & Lady Jackets

**Radhe-Krishana Self-Help Group, Baragan**



Village Forest Development Society -----Baragan  
 Gram Panchayat-----Brahmna  
 Forest Range -----Bhutti  
 Forest Division-----Kullu  
 Forest Circle-----Kullu

**Project for Improvement of Himachal Pradesh  
 Forest Ecosystems Management & Livelihoods**

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## 1. Introduction

Himachal Pradesh is a hilly state located in the western Himalayan region. It is famous for its natural beauty and rich culture. The climate of Himachal Pradesh is very diverse and many small and big rivers and valleys enhance the beauty of the state.

The total population of the state is about 70 lakhs. Its geographical area is 55673 sq. km. which is spread from the Shivalik hills to the cold desert region of the upper Himalayas. Agriculture and horticulture are the main occupations here. Among the 12 districts of Himachal Pradesh, Kullu district is famous for tourism and horticulture. Kullu district is located in the central hills of Himachal Pradesh.

Village Baragran is located in Gram Panchayat Brahmna development block Kullu, Tehsil and District Kullu in Himachal Pradesh. The valley of Kullu district have been given various names according to their physical structure, one of which is Lagvalley

Village Baragran is located in Lagvalley at a distance of about 14 km from Kullu headquarters. The main occupation of the people in village Baragran is agriculture and gardening but due to lack of proper irrigation system, people are not getting the expected increase in their income. Most of the people have very little land, due to which they are not able to earn their livelihood properly. To improve their livelihood, people earn their livelihood by growing cash crops and gardening.

People in the village are also engaged in making pattu, but the production is done in a traditional way, due to which the production is less and the income is also less. To overcome this problem and to increase the production of products, these women need information about advanced types of machines which are suitable for this production.

According to the geographical situation, these products are required throughout the year in this area. Therefore, production can be increased as much as possible by using proper training and modern machines. There is also a need to prepare new products according to demand and fashion from time to time.

After the formation of Village Forest Development Society, Baragran in the village, Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods told the people about working in groups to increase their means of livelihood.

Through the project, 02 self-help groups were formed in Bhalthain the form of "**Radhe-Krishana**" and **Asha**" self-help groups. After this, "**Radhe-Krishana**" self-help group decided to work on handloom. 16 members joined this group.

Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods decided to give training to "Radhe-Krishana" self-help group in making Capsand Ladies Jackets along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of "Radhe-Krishana" self-help group, FTU Coordinator, Bhutti Forest Range held repeated meetings with the group members and under the guidance of Divisional Forest Officer Sh. Angel Chouhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Forest Range Officer, Bhutti and BO Tarapur this livelihood enhancement business plan was finalized.



## 2. Description of SHG

2.1	Name of Self-Help Group	"Radhe-Krishana"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 20
2.3	Village Forest Development Society	Baragran
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Bragran
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	16
2.10	SHG Formation	11.2021
2.11	Bank Account Number	88261300000631
2.12	Name of Bank & Branch	HGB Sarwari, Kullu
2.13	Monthly Saving SHG	100
2.14	Total Saving SHG	22400
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month

## List of Radhe-Krishana Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualification	Category	Contact No.
1	Smt. Shashi Kanta W/O Sh. Duni Chand	Pradhan	29	Fe	B.SC	Gen	7018385935
2	Smt. Poonam W/O Sh. Vinod	Secretary	34	Fe	BA	Gen	7876683314
3	Smt. Hem Lata W/o Sh. Sanjay	Cashier	31	Fe	BA	Gen	8219334548
4	Smt. Rajni W/o Sh. Madan	Member	36	Fe	BA	Gen	8988320241
5	Smt. Koshalya W/o Sh. Rum Singh	Member	46	Fe	12 <sup>th</sup> .	Gen	7018298433
6	Smt. Sunita Devi W/o Sh. Raju	Member	31	Fe	12 <sup>th</sup> .	Gen	8988161498
7	Smt. Santosh W/o Sh. Heera	Member	40	Fe	12 <sup>th</sup> .	Gen	8278791854
8	Smt. Usha W/o Sh. Amar	Member	38	Fe	9 <sup>th</sup> .	Gen	7876224884
9	Smt. Saroj W/o Sh. Shayam	Member	34	Fe	BA	Gen	9816184742
10	Smt. Damodri W/o Sh. Rakesh	Member	38	Fe	9 <sup>th</sup> .	Gen	8280792239
11	Smt. Priya W/o Sh. Ashok	Member	33	Fe	BA	Gen	8988320239
12	Smt. Tripta W/o Sh. Tara Chand	Member	38	Fe	BA	Gen	8219648078
13	Smt. Anita W/o Sh. Deepak	Member	31	Fe	10 <sup>th</sup> .	Gen	6230239451
14	Smt. Bimla W/o Sh. Kehar	Member	51	Fe	8 <sup>th</sup> .	Gen	7876533242
15	Smt. Krishana W/o Sh. Vipin	Member	29	Fe	BA	Gen	8219798318
16	Smt. Heera W/o Sh. Ravinder	Member	36	Fe	BA	Gen	9805248059



### 3. Geographical details of Village

3.1	Distance from District HQ	Road to 14 KM.
3.2	Distance from Main Road	Road to 14 KM.
3.3	Name of Local Market & Distance	Kullu 14 KM.
3.4	Name of Main Market & Distance	Kullu 14 KM.
3.5	Distance from Main City	Kullu 14 KM, Bhuntar 19 KM, Manali 53 KM, Shamshi 18 KM
3.6	Name of main Cities where products will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Special Information for effected IGA of village related	<ul style="list-style-type: none"><li>• Agriculture &amp; Horticulture</li><li>• Kulvi Pattu</li></ul>
3.8	Status of before & After linkage	Continuous meetings are being held and information about handloom is being shared.

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

4.1	Name of Product	Caps, Ladies Jacket
4.2	Method of Product Identification	Some members are already doing Handloom work
4.3	Consent of SHG/CIG Cluster	Yes Consent attached page No. 20

## 5. Details of Production Processes

First of all, the members of the self-help group will be given training by the project on making Caps and Jackets etc. After the training, the following process will be followed by the group members in preparing the product: -

1. 07 members of the group will work on making Caps.
2. 07 members of the group will work on making Ladies Jackets
3. 02 members of the group will work on Marketing
4. Group members will work for 4 to 5 hours daily.

After training, the following products will be made by the group. The details of which are as follows: -

### 1. Kulvi Caps

Stoles of different designs will be prepared by 07 members. If one member works for 4 to 5 hours per day, 03 Caps will be prepared in 01 days.

### 2. Ladies Jacket

Stoles of different designs will be prepared by 07 members. If one member works for 4 to 5 hours per day, 01Jacket will be prepared in 03 days.

## 6.Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	630 Kulvi Caps 70 Ladies Jacket
6.2	Workers required per cycle (number)	07 members for Caps 07 member for Ladies Jackets 02 member for Marketing
6.3	Source of raw material	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar



## 6.5 Raw material requirement and estimated production

### Caps (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>1</b>	<b>Caps (one piece Only)</b>				
1	Tapid Patti	cm	0.20	170	8
2	Buckram	cm	0.40	40	16
3	Bulli	cm	0.20	30	6
4	Pasting	cm	0.10	90	9
5	Magji Cloth	cm	0.15	30	2
6	Kullu Border Patti	16 Inch/Piece	16	140	140
7	Sewing Thread	No.			45
<b>Total</b>					<b>226</b>
	Service Charge			5%	11
	Total Production Cost				237
	Profit			15%	36
	<b>Total Cost</b>				<b>273</b>

### Ladies Jacket (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>2</b>	<b>Ladies Jacket (one piece Only)</b>				
1	Tapid Patti <i>Supper 70 No.</i>	Mtr.	0.80	200	160
2	Bulli	Mtr.	1.50	30	45
3	Pasting	Mtr.	0.5	80	40
4	Machine Border	Mtr.	1.5	25	37
5	Sewing Tread & Baton	Piece	-	6	30
6	Kaj ki Labour			20	20
7	Sewing Labour			100	100
<b>Total</b>					<b>432</b>
	Service Charges			10%	43
	Total Production Cost				475
	Profits			40%	190
	<b>Total Cost</b>				<b>665</b>

## 7.Details of Marketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	14 to 55 Km.
7.3	Demand for the product at the market places	Kullu, Bhuntar, Manali
7.4	Market Identification Process	Based on the capacity and local demand of the group <ul style="list-style-type: none"> <li>• Make a list of vendors.</li> <li>• Contact the vendors.</li> </ul>
7.5	Effect of season on marketing:	Higher demand in winter.
7.6	Potential buyers of the product	Locals, city people, tourists Potential
7.7	Consumers in the area	Tenants, job holders, outsiders.
7.8	Product marketing system	<ul style="list-style-type: none"> <li>• Contact with shopkeepers.</li> <li>• Own sales Centre</li> <li>• Stall/exhibition in fairs</li> <li>• Various offices</li> <li>• Religious places</li> </ul>
7.9	Product Marketing Strategy	<ul style="list-style-type: none"> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Agent 20-25% subsidy</li> <li>• Publicity in local network</li> <li>• Publicity in social media</li> </ul>
7.10	Determining the product's branding	Beautiful products of SHG Samridhi
7.11	Product slogan	<p>शोभला गांव, शोभला कोम, रति भर नहीं काण । यह सा भालठा टोपी व लेडिज जैक्ट री पहचाण ।।</p>

## **8.Details of management among group members**

- Rules will be made for management.
- Group members will divide the work by mutual consent.
- The division will be done on the basis of efficiency and capacity of work.
- Profit will also be distributed on the basis of quality of work, skill and hard work.
- The marketing member will be given 5% commission on the total sales amount.
- One member having experience in marketing will do the marketing.
- The head and secretary will keep on evaluating and observing the management from time to time.

## **9. Analysis of Strengths, Weaknesses, Opportunities and Challenges (SWOT)**

### **Strengths**

- Women have the passion for work.
- Some members are already doing khadi work.
- There are experienced members in the group too.

### **Weakness**

- Women also do agriculture and animal husbandry work.
- Can only spare 2 to 3 hours for work.
- Working in a group for the first time.

### **Opportunities**

- Himachal Pradesh Forest Ecosystem Management Project will provide support and funds.
- Training will increase skills and capacity.
- There is demand for the products locally and in cities.
- Kullu and Manali are tourist places.

### **Challenges**

- Not producing good products
- Not understanding the market situation (demand)
- Competition from other production centers.
- Engagement in menial work.
- Engagement in other (agricultural, horticultural and animal husbandry) works.

## 10. Description of potential challenges and measures to mitigate them

Sr. No.	Statement of Risks / Challenges	::	Measures to reduce risk
10.1	Not understanding the market situation (demand).	::	To adapt to the market demand from time to time.
10.2	Not producing good products.	::	Creating products in demand the consumers.
10.3	Competition from other production centers.	::	Making better products than other production centers and earning less profit in the beginning.
10.4	Not understanding the market situation (demand).	::	To promote handloom instead of menial work.
10.5	More involvement in agriculture, horticulture and animal husbandry activities.	::	Pay attention to agriculture, gardening, animal husbandry and other household work along with handloom
10.6	Division in groups	::	<ul style="list-style-type: none"> <li>• Income should be distributed on the basis of skill and ability.</li> <li>• Working with transparency.</li> </ul>
10.7	Sales may decrease due to decrease in product quality.	::	To maintain quality the group will have to maintain high standards.

## 11. Statement of Economics of the Project

### 11a. Capital Expenditure

Sr. No.	Particulars	Amount
1	15 Umbrella Sewing Machine (Rs. 7500 per)	112500
2	01 Zuki Sewing Machine (Rs. 33500 per)	33500
3	10 Scissors (Rs. 650 per)	11200
4	10 Press (Rs. 1600 per)	27200
5	10 Scale Sets (Rs. 350 per)	6400
	<b>Total Capital Expenditure</b>	<b>190800</b>

### 11b.Recurring Cost (Per Circle)

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Caps</b>						
1	Tapid Patti	Cm	170	170	28900	630 Caps
2	Buckram	Cm	240	40	9600	
3	Bulli	Cm	170	30	5100	
4	Pasting	Cm	63	90	5670	
5	Magji Cloth	Cm	94	30	2820	
6	Kullu Border Patti	16 Inch/ Piece	630	120	75600	
7	Sewing Thread	No.	630	LS	150	
<b>Total Recurring Cost</b>					<b>127840</b>	
	Service Charge		5%		6392	
	Total Production Cost				<b>134232</b>	
	Profit		15%		20135	
	<b>Total</b>				<b>154367</b>	

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Ladies Jacket</b>						
1	Tapid Patti <i>Supper 30 No.</i>	Mtr.	0.80	200	11200	70 No. Ladies Jacket
2	Bulli	Mtr.	1.50	30	3150	
3	Pasting	Mtr.	0.5	80	2800	
4	Machine Border	Mtr.	1.5	25	2652	
5	Sewing Tread & Baton	Piece	-	6	420	
6	Kaj ki Labour			20	1400	
7	Sewing Labour			100	7000	
<b>Total Recurring Cost</b>					<b>28622</b>	
	Service Charges			10%	2862	
	Total Production Cost				31484	
	Profits			40%	12593	
	<b>Cost</b>				<b>44077</b>	
	<b>Total</b>				<b>18872</b>	

## 12. Summary of the Economy Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	152732
2	10% annual interest on capital expenditure	1908
3	10% annual interest on loan	3050
	<b>Total</b>	<b>325267</b>

## 13. Assumptions Calculation of Selling Price

<b>For One Caps</b>				
3	Production Cost	No.	1	237
	Defined Benefits %	Per	20	36
	<b>Total Cost + Benefits</b>	No.	1	<b>273</b>
	Market Price	No.	1	350
<b>For One Ladies Jacket</b>				
	Production Cost	No.	1	475
	Defined Benefits	Per	40	190
	<b>Total Cost + Benefits</b>	No.	1	<b>665</b>
	Market Price	No.	1	800

#### 14. Cost-benefit analysis for the enterprise (in one cycle i.e. in 01 month)

Sr. No.	Particulars	Unit	Qty	Rate	Amt
1	10% annual interest on capital expenditure (a)	-	-	-	1908
2	<b>Recurring Coat (B)</b>			-	
2.1	<b>Kulvi Caps</b>				<b>127840</b>
2.2	<b>Ladies Jacket</b>				28622
	<b>Total (B)</b>				<b>156462</b>
3	Total Production (Kulvi Caps)	No.	630		
4	Product sales (Kulvi Caps)	No.	630		
5	Income from product sales (Kulvi Caps)	No.	630	273	171990
6	Total Production (Ladies Jacket)	No.	70		0
7	Product sales(Ladies Jacket)	No.	70		0
8	Income from product sales (Ladies Jacket)	No.	70	665	46550
	<b>Total (S)</b>				<b>218540</b>
10	Total Benefits S-(A+B) <b>218540 - (1908+156462) = 158370</b>				60170
11	Gross profit from product sales				<b>60170</b>
12	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund <b>60170 - (1908+15000) = 16908</b>				<b>43262</b>

### 15- Self Help Groups/Similar Interest Groups need funds

Sr. No.	Particulars	Total Expenditure	Contribution by project 75%	Contribution by project 25%	Group needs money
1	Capital Cost	190800	143100	47700	0
2	Recurring Cost	156462	0	0	156462
	<b>Total</b>	<b>347262</b>	<b>143100</b>	<b>47700</b>	<b>156462</b>
	<b>Note</b>	<b>Requirement of funds is approximately 153000.00</b>			

**Note**-Since the group members will arrange for the wages themselves, no additional money will be required for this, hence wages have not been included in the recurring expenditure given in the financial requirement of the group.

### 16. Financial resources of the group

Sr. No.	Particulars	Amount
1	Support fund provided by the project	143100
2	Internal savings of the group	10000
	<b>Total</b>	<b>153100</b>

The project will provide an amount of Rs. 100000/- as seed fund. The group members will take loan from the bank on the basis of this seed fund.

### 17. Planning of Fund Requirements

Sr. No.	Resources needed funds needed	Resources needed funds needed	Comment
1	15 Sewing Machine	28125	25% advance should be given for Sewing Machine, Press, Scissors, Scale Set, Machine Belt, Press Wire etc. from the assistance amount by the group.
2	01 Sewing Machine	8375	
3	10 Scissors	2800	
4	10 Press	6800	
5	10 Scale sets	1600	
	<b>TOTAL</b>	<b>47700</b>	
9	RAW Material	156462	
	<b>G.Total</b>	<b>204162</b>	

### 18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Kulvi Caps

$$= 190800/273 = 699 \text{ days}$$

Calculation of Break-even Point of Ladies Jacket

$$= 190800/665 = 287 \text{ days}$$

Calculation of Total Break-even Point = 699 + 287 = 986 days

$$= 190800/986 = 193 \text{ days}$$

In this process the breakeven point can be achieved in 193 days as per the same ratio of sales of the above product.



## 19. Loan Repayment schedule

Sr. No.	Month	Loan Repayment			Cumulative Loan Repayment	Remaining Loan		
		Amt.	Interest	Total		Amt.	Interest	Total
1	Month-1					157000	1308.333	<b>158308</b>
2	Month-2	13691.67	1308.33	15000	<b>15000</b>	143308	1194.236	<b>144503</b>
3	Month-3	13805.76	1194.24	15000	<b>15000</b>	129503	1079.188	<b>130582</b>
4	Month-4	13920.81	1079.19	15000	<b>15000</b>	115582	963.1813	<b>116545</b>
5	Month-5	14036.82	963.181	15000	<b>15000</b>	101545	846.2078	<b>102391</b>
6	Month-6	14153.79	846.208	15000	<b>15000</b>	87391.1	728.2596	<b>88119.4</b>
7	Month-7	14271.74	728.26	15000	<b>15000</b>	73119.4	609.3284	<b>73728.7</b>
8	Month-8	14390.67	609.328	15000	<b>15000</b>	58728.7	489.4061	<b>59218.1</b>
9	Month-9	14510.59	489.406	15000	<b>15000</b>	44218.1	368.4845	<b>44586.6</b>
10	Month-10	14631.52	368.485	15000	<b>15000</b>	29586.6	246.5552	<b>29833.2</b>
11	Month-11	14753.44	246.555	15000	<b>15000</b>	14833.2	123.6098	<b>14956.8</b>
12	Month-12	14833.39	123.61	14957	<b>14957</b>	-0.20973	-0.00175	<b>-0.2115</b>
<b>Total</b>		<b>157000</b>		<b>164957</b>	<b>164957</b>			

Annual interest is calculated on the basis of reducing principal amount every month. Due to adjustments, the final EMI may be less or more than the regular EMI.

## 20. Comment

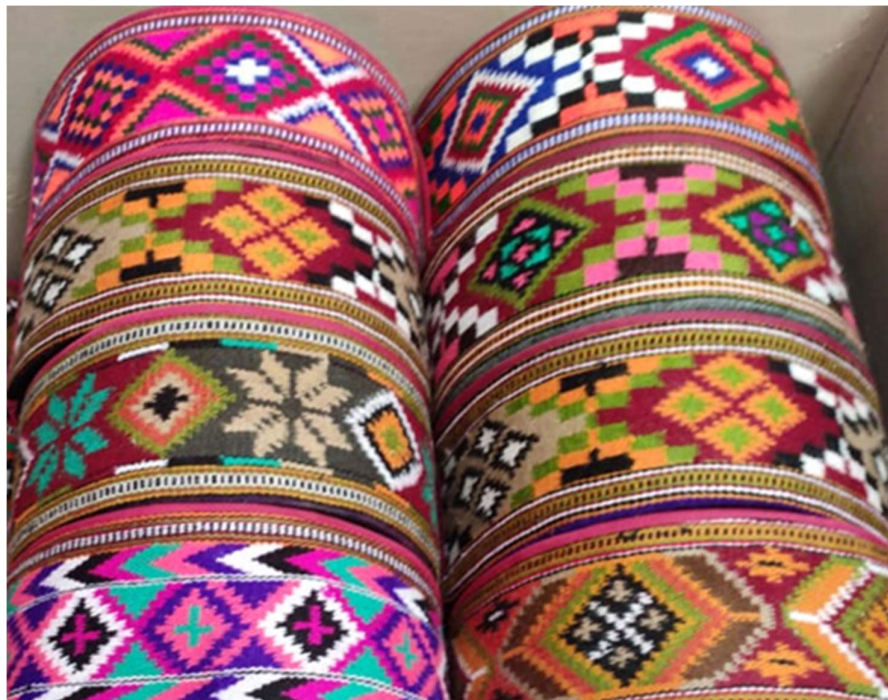
The group will prepare and sell stoles, Caps, Jackets in the first cycle. This will generate an average income of Rs 43262/- in each cycle.



## 21.Training

The training will be done for 08 hours per day i.e. 42 to 43 days. The master trainer will be paid Rs. 1500/- per day for training. During the training period, the group will be given raw material once at the rate of Rs. 1000/- per trainee.

Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Master Trainer	14 Days	10	750	10500	Rs. 750-00 Per Day
2	Boarding & Lodging	14 Days		100	1400	Rs. 100 Per Day
3	Raw Material	14 Days	10	1000	10000	Rs.1500 Per Members
4	Training Hall Rent	14 Days	-	1000	1000	Rs. 1000 Trg. Period
5	Transportation Charges	-	-	-	1000	Rs. 1000 One Time
	<b>Total</b>				<b>23900</b>	



## 22. Attachment



## **List of Rule of Radhe-Krishana Self-Help Groups Baragran**

1. Group work: Handloom
2. Group address: village -Baragran
3. Total members of the group: 16
4. Date of the first meeting of the group; 11<sup>th</sup>. Nov., 2021
5. For every Rs. 100 in the group, there will be an interest of Rs. 2/-
6. The monthly meeting of the group is held every month. will be on the date of 1<sup>st</sup>.
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self- Help Group
9. SHG Account HGB Darka, Bhutti Account number 88261300000631.
10. In order to attend the meeting of the group, the Pradhan and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The Pradhan and Secretary of the Self -Help Group shall be elected unanimously
14. The Pradhan and secretary can transact with the bank; this post will be valid for one year.
15. The Pradhan, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.
16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the Pradhan and secretary should have an amount of at least Rs 1000/-
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. Group has to Submit their Monthly Report to the FTU.

**Photographs Members of Radhe-Krishana SHG Baragran**



Smt. Shashi Kanta  
Pradhan



Smt. Poonam Devi  
Secretary



Smt. Hema  
Cashier



Smt. Koshalya Devi  
Member



Smt. Sunita Devi  
Member



Smt. Santosh Devi  
Member



Smt. Saroj Devi  
Member



Smt. Priya  
Member



Smt. Anita Devi  
Member



Smt. Hiran Devi  
Member



Smt. Usha Devi  
Member



Smt. Damodri Devi  
Member



Smt. Tripta Devi.  
Member



Smt. Bimla Devi  
Member

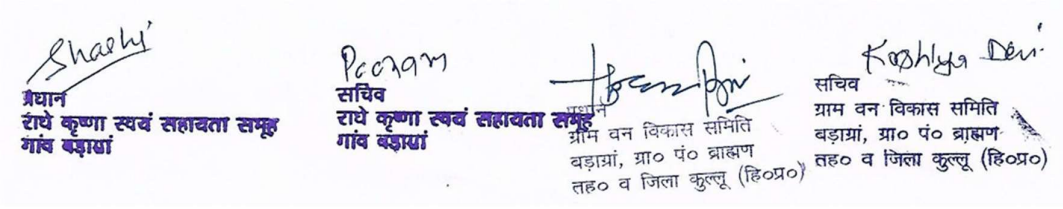


Smt. Rajni  
Member

## Agreement

(Sahmti Patra)

Today on **07.11.2022** a meeting of **"Radhe-Krishana" Self Help group Baragran** was held under the chairmanship of Pradhan **Smt. Shashi Kanta** in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of **"Radhe-Krishana" Self Help group Baragran** and with the cooperation of FTU Bhutti was finalized. With the project being run in collaboration with **Projectfor ImprovementHimachal Pradesh Forest Ecosystems Management and livelihoods (Funded by JICA)** through the Forest Department, the members of **"Radhe-Krishana" Self Help group Baragran** unanimously agreed to continue working on Handloom to increase their livelihood.



Shashi  
प्रधान  
राधे कृष्णा स्वयं सहायता समूह  
गांव बड़ायां

Pooam  
सचिव  
राधे कृष्णा स्वयं सहायता समूह  
गांव बड़ायां

Hemraj  
सचिव  
ग्राम वन विकास समिति  
बड़ायां, ग्रा० पं० ब्राह्मण  
तह० व जिला कुल्लू (हि०प्र०)

Kashya Devi  
सचिव  
ग्राम वन विकास समिति  
बड़ायां, ग्रा० पं० ब्राह्मण  
तह० व जिला कुल्लू (हि०प्र०)

## Approval

Today on **14.11.2022** the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of **"Radhe-Krishana" Self Help Baragran**



Divisional Forest Officer  
Forest Division Kullu