



# BUSINESS PLAN

## Handloom

(Shawl, stole and muffler knitting)

Durga Self Help Group (Bhakli Sub Committee)



Biodiversity Management Committee	Shillirajgiri
Sub Committee	Bhakli
Gram Panchayat	Shillirajgiri
Field Technical Unit/Forest Range	Wildlife Sanctuary, Kullu
Divisional Management Unit /Forest division	Wildlife Sanctuary, Kullu
Forest Circle Coordination Unit/ Forest Circle	GHNP Circle, Shamshi

Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project

(JICA Funded)

## Index

<b>S. No.</b>	<b>Details</b>	<b>Page No.</b>
1	Introduction	3
2	Summary of Activities	3-5
3	Details and List of Self-Help Groups/Equal Wage Groups	5-6
4	Description of the Village's Geographical Conditions	6
5	Description of Products Related to Income Generation Activities	6
6	Production Processes	6-8
7	Production Planning	8
8	Sales and Marketing	8-9
9	Description of Management Among Members	9
10	Analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOT Analysis)	9-10
11	Potential Risks and Mitigation Measures	10
12	Financial Structure of the Business Plan	11
13	Financial Summary	11-12
14	Estimation	12
15	Break-even Point Analysis	12
16	Financial Requirements	12-13
17	Financial Planning for Requirements	13-14
18	Analytical Points	14
19	Scheduled Plan for Loan Repayment	14-15
20	Rules of the Group	15-16
21	Approval of Group Consent and Biodiversity Sub-Committee Lot	17
22	Photos of Group Members	18

## 1. Introduction

The handloom industry has been a source of livelihood for artisans since ancient times. Over time, it has emerged as one of the most significant cottage industries in India. Handloom weavers have been producing goods using pure threads of cotton, silk, and wool. The handloom industry is an integral part of India's cultural heritage. Initially, the people of Kullu used to weave plain shawls, but the tradition of patterned handlooms came into existence with the arrival of Bushahari artisans from Rampur in Shimla district.

A long time ago, both men and women used to weave on traditional pit looms at home, producing warm clothes for their families for winter. Later, the handloom industry began, likely influenced by the British era. The traditional handloom products of Kullu include *Dodu*, *Pattu*, tweed, shawls, borders for caps, and mufflers.

Since the 1960s, with the growing influx of tourists and their increasing interest in Kullu handicrafts, this activity has become a livelihood source, especially for women, who constitute approximately 70% of the weavers in this region. However, artisans and businesses engaged in this work face challenges in marketing their products due to competition from power loom products manufactured in the plains.

The Government of India and state governments strive to promote this sector. Recently, the Ministry of Textiles, Government of India, included Sharan village in Naggar as a Handloom Craft Village on National Handloom Day. Approximately ₹1.40 crore will be spent on creating basic infrastructure and enhancing facilities in this village, including the construction of a Handloom Center. The products manufactured here will be displayed for visitors.

Under the "Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project" (PIHPFEM&L), managed by the Himachal Pradesh Forest Department and supported by JICA, efforts are being made to improve the livelihoods of communities residing near forests through ecological management. Women's self-help groups (SHGs) are being formed, and activities are chosen according to their interests to support these groups.

Among these activities, handloom, a traditional craft of Kullu, has drawn the interest of women. The "Durgaa" Self-Help Group of the "Bhakhli" sub-committee under the Shilhrajgiri Biodiversity Management Committee has chosen handloom as their activity. This business plan has been developed, considering every aspect of the activity.

## **2. Project Summary**

Himachal Pradesh is located in the western Himalayas. The state is rich in natural beauty, cultural heritage, and religious significance. It is home to diverse landscapes, rivers, and valleys. With a population of approximately 7 million, its geographical area spans 55,673 square kilometers. Himachal Pradesh features a range of elevations, from the Shivalik Hills to the mid-Himalayan region, including higher altitudes and colder zones. Agriculture is the primary occupation of the people in the state.

Among the 12 districts of Himachal Pradesh, 6 districts are implementing the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project with the support of JICA (Japan International Cooperation Agency). Kullu district is one of the districts included in this initiative.

In Himachal Pradesh, under the JICA-supported project for forest biodiversity management and livelihood improvement, a micro-plan has been developed for the "Bakhli" sub-committee in Shilarajgiri. The main occupation of the people in the forest development committee area is agriculture and horticulture. However, the average landholding per family is less than four bighas, and there are no irrigation facilities available. As a result, most people migrate to other parts of the district or outside for work, and due to the absence of suitable agricultural activities, their income has not been increasing significantly. The people mainly grow crops like wheat, maize, barley, and pulses, as well as horticultural crops such as apples, plums, apricots, and peaches. Without alternative livelihood options, many have to migrate for labor work.

To address this issue, the Dugga Self-Help Group (SHG) has decided to improve their livelihood by making and selling shawls, scarves, borders, and mufflers. Local SHGs have been formed for the livelihood improvement activities. The Dugga SHG was established on August 14, 2020, with 12 female members. After discussions, the group decided to produce and sell shawls, scarves, and mufflers. Some members already have experience in weaving these items. After production, the group will connect with local shopkeepers or wholesale sellers for marketing.

Along with production, there is a need to explore more marketing opportunities and expand their reach. Recently, the Chief Minister of Himachal Pradesh announced plans to promote handloom products through government initiatives. It is expected that such efforts will lead to continuous improvement in the livelihoods of the self-help groups. The group intends to increase production collectively to enhance their income. With the help of the project and revolving funds, they plan to borrow a small loan at 4% interest and gather 50% of the capital in cash. Members who are reluctant to take loans may opt to produce 50% of the goods, and the profit and wages from labor will be distributed among the members accordingly. After this initial phase, all members will share the profits and wages equally by mutual consent.

The raw materials and local resources required for making shawls, scarves, and mufflers are readily available, and there is significant local market potential as the Kullu Valley sees a constant influx of tourists. These products, such as shawls, scarves, borders, caps, and mufflers, are already popular across India, especially as souvenirs that tourists buy for their families. The group members will receive training in weaving these items, and the project will provide capital support equal to 50% of the required funds. If all members belong to scheduled castes, scheduled tribes, or backward classes, they can receive 75% of the capital support from the project. The Dugga SHG's 12 members belong to scheduled families, so they are eligible to receive 75% funding for capital under the project. Additional costs for transporting and marketing these products will also be covered by the project. Furthermore, the group will receive a revolving fund of 100,000 rupees to support their activities. All members have agreed to abide by the rules and conditions and will share the work and profits accordingly.

This business plan was created after detailed discussions with Mr. Jugat Ram, an expert in weaving techniques (handloom weaver). Based on his advice, the business plan was formulated. During the development of the plan, special attention was given to the capacity of the group members to make shawls, lungis, and mufflers, the availability of raw materials, market demand, and sales channels. The plan includes producing 40 shawls, 80 lungis, and 135 mufflers per month. The group will work an average of 4 to 5 hours a day to produce these items. During the

agricultural season, from March to November, less time will be available for production, but the remaining months will provide ample time for these activities.

In this regard, Mr. Jugat Ram or any other person or organization will assist in the production and sale of shawls, lungis, borders, and mufflers. These items will be marketed directly, and services for quality control, designing, and sales will be sought from them.

### 3. Self Help Group and group description

S.No	Detail	Description
3-1	Name of the Self-Help Group (SHG)	Durga
3-2	Biodiversity Conservation Committee	Shilrajgiri
3-3	Sub-committee Name	Bakhli
3-4	Locality	Baneyani, Kullu
3-5	Village	Baneyani, Kullu
3-6	Location	Bakhli
3-7	Branch Name	Doharanala
3-8	Bank Name	Himachal Gramin Bank
3-9	Number of Women Members in SHG	12 Women
3-10	Registration Date of SHG	14.08.2020
3-11	Membership Fee of SHG	₹100/-
3-12	Bank Name and Branch	Himachal Gramin Bank, Doharanala
3-13	Bank Account Number	88331300005784
3-14	SHG's Current Balance	₹17,000
3-15	SHG's Contribution	The SHG has contributed successfully
3-16	Funds received by SHG from the government	The government provided funds to SHG members

**The details of the members included in the group are as follows:**

S.No	Name	Position	Age	Member Type	Contact Number
1	Rita Devi	President	26	General Member	7018578328
2	Meena Kumari	Vice President	28	General Member	7876393182
3	Pooja Devi	Secretary	24	General Member	8580817825
4	Kali Devi	Treasurer	32	General Member	7018185236
5	Raina Devi	Member	37	General Member	9816827753
6	Techa Devi	Member	42	General Member	8629011025
7	Dolma Devi	Member	53	General Member	8894852899

<b>S.No</b>	<b>Name</b>	<b>Position</b>	<b>Age</b>	<b>Member Type</b>	<b>Contact Number</b>
8	Rami Devi	Member	60	General Member	8628861263
9	Khimi Devi	Member	41	General Member	7876680635
10	Pooja Devi	Member	48	General Member	7876000938
11	Sharda Devi	Member	29	General Member	8091707321
12	Neela Min	Member	32	General Member	8580776306

#### **4. Geographical Location of Village**

<b>S. No.</b>	<b>Description</b>
4.1	Machine purchase from market 16 pieces.
4.2	Machine installation from market 16 pieces.
4.3	Purchased equipment and machine in Kullu 16, Bhuntar 14 pieces.
4.4	Machine purchase from market and equipment purchased 16 pieces.
4.5	Various materials like looms and machines purchased 16 pieces.
4.6	Machine and materials purchased for the loom and weaving process, 1 piece.
4.7	A process that the members are aware of: weaving and related tasks.

#### **5. Details of the produce related to the coming harvesting process**

<b>S. No.</b>	<b>Description</b>
5.1	Products include shawls, stoles, borders, and mufflers.
5.2	Production involves the use of the loom and equipment, creating shawls, stoles, and borders in demand. The products are in high demand, and the group is generating sales from them.
5.3	Sales data for the group includes the number of items produced and the pricing details. (Sales data is yet to be finalized.)

## 6. Details of the procurement of produce

S. No.	Description
6.1	The group focuses on making shawls, stoles, and mufflers. The members are responsible for production through the loom. The products created include shawls, stoles, and borders that are in high demand, and the group continues to make them.
6.2	The group members divide the work equally, making shawls, stoles, and mufflers based on a shared workload.
6.3	The group also discusses the allocation of resources, ensuring smooth production.
6.4	Members work in shifts and divide their tasks to complete orders on time.
6.5	Time management will be monitored for each member to ensure productivity.
Product Details	Description
1	<b>Shawls:</b> Kullu shawls are known for their traditional patterns. They are made using wool from sheep, angora, pashmina, and yak. The shawls come in various patterns with floral designs. The colors used are often bright, including red, yellow, magenta, pink, green, orange, blue, black, and white. Currently, there is a shift towards using pastel colors for market demand.
2	<b>Stoles:</b> Stoles are a more fashionable item, usually worn by women. They are smaller than shawls and can be draped around the body or worn over the shoulder. They are often made with expensive materials. The group can produce around 80 stoles per month with 4 members working.
3	<b>Borders:</b> These are woven with bold patterns, typically in bright colors like yellow, green, and red, and are used to decorate shawls. Some variations in design are made for unique customer preferences. However, the production of borders was initially not a priority due to the higher labor cost and reduced savings.
4	<b>Mufflers:</b> Mufflers are traditionally given as gifts during special occasions. The group plans to make 135 mufflers per month with three members working on them, each taking about 5 hours to complete one muffler.

## 7. Details of Arrangements for Production

S. No.	Details	Information
<b>7</b>	<b>Production Arrangements</b>	
<b>7.1</b>	<b>Production Cycle (in days)</b>	30 days (4-5 hours of work daily)
<b>7.1</b>	<b>Estimated Output</b>	- 40 Shawls- 80 Stoles- 135 Mufflers
<b>7.2</b>	<b>Workforce Requirement per Cycle</b>	- 5 members for shawls- 4 members for stoles- 3 members for mufflers- Total: 9 members
<b>7.3</b>	<b>Raw Material Sources</b>	Wool, Bhuntar
<b>7.4</b>	<b>Other Resource Sources</b>	Wool, Sheep Farms, Bhuntar
<b>Note</b>		Production quantities are indicative and may vary based on market demand.

## 8. Requirement of Raw Materials and Estimated Production

S. No.	Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production
<b>1</b>	<b>Shawl (80:20 yarn)</b>					<b>40 Shawls</b>
	a. Spinning & weaving	kg.	15.2	800	12,160	
	b. Dyeing	kg.	1.2	500	600	
	c. Warping labor	pieces	40	25	1,000	
	d. Labor wages	days	75	275	20,625	
	e. Packing, washing, etc.	pieces	40	25	1,000	
	<b>Total</b>				<b>35,385</b>	
<b>2</b>	<b>Stoles (80:20 yarn)</b>					<b>80 Stoles</b>
	a. Spinning & weaving	kg.	24.5	800	19,600	
	b. Dyeing	kg.	2.4	500	1,200	
	c. Labor wages	days	60	275	16,500	
	d. Packing, washing, etc.	pieces	80	20	1,600	
	<b>Total</b>				<b>38,900</b>	



S. No.	Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production
3	<b>Woolen Mufflers</b>					<b>135 Mufflers</b>
	a. Spinning & weaving	kg.	13.5	1,500	20,250	
	b. Labor wages	days	45	275	12,375	
	c. Packing, washing, etc.	pieces	135	15	2,025	
	<b>Total</b>				<b>34,650</b>	

## 9. Details of distribution/sale

Section	Details
<b>8-1 Estimated Markets/Places</b>	Dhalpur, Bhuntar, Manali
<b>8-2 Distance of Sales Locations from Village</b>	Dhalpur: 16 km, Manali: 56 km, Bhuntar: 14 km
<b>8-3 Estimated Market Demand for Products</b>	Demand is higher than production
<b>8-4 Marketing Approach</b>	Retail shops in tourist areas show significant demand, and local residents purchase for weddings and events.
<b>8-5 Seasonal Demand Variations</b>	- Winter: Demand increases significantly. - Summer: Tourists purchase moderately.
<b>8-6 Potential Buyers of Products</b>	Tourists and local residents.
<b>8-7 Potential Customers in the Region</b>	Residents of Lahaul, Kullu, and Mandi districts.
<b>8-8 Product Distribution Strategy</b>	Products will be marketed through retail shops in Kullu, Manali, and Bhuntar and displayed in fairs/stalls.
<b>8-9 Sales Strategy</b>	If local demand decreases, products will be linked to retail shops in Mandi and Shimla. Production will be adjusted based on demand.
<b>8-10 Brand Name</b>	“Durga”
<b>8-11 Product Slogan</b>	“Aao Bun” (Let’s Weave)

## **10. Details of Management among Members of the Group**

### **1. Rules for Management**

- Rules will be formulated for efficient management.

### **2. Task Allocation Through Consensus**

- Group members will collectively decide on task distribution through mutual agreement.

### **3. Task Assignment Based on Capability**

- Distribution of tasks will be done based on the efficiency and capability of members.

### **4. Profit Distribution Based on Work Quality**

- Profit sharing will also be determined by the quality, efficiency, and dedication of the work performed.

### **5. Sales Management**

- Members with sales experience will sell the products on a rotational basis.

### **6. Evaluation and Monitoring**

- The President and Secretary will evaluate and monitor the management process periodically.

### **7. Production and Revenue Management**

- **First Cycle:**
  - 50% of production and revenue will be utilized for expenses in the initial cycle.
- **Second Cycle:**
  - Expenses will be managed from the wages and profits earned during the first cycle.
- **Profit Distribution:**
  - After covering the expenses, the remaining profit will be distributed among the members.
- **Future Cycles:**
  - In subsequent cycles, profits and wages will be distributed equally among members.

## **11. SWOT Analysis (Strengths, Weaknesses, Opportunities, and Threats)**

### **Strengths:**

1. All group members have a similar and positive mindset.
2. Some members already have experience in small-scale production and marketing, which will make it easier for other members to learn weaving and marketing.
3. The production cost is low, and there is high demand for the products.
4. Members will have a source of income close to home, utilizing their available time efficiently.

### **Weaknesses:**

1. The self-help group is new.
2. Not all members have prior experience in production and marketing.
3. The financial condition of the members is weak.

### **Opportunities:**

1. Large-scale production can be achieved through teamwork in the group.
2. There is high demand for stoles, shawls, borders, and mufflers in the local markets due to tourism.
3. Under the project, 50% or 75% of the cost of purchasing looms and spinning wheels will be subsidized.
4. Special training on handlooms will be provided on-site under the project.

### **Threats:**

1. Internal conflicts within the group could disrupt its operations.
2. The group may dissolve due to a lack of demand and transparency.
3. The demand for products is seasonal and heavily dependent on tourist visits, especially in November.
4. The group will face competition from already established handloom organizations.

## 12. Potential Challenges and Measures to Address Them

S. No.	Challenges	Measures to Address Them
1	There might be low demand for the products in the local markets, which could adversely affect sales and income.	Shopkeepers in Shimla and Mandi markets will be approached and involved for better marketing opportunities.
2	A decline in product quality may reduce customer interest and sales.	The group will need to adhere to quality standards and acquire the necessary skills to maintain high product quality.
3	Competition from established organizations will pose a challenge.	The group must focus on maintaining quality and enhancing work skills while continuously exploring new marketing opportunities.

## 13. Business Plan Cost Breakdown and Estimated Income

S. No.	Item Name	Unit	Rate (per unit)	Total Cost	Project Share (%)	Beneficiary Share (%)	Total Contribution
1	Khadi	60	15000	75000	75/25	56250	18750
2	Charkha (with spindle)	5	1700	8500	75/25	6375	2125
3	Box	2	2000	4000	75/25	3000	1000
<b>Total</b>				<b>87500</b>	<b>65625</b>	<b>21875</b>	<b>87500</b>

### Activity Cost Analysis

S. No.	Item	Unit	Rate	Quantity	Total Cost
1	Shawl (80:20 Yarn)	kg	15.2	800	12160
	Dyeing	kg	1.2	500	600

S. No.	Item	Unit	Rate	Quantity	Total Cost
	Labor (Weaving)	hours	40	25	1000
	Labor (Packaging)	day	75	275	20625
	Washing and Packaging set	set	40	25	1000
<b>Total</b>					<b>35385</b>
2	Towel (80:20 Yarn)	kg	24.5	800	19600
	Dyeing	kg	2.4	500	1200
	Labor (Weaving)	hours	60	275	16500
	Washing and Packaging set	set	80	20	1600
<b>Total</b>					<b>38900</b>
3	Woolen Muffler	kg	13.5	1500	20250
	Labor (Weaving)	hours	45	275	12375
	Washing and Packaging set	set	135	15	2025
<b>Total</b>					<b>34650</b>
<b>Grand Total</b>					<b>108935</b>

### Additional Costs

S. No.	Expense	Amount
1	Rent for Space and Electricity	800
2	Transportation (raw materials and finished goods)	1000
3	Miscellaneous Expenses (Stationery, etc.)	300
<b>Total</b>		<b>2100</b>

## Final Estimated Costs and Income

Item	Amount
Total Activity Cost	111035
Profit (Total Income - Labor Cost)	61535
Total Business Plan Cost	149035

## Estimated Income

Item	Quantity	Rate	Total Income
Shawl	40	1149	45960
Towel	80	607	48560
Woolen Muffler	135	303	40905
Total Estimated Income			135425

## Final Income

Item	Amount
Final Savings or Profit	17000
Total Estimated Income	152425

## Summary of Costs

S. No.	Item	Amount
1	Total Activity Cost	111035
2	10% Interest on Capital Investment	875

S. No.	Item	Amount
3	12% Interest on Bank Loan	803
<b>Total</b>		<b>112713</b>

## 14. Financial Summary Estimate

S. No.	Item	Estimated Production Quantity	Production Cost	Profit	Percentage Profit	Dividend	Market Value	Market Price	Income from Production
1	Shawl	40	884	30	265	1149	1350	45	960
2	Towel	80	486	25	121	607	700	48	560
3	Muffler	135	257	18	46	303	400	40	905
<b>Total</b>								<b>135425</b>	

## 15. Financial Summary Analysis (One Month = 1 Cycle)

S. No.	Item	Amount	Total Amount
1	Capital Loan (10% annual interest)	875	875
2	Rent for room, electricity, etc.	800	800
3	Labor Cost	49500	49500
4	Raw Material Cost	53810	53810
5	Other Expenses (repairs, stationery, etc.)	300	300
6	Transportation cost (raw material and finished goods)	1000	1000
7	Packaging, Washing, Cleaning Expenses	5625	5625
<b>Total Expenses</b>			<b>111035</b>

## 16. Profit Calculation

<b>Total Profit</b>	<b>Calculation</b>	<b>Amount</b>
Total Income	135425 - (875 + 111035)	23515
Total Profit from Production	Profit + Labor + Rent	74015
Group Distribution Amount (Full Production)	135425 - (1180 + 39 + 61535)	72671
Group Distribution Amount (50% Production)	67712 - (1180 + 39 + 61535)	4958

### Key Notes:

- **Group members:** All members belong to economically disadvantaged families.
- **Loan repayment:** 50% of the loan will be paid in the first month, and 50% of production will be done in the last month. The remaining loan expenses will be covered from the profit of the product.
- **Capital Loan:** 25% of the capital loan will be paid in cash by the group members, and 75% will be carried by the project.
- **Bank Loan:** 5% interest on the loan will be directly deposited into the bank account, and the remaining interest will be paid by the group.

### Calculation of Profit per Unit (Product-wise)

- **Shawl, Stole, and Muffler Profit Calculation:**
  - Profit per Shawl = 265
  - Profit per Stole = 121
  - Profit per Muffler = 46

**Total Profit for One Shawl, One Stole, and One Muffler = 265 + 121 + 46 = 432**

## 17. Requirement of Funds

### S. No. Requirement of Funds for the Group (First Month) Amount (₹)

1	Capital Expenditure	87,500
2	50% of Working Expenses	30,768
<b>Total</b>		<b>1,18,268</b>



S. No.	Financial Resources of the Group	Amount (₹)
1	Grant for Capital Expenditure from Project	65,625
2	Cash Contribution by Group Members	21,875
3	Group's Savings	17,000
<b>Total</b>		<b>1,04,500</b>

**Bank Loan Amount Required** = ₹(1,18,268 - 1,04,500) = **₹12,768**

## 18. Calculation of Break-Even Point

- Break-Even Point = ₹87,500 / 432 = 202 units per day

Thus, **202 units** per day or approximately **7 months** of production is required to break even, after which profits can be generated based on the product ratios.

## 19. Loan Repayment Details

Month No.	Loan Amount (₹)	Interest (5%) (₹)	Total Due (₹)	Group's Contribution (₹)	Remaining Interest (7%) (₹)	Total Amount Due (₹)	Principal Repayment (₹)	Repayment per Month (₹)
1	13,000	130	13,130	-	-	13,130	13,000	130
2	1,126	130	1,256	1,180	2,500	11,874	119	11,993
3	1,131	119	1,249	1,249	1,180	5,000	10,744	107
4	1,135	107	1,243	1,243	1,180	7,500	9,608	96
5	1,140	96	1,236	1,236	1,180	10,000	8,468	85
6	1,145	85	1,229	1,229	1,180	12,500	7,324	73

Month No.	Loan Amount (₹)	Interest (5%) (₹)	Total Due (₹)	Group's Contribution (₹)	Remaining Interest (7%) (₹)	Total Amount Due (₹)	Principal Repayment (₹)	Repayment per Month (₹)
7	1,149	73	1,223	1,223	1,180	15,000	6,174	62
8	1,154	62	1,216	1,216	1,180	17,500	5,020	50
9	1,159	50	1,209	1,209	1,180	20,000	3,861	39
10	1,164	39	1,203	1,203	1,180	22,500	2,697	27
11	1,169	27	1,196	1,196	1,180	25,000	1,528	15
12	1,174	15	1,189	1,189	1,180	4,354	0	0
13	355	0	20	20	20	0	0	0
<b>Total</b>	<b>13,000</b>	<b>803</b>	<b>335</b>	<b>468</b>	<b>13,468</b>	<b>13,000</b>	<b>803</b>	<b>0</b>

This table provides a breakdown of loan repayments over 13 months, including loan amounts, interest, group contributions, and repayments made per month.

The 7% interest rate on loans will be applicable as per the terms and conditions. In case of any necessary adjustments, such as for unforeseen circumstances or contingencies, the group will need to make a minimum payment.

- After the loan, the production of products such as shawls, stoles, and mufflers will be undertaken by the group. Upon selling these products, the group will earn a wage of ₹49,500 and a total profit of ₹23,515.
- Each member of the group will receive ₹4,125 as wage and ₹1,960 as profit share, resulting in additional income. However, in the following month, 50% of the production and revenue will be retained by the group, while wages and profit shares will be adjusted accordingly.
- Additionally, the plan includes a 5% interest rate for the year, with an expected savings of ₹335.

## 20. Product Details of the Group

1. **Product Type:** Handloom (Shawls, Stoles, and Mufflers)
2. **Location of Production:** Village Bhakhli, Post Office Dohrnala, Tehsil and District Kullu, Himachal Pradesh.
3. **Interest Rate on Loan:** 12%
4. **Loan Repayment Period:** As per the information available.
5. **Loan Size and Terms:** 100 units in each batch, with 2 batches of production.
6. **Repayment Schedule:** The loan is to be repaid in 5 installments.
7. **Production Plan:** The products will be sold, and the proceeds will be used to pay the loan in installments.
8. **Marketing Plan:** The group aims to make direct sales, including to potential buyers in various regions.
9. **Bank Details:** The group has an account in Himachal Pradesh's rural area under the Dohrnala post office with account number 88331300005784.
10. **Product and Payment:** After completing the production, the group will deposit the due amounts for repayment.
11. **Payment Process:** Payment will be made in installments, and women members will be given a chance to participate in the financial management of the group.
12. **Loan Adjustment:** If the loan repayment is delayed or disrupted, further payment will be adjusted according to the group's situation.
13. **Future Loan Requirements:** For any future loans, the group will ensure timely repayments.
14. **Payment Details:** All records of payments will be maintained, and no loans will be issued without clearance.
15. **Distribution of Earnings:** After loan adjustments, the remaining funds will be used to support the group's activities.
16. **Loan Completion:** On completion of the loan repayment, the group will continue with production and marketing activities.
17. **Financial Stability:** The group will ensure a steady flow of income and will gradually increase their savings.
18. **Future Work:** The group will seek further training and support from financial institutions.
19. **Marketing Strategy:** Efforts will be made to expand marketing networks and ensure higher sales.
20. **Future Investments:** The group will invest in necessary materials to expand their product range.
21. **Implementation Plan:** The group will ensure a comprehensive plan for smooth operations and continued growth.
22. **Further Financial Actions:** After loan repayment, all funds will be invested back into the group's activities to strengthen the business.
23. **Field Technical Unit (FTU):** The FTU will be responsible for overseeing the implementation of technical aspects of production.

### समूह का सहमती पत्र

आज दिनांक 08.11.2021 को "दुर्गा" स्वयं सहायता समूह, शिल्लिराजगिरी जैव विविधता प्रबंधन कमेटी की बाखली उपसमिति की बैठक हुई। बैठक में प्रधान श्रीमती रीता देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए शॉल, स्टॉल और मफलर बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका वित्तपोषित) से जुड़ने की सहमती प्रदान करते हैं तथा उपरोक्त परियोजना की सहायता से सभी सदस्यों द्वारा चयनित की गई गतिविधि को इस व्यवसाय योजना के अनुसार या बाज़ार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।

*Secretary*  
Durga Self Help Group  
Vill Bakhli P.O. Mohal  
Teh Bhuntar Distt Kullu (H.P.)

*Pradhan*  
Durga Self Help Group  
Vill Bakhli P.O. Mohal  
Teh Bhuntar Distt Kullu (H.P.)

*Singh*  
हस्ताक्षर  
प्रधान  
बाखली जैव विविधता उप समिति  
पंचायत शिल्लिराजगिरी तह. भुन्तर  
जिला कुल्लू (हि.प्र.)

*[Signature]*  
फील्ड तकनीकी यूनिट (FTU)  
कुल्लू

स्वीकृत

*[Signature]*  
मंडलीय प्रबंधन इकाई (DMU)  
Divisional Management Unit Officer  
-current Divisional Forest Officer,  
Wild Life Division, Kullu

## Photograph of the members of the Self-Help Group

 <p>Smt. Reeta Devi President</p>	 <p>Smt. Meena Kumari Vice-President</p>	 <p>Smt. Pooja Devi Secretary</p>	 <p>Smt. Kali Devi    Cashier</p>
 <p>Smt. Raina</p>	 <p>Smt. Tinha</p>	 <p>Smt. Dolma</p>	 <p>Smt. Rami Devi</p>
 <p>Smt. Khimi Devi</p>	 <p>Smt. Pushoa Devi</p>	 <p>Smt. Sharda Devi</p>	 <p>Smt. Neela Mani</p>