



BUSINESS PLAN

Handloom

(Shawl, stole and muffler knitting)

Laxmi Self Help Group (Janahal Sub Committee)



Biodiversity Management Committee

Shillirajgiri

Sub Committee

Janahal

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

Sr.No	Description	Page Number
1	Introduction	3
2	Summary of Activities	3-5
3	Details and List of Self-Help Groups/Equal Wage Groups	5-6
4	Geographic Details of the Village	6
5	Details of Products Related to Livelihood Activities	6-7
6	Production Processes	7-8
7	Production Planning	8
8	Requirement of Raw Materials and Estimated Production	8-9
9	Sales and Marketing	9
10	Details of Internal Management among Members	10
11	Analysis of Strengths, Weaknesses, Opportunities, and Threats (SWOT Analysis)	10-11
12	Potential Risks and Mitigation Measures	11
13	Financial Plan of the Business Strategy	11-12
14	Financial Overview	13
15	Estimate	13
16	Fixed and Variable Costs Analysis	14
17	Financial Requirements and Arrangements	14
18	Key Summary Points	15
19	Loan Repayment Schedule	14-15
20	Group Rules	16
21	Group's Consent and Approval of Biodiversity Subcommittee by the General Body	17
22	Photographs of Self-Help Group Members	18-19

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 important cottage industries in India. Handloom weavers have traditionally created products using fine threads of cotton, silk, and wool. The handloom industry is an integral part of India's cultural heritage.

In earlier times, the people of Kullu primarily wove plain shawls. However, with the arrival of Bushahari artisans from Rampur in Shimla district, patterned handloom weaving began to gain

prominence. Historically, men and women used to weave on traditional pit looms at home to make warm clothing for their families, especially for winter use. This marked the beginning of the handloom tradition, which likely gained momentum during the British era due to their influence.

The traditional handloom products of Kullu include *dodu*, *pattu*, *tweed*, shawls, bordered caps, and mufflers. Following the 1960s, the increasing number of tourists and their growing interest in Kullu handicrafts turned this craft into a source of livelihood for people, particularly women. Women now constitute about 70% of the weavers in this sector. However, competition from power loom products manufactured in the plains poses challenges for local artisans and businesses in marketing their handloom goods.

The Government of India and state governments have consistently worked to promote the handloom industry. Recently, the village of Sharan in Naggar was included in the "Handloom Craft Village" program by the Ministry of Textiles, Government of India, on National Handloom Day. Around ₹1.40 crore will be spent on creating basic amenities and facilities for the village, including the construction of a handloom facility. The products manufactured in this facility will be displayed and promoted.

Under the Himachal Pradesh Forest Department's JICA-sponsored project, "Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (PIHPFEM&L)," efforts are being made to enhance the livelihoods of communities residing near forests while managing ecosystems sustainably. Women's self-help groups (SHGs) are being formed, and activities aligned with their interests are being selected to support these groups.

One such activity is handloom weaving, a traditional craft of Kullu. Women have expressed their interest in working in this field. The "Lakshmi" SHG, under the "Janahal" subcommittee of the Shilharajgiri Biodiversity Management Committee, has chosen handloom weaving as their activity. Every aspect of this business plan has been carefully considered to support their endeavors.

2. Summary

Himachal Pradesh, located in the western Himalayas, is a state blessed with natural beauty and rich cultural and religious heritage. The state features diverse landscapes, including rivers, valleys, and varying altitudes, with a population of approximately 7 million and a geographical area of 55,673 square kilometers. Himachal Pradesh encompasses regions ranging from the Shivalik Hills to the high-altitude cold zones of the Middle Himalayas. Agriculture is the primary occupation of the people.

Out of the 12 districts in Himachal Pradesh, six are implementing the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project with support from JICA (Japan International Cooperation Agency), including Kullu district.

The Himachal Pradesh Forest Conservation and Livelihood Improvement Project (JICA-assisted) has designed a micro-plan for the "Janahal" sub-committee under the Biodiversity Conservation Committee in Shilrajgiri Panchayat. The main occupation of the people in the forest development committee area is agriculture and horticulture, but the average landholding per family is around 4 bighas or less, and there is no irrigation system. As a result, most people go outside the district or state for labor, and since there is no proper livelihood activity, they are unable to increase their income.

The local people primarily cultivate wheat, maize, barley, and pulses, and also grow apple, plum, peach, and apricot as horticultural crops. Due to the lack of alternative livelihood sources, they have to leave their homes for labor. To address this issue, the Self-Help Groups (SHGs) have made the decision to enhance their livelihoods by engaging in the production of shawls, lungis, and mufflers.

For livelihood improvement, local self-help groups were formed. One of these, the "Lumbi" self-help group, was established on 1st August 2020, with a total of 19 female members. After thorough discussions, the group decided to start the production and marketing of shawls, lungis, and mufflers. The decision to not start weaving borders was made due to low savings and the fact that all the female members in the group are connected through family relations, with most coming from marginalized households.

There is a lack of road access in this area. Some members of the group are already engaged in weaving shawls, lungis, borders, and mufflers. After production, the group will be connected with local shopkeepers or wholesale sellers for marketing. Along with increasing production, the group will need to explore further marketing opportunities and expand its reach. Recently, the Chief Minister of Himachal Pradesh mentioned on Handloom Day that the state government is working on promoting the handloom products of Himachal through developmental schemes. It is hoped that this effort will lead to continuous improvement in the livelihood of the self-help groups.

The members of the group are all from marginalized families but are connected through common family ties. Collectively, they can increase production and enhance their livelihoods. The group has decided to contribute 25% of the capital cost in cash and will take a loan for the remaining amount. However, some members are hesitant to take loans from banks. They plan to produce 50% in the first phase and will use the profits and wages earned from this phase to finance the second phase. The remaining profits will be shared among the members. After the second phase, all members will equally divide the profits and wages based on mutual agreement.

The raw materials and accessories required for making shawls, lungis, and mufflers are locally available, and there is immense potential for marketing within the local area as well. The Kullu Valley sees a steady flow of tourists throughout the year, and the shawls, lungis, borders, hats, and mufflers from Kullu are renowned for their beauty and are popular throughout India. Therefore, tourists often buy these products as gifts for their families and friends when they return home.

The group will be provided with a project for making shawls, lungis, and mufflers, and the project will contribute 75% of the capital cost. Additionally, if the group includes women from Scheduled Castes, Scheduled Tribes, or marginalized families, the project will support 75% of the capital cost for the group. Any costs related to transporting and establishing the raw materials in the village will also be covered by the project. Furthermore, a Revolving Fund of 100,000 rupees will be provided.

The group has decided that all members will share the profits and wages from the project based on mutual agreement and in accordance with the rules. The project will also provide 5% of the interest on loans taken by the group for capital needs.

The business plan for the project was developed in consultation with Ji Jugat Ram, a weaving technology assistant. After extensive discussions with him, the group devised the plan. During the creation of the business plan, special attention was paid to the group's ability to make shawls, lungis, and mufflers, the availability of raw materials, and the demand and marketing potential. Based on these factors, the plan aims for a production target of 80 shawls, 100 lungis, and 180 mufflers per month.

The group plans to allocate approximately 4 hours daily for production, and although less time will be available for this activity during the months of farming (from March to November), more time will be available in the remaining months. Ji Jugat Ram will provide hands-on training for the group in making shawls, lungis, and mufflers, as well as offer advice on quality control, design creation, and marketing.

3. Details about Self-help group

Sl. No.	Details	Information (in English)
3-1	Name of the Self-Help Group (SHG)	Biodiversity Conservation Committee, Shilrajgiri
3-2	Name of Sub-Committee	Janahal
3-3	Location	Vayali, Kullu
3-4	Location (specific area)	Vayali, Kullu
3-5	Sub-Committee Location	Janahal
3-6	SHG's Working Location	Janahal
3-7	Date of Formation	01.08.2020
3-8	Self-Help Group Income	9500/-
3-9	Number of Women Members	19 women
3-10	Date of Formation of the Group	01.08.2020
3-11	SHG's Corpus Fund	20/-
3-12	Bank Name and Branch	Himachal Gramin Bank, Doheranala

Sl. No.	Details	Information (in English)
3-13	Bank Account Number	88331300005806
3-14	Total Income of the SHG	9500/-
3-15	SHG's Role in Supporting Women	Empowerment of women
3-16	SHG's Involvement in Local Activities	Successful implementation of projects, contributing to overall success

Member Details of Janahal SHG

S. No.	Name	Father's Name	Village	Age	Gender	Contact Number
1	Ramdei Joginder	Joginder Singh	Janahal	28	Female	7018117263
2	Kumalta Neeraj	Neeraj Singh	Janahal	43	Female	7018847504
3	Santoshi Thakur Sher	Thakur Sher Singh	Janahal	32	Female	7876634126
4	Poonam Lata Teja	Teja Singh	Janahal	37	Female	8219333163
5	Hemlata Hari	Hari Singh	Janahal	30	Female	7876796880
6	Anjana Devi Dayam Lal	Dayam Lal Singh	Janahal	31	Female	9418242931
7	Meenu Om Prakash	Om Prakash Singh	Janahal	25	Female	8219893650
8	Geeta Devi Neeraj	Neeraj Singh	Janahal	36	Female	6230168925
9	Rajkumari Ram	Ram Singh	Janahal	44	Female	9459439453
10	Uma Devi Dinesh Kumar	Dinesh Kumar	Janahal	37	Female	8628048955
11	Wodi Devi Govind	Govind Singh	Janahal	40	Female	8278774799
12	Meena Devi Bhupinder	Bhupinder Singh	Shaked	35	Female	8580630964
13	Poonpa Devi Fateh Chand	Fateh Chand	Shaked	46	Female	7018399937
14	Luhari Maghu	Maghu Singh	Shaked	44	Female	9816079373
15	Mamta Rakesh	Rakesh Singh	Shaked	23	Female	8580753021
16	Kivta Aweram	Aweram Singh	Janahal	36	Female	7018768976
17	Jamuna Lepat Ram	Lepat Ram Singh	Janahal	30	Female	7876074279
18	Sunita Jhabe Ram	Jhabe Ram Singh	Janahal	38	Female	8580670474
19	Suma Devi Shiv Chand	Shiv Chand Singh	Janahal	29	Female	8219480683

4. Janahal SHG Working Area Details (Geographical location)

S. No.	Details	Information (in English)
4-1	Distance from the SHG location to nearest road	10 km
4-2	Distance from the SHG location to main road	5 km
4-3	Bank and Road Access	Kullu, Bhuntar 13 km
4-4	Distance from SHG to nearest road and contact number	15 km and 15, phone contact
4-5	Local resources and opportunities	SHG has a large demand for handloom items, focusing on shawls, stoles, and borders
4-6	Crafts produced by SHG members	Shawls, stoles, borders
4-7	Challenges in production	High demand for handloom products in the market
5-1	Products manufactured by SHG	Shawls, stoles, and mufflers
5-2	Future plan	Expanding market reach through sales and training
5-3	SHG's future focus	Continuing production and promoting handmade textiles

5. SHG Products and Details

S. No.	Details	Information (in English)
5-1	Products manufactured by SHG	Shawls, stoles, and mufflers
5-2	Production Process	2-3 members work in a team to create shawls, stoles, and borders, which are in high demand in the market.
5-3	Future Focus	Expanding market reach through training and increasing product variety like stoles, shawls, and borders.

6. Product Details and Manufacturing Process

1. Shawls, Stoles, and Mufflers

- Manufacturing Process: Members work together to make shawls, stoles, and mufflers. This process is carried out in teams, and there is high demand for these products in the market.

2. Work Distribution

- In the group, tasks are divided among all members to manufacture shawls, stoles, and mufflers.

3. Production Process

- Members will work in shifts, and each shift will last 4-5 hours. The work done in two shifts will be equal to one day's work.

4. Tracking Work Hours

- The time spent on tasks by each member will be recorded for proper tracking and evaluation.

Detailed Information on Specific Products:

1. Shawls (Kullu Shawl)

- The Kullu shawl is known for its traditional patterns. Both traditional and floral designs are woven, typically only at the borders or corners. These shawls can come in one to eight colors, with vibrant colors such as red, yellow, magenta, pink, green, orange, blue, black, and white being used for patterns. White, black, and natural brown colors are used for the base of the shawls. In recent times, brighter colors are gradually being replaced with pastel tones to meet market demands. These shawls are made of wool, angora, pashmina, yak wool, and handwoven materials. The cost of the shawl depends on the quality of wool and the design, along with the number and width of patterns used. A group of 10 members will be able to produce 80 shawls in a month. The time taken to produce each shawl is 4 to 5 hours per unit.

2. Stoles (Lekhri Shawl)

- A stole is a smaller shawl, typically made from more expensive fabric, and is worn by fashion-conscious women. It is wrapped around the body or draped over the shoulder. A stole is usually smaller in length and width compared to a shawl. A group of five members will be able to produce 100 stoles in a month. Each stole takes 4 to 5 hours to produce.

3. Mufflers

- Mufflers are a part of mountain traditions, where they are given as gifts during various occasions. A group will produce 4 mufflers in 8 hours of work. Each muffler will take 4 to 5 hours to produce, with three mufflers made in two working shifts.

7. Production details

S. No.	Description	Details
7	Manufacturing Plan	
7-1	Estimated Production	- 30 shawls per month - Time: 4-5 hours- Yarn Required: 80 kg- Loom Required: 100 kg- Mufflers: 180 pieces
7-2	Material	- Shawl : 10 kg yarn- Knee Length : 5 kg yarn- Muffler : 4 kg yarn-

S. No.	Description	Details
	Requirements	Total: 19 kg yarn
7-3	Raw Material Estimation	The production quantity estimate is symbolic and should be adjusted based on market demand (increase or decrease).
7-4	Raw Material Transport	Estimated transport distances: - Kullu: 15 km - Bhuntar: 55 km - Manali: 13 km

8. Production process

S. No.	Product	Unit	Quantity	Rate	Amount (INR)	Total Production
1	Shawl (80:20 Yarn)	Warp Yarn (kg)	30	800	24,000	80 shawls
		Weft Yarn (kg)	2.5	500	1,250	
		Worker Wages (80 pieces)	80	25	2,000	
		Daily Wages	150	275	41,250	
		Packing, Washing, Etc.	80	25	2,000	
	Total				70,500	
2	Towel (80:20 Yarn)	Warp Yarn (kg)	30	800	24,000	100 towels
		Weft Yarn (kg)	3	500	1,500	
		Worker Wages (75 pieces)	75	275	20,625	
		Packing, Washing, Etc.	100	20	2,000	
	Total				48,125	
3	Muffler (Woolen)	Warp Yarn (kg)	18	1500	27,000	180 mufflers
		Worker Wages (60 pieces)	60	275	16,500	
		Packing, Washing, Etc.	180	15	2,700	
	Total				46,200	

9. Marketing/ Sales details

Section	Description	Details
9.1	Retail Market Locations	Kullu, Manali, Bhuntar
9.2	Distance from the Production Site	Nwjh: 15 km, eukyh: 55 km, HkqUrj: 13 km
9.3	Type of Market Demand	Higher demand than production capacity
9.4	Retailer Buying Patterns	Retailers make bulk purchases and local residents buy during wedding or other ceremonies
9.5	Seasonal Changes in Demand	Increased demand for products during the winter season
9.6	Retailer Types	Lahaul and Kullu retail shops to be involved
9.7	Retailer Selling Points	Kullu, Manali, and Bhuntar retail shops will be linked to product sales
9.8	Product Distribution to Retailers	Products will be marketed with branding at fairs and retail shops in Kullu, Manali, and Bhuntar
9.9	Adjusting Production According to Demand	When demand is low in local markets, production will be linked to Shimla's retail shops. Production will be adjusted based on demand increases or decreases
9.10	Product Feature	Woolen
9.11	Product Types	Shawl and Muffler

10. Process of Distribution of Profits in Self-Help Groups

- For distribution, decisions are made collectively.
- A clear understanding is formed based on market conditions.
- The distribution of profits is handled through a specific process as per the agreements.
- The decision-making process includes both financial and operational tasks.
- In the Self-Help Group (SHG), members work together with clear responsibilities and assist in carrying out decisions.
- The group organizes training and meetings for effective management and accountability.
- The profit-sharing system is based on collective decision-making and market success.

- A portion of the profit (50%) will be used for production and incoming costs, and the remaining will be shared equally as wages and dividends. This profit distribution process is followed in subsequent cycles.

11. SWOT Analysis

Strengths :

1. All group members have a common and positive mindset.
2. Some group members are already engaged in small-scale production and marketing, which will help other members in weaving and marketing.
3. The production cost is low, and the demand for the products is high.
4. Members will have the opportunity to earn additional income close to their homes in a timely manner.

Weaknesses :

1. The group is a new self-help group.
2. The group lacks experience in performing activities.
3. The financial situation of the members is weak.

Opportunities :

1. Large-scale production can be done by the group.
2. Due to tourism in the local markets, there is high demand for shawls, stoles, borders, and mufflers.
3. The project will cover 50% or 75% of the cost for buying looms and charkhas.
4. Handloom work will be done by experts in the field or organized handloom associations.

Threats (Risks):

1. Internal conflicts within the group may disrupt its functioning.
2. The group may break apart due to lack of demand or transparency.
3. The demand for products will mostly depend on the arrival of tourists.
4. Competition from established organizations in the handloom sector.

12. Potential consequences and challenges of certain actions or mechanisms

Potential Risks and Measures	Explanation
1. Decreased demand in local markets	There is a possibility of decreased demand for products in local markets, which will negatively affect sales and income. Retailers from Shimla and Mandi markets will be included for sales.
2. Decrease in product quality	A decrease in product quality may result in reduced sales. The group will need to maintain high standards and skill levels to ensure quality.
3. Competition from established organizations	The group will face competition from established organizations. Maintaining quality and operational skills will be necessary. The group will need to continuously explore new marketing opportunities.

13. Project Cost estimation/ Capital Cost

Item	Number	Cost per Unit (INR)	Total Cost (INR)	Share of the Project (%)	Share of Beneficiary (%)	Beneficiary Contribution (INR)	Total (INR)
1. Khadi 60"	5	16,000	80,000	75/25	60,000	20,000	80,000
2. Khadi 50"	1	15,000	15,000	75/25	12,000	3,000	15,000
3. Charkha with Stand	4	1,700	6,800	75/25	5,100	1,700	6,800
4. Box	1	2,000	2,000	75/25	1,500	500	2,000
Total	-	-	103,800	-	78,600	25,200	103,800

14. Cost of Activity or Process

Activity/Unit	Item	Quantity (kg)	Rate (INR)	Amount (INR)	Total Production Amount (INR)
1. Shawl (80:20 thread)	a. Warp and Weft	30	800	24,000	80 Shawls
	b. Seam Linking	2.5	500	1,250	
	c. Labor Wages	80	25	2,000	
	d. Daily Wages	150	275	41,250	
	e. Packing and Washing	80	25	2,000	
Total				70,500	70,500
2. Shawl (80:20 thread)	a. Warp and Weft	30	800	24,000	100 Shawls
	b. Seam Linking	3	500	1,500	
	c. Labor Wages	75	275	20,625	
	d. Packing and Washing	100	20	2,000	
Total				48,125	48,125
3. Woolen Muffler	a. Warp and Weft	18	1,500	27,000	180 Mufflers
	b. Labor Wages	60	275	16,500	
	c. Packing and Washing	180	15	2,700	
Total				46,200	46,200
Grand Total (Production Costs)				164,825	164,825
2. Rent, Electricity, etc.				1,200	
3. Transport for Raw and Finished Goods				1,500	
4. Other Expenses (Stationery, etc.)				750	
Total Overhead Costs				3,450	3,450

Activity/Unit	Item	Quantity (kg)	Rate (INR)	Amount (INR)	Total Production Amount (INR)
Total Costs (Production + Overhead)				168,275	168,275
Net Costs (Cost - Wages)				89,900	
Total Business Plan Cost				193,700	

15. Finances of the group

Item	Quantity	Unit Price (INR)	Total Income (INR)
Shawl	80	1,149	91,920
Shawl	100	601	60,100
Muffler	180	302	54,360
Total Income			206,380
Estimated Savings or Income (if any)			9,500
Total Estimated Income			215,880

16. Summary of Economy

Activity/Process Summary	Amount (in INR)
Total Cost of Activity	168,275
Capital Investment Interest (10% annual)	1,030
Bank Loan Interest (12% annual)	2,060
Total	172,018

17. Cost Profit details for a month

Activity/Process	Amount (in INR)
Capital Investment Interest (10% annual)	1,030
Total Cost of Activity	166,275
Room Rent, Electricity, etc.	1,200
Wages	78,375
Raw Material	77,750
Other Expenses (Repairs, Stationery, etc.)	750
Transportation Costs (Raw & Finished Goods)	1,500
Packing, Dyeing, etc.	6,700
Total Activity Cost	166,275
Total Profit	38,818 (206,123 - (1,030 + 166,275))
Profit from Production	116,393 (Profit + Wages + Rent)
Distribution Amount for the Group in One Month	117,713 (Income from Production - (Average Principal & Interest Repayment + Other Expenses))
Distribution Amount when Production is Halved	14,761 (50% of Production Value - (Average Principal & Interest Repayment + Other Expenses))

18. Required Funds for the Group

S.No.	Item	Amount (INR)
1	Capital Investment	103,800
2	50% of Total Activity Cost	44,950
Total		147,000

19. Group's Financial Resources

S.No.	Source of Funds	Amount (INR)
1	Project Grant for Capital Investment	78,600
2	Cash Contribution from Group Members	25,200
3	Loan from Bank	33,700
4	Group's Savings	9,500
Total		147,000

20. Calculation of Break-even Point (BEP)

Calculation	Value
Break-even Point = $263 + 120 + 46$	429
Therefore, Break-even Point = $103800 / 429$	241 days or 8 months
Break-even Point calculated based on the profit of shawl, sweater, border, and muffler	241 days or 8 months

This calculation shows that the break-even point (BEP) is achieved in 241 days (or approximately 8 months), based on the profit from shawls, sweaters, borders, and mufflers.

21. Bank loan repayment details

Month	Principal	Interest (7%)	Total Payment	Remaining	Total Amount	Principal Repayment	Remaining Principal
1st Month	33,700	337	34,037	0	34,037	33,700	0
2nd Month	2,960	337	3,297	3,100	3,297	3,000	3,297
3rd Month	2,972	307	3,279	3,100	3,279	3,000	3,279
4th	2,984	278	3,262	3,100	3,262	3,000	3,262

Month	Principal	Interest (7%)	Total Payment	Remaining	Total Amount	Principal Repayment	Remaining Principal
Month							
5th Month	2,997	248	3,245	3,100	3,245	3,000	3,245
6th Month	3,009	218	3,227	3,100	3,227	3,000	3,227
7th Month	3,022	188	3,210	3,100	3,210	3,000	3,210
8th Month	3,034	158	3,192	3,100	3,192	3,000	3,192
9th Month	3,047	127	3,174	3,100	3,174	3,000	3,174
10th Month	3,060	97	3,156	3,100	3,156	3,000	3,156
11th Month	3,072	66	3,139	3,100	3,139	3,000	3,139
12th Month	2,685	35	2,721	2,700	2,721	2,700	0
Total	33,700	2,059	34,901	0	34,901	33,700	0

Additional Points:

- A 12% loan has been calculated, and a reduction in interest payment will occur in the subsequent months.
- The loan repayment is planned with a 5% annual interest, resulting in a saving of 858 rupees.
- The group will use savings from profits and labor income, and the savings will be distributed among the members.
- Members will receive a wage and dividends, and additional income will be generated.
- By the 8th month, members will receive their share, calculated based on profits and production.

22. Details of the Self-Help Group:

1. **Production of Products:** Handloom products (Shawls, Borders, and Mufflers).
2. **Location of Production:** Village Janahal, Post Office Doharanala, Tehsil and District Kullu, Himachal Pradesh, India.
3. **Self-Help Group Members:** 19.
4. **Monthly Sales Information** (from 01.08.2020):

- 100 units of shawls, borders, and mufflers produced and sold.
- 5. **Distribution of Profit:** The profit from the sales is shared equally among the members.
- 6. **Bank Account for Group:** The self-help group has a registered bank account in the state of Himachal Pradesh, with the account number **88331300005806**.
- 7. **Record Keeping and Payments:** Regular payments for the group's financial transactions are managed efficiently.
- 8. **Production Quality:** The quality of the shawls, borders, and mufflers has been maintained and is consistent.
- 9. **Financial Reports and Decisions:** Monthly financial statements and decisions are presented to all members.
- 10. **Future Planning:** The group plans to expand production and improve sales in the coming months.
- 11. **Monitoring & Auditing:** Proper audits and checks are conducted on all the financial dealings of the group.
- 12. **Training for Members:** Continuous skill training and workshops are organized for members.
- 13. **Group Decisions:** Decisions related to production, sales, and profit-sharing are made collectively.
- 14. **Profit Distribution:** The distribution of profits and expenses is shared among all members based on their contributions.
- 15. **Loan Repayments:** The loan repayment plan has been structured for each member to make the payments easily.
- 16. **Bank Transactions:** The group's banking transactions are recorded regularly for transparency.
- 17. **Product Pricing:** Pricing is decided based on market conditions, and the members agree upon the final price for products.
- 18. **Group's Financial Health:** The overall financial health of the group is regularly evaluated to ensure sustainable growth.
- 19. **Support from External Agencies:** The group has received support from external organizations for training and financial assistance.
- 20. **Future Projections:** The group plans to continue its work and is seeking to expand its market reach in the coming year.

(5)

समूह का सहमती पत्र

आज दिनांक 08.11.2021 को "लक्ष्मी" स्वयं सहायता समूह, शिल्लिराजगिरी जैव विविधता प्रबंधन कमेटी की जनाहल उपसमिति की बैठक हुई। बैठक में प्रधान श्रीमती राम देई 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 बाजार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।

Ana Devi Secretary
समूह के सचिव के द्वारा
Vill Janahal P.O. Mohal
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Pradhan *Rande*
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हस्ताक्षर
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Pradev
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जिला कुल्लू (हि.प्र.)

फॉलड पत्रिका यूनिट (FIU)
कुल्लू

स्वीकृत

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

Photograph of SHG members

