



BUSINESS PLAN

Handloom

(Shawl, stole and muffler knitting)

Naag Rani Self Help Group (Neul Sub Committee)



Biodiversity Management Committee	Neul
Sub Committee	Neul
Gram Panchayat	Neul
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)

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1. Introduction

The handloom industry has been providing a livelihood for artisans since ancient times. In India, over time, the handloom industry has emerged as one of the most important cottage industries. Handloom weavers have traditionally used cotton, silk, and wool fibers to produce textiles. The handloom industry is an essential part of India's cultural heritage. In the past, local people used to weave simple shawls, but with the arrival of the Bushari weaving techniques from Rampur in Shimla district of Himachal Pradesh, the use of looms with patterns became common.

Until a short time ago, men and women used to weave at home using traditional pitlooms for their family's clothing needs. Over time, handloom weaving became more widespread, possibly due to its demand during the British period. The traditional weaving products from Himachal

include doodoos, pattus, tweeds, shawls, caps, borders, and mufflers. After the 1960s, with the increase in tourism, the growth in the tourist market and the skills of local handloom artisans helped provide a livelihood, especially for women, who now account for almost 70% of the weavers in the region.

However, the competition from powerloom products manufactured in the plains has created challenges for the local handloom artisans in marketing their products. The Indian government, as well as state governments, has been making continuous efforts to encourage and support this industry. Recently, the Government of India's Ministry of Textiles included the village of Nagar in the Sharan area as a Handloom Cluster under the National Handloom Day initiative. A sum of approximately 1.4 crore rupees will be spent on the creation of basic facilities and modernization in the village, including the installation of handloom facilities.

The Himachal Pradesh Forest Department, through the JICA-funded "Himachal Pradesh Forest-based Livelihood and Conservation Enhancement Project" (PIHPFEM&L), is working on improving livelihoods of communities living near forests by creating sustainable alternatives. Women's Self-Help Groups have been formed, and activities are being planned based on their interests. One such activity, handloom weaving, which is a traditional craft of Kullu, has attracted interest from the Nagarani Self-Help Group. The "Nagarani" Self-Help Group, under the "Mayal" Biodiversity Conservation Committee, has chosen handloom weaving as its livelihood activity. This business plan was developed, taking into account every aspect of the activity, ensuring that it aligns with the group's objectives.

2. Project Summary

Himachal Pradesh is located in the northern part of the Indian Himalayan region. The state is rich in natural beauty and cultural heritage. It is home to various forests, rivers, and valleys. The state's population is approximately 7 million, and its geographical area spans 55,673 square kilometers. Himachal Pradesh features a diverse range of topography, from the Shivalik hills to the higher regions of the Himalayas, with colder zones in between. The primary occupation of its people is agriculture. Out of the 12 districts in the state, 6 districts are part of the Himachal Pradesh Forest Development and Livelihood Improvement Project (JICA), which is being implemented with the support of JICA. Kullu district is also included in this project.

The Himachal Pradesh Forest Biodiversity Management and Livelihood Improvement Project (JICA-supported) initiated a detailed planning framework for the establishment of Self-Help Groups (SHGs) as part of a broader biodiversity management initiative. The local communities primarily depend on agriculture and horticulture, but many have limited land (around 4-5 bighas) and lack irrigation facilities. Consequently, people often migrate for labor and face limited income growth due to insufficient agricultural options.

The Nag Rani SHG, formed on March 12, 2020, with 15 female members from Scheduled Tribes, has decided to diversify their livelihoods by engaging in the production of "Kullvi" woolen products, such as shawls, stoles, and mufflers, to increase their income. This initiative is aimed at addressing the challenges faced by these communities by leveraging local resources and skills.

The group has undertaken skill development in weaving, benefiting from the experience of a few members who were already involved in producing these items. The SHG plans to manufacture and market these products based on market demand, with the potential to expand into making borders as well.

The project will provide financial support, covering 75% of the capital cost, with the group contributing the remaining 25%. The members do not wish to take loans, preferring to cover their share through savings and income generated from the production. The group will sell their products through local shops or wholesalers, and explore further marketing opportunities, ensuring the sustainability of the business.

The project also highlights the potential for tourism-related demand in the Kullu Valley, where visitors often purchase handmade woolen products as souvenirs. Given the local expertise and the ongoing demand, this business plan aims to help the group increase their income and develop sustainable livelihoods over time.

Additionally, a revolving fund of INR 1,00,000 will be provided, which will assist the group in managing their activities. The plan was developed after consulting experts in weaving and taking into account the group's capacity to produce a set number of shawls, stoles, and mufflers annually, considering the availability of local raw materials and market demand.

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To develop the business plan, discussions were held with Mr. Jugat Ram, a weaving technique assistant (handloom weaver), on all aspects. After a detailed discussion with Mr. Jugat Ram, the business plan was created according to his advice. While preparing the business plan, the group members' skills in making "kathis", "loukis", and mufflers, along with the availability of raw materials, market demand, and sales were taken into consideration. The business plan involves producing 56 "kathis", 100 "loukis", and 135 mufflers per month.

The group will produce these products by dedicating 4 to 5 hours of work time on average throughout the year. During the farming season, from March to November, there will be limited time available for this activity; however, the remaining months will provide enough time for production. In this regard, Mr. Jugat Ram or other experts or organizations will provide training on-site, which will include the production of shawls, "loukis", borders, and mufflers. Quality control, design development, and marketing services will also be taken from them to ensure the best outcome.

3. Details of the Self-help group

S.No.	Description	Details
3-1	Self-Help Group Name	Nag Rani
3-2	Biodiversity Committee	Kullu Division
3-3	Sub-committee Name	Kullu Division
3-4	Location	Vihali, Kullu
3-5	Area Location	Vihali, Kullu

S.No.	Description	Details
3-6	Number of Members	15 women
3-7	Formation Date	12.03.2020
3-8	Registration Fee	100/-
3-9	Bank Name and Branch	Kangra Central Co-operative Bank, Bajora
3-10	Bank Account Number	50073092177
3-11	Current Fund of Self-Help Group	14,000/-
3-12	Activities Conducted	Capacity Building Programs
3-13	Assistance Provided to Members	Capacity-building programs for members
3-14	Actions taken for the community	To be done

S. No	Name	Father's Name	Village	Age	Caste	Contact Number
1	Mamta Kumari	Man Chand	Kalijan	35	Scheduled Caste	9805293821
2	Bhavna Bhivani	Sah Upadhyayan	Kalijan	23	Scheduled Caste	8988952436
3	Pavanti Devi	Karam Chand	Kosharya	46	Scheduled Caste	7876885481
4	Sohli Devi	Gham Chand	Sitchwad	46	Scheduled Caste	9459677543
5	Jai Mala	Tikhu Ram	Kalijan	34	Scheduled Caste	9805506412
6	Thakri Devi	Shiv Chand	Kalijan	51	Scheduled Caste	9459903951
7	Bhivri Devi	Yograj	Kalijan	28	Scheduled Caste	8894323339
8	Mathra Devi	Noop Ram	Kalijan	35	Scheduled Caste	9817377739
9	Inma Devi	Anima Ram	Kalijan	47	Scheduled Caste	7876051553
10	Rajni Devi	Harnam Sah	Kalijan	33	Scheduled Caste	7876874401
11	Het Mani	Chinu Ram	Kalijan	41	Scheduled Caste	7876696604
12	Shanta Devi	Keshav Ram	Sitchwad	41	Scheduled Caste	8988895220
13	Mathra Devi	Naresh Kumar	Kalijan	28	Scheduled Caste	7018200691
14	Anita Devi	Deenu Ram	Kalijan	29	Scheduled Caste	7876394276
15	Damari Devi	Suresh Kumar	Kalijan	19	Scheduled Caste	7650934631

4. Details of the Activity/Program

S. No	Activity Description	Distance (km)	Notes
4-1	Distance by road from the location	24 km	
4-2	From the road to the specific market area	24 km	
4-3	Distance from Kullu to the specific location	24 km, Bhunter 14 km	
4-4	From the road to the market area and other destinations	24 km	
4-5	By foot, the distance from the village to the market and local places	66 km, Harsai 14 km	
4-6	From the road to the respective places by walking	24 km, 66 km, Harsai 14 km	
4-7	Some members are already familiar with handloom weaving	-	Certain members have prior knowledge of handloom weaving

5. Evaluation of the work by the master weaver and their training outcomes

Section	Description
5-1 Product Name	Shawls, Stalls, and Mufflers
5-2 Product Identification Method	Some group members have been working on weaving shawls, stalls, and borders from the beginning. The locally produced products have high demand in the local market. The group is hopeful for increased income through production and sale.
5-3 Product Design	The design is approved by group members (Consent letter attached).

6. The process of making handicraft items and their distribution

The following tasks will be divided among members for making caps, shawls, and mufflers:

1. Caps and shawls will be purchased from a reliable source and will be distributed at the location itself. The work will include various activities, such as finishing the caps and shawls and other necessary steps.
2. All members will divide the tasks related to caps, shawls, and mufflers. Upon completion of the tasks, some weaving of borders may also be done based on demand.
3. The work will be performed with care and attention to detail.
4. The time for completing each task will range from 4 to 5 hours.
5. Each member's contribution will be recorded to track their working hours.

Work Breakdown for Shawls:

1. **Kullu Shawls**

Kullu shawls are well-known for their traditional patterns. The designs on these shawls may include geometric patterns and floral designs, typically woven at the edges or borders. These designs use one to eight colors, with vibrant shades like red, yellow, magenta, pink, green, orange, blue, black, and white being common. In the past, these colors were primarily used for patterns, and neutral shades such as white, black, and brown were used as base colors. However, to meet current market demand, these vibrant shades are being replaced by pastel colors. The shawls are made from wool, angora, pashmina, yak wool, and hand-spun yarn. Shawl prices depend on the quality of wool and the complexity of the patterns used. For **Kullu Shawls**, it is estimated that 7 members can produce 56 shawls in one month, with each member able to produce one shawl in 4-5 hours.

2. **Lungis**

A lungi is a traditional garment worn by women, known for its versatile use and fashion appeal. It can be wrapped around the body or draped over the shoulders. The length and width of a lungi are typically smaller than a shawl. For **Lungis**, 5 members can produce them, with each member making one lungi in 4-5 hours. In total, the group can make 100 lungis in one month.

3. **Cotton Bedcovers**

Kullu shawls are often adorned with additional decorative borders or stripes in vibrant colors like yellow, green, white, or red. These can be used to make specialized products like pillow covers or table runners. The time required to make such products is longer, and the cost is higher. After completing the first three tasks, the group will decide based on market demand whether to continue producing these cotton bedcovers.

4. **Mufflers**

As a part of the tradition in the mountains, caps and mufflers are presented as gifts to distinguished guests during various occasions. Mufflers can be simple or decorated with floral or other designs on the edges. Each member can make three mufflers in 4-5 hours, with each member able to produce 45 mufflers per month, and three members can collectively make 135 mufflers in a month.

7. The process of making handicraft items

Point	Description (in English)
7	The process of making handicraft items
7-1	The total work time for producing 30 pieces (shawls, mufflers, etc.) is 4-5 hours per piece.
	Production
	56 Shawls
	100 Scarves
	135 Mufflers
7-2	Work allocations for different types of products (per piece):
	7 hours for Shawls
	5 hours for Scarves
	3 hours for Mufflers
	Total of 15 hours for all products
7-3	The quality of raw materials must be considered carefully, ensuring good quality.
7-4	The quality of raw materials and the final products must meet market requirements.
	Estimated production quantities must be adjusted based on market demand.

8. Cost of Material and Labor for Production

S. No.	Item Name	Unit of Measurement	Rate	Quantity (kg)	Total Cost	Total Items Produced	Total Cost per Item
1	Shawl (80:20 Yarn)						
	(a) Warp and Weft Yarn	kg	800	21	16,800	56 Shawls	300
	(b) Chemical Finishing	kg	500	1.7	850		
	(c) Wages for Labor	Daily wages	275	56	1,400		
	(d) Packing, Washing, Other		25	56	1,400		
	Total				49,325		
2	Towel (80:20 Yarn)						

S. No.	Item Name	Unit of Measurement	Rate	Quantity (kg)	Total Cost	Total Items Produced	Total Cost per Item
	(a) Warp and Weft Yarn	kg	800	36	28,800	100 Towels	288
	(b) Chemical Finishing	kg	500	3	1,500		
	(c) Wages for Labor	Daily wages	275	75	20,625		
	(d) Packing, Washing, Other		20	100	2,000		
	Total				52,925		
3	Woolen Muffler						
	(a) Warp and Weft Yarn	kg	1500	13.5	20,250	135 Mufflers	150
	(b) Wages for Labor	Daily wages	275	45	12,375		
	(c) Packing, Washing, Other		15	135	2,025		
	Total				34,650		

9. Production of Handloom Products and Sale Trends

S. No.	Description	Details
9-1	Production and Sale of Handloom Items	
9-2	Quantity of Production	56 Shawls, 14 Scarves
9-3	Demand for Handloom Products	Higher demand for production
9-4	Retail Buying Trends	Retail shops purchase in bulk, and local residents buy for weddings and other ceremonies
9-5	Seasonal Demand for Handloom Items	Demand increases during festivals, and general shopping occurs during holidays
9-6	Marketing and Sales Channels	
9-7	Retailers in Lahaul and Kullu for Sales	Focus on sales through Kullu and Lahaul retail shops
9-8	Retail Network for Marketing Handloom	Retailers in Kullu, Manali, and Bhunter will be connected for selling, and marketing will be done through fairs

S. No.	Description	Details
	Products	
9-9	Adjusting to Market Demand	When demand is low in local markets, products will be connected with Shimla's retailers; production will be adjusted based on demand
9-10	Brand Name	"Nag Rani"
9-11	Brand Name	"Ukaj"

10. Pricing Structure for Different Handloom Products

For Pricing, Follow These Steps:

- The pricing for the different handloom products should be determined according to the cost of production and market demand.
- The cost of production should be estimated based on raw material costs and labor wages.
- The final pricing should consider the production costs, labor charges, and any additional overhead costs.
- Sales should be managed in a manner where products are sold in bulk, allowing for efficient pricing.
- Records of purchases and sales should be maintained to track the profitability and demand for products.
- If products are produced in large quantities, a 50% price discount on the initial batch should be offered, while for other batches, a discounted rate based on labor and profit margins should be applied. After this, the remaining profit should be shared among the group members. Similarly, for future batches, the profit and wages should be divided equitably.

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

Strengths :

1. All group members have a positive and cooperative mindset.
2. Some members of the group are already engaged in small-scale production and marketing, which will make it easier for the other members to get involved in weaving and marketing.
3. The cost of production is low, and the demand for products is high.
4. Members will have a source of additional income available near their homes in their spare time.

Weaknesses :

1. The Self-Help Group (SHG) is new.
2. The group lacks experience in conducting business activities.
3. The financial position of the members is weak.

Opportunities :

1. There is potential for large-scale production within the group.
2. The local market has high demand for shawls, stoles, borders, and mufflers due to the tourism industry in the area.
3. The project will bear 50% or 75% of the cost for purchasing khaddi (handloom) and charkha (spinning wheel).
4. The project will offer training in handloom weaving, either on-site or through specialized handloom organizations.

Threats :

1. Internal conflicts within the group could affect its operations.
2. Lack of demand and transparency may lead to the group breaking up.
3. The demand for products is primarily dependent on the arrival of tourists.
4. Competition will be faced from established organizations in the handloom industry.

12. Possible discussions and steps to be taken for the development and work completion

S. No.	Challenges	Measures to Address
1	There is a possibility of reduced demand for products in the local markets, which may adversely impact income.	Shopkeepers from Shimla and Mandi markets will be connected for marketing.
2	The quality of products may decline, leading to reduced sales.	The group needs to maintain quality standards and acquire relevant skills to sustain quality.
3	Facing competition from established organizations.	Maintain quality and work skills. Continuously explore new marketing opportunities.

13. Project's Financial Details

S. No.	Item	Quantity	Rate	Total Cost	% Contribution	Project's Share	Beneficiary's Share	Total
1	Khaddi (Loom)	50	15,000	75,000	75/25	56,250	18,750	90,000
2	Charkha (with Stand)	2	1,700	3,400	75/25	2,550	850	3,400
3	Box	2	2,000	4,000	75/25	3,000	1,000	4,000
Total				82,400		61,800	20,600	82,400

Summary of Economic Activities

Income-Expense Breakdown

S. No.	Item	Unit	Quantity	Rate	Amount	Output/Production	Total Amount
1	Shawls (80:20 Yarn)					56 Shawls	49,325
	Yarn (Warp & Weft)	kg	21	800	16,800		
	Dyeing	kg	1.7	500	850		
	Warping Labor	pcs	56	25	1,400		
	Labor (Workdays)	days	105	275	28,875		
	Packaging & Washing	pcs	56	25	1,400		
2	Stoles (80:20 Yarn)					100 Stoles	48,125
	Yarn (Warp & Weft)	kg	30	800	24,000		

S. No.	Item	Unit	Quantity	Rate	Amount	Output/Production	Total Amount
	Dyeing	kg	3	500	1,500		
	Labor (Workdays)	days	75	275	20,625		
	Packaging & Washing	pcs	100	20	2,000		
3	Wool Mufflers					135 Mufflers	34,650
	Yarn	kg	13.5	1,500	20,250		
	Labor (Workdays)	days	45	275	12,375		
	Packaging & Washing	pcs	135	15	2,025		
Total Production Costs						132,100	

Other Expenses

S. No.	Details	Amount (₹)
1	Site Rent, Electricity Bill, etc.	1,200
2	Transportation (Raw Material and Finished Goods)	1,500
3	Miscellaneous Expenses (Repairs, Stationery, etc.)	500
Total		3,200

Income

S. No.	Item	Quantity	Rate	Revenue (₹)
1	Shawls	56	1,170	65,520

S. No.	Item	Quantity	Rate	Revenue (₹)
2	Stoles	100	601	60,100
3	Mufflers	135	302	40,770
Total				166,390

Final Summary

Details	Amount (₹)
Total Business Plan Cost	82,400 + 73,425 = 155,825
Total Estimated Revenue	180,390
Surplus or Additional Savings (if any)	14,000

14. Summary of Economic Overview

Production Cost Details	Amount (₹)
1. Total Production Cost	135,300
2. Annual Depreciation on Capital Assets (10%)	825
3. Annual Interest on Bank Loan (12%)	1,503
Total Cost	137,628

15. Financial Summary

S. No.	Item	Estimated Production Quantity	Production Cost (₹)	Profit (%)	Profit (₹)	Total Sale Price (₹) (3+5)	Market Sale Price (₹)	Income from Total Production (₹)
1	Shawl	56	880	33%	290	1,170	1,350	65,520
2	Stole	100	481	25%	120	601	700	60,100
3	Muffler	135	256	18%	46	302	400	40,770
Total Income from Sales								166,390

16. Cost-Profit Analysis (One Cycle = 1 Month)

S. No.	Item	Amount (₹)	Total (₹)
1	Capital cost annual depreciation (10%)	825	825
2	Recurring Costs		
	Room rent, electricity, etc.	1,200	
	Labor cost	61,875	
	Raw materials	63,400	
	Miscellaneous expenses (repairs, stationery)	500	
	Transportation of raw and finished goods	1,500	
	Packaging, dyeing, washing, etc.	6,825	
	Total Recurring Costs		1,35,300
3	Total Cost		1,36,125
4	Total Revenue from Product Sales		1,66,390
5	Total Profit (4 - 3)		30,110
6	Total Income (Profit + Labor + Rent)		93,185
7	Distributable Amount After 1 Month		90,492
8	Distributable Amount If Production Halves		7,297

Key Notes:

1. **Group Member Background:** All group members are from extremely poor and scheduled caste backgrounds.
2. **Bank Loan:**
 - 50% of the recurring cost will be taken as a loan in the first month.
 - The group will operate at 50% production capacity in the first month.
3. **Future Operations:**
 - Full recurring costs and production will begin from the second month.
 - Profits from sales will be reinvested to cover costs.
4. **Savings for Next Cycle:**
 - If operating at 50% production, ₹73,425 will be saved for the next cycle.
5. **Capital Cost Contribution:**
 - Members will contribute 25% in cash.
 - Remaining 75% will be borne by the project.
6. **Bank Loan Interest:**
 - 5% of the loan interest will be directly paid by the project to the bank.
 - The remaining interest will be borne by the group.

17. Financial Requirement and Resources for the First Month

A. Financial Requirement

S. No.	Item	Amount (₹)
1	Capital Cost	82,400
2	Recurring Cost (50%)	36,713
Total		1,19,113
Rounded Total		1,20,000

B. Financial Resources

S. No.	Source of Funds	Amount (₹)
1	Grant for Capital Cost (75%) by Project	61,800

S. No.	Source of Funds	Amount (₹)
2	Cash Contribution by Group Members (25%)	20,600
3	Group Savings	14,000
Total		96,400
4	Loan Requirement (1,20,000 - 96,400)	22,800

C. Additional Notes

- Loan Support from Project:**
 - ₹1,00,000 primary grant will be provided by the project for initiating the group activities.
 - An additional loan of ₹22,800 may be required to cover recurring costs.
- Group Contributions:**
 - Group members are contributing 25% of the capital cost in cash.
- Resource Allocation:**
 - The remaining 75% of the capital cost is covered by the project as a grant.

18. Calculation of Break-Even Point (BEP)

Break-Even Point Formula:

$$\text{BEP} = \frac{\text{Total Fixed Cost}}{\text{Profit per Unit (Shawl + Stole + Muffler)}}$$

- Profit Calculation:**

$$\text{Profit per Unit} = \text{Profit per Shawl} + \text{Profit per Stole} + \text{Profit per Muffler}$$

$$\text{Profit per Unit} = 290 + 120 + 46 = 456$$
- Break-Even Point:**

$$\text{BEP} = \frac{\text{Total Fixed Cost}}{\text{Profit per Unit}}$$

$$\text{BEP} = \frac{97,400}{456} \approx 214 \text{ units}$$
- Time to Reach Break-Even Point:**
 - At the given production and sales ratio, **214 units** need to be sold to break even.
 - This equates to approximately **7 months** of operation.

Conclusion:

The group will achieve the break-even point in **214 days or 7 months**, provided the sales follow the stated production and sales proportions.

19. Loan Repayment Schedule from the Bank

Month	Principal (₹)	Interest at 5%	Interest at 7%	Total Interest (₹)	Total Payment (₹)	Remaining Principal (₹)	Cumulative Principal Repayment (₹)	Cumulative Total Payment (₹)
1	22,800	228	95	133	23,028	22,800	228	23,028
2	1,805	228	95	133	2,033	1,900	2500	20,995
3	1,813	210	87	122	2,022	1,900	5000	19,182
4	1,820	192	80	112	2,012	1,900	7500	17,362
5	1,828	174	72	101	2,001	1,900	10,000	15,535
6	1,835	155	65	91	1,991	1,900	12,500	13,699
7	1,843	137	57	80	1,980	1,900	15,000	11,857
8	1,851	119	49	69	1,969	1,900	17,500	10,006
9	1,858	100	42	58	1,958	1,900	20,000	8,148
10	1,866	81	34	48	1,948	1,900	22,500	6,282
11	1,874	63	26	37	1,937	1,900	25,000	4,408
12	1,882	44	18	26	1,926	1,900	4,354	0
13	2,526	0	0	0	1,900	1,900	0	0
Total	22,800	1,503	626	877	23,677	22,800	0	0

- **Principal Repayment:** The total principal amount is repaid over 13 months.
- **Interest Calculation:** The interest for the loan is calculated on both 5% and 7% rates.
- **Total Payment:** This includes both the principal repayment and the total interest.

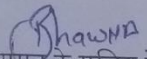
20. Rules for Self-Help Group

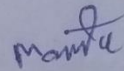
1. **Product Type:** Handloom weaving ("stalls, borders, and mufflers")
2. **Location:** Village Thiyul, Post Office Thiyul, Tehsil and District Kullu, Himachal Pradesh
3. **Membership Eligibility:** 15 (all scheduled castes)
4. **Date of Group Formation:** 12.03.2020

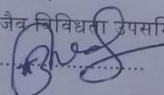
5. **Group's Financial Contribution:** Rs. 100 per member, along with 2 contributions from the group
6. **Group's Responsibility:** The group must repay the initial amount within 5 specified dates
7. **Group's Objective:** The group will help members in repaying the loan amount and in the collective effort of group activities.
8. **Group's Awareness:** Members should be educated about the handloom's significance and participate actively in skill development.
9. **Group's Registration:** The group is registered with Kangra District Co-operative Bank, Bajora under registration number 50073092177.
10. **Group's Financial Support:** The group will allocate funds for purchasing essential raw materials and setting up operations.
11. **Group's Future Plans:** The group will work towards future expansions and recruit more women for productive work.
12. **Group's Monitoring:** A continuous review of progress should be conducted, ensuring accountability for timely repayment of loans and further investments.
13. **Future Projects:** The group aims to participate in activities for community development and empower members with resources.
14. **Financial Transactions:** Any transaction involving the group's savings or loans must be carefully documented and processed to ensure transparency.
15. **Group Expansion:** The group will focus on generating more income sources through its activities and increase its production capacities.
16. **Monitoring and Training:** Regular training and supervision should be provided, ensuring group members are trained in all necessary aspects.
17. **Financial Accountability:** All financial transactions should be transparent, and proper records of each contribution must be maintained.
18. **Incentive for Growth:** A bonus or incentive system is in place for the group's successful operations and performance.
19. **Awareness Campaigns:** The group will engage in campaigns to spread awareness and encourage more participation from its members.
20. **Market Research:** The group will perform market analysis to understand trends and expand its reach.
21. **Financial Growth:** The group will strategize on boosting its profits and improving its production through new investment.
22. **Sustainable Income Generation:** The group will focus on generating sustainable income sources for its members.
23. **Field Technical Unit (FTU):** The group will implement the support of a Field Technical Unit for better management and performance.

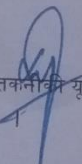
समूह का सहमती पत्र व आवश्यक संतुतियाँ एवं स्वीकृति

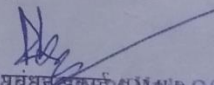
आज दिनांक ०५.१२.२०२० को नाग रानी स्वयं सहायता समूह की बैठक हुई। बैठक में प्रधान श्रीमती ममता कुमारी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया कि आय बढ़ाने के लिए शॉल, स्टॉल और मफलर बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका वित्तपोषित) से जुड़ने की सहमती प्रदान करते हैं तथा उपरोक्त परियोजना की सहायता से सभी सदस्यों द्वारा चयनित की गई गतिविधि जो कि हथकरघा बुनाई है, को इसकी व्यवसाय योजना के अनुसार या बाज़ार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।


समूह के सचिव के हस्ताक्षर


समूह के प्रधान के हस्ताक्षर

हस्ताक्षर
प्रधान,
जैव विविधता उपसमिति



फील्ड तकनीकी यूनिट (FTU)
कुल्लू

स्वीकृत

Divisional Forest Officer
-cum Divisional Forest Officer,
Wild Life Division, Kullu

Photographs of the members of the Self-Help Group Nag Rani



