



# BUSINESS PLAN

## Handloom

(Shawl, stole and muffler knitting)

Laxmi Self Help Group (Lot Sub Committee)



Biodiversity Management Committee

Shillirajgiri

Sub Committee

Lot

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)

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## Introduction

The handloom industry has been providing livelihoods to artisans since ancient times. Over the years, it has evolved into one of the most significant cottage industries in India. Handloom weavers have been creating products using fine yarns of cotton, silk, and wool. This industry is an essential part of India's cultural heritage.

In the past, people in Kullu mainly wove plain shawls. However, with the arrival of Bushahri artisans from Rampur in Himachal Pradesh's Shimla district, patterned handloom products gained popularity. Long ago, men and women used traditional pit looms in their homes to weave warm clothing for their families. Later, the handloom craft gained traction, possibly influenced by the British during the colonial era.

Kullu's traditional handloom products include **Dodu, Pattuu, Puhri (tweed), shawls, borders for caps, and mufflers**. Since the 1960s, with the increasing arrival of tourists, there has been a steady rise in demand for these products. The local handloom industry, particularly women who constitute about 70% of the weavers in the region, has become a significant source of livelihood.

However, the introduction of **power loom products** from the plains has created challenges for artisans and entrepreneurs in marketing their handmade products. Both the Government of India and the state government are actively promoting this sector. Recently, the Ministry of Textiles of the Government of India designated **Sharan Village** as a **Handloom Craft Village** on National Handloom Day. Approximately ₹1.4 crore will be invested in developing basic infrastructure and modernizing the village, which will also include the construction of a dedicated handloom facility for displaying locally crafted products.

Through the **Himachal Pradesh Forest Department's JICA-supported project—"Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project" (PIHPFEM&L)**—efforts are being made to improve the livelihoods of communities living near forests while also managing ecosystems sustainably. Women's Self-Help Groups (SHGs) have been formed, and activities are chosen based on their preferences. Among these activities, handloom work—a traditional craft of Kullu—has garnered significant interest from women.

In this context, the **Laxmi Self-Help Group** under the **Lot sub-committee of the Shililrajgiri Biodiversity Management Committee (BMC)** has chosen handloom as their income-generating activity. This business plan has been developed with careful consideration of all aspects of this endeavor.

## **Description of Activities**

Himachal Pradesh is situated in the Western Himalayas and is blessed with natural beauty, rich cultural heritage, and religious significance. The state is characterized by diverse landscapes, rivers, and valleys, with a population of approximately 7 million and a geographical area of 55,673 square kilometers. It spans from the Shivalik Hills to the middle Himalayas, encompassing regions of varying altitudes and cold zones. Agriculture is the primary occupation of the people in this state.

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

The **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA-Sponsored)** initiated the formation of a micro-plan for the Shililrajgiri Panchayat "Lot" sub-committee under the Biodiversity Management Committee. The majority of the members of the forest development committee rely on agriculture and horticulture for their livelihood. However, the average landholding per family is less than four bighas, and there are no proper irrigation facilities. Consequently, most of the people either work as laborers within

the district or migrate outside for work. Due to the lack of proper irrigation facilities, people cannot achieve significant growth in their incomes.

The locals predominantly cultivate wheat, maize, barley, and pulses, along with horticulture crops like apples, plums, pears, and apricots. Due to the absence of alternative income sources, they are compelled to seek labor opportunities outside their villages.

To address this issue, the **Lakshmi Self-Help Group (SHG)** decided to enhance their livelihood by engaging in activities such as making woolen stoles, shawls, and mufflers. Local self-help groups have been established as part of the livelihood improvement project. Lakshmi SHG was formed on **December 25, 2020**, with an initial membership of 10 women. Unfortunately, one member, Geeta, who was the group's secretary, passed away in August 2021, reducing the group's strength to nine members.

Out of the nine members, five belong to Scheduled Caste families, while the remaining four are from other economically weaker or general categories. After thorough discussions, the group decided to focus on weaving and marketing woolen shawls, stoles, borders, and mufflers.

Initially, 1-2 members of the group had experience in weaving. The group plans to collaborate with local shopkeepers or wholesalers for marketing their products. With growth in production and marketing, they aim to explore additional opportunities for expansion.

Recently, the Chief Minister of Himachal Pradesh, during Handloom Day celebrations, mentioned that the state government is in talks to market Himachal's handloom products through Flipkart. Such efforts are expected to provide sustained livelihood opportunities to self-help groups.

The members of Lakshmi SHG plan to produce in larger quantities collectively, thereby increasing their livelihood opportunities. The group has also decided to allocate 25% of their recurring expenses as capital investment in cash. In the first phase, they will produce 50% of the goods, reinvesting the profits and wages earned into the next phase. The remaining profits will be distributed among the members. From the subsequent phase, all members will equally share the profits and wages by mutual agreement.

For the production of shawls, stoles, and mufflers, raw materials and markets are locally available, and there is immense potential for marketing at the local level. This is primarily because Kullu Valley attracts tourists almost throughout the year. The shawls, stoles, borders, caps, and mufflers of Kullu are renowned for their beauty across India. As a result, tourists often purchase these products in large quantities as gifts for their family and friends while returning home.

The group members will receive training under the project for the production of shawls, stoles, borders, and mufflers. Additionally, financial assistance equivalent to 75% of the capital cost will be provided by the project. If all the women in the group belong to Scheduled Castes, Scheduled Tribes, or economically weaker sections, the group will be eligible for a 75% subsidy on the capital cost from the project. Furthermore, a revolving fund of ₹1,00,000 will be provided,

and in case of loans from the bank, 5% of the interest will be borne by the project. The group has decided that all members will work in accordance with the rules and conditions and will share the benefits and responsibilities through mutual agreement.

To prepare this business plan, detailed discussions were held with Shri Jugat Ram, a retired technical production assistant (Himachal Weaver). Based on these discussions, and under his guidance, the business plan was developed. While preparing this plan, special attention was given to the group's production capacity for shawls, stoles, and mufflers, as well as the availability of raw materials, demand, and marketing. A plan was made to produce 32 shawls, 60 stoles, and 90 mufflers per month, keeping in mind the production feasibility.

The group will dedicate an average of 4 hours daily throughout the year for production. As a result, two working days per member have been considered equivalent to one wage in this business plan. From March to November, less time will be available due to agricultural activities, but sufficient time will be available during the remaining months for this activity. Among the nine group members, four belong to economically weaker families from the general category, while five belong to Scheduled Castes, and all are women.

For this purpose, Shri Jugat Ram or any other relevant skilled institution or professional will provide on-site training in shawls, stoles, borders, and mufflers. Initially, assistance will also be sought in quality control, design development, and marketing to ensure the success of the plan.

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

S. No.	Name of Member	Father/Husband's Name	Designation	Village	Age	Gender	Category	Contact Number
1	Vinesh Veer Singh	Pradhan	Lot	25	Female	General	7018841231	
2	*	Secretary						
3	Pagla Shelender Thakur	Deputy Pradhan	Lot	24	Female	General	7876395923	
4	Khapi Loha	Member	Lot	32	Female	Scheduled Caste	7876294900	
5	Vimla Rajesh Kumar	Member	Lot	23	Female	General	7876704755	
6	Dharma Devi	Kehar Singh	Member	Lot	36	Female	Scheduled Caste	-
7	Vimla Chinku	Member	Lot	40	Female	Scheduled Caste	8219150526	

S. No.	Name of Member	Father/Husband's Name	Designation	Village	Age	Gender	Category	Contact Number
	Ram							
8	Leela Jaglu Ram	Member	Lot	28	Female	Scheduled Caste	9630391869	
9	Pushpa Govind	Member	Lot	33	Female	General	8278809228	
10	Geeta Devi	Veer Das	Member	Pah Nala	38	Female	Scheduled Caste	7807108994

\*Unfortunately, Mrs. Geeta, who was the secretary of the group, passed away last month.

### 3. Details of Self-Help Groups (SHGs) receiving assistance or support:

S. No.	Detail	Information
3.1	Name of Self-Help Group (SHG)	Lakshmi
3.2	Biodiversity Management Committee	Shilirajgiri
3.3	Sub-Committee Name	Lot
3.4	Forest Range	Vihalini, Kullu
3.5	Forest Division	Vihalini, Kullu
3.6	Village	Lot
3.7	Development Block	Kullu
3.8	District	Kullu
3.9	Total Number of Members in SHG	9 women
3.10	SHG Formation Date	25.10.2020
3.11	Monthly Contribution of Members	₹50/-
3.12	Name and Branch of Bank where SHG Account is Operated	Himachal Gramin Bank, Doharanala
3.13	Bank Account Number	88331300005814
3.14	Total Savings of SHG	₹7500/-
3.15	Amount Given to Members by SHG	Not yet given
3.16	Status of Returned Cash Credit Limit Amount by Members	Not yet returned

S. No.	Details	Information
4(a)	Distance from District Headquarters	17 km
4(b)	Distance from National Highway	7 km
4(c)	Name and Distance of Nearest Local Market	Kullu - 17 km, Bhuntar - 15 km
4(d)	Distance from Main Market and Name	Kullu - 17 km
4(e)	Distance from Other Major Cities and Towns	Kullu - 17 km, Manali - 57 km, Bhuntar - 15 km
4(f)	Distance from Market/Markets where Products are Sold	Kullu - 17 km, Manali - 57 km, Bhuntar - 15 km
4(g)	Specialties of the Village Related to Group Activities	1-2 members are already skilled in handloom weaving.

S. No.	Details	Description
<b>Details of Products</b>		
<b>5</b>	<b>Related to the Livelihood Activity</b>	
<b>4-1</b>	Name of Products	Shawls, Stoles, Borders, and Mufflers
		Members of the group (1-2 members initially) were already engaged in the production of shawls, stoles, and borders at a local level.
<b>4-2</b>	Method of Product Identification	There is a high demand for these products in the local market. The group feels confident about income generation through production and sale.
<b>4-3</b>	Consent for Product Design	Members of the group have mutually agreed on the product design. ( <i>Consent letter is attached.</i> )

## Description of Product Manufacturing Process

### 1. Training for Members:

Initially, all group members will receive training organized under the project. The training will cover the production of shawls, stoles, and mufflers. After the training, members will undertake the following activities:

- **Raw Material Procurement:** The yarn for shawls, stoles, and mufflers will be purchased directly at the site, ensuring that the supplier sets up the required machine at the time of purchase. This will save time and reduce transportation costs.

*Note:* Once the production process stabilizes, women may consider investing in a

warping machine, costing approximately ₹25,000. However, this machine requires additional space for installation.

- **Division of Work:** All group members will share responsibilities for the production of shawls, stoles, and mufflers.
  - **Marketing and Transport:** Members will handle the distribution of products and procure necessary raw materials collectively.
  - **Work Hours:** Each member will work for 4–5 hours daily. Two days of work will be counted as one workday for payment purposes.
  - **Time Tracking:** Every member's working hours for the group's activities will be recorded.
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## Post-Training Activities by the Group

After training, the group will produce the following products as detailed below:

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### A. Shawls

*Kullu shawls* are renowned for their traditional patterns. They feature intricate designs on both ends, with patterns ranging from floral motifs on the corners to borders. Each design may include 1–8 colors. Traditionally, vibrant colors like red, yellow, magenta, green, orange, and blue were used, along with natural shades of white, black, and brown for the base.

Modern consumer preferences are shifting towards pastel tones. The yarn used is usually wool, Angora, Pashmina, or Yak wool. Shawls are priced based on the quality of the wool and the complexity of the design.

- **Production Process:**  
Designs for shawls will be finalized by four members, based on market demand. Each member will produce 1 shawl in 4 days, working 4–5 hours daily. Four members can collectively produce **32 shawls per month**.
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### B. Stoles

Stoles are smaller versions of shawls, primarily used as fashion accessories. They can be wrapped around the body or draped over the shoulders. Stoles are typically narrower and shorter than shawls.

- **Production Process:**  
Members will create stoles based on diverse designs. One member can produce 20 stoles in 30 days, working 4–5 hours daily. Thus, three members can produce **60 stoles per month**.



### *C. Mufflers*

Mufflers are commonly used to honor individuals during ceremonies, especially in the mountains.

- **Production Process:**

Mufflers will be prepared by two members. Each member, working 4–5 hours daily, can produce 3 mufflers per day. In a month, two members working 30 days can produce **90 mufflers**.

This structured approach will ensure the efficient production of shawls, stoles, and mufflers while providing a sustainable source of income for the group.

Section	Details
<b>7. Arrangement for Production</b>	
<b>7-1. Production Cycle (Time Frame: 30 Days, Daily Work: 4-5 Hours)</b>	
- Shawls	32 Pieces
- Stoles	60 Pieces
- Mufflers	90 Pieces
<b>7-2. Manpower Required per Production Cycle</b>	
- 4 Members for Shawls	
- 3 Members for Stoles	
- 2 Members for Mufflers	
- <b>Total Members</b>	9 Members
<b>7-3. Source of Raw Materials</b>	
- Wool	Local Sources
- Yarn	Purchased Locally
<b>7-4. Other Resource Sources</b>	
- Utilities (e.g., electricity, water)	Local Market
- Machinery	Purchased Locally

**Note:**

- The estimated quantity for each product is indicative and may increase or decrease depending on market demand.

Item	Name of Product	Unit	Quantity	Rate	Amount (INR)	Total Production
1.	Tana Bana (80:20 Thread)	kg	18	800	14,400	60 Stoles
	Kemillion	kg	1.8	500	900	
	Labor (Daily Wage)	daily	45	275	12,375	
	Packing, Washing		60	20	1,200	
<b>Total</b>					<b>28,875</b>	
2.	Muffler (Woolen)					
	Tana Bana	kg	12.16	800	9,728	32 Shawls
	Kemillion	kg	1	500	500	
	Waste Labor	daily	32	25	800	
	Labor (Daily Wage)	daily	60	275	16,500	
	Packing, Washing		32	25	800	
<b>Total</b>					<b>28,328</b>	
3.	Tana Bana (80:20 Thread)	kg	9	1,500	13,500	90 Mufflers
	Waste Labor	daily	30	275	8,250	
	Packing, Washing		90	15	1,350	
<b>Total</b>					<b>23,100</b>	

## 10. Final Work Plan for Product Development

- **Work for Completion:**
  - Labor (Daily Wage) 30 people, ₹275 per day = ₹8,250
  - Packing, Washing, etc. for 90 units = ₹1,350
  - **Total:** ₹23,100

## 11. Work Plan for Future Production and Profit Distribution

- **Distribution Plan:**
  - Production and profits will be distributed equally after 50% of the profit from the primary production and wages are distributed. The remaining profits will be shared among the group after the distribution of wages. This plan will be followed for all future cycles of production.
- **Profit and Wages Distribution:**
  - In the next cycle, an equal share of profit and wages will be distributed among the group members.

## 12. SWOT Analysis

### *Strengths:*

1. All group members share similar and positive thinking.
2. Some group members have prior experience in producing small-scale products and marketing them, which will help others learn about weaving and marketing.
3. Production costs are low, and demand for the products is high.
4. Members will have an income-generating opportunity close to their homes in a timely manner.

### *Weaknesses:*

1. The self-help group is new.
2. The group lacks experience in managing operations.
3. Some members face financial challenges.

### *Opportunities:*

1. The group has the potential to produce on a larger scale.
2. There is high demand for products like "KKWy", "LVkWy", borders, and mufflers in local markets due to tourism.
3. The project will subsidize 50% or 75% of the cost for purchasing yarn and handlooms.
4. Handloom production can be outsourced to a specialized organization or done locally.

### *Threats:*

1. Internal conflicts within the group may hamper operations.
2. The group may disband due to a lack of demand and transparency.
3. Product demand may mostly rely on tourist seasons.
4. The group may face competition from established organizations in the handloom sector.

## 12. Possible Risks and Strategies

Possible Risks and Mitigation Strategies	Risk	Mitigation Strategy
<b>1. Low demand in local markets</b>	There is a possibility of low demand for the products in local markets, which could negatively impact sales and income.	Retailers in markets like Shimla and Mandi will be engaged to boost sales.
<b>2. Decrease in product quality</b>	The quality of the products may decline, leading to a decrease in sales.	The group must adopt quality standards and enhance skills to maintain quality.
<b>3. Competition from established organizations</b>	The group may face competition from established organizations.	The group must maintain quality and operational skills, and constantly explore new marketing opportunities.

## 12. Activities and Procedures for Implementation

S. No.	Name of Item	Unit	Rate	Total Cost	% Share	Project Share	Beneficiary Share	Total Cost
1	Khadi	50"	15,000	120,000	75/25	90,000	30,000	120,000
2	Charkha with Stand	5	1,700	8,500	75/25	6,375	2,125	8,500
3	Boxes	2	2,000	4,000	75/25	3,000	1,000	4,000
<b>Total</b>				132,500		99,375	33,125	132,500

### Income Calculation:

S. No.	Product Name	Unit	Rate	Quantity	Total Amount
1	Shawl (80:20 Thread)	kg.	800	12.1	9,728
2	Shawl	kg.	500	1	500
3	Wages for Workers		275	60	16,500
4	Packing, Washing		25	32	800
<b>Total</b>					28,328
5	Total (80:20 Thread)	kg.	800	18	14,400

S. No.	Product Name	Unit	Rate	Quantity	Total Amount
6	Shawl	kg.	500	1.8	900
7	Wages for Workers		275	45	12,375
8	Packing, Washing		20	60	1,200
<b>Total</b>					28,875
9	Woolen Muffler	kg.	1,500	9	13,500
10	Wages for Workers		275	30	8,250
11	Packing, Washing		15	90	1,350
<b>Total</b>					23,100
<b>Grand Total</b>					80,303

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#### Other Expenses:

S. No.	Expense Type	Amount
1	Rent, Electricity	900
2	Transport of Raw and Finished Goods	1,000
3	Miscellaneous (Stationery etc.)	250
<b>Total</b>		2,150

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#### Final Summary:

Description	Amount
<b>Total Production Cost</b>	82,453
<b>Total Income (Production Cost - Labor)</b>	45,328
<b>Total Business Plan Cost</b>	177,828

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#### Income Estimation:

Product Name	Quantity	Rate	Income
Shawl	32	1,150	36,800
Total	60	600	36,000
Muffler	90	302	27,180
<b>Total Income</b>			99,980

**Estimated Profit or Savings:** 7,200

**Total Estimated Income:** 107,180

S. No.	Description	Amount
1	Total Production Cost	132,500
2	Capital Investment Annual Interest (10%)	1,350
3	Bank Loan Annual Interest (12%)	2,713
<b>Total</b>		<b>136,513</b>

**The estimation of the market value calculation, profit, and income from total production can be expressed as follows**

S. No.	Product	Production Quantity	Production Cost	Profit	Profit Percentage	Profit Share	Total Market Value	Market Rate	Income from Total Production
1	Shawl	32	885	30,265	1,150	1,350	36,800	-	36,800
2	Towel	60	481	25,120	600	700	36,000	-	36,000
3	Muffler	90	256	18,460	302	400	27,180	-	27,180
<b>Total Income</b>	-	-	-	-	-	-	-	-	<b>99,980</b>

### **15. Cost-Profit Analysis (One Cycle = 1 Month)**

Sr. No.	Item	Amount (₹)	Remarks
1	Capital Investment Interest (10% annual)	1350	Interest on capital investment
2	Rent for Room and Electricity Expenses	900	Room rent and electricity costs
3	Labor Costs	37125	Labor costs for production
4	Raw Material	39028	Raw material costs

Sr. No.	Item	Amount (₹)	Remarks
5	Other Expenses (Repair, Stationery, etc.)	250	Miscellaneous expenses (e.g., repairs, stationery)
6	Transportation Expenses (Goods & Finished Goods)	1000	Costs for transporting raw and finished goods
7	Packaging, Drying, and Cleaning	4150	Packaging, drying, and cleaning expenses
<b>Total Expenses</b>	<b>Total Operating Costs</b>	<b>82453</b>	Total of all expenses listed above
8	Total Profit	16177	Profit after deducting the total expenses from the total income
9	Total Profit from Production (Profit + Labor + Rent)	54202	Total profit after adding labor and rent costs to the profit
10	Distribution Amount per Group Member (Full Production)	53222	Amount to be distributed among group members after full production, with all expenses accounted
11	Distribution Amount per Group Member (50% Production)	3232	Amount to be distributed when only 50% of the production is achieved, after deducting expenses

#### Same Group Composition and Distribution Guidelines:

- All members of the group are associated with the underprivileged and scheduled castes. After the training, the group will take 50% of the loan from the bank in the first month, and in the subsequent month, they will produce 50%. After this, when the production becomes regular in the following months, 100% of the cost and production will be handled. The costs and profits will be accounted for from the production.
- After producing and distributing 50%, the profits and wages will not be shared, and the remaining amount will be saved for the next cycle.
- Half of the capital cost (₹26,825) will be given to the members in cash, and 75% will be carried forward for the project.
- The interest rate on the bank loan will be 5%, and the interest will be directly deposited into the bank account for the project. The remaining interest will be paid by the group.
- Here is the translation of the provided text into English in table format:

## 16. Required Funds for the Group

Sr. No.	Item	Amount (₹)
1	Capital Expenditure	132,500
2	50% of Operating Expenses	22,664
<b>Total</b>	<b>Required Funds</b>	<b>155,164</b>

- Alternatively, **Total = ₹155,200**
- **Group's Financial Resources**

Sr. No.	Financial Source Description	Amount (₹)
1	Capital Grant from the Project	99,375
2	Cash Contribution from Group Members	33,125
3	Loan from Bank	15,200
4	Group's Savings	7,500
<b>Total</b>	<b>Total Funds Available</b>	<b>155,200</b>

- **Note:** Additionally, the project will provide ₹100,000 as a seed fund grant.

## 17. Financial Analysis of Expected Returns (for Shawls, Stoles, and Mufflers)

### Calculation of Unit Point

Unit Point =  $265 + 120 + 46$  (Profit for one Shawl, one Stole, and one Muffler) = 431

Therefore, the Unit Point =  $₹132,500 / 431 = ₹307$  per day or 10 months.

### Profit Calculation

By calculating the profit for Shawls, Stoles, Borders, and Mufflers, and considering the distribution after 307 days or 10 months, the expenses can be adjusted accordingly. In case the demand for the finished products is higher, this time period can be reduced.



## 18. Repayment Schedule of Loan from Bank

Month	Principal	Interest (5%)	Interest (7%)	Total Interest	Total Repayment (Principal + Interest)	Principal Repayment	Balance Loan	Remaining Interest
1	₹15,200	₹152	₹153	₹305	₹15,352	₹15,200	₹152	₹153
2	₹1,317	₹152	₹63	₹215	₹1,469	₹1,380	₹250	₹1,383
3	₹1,322	₹139	₹58	₹197	₹1,461	₹1,380	₹5,000	₹1,261
4	₹1,328	₹126	₹52	₹178	₹1,453	₹1,380	₹7,500	₹1,112
5	₹1,333	₹112	₹47	₹159	₹1,446	₹1,380	₹10,000	₹999
6	₹1,339	₹99	₹41	₹140	₹1,438	₹1,380	₹12,500	₹864
7	₹1,344	₹86	₹36	₹122	₹1,430	₹1,380	₹15,000	₹728
8	₹1,350	₹72	₹30	₹102	₹1,422	₹1,380	₹17,500	₹592
9	₹1,356	₹59	₹24	₹83	₹1,414	₹1,380	₹20,000	₹456
10	₹1,361	₹45	₹19	₹64	₹1,406	₹1,380	₹22,500	₹318
11	₹1,367	₹32	₹13	₹45	₹1,398	₹1,380	₹25,000	₹180
12	₹1,367	₹18	₹7	₹25	₹1,390	₹1,380	₹4,354	₹0
13	₹417	₹0	₹0	₹0	₹391	₹20	₹0	₹0

### 12% Interest on Capital and Repayment Details:

- If further financial requirements arise, additional options like CCL (Cash Credit Limit) will be explored, and a decision will be made accordingly. The group will have to pay at least the required interest amount.

- 25% of the capital amount will be paid by the group members in cash, and 75% will be covered by the project.
- The 5% interest on the bank loan will be directly deposited into the project's bank account, resulting in a savings of ₹391. The remaining interest will be paid by the group.
- In the second month, the group will prepare "kkWy", "LVkWy", and mufflers. Upon selling these, the group will earn ₹37,125 in wages and ₹53,222 in profits. Each member will earn ₹4,125 in wages from this.
- However, in the third month, the group members will complete 50% of the production and costs. Afterward, in the second month, the full production will be completed and sold.

### **Details of the Group's Progress:**

1. **Products Produced:** Handloom items (kkWy, LVkWy, and mufflers).
2. **Location of the Group:** Village Lot, Post Office Dohra Nala, Tehsil and District Kullu, Himachal Pradesh.
3. **Group's Membership:** 9 members.
4. **Incorporation Date:** 25th October 2020.
5. **Group's Financial Status:** The group has 100% registration, and 2 members are active.
6. **Initial Investment Status:** Group made a total of 5 investments on different dates.
7. **Production and Marketing:** All products are directly marketed through various channels.
8. **Other Production:** The group will prepare more products for distribution.
9. **Group's Account:** The group operates in the Dohra Nala area, Himachal Pradesh, under the rural self-help schemes, with an account number: 88331300005814.
10. **Financial Assistance:** The group has made requests for financial support and will submit necessary documents for approval.
11. **Women's Contribution:** Women members are contributing significantly to the group's activities and are expected to generate income.
12. **Upcoming Projects:** New items such as more handloom products will be prepared, with details being finalized soon.
13. **Future Funding:** Further funds will be allocated for the development of the group, as identified by upcoming projects.
14. **Project Development:** The group is involved in initiatives that are aligned with governmental objectives, helping to fund and develop the products.
15. **Bank Loan and Future Steps:** The group has plans for loans to strengthen their project and are in the process of completing the necessary paperwork.
16. **External Partners:** Collaborations with external partners are being explored to enhance the group's growth and profitability.
17. **Inventory and Production Details:** Regular updates on inventory management and production levels are maintained to ensure smooth functioning.
18. **Further Assistance for Equipment:** The group is requesting additional funding for machinery and tools required for production.

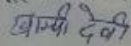
19. **Working with Other Groups:** Collaboration with other groups is also planned to expand their reach and production.
20. **Future Workshops:** Workshops will be conducted for better skills training for members.
21. **Working Capital Requirements:** Working capital will be utilized for the smooth operation of production units.
22. **Salary and Wages:** Wages for workers will be paid from the production proceeds.
23. **Field Technical Support:** Field Technical Unit (FTU) will support the group's activities in future projects.

(2)

### समूह का सहमती पत्र

आज दिनांक 08.11.2021 को "लक्ष्मी" स्वयं सहायता समूह, जिल्लिराजगिरी जैव विविधता प्रबंधन समिती की ओर उपसमिति की बैठक हुई। बैठक में प्रधान श्रीमती विनेश की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए शॉल, स्ट्रॉल और मफलर बनाई 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 नगमित की गई गतिविधि को इस व्यवसाय योजना के अनुसार या बाजार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।

समूह के सचिव के हस्ताक्षर



Secretary

Luxmi Self Help Group

Vill. Lot P.O. Mohal

Teh. Bhunter Dist. Kullu (H.P.)

हस्ताक्षर

प्रधान,

जैव विविधता उपसमिति

Pradhan  
Sub-Committee Lot

फोल्ड तकनीक यूनिट (FTU)

कुल्लू

समूह के प्रधान के हस्ताक्षर




Pradhan

Luxmi Self Help Group

Vill. Lot P.O. Mohal

Teh. Bhunter Dist. Kullu (H.P.)

स्वीकृत

  
Divisional Forest Officer, Unit Office  
Wild Life Division, Kullu

स्वयं सहायता समूह लक्ष्मी (लोट उप समिति ) सदस्यों के फोटो

 <p>Mrs. Nagesh Prasad</p>	 <p>Smt. Pooja Up Pradhan</p>	 <p>Smt. Promila Cashier</p>
 <p>Smt. Khampi Devi Joint Secretary</p>	 <p>Smt. Dharmi Devi</p>	 <p>Geeta Devi</p>
 <p>Smt. Leela Devi</p>	 <p>Smt. Pushpa</p>	 <p>Smt. Ruma Devi</p>