



BUSINESS PLAN

Handloom & Weaving

(Shawl and stole)

Saraswati Self Help Group (Bhakhli Sub Committee)



Biodiversity Management Committee	Shilirajgiri
Sub Committee	Bhakhli
Gram Panchayat	Bhakhli
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 livelihoods to skilled artisans since ancient times. In India, it has emerged as one of the most significant cottage industries over time. Handloom weavers have traditionally created products using pure threads of cotton, silk, and wool. This industry is an essential part of India's cultural heritage.

Initially, people in the Kullu region wove plain shawls. However, after the arrival of skilled artisans from Bushahr (Rampur) in Himachal Pradesh's Shimla district, patterned handlooms

became prominent. Historically, men and women used pitlooms in their homes to weave warm clothes for their families. The advent of handlooms, influenced possibly during the British era, led to a shift in practices.

Traditional Kullu weaving products include **Dodu, Pattu, Pahi (Tweed)**, shawls, border designs for caps, and mufflers. Since the 1960s, the increasing influx of tourists and growing demand for these products have provided livelihoods to many people, especially women, who now constitute around 70% of weavers in the region.

However, handloom artisans and entrepreneurs in this region face challenges in marketing their products due to competition from power loom products made in the plains. Both the Government of India and the state government have been working to support this sector. Recently, the Ministry of Textiles, Government of India, included **Sharan Village** under the National Handloom Day initiative as a **Handloom Craft Village**. Approximately ₹1.40 crore will be spent on creating basic amenities and improving the infrastructure in the village, including constructing a new handloom facility to showcase the products.

Under the **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (PIHPFEM&L)**, operated by the Himachal Pradesh Forest Department and supported by JICA, efforts are being made to enhance livelihoods alongside ecological management. Women self-help groups (SHGs) are being formed, and activities tailored to their skills are being chosen to assist these groups.

One of these activities is **handloom weaving**, a traditional craft of Kullu. Women from the **Saraswati SHG**, part of the **Bakhli sub-committee** under the **Shilirajgiri Biodiversity Management Committee**, have shown interest in working in this field. This business plan has been developed while keeping every aspect of the activity in mind.

2. Project Summary

Himachal Pradesh is located in the western Himalayas and is known for its natural beauty and rich cultural and religious heritage. The state features diverse landscapes, rivers, and valleys, with a population of approximately 7 million people. Its geographical area spans **55,673 square kilometers**. In Himachal Pradesh, the terrain ranges from the Shivalik Hills to the higher and colder zones of the middle Himalayas.

The primary occupation of the people in the state is agriculture. Out of the 12 districts of Himachal Pradesh, six districts are implementing the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project in collaboration with JICA (Japan International Cooperation Agency), which includes Kullu district.

Under the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA-funded), a micro plan was developed for the Biodiversity Management Committee (BMC) of Shirirajgiri at “Bakhli.” The main occupations of the members of the Forest

Development Committee are agriculture and horticulture. However, the average landholding per family is less than four bighas, and there are no proper irrigation facilities. As a result, many people migrate within or outside the district to earn a livelihood. Due to a lack of irrigation facilities, there has been no significant increase in income.

The local community primarily grows wheat, maize, barley, and pulses and cultivates horticultural crops like apples, plums, pears, and apricots. In the absence of alternative income sources, people often have to leave home to work as laborers. To address this issue, the Saraswati Self-Help Group decided to improve their livelihood by producing and marketing shawls, stoles, borders, and mufflers. Local self-help groups were formed under the livelihood improvement initiative. One of these, the Saraswati Self-Help Group, was established on August 13, 2020. It consists of 15 women, all belonging to the Scheduled Caste community. After extensive discussions, the group decided to focus on producing and marketing shawls, stoles, and mufflers.

Two to three members of the group already had prior experience in weaving shawls, stoles, and mufflers. Initially, the group will connect with local shopkeepers or wholesale traders for marketing their products. With increased production and quality improvement, there will be a need to explore further marketing opportunities and expand. Recently, the Chief Minister of Himachal Pradesh stated on Handloom Day that the state government is working on promoting Himachali handloom products on a global platform. Such efforts are expected to enhance the livelihood of self-help groups sustainably.

The group plans to produce larger quantities collectively to improve their livelihood. They have decided to use the revolving fund for financial assistance, borrowing at a 4% interest rate, or depositing the revolving fund as a fixed deposit in a bank to secure loans. The group members are hesitant about taking loans from the bank, so they plan to produce 50% of the required output in the first phase. The profit and wages earned will be used to fund the second phase. The remaining profits will be distributed among the members. After the next phase, the profits and wages will be distributed equally among all members with mutual consent.

Raw materials and tools for producing shawls, stoles, and mufflers are locally available, and there is immense potential for local marketing. Due to the year-round influx of tourists in the Kullu Valley, the beautiful shawls, stoles, borders, caps, and mufflers from Kullu are famous throughout India. Tourists often purchase these items as gifts for their families and friends while returning home.

Making borders requires more time, precision, and intricate craftsmanship, which currently yields lower profits. Therefore, the group will focus on producing borders only as demand and production capacity grow. The project will provide training to group members in weaving shawls, stoles, borders, and mufflers, fully funded by the project, at an estimated cost of around ₹75,000. The group members are all from Scheduled Castes. Therefore, 75% of the capital expenditure will be provided as assistance by the project. Expenses incurred in transporting and setting up the loom in the village will also be covered by the project. Additionally, a revolving fund of ₹1,00,000 will be provided. The group has decided that all members will follow the rules and conditions and mutually agree on the tasks and the distribution of benefits.

To create this business plan, a detailed discussion was held with Shri Jugat Ram, a retired production technology assistant (Himachal Weaver). Based on his advice, a business plan was prepared. While formulating the plan, the group's capacity to make shawls, stoles, and mufflers, as well as the availability of raw materials, demand, and marketability, were taken into account. The plan targets the production of 56 shawls, 100 stoles, and 135 mufflers per month.

The group will dedicate an average of 4-5 hours per day throughout the year to produce these items. From March to November, time for this activity will be limited due to farming responsibilities. However, during the remaining months, sufficient time will be available for this work. Shri Jugat Ram or another competent resource person will provide on-site training for making shawls, stoles, borders, and mufflers. During the initial phase, assistance will also be provided for quality control, design development, and marketing as required.

3. Details of Self-Help Group

S. No.	Details	Information
3.1	Name of Self-Help Group (SHG)	Saraswati
3.2	Biodiversity Management Committee	Shilirajgiri
3.3	Sub-Committee Name	Bhakhli
3.4	Forest Division	Vihali, Kullu
3.5	Forest Range	Vihali, Kullu
3.6	Village	Bhakhli
3.7	Development Block	Kullu
3.8	District	Kullu
3.9	Total Members in SHG	15 women
3.10	Formation Date of SHG	13.08.2020
3.11	Monthly Savings of SHG	₹50
3.12	Bank Name and Branch Maintaining SHG Account	Himachal Gramin Bank, Doharanala
3.13	Bank Account Number	88331300005741
3.14	Total Savings of SHG	₹14,000
3.15	Loans Provided to Members by SHG	None provided yet
3.16	Status of Returned Cash Credit Limit by Members	No cash credit returned so far

S.No	Name	Father's Name	Village	Age	Caste	Contact Number
1	Devki Devi	Ram Lal	Bakhli	37	Scheduled Caste	9808816104
2	Om Devi	Mohar	Bakhli	33	Scheduled Caste	7876388026
3	Vartati Devi	Guddu Ram	Bakhli	30	Scheduled Caste	7876296632
4	Geeta Devi	Khub Ram	Bakhli	25	Scheduled Caste	7807843415
5	Asha Devi	Noop Ram	Bakhli	26	Scheduled Caste	9459696052
6	Geeta Devi	Tatap	Bakhli	26	Scheduled Caste	7876664701
7	Lata Devi	Kansi Ram	Bakhli	45	Scheduled Caste	6230090683
8	Sharda Devi	Nakshan Chand	Bakhli	30	Scheduled Caste	7807171329
9	Pupa Devi	Maan Chand	Bakhli	25	Scheduled Caste	8219970156
10	Manisha Veer	Saha	Bakhli	38	Scheduled Caste	7807805165
11	Veena Devi	Chaine Ram	Bakhli	30	Scheduled Caste	7876397483
12	Neelam Hari	Saha	Bakhli	35	Scheduled Caste	7807024319
13	Tanema Mohar	Saha	Bakhli	28	Scheduled Caste	9805643207
14	Ramdei Lot Ram	Saha	Bakhli	42	Scheduled Caste	7807519112
15	Ramdasi Sadanesh Kumar	Bakhli	35	Scheduled Caste	9805172256	

4. Geography of village

S.No	Description	Details
4-1	Total Members from Women Self-Help Group	14 Women
4-2	Total Members from Other Groups	11 Women
4-3	Bank Account Name & Bank	Kullu 14, Bhuntar 15
4-4	Bank Account Number & Mobile Number	14 Women
4-5	Total Contribution & Actions Taken	56 Women, Regular activities carried out
4-6	Bank & Contact	14 Women, 56 Women, 15 Women
4-7	Action Taken by the Group	Members trained in weaving and improved skills
1-2	Members' Previous Experience in Handloom Weaving	Familiar with handloom weaving

5. Production of items from handloom weaving

S.No	Description	Details
5-1	Types of Items Made by the Group	Shawls, Stalls, Borders, and Mufflers
5-2	Product Details & Production Process	1-2 members create shawls, stalls, and borders by weaving, with high demand for these products in the market. The group has a good potential for business growth in this sector.
5-3	Group's Financial Details	The group's financial report is attached.

6. Task for the group members:

Task for the group members: The group members are tasked with making "Shawls, Stoles, Borders, and Mufflers." The process involves the following steps:

1. **Purchase and Distribution:** Shawls, stoles, borders, and mufflers will be procured locally by the group members, who will then distribute them as required. They will also calculate the necessary expenses.
2. **Work Division:** The group members will divide the work among themselves to make shawls, stoles, borders, and mufflers.
3. **Work Process:** The members will follow a specified method to complete their tasks efficiently.
4. **Average Workload:** On average, the group members will be required to dedicate around 4 to 5 hours of work for each item.
5. **Time Tracking:** The time spent on the tasks will be monitored, ensuring the accurate completion of assigned work.

"Under the implementation of the plan, the skilled members of the group will be responsible for the production. The estimate is as follows:"

1. **Shawls (Kullu Shawls):** Kullu shawls are known for their unique traditional patterns. These shawls often feature intricate designs on both ends, typically floral motifs that are woven only at the borders or edges. The designs can have one to eight colors. Traditionally, bright colors such as red, yellow, magenta, pink, green, orange, blue, black, and white were used for the patterns, with white, black, and natural brown being used as base colors. However, in modern times, in response to market demand, these bright colors are gradually being replaced with pastel shades. The shawls are typically made from wool, angora, Pashmina, yak wool, and hand-spun yarn. The cost of the shawl depends on the quality of the wool and the number and width of the patterns used. The selection of threads, colors, and designs will depend on market demand. It is estimated that each member of the group can produce 4 to 5 shawls per month. With seven members, they can produce 56 shawls per month.
2. **Stoles (Lukhai Stoles):** A stole is a traditional shawl, especially made from expensive fabric. It is often worn by women as a fashion accessory. A stole can be draped around the body or hung over the shoulders. Typically, a stole is smaller in length and width compared to a shawl. It is estimated that each member of the group can produce 4 to 5 stoles per month. With five members, they can prepare 100 stoles in a month.
3. **Borders (Bodar):** Kullu shawls have a special feature of borders that are woven in wide, flowing patterns. These borders are woven with vibrant colors like yellow, green, white, or red, creating decorative patterns that add charm to the shawl. These borders are often used in various designs that give the shawl a distinctive identity. The weaving of borders begins after the members gain experience and skill in the craft.
4. **Mufflers:** Mufflers are a traditional part of the culture, often given as gifts to honor individuals during special occasions. It is estimated that each member can produce 4 to 5 mufflers per month. With three members in the group, they can produce 135 mufflers per month.

7. Action plan for the production of the group

Task	Details
7-1 Production Target (in days)	
- Number of days per month	30 days
- Working hours per day	4-5 hours
- Shawls	56
- Stoles	100
- Mufflers	135
7-2 Distribution of Work Responsibilities	
- Shawls (for 7 members)	7 members
- Stoles (for 5 members)	5 members
- Mufflers (for 3 members)	3 members
- Total members	15 members
7-3 Labour Allocation and Support	Allocation of work and better conditions for the workforce
7-4 Material Procurement and Logistics	Responsibility for material procurement and packaging

8. Raw Material Requirement and Estimated Production

Sr. No.	Product Name	Unit	Rate	Amount (₹)	Estimated Production
1	Shawl (80:20 Yarn)				
a	Weaving (kg)	17	800	13,600	56 Shawls
b	Chemical Finishing (kg)	1.6	500	800	
c	Labour Wages (Daily)	56	275	1,400	
d	Packing, Washing, etc.	56	25	1,400	
Total				46,075	
2	Towel (80:20 Yarn)				
a	Weaving (kg)	30	800	24,000	100 Towels
b	Chemical Finishing (kg)	3	500	1,500	
c	Labour Wages (Daily)	75	275	20,625	
d	Packing, Washing, etc.	100	20	2,000	

Sr. No.	Product Name	Unit	Rate	Amount (₹)	Estimated Production
Total				48,125	
3	Woolen Muffler				
a	Weaving (kg)	13.5	1,500	20,250	135 Mufflers
b	Labour Wages (Daily)	45	275	12,375	
c	Packing, Washing, etc.	135	15	2,025	
Total				34,650	

9. Sales/Purchase Details

S.No.	Description
9-1	Marketing strategies and retail channels
9-2	The cost of the product is Rs. 14 per piece for Shawls, Rs. 56 per piece for Stoles, and Rs. 14 per piece for Mufflers.
9-3	There is an increasing demand for products due to market conditions.
9-4	Retail stores make large-scale purchases for festivals, and local residents also purchase for weddings and other ceremonies.
9-5	During festive seasons, the demand for products increases, leading to an overall increase in sales.
9-6	Marketing channels and distribution methods for the products.
9-7	Marketing opportunities in Lahaul and Manali for retail sales.
9-8	The product will be marketed by connecting with retail sellers in Kullu, Manali, and Bhuntar, and sales will be promoted at fairs by displaying Shawls/Stoles.
9-9	In case of low demand in the local market, the products will be connected with retailers in Shimla, and based on demand, production will be adjusted accordingly.
9-10	The product name is "Saraswati."
9-11	The product "Ujjwal" will be marketed as a handloom product.

10. Details of management among group members

- A decision will be made for the payment of wages for labor after completing the assigned task.
- A review of the labor allocation will be conducted at regular intervals to ensure it is being executed effectively.

- The payment for wages and other expenses will be made as per the applicable financial guidelines and protocols.
- A report on the progress and completion of work will be maintained at each stage, ensuring proper documentation.
- The necessary legal and compliance checks will be carried out for the procurement and distribution processes.
- In the initial phase, 50% of the production and income will be used for operational expenses, and for the next phases, wages and profit-sharing will be allocated accordingly.
- After this, the remaining profits will be divided among the stakeholders. Future phases will involve a fair and equal distribution of both wages and profits.

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

Strengths:

1. All group members share similar and positive thinking.
2. Some members of the group are already involved in producing and marketing products on a small scale, which will make it easier for other members to engage in weaving and marketing.
3. The production cost is low, and the demand for products is high.
4. Members will have an income-generating opportunity near their homes in a short time.

Weaknesses:

1. The group is new.
2. The group lacks experience in carrying out activities.
3. The financial position of some members is weak.

Opportunities:

1. Large-scale production can be carried out in the group.
2. There is high demand in the local markets for Shawls, Stoles, Borders, and Mufflers due to the growing tourism.
3. The project will cover 50% or 75% of the cost when purchasing spinning wheels or looms.
4. The project will provide opportunities to carry out handloom work locally or in specialized handloom organizations.

Threats:

1. Internal conflicts in the group may disrupt the activities.
2. The group may break down due to a lack of demand and transparency.
3. The demand for products will likely remain dependent on the arrival of tourists.
4. There will be competition from established organizations in the handloom sector.

12. Possible Risks and Measures to Mitigate Risks

1. **Risk:** There is a possibility of low demand for the products in local markets, which could negatively impact sales and income.
Mitigation: Retailers from Shimla and Mandi markets will be connected for marketing.
2. **Risk:** The quality of products may decrease, which could reduce demand.
Mitigation: The group will need to adopt proper standards and enhance skills to maintain quality.
3. **Risk:** The group will face competition from established organizations.
Mitigation: The group must focus on maintaining quality and skills, while continuously seeking new marketing opportunities.

1. Investment and Contributions:

Item Name	Unit	Quantity	Rate (Per Unit)	Total Cost	% Share of Project	Project Share	Beneficiary Share	Total Amount
Khadi (50")	10	15000	150000	75/25	112500	37500	150000	
Khadi (35")	1	9000	9000	75/25	6750	2250	9000	
Spinning Wheels	4	1700	6800	75/25	5100	1700	6800	
Boxes	2	2000	4000	75/25	3000	1000	4000	
Total	-	-	169800	-	127350	42450	169800	

2. Cost of Activities:

Activity Name	Unit	Quantity	Rate (Per Unit)	Total Amount
Shawls (80:20 Thread)	Warp Thread (kg)	17	800	13600
	Weft Yarn (kg)	1.6	500	800
	Wages (daily)	56	25	1400
	Packaging, Washing	56	25	1400
Total for Shawl	-	-	-	46075
Activity Name	Unit	Quantity	Rate (Per Unit)	Total Amount

Activity Name	Unit	Quantity	Rate (Per Unit)	Total Amount
Woollen Towels (80:20 Thread)	Warp Thread (kg)	30	800	24000
	Weft Yarn (kg)	3	500	1500
	Wages (daily)	75	275	20625
	Packaging, Washing	100	20	2000
Total for Towel	-	-	-	48125

Activity Name	Unit	Quantity	Rate (Per Unit)	Total Amount
Mufflers (Woollen)	Warp Thread (kg)	13.5	1500	20250
	Wages (daily)	45	275	12375
	Packaging, Washing	135	15	2025
Total for Muffler	-	-	-	34650

Total Cost for Products: 128850

Additional Costs:

Item Name	Cost
Rent of Premises, Electricity Bills	1000
Transportation of Raw and Finished Goods	1200
Miscellaneous Expenses (Stationery, etc.)	500
Total Additional Costs	2700

Total Activity Cost: 131550

Profit Margin (Income - Labor Costs): $131550 - 61875 = 69675$

Total Business Plan Cost: $169800 + 69675 = 239475$

4. Estimated Income:

Product Type	Quantity	Rate (Per Unit)	Total Income
Shawls	56	1111	62216
Towels	100	601	60100
Mufflers (Woollen)	135	303	40905
Total Income	-	-	163221

Other Savings or Income (if any): 14000

Total Estimated Income: 177221

14. Summary of Activity Costs

Item Name	Amount
Total Activity Cost	131550
Capital Interest at 10% Annual Rate	1700
Bank Loan Interest at 12% Annual Rate	1356
Total Cost	134606

15. Financial Summary

S. No.	Item	Estimated Production	Production Cost	Profit Percentage		Market Value	Total Market Value	Income from Production
1	Shawl	56	823	35	288	1111	1350	62,216
2	Towel	100	481	25	120	601	700	60,100
3	Muffler	135	257	18	45	303	400	40,905
	Total							163,221
	Income from Production							

16. Value-Profit Analysis (One Month)

S. No.	Item	Amount	Total Amount
1	Capital Interest at 10% Annual Rate	1,700	1,700
2	Activity Costs		
	Room Rent, Electricity, etc.	1,000	1,000
	Labor	61,875	61,875
	Raw Materials	60,150	60,150
	Miscellaneous Expenses (Stationery etc.)	500	500
	Transportation Costs (Raw and Finished Goods)	1,200	1,200
	Packaging, Washing, and Other Costs	6,825	6,825
	Total Activity Cost		131,550
	Total Profit	163,221 - (1,700 + 131,550) = 29,971	29,971

Total Profit from Production (Profit + Labor + Rent)

S. No.	Item	Amount
	Total Profit	29,971
	Total Profit from Production (Profit + Labor + Rent)	$29,971 + 61,875 + 1,000 = 92,846$

Monthly Distribution Share for the Group

S. No.	Item	Amount
	Income from Production - (Average Capital and Loan Repayment + Other Activity Costs)	$163,221 - (1,800 + 66 + 69,675) = 91,680$
	If Production is Half, Distribution for the Group (50% of Production) - (Average Capital and Loan Repayment + Other Activity Costs)	$81,610 - (1,800 + 66 + 69,675) = 10,069$

The members of the group are all from underprivileged and scheduled caste backgrounds. 50% of the loan amount will be repaid to the bank in the first month, and 50% of the production will be completed by the end of the month. In the following month, the remaining 100% of the expenses will be covered from the production revenue, and production will continue. The expenses will be covered from the profit generated by the production.

- When 50% of the production is completed and the revenue is earned, the group will not distribute 138,327 rupees along with the profit and wages, and will keep this amount for the next cycle. Therefore, in the next month, only 25,563 rupees will be distributed.
- 25% of the capital interest will be paid by the group members in cash, and 75% will be borne through the project.
- Out of the bank loan, 5% of the interest will be deposited directly into the bank account of the project, while the remaining interest will be paid by the group.

17. Required Capital Amount for the Group

Sr. No.	Item	Amount (INR)
1	Capital Interest	169,800
2	50% of Loan Amount	34,837
	Total	204,637
	or	204,700

Sr. No.	Financial Source Description	Amount (INR)
1	Grant for Capital Interest from Project	127,350
2	Cash Contribution from Group Members	42,450
3	Group Savings	14,000
	Total	183,800
	Bank Loan Amount (204,700 - 183,800)	20,900
	or	21,000

Note:

To obtain the bank loan, the project will provide a grant of 100,000 rupees, and an additional 21,000 rupees will be borrowed from the bank for the required expenses.

18 - Calculation of the Break-Even Point (BEP)

Break-Even Point = $944 + 165 + 54$ (Profit from one shawl, one stroll, and one muffler) = 453
Therefore, Break-Even Point = $169,800 / 453 = 374$ units per day.

By calculating the profit from one shawl, one stroll, and one muffler, the break-even point of 374 units can be achieved. The profit can be calculated and allocated proportionally in this way.

19 - Repayment Plan for Bank Loan

Month	Principal Amount	Interest Payable (5%)	Group's Interest (7%)	Total Payable	Principal Repayment	Remaining Principal	Total Repayment
1	21,000	210	210	21,210	1,800	19,410	19,410
2	17,130	88	123	1,923	1,800	17,288	19,480
3	17,200	80	113	1,913	1,800	15,568	17,744
4	17,270	73	102	1,902	1,800	13,841	15,999
5	17,340	66	92	1,892	1,800	11,107	14,248
6	17,410	59	82	1,882	1,800	9,366	12,490
7	17,480	52	72	1,872	1,800	7,617	10,724
8	17,560	44	62	1,862	1,800	5,862	8,950
9	17,630	37	52	1,852	1,800	4,099	7,170
10	17,700	30	41	1,841	1,800	2,328	5,381

Month	Principal Amount	Interest Payable (5%)	Group's Interest (7%)	Total Payable	Principal Repayment	Remaining Principal	Total Repayment
11	17,780	22	31	1,831	1,800	1,550	3,586
12	17,850	15	21	1,821	1,800	0	0
13	17,650	0	0	1,200	1,200	0	0
Total	210,000	1,356	565	21,791	21,000	0	21,791

Additional Details:

- **5% Interest Rate:** The project will bear the interest at 5% and the amount will be repaid according to the above plan.
- **Payment Schedule:** The monthly repayment will include both principal and interest, and the total loan amount will be cleared by the 12th month.
- **Profit Distribution:** In the second month, the group will produce shawls, stolls, and mufflers. The group will earn a wage of ₹61,875 and a total profit of ₹29,971. Each member will receive ₹4,125 as wages and ₹1,998 as a profit share.
- **Savings:** After paying the dues, the group will save ₹565, as the project will bear the interest at a 5% rate throughout the year.

20. Rules for a self-help group

1. **Group Name:** Handloom (Products: Stoles, Shawls, Borders, and Mufflers)
2. **Group Location:** Village Bakhli, Post Office Doharana, Tehsil, and District Kullu, Himachal Pradesh.
3. **Group Membership Percentage:** 15%
4. **Group's Monthly Membership Fee:** Fixed
5. **Group's Monthly Production:** 100 pieces, with 2 pieces per unit, for sale.
6. **Group's Contribution:** Payments should be made by the 5th of every month.
7. **Group's Expenses:** Production costs will be deducted from the total revenue.
8. **Group's Distribution:** Income will be equally distributed among the members.
9. **Group's Local Bank Account:** Himachal Pradesh Rural Bank, Account No: 88331300005741.
10. **Group's Operations:** The group must work according to the regulations and provide monthly reports.
11. **Group's Facility:** The group must have appropriate facilities for production.
12. **Group's Credit:** The group can seek loans if needed, based on a credit rating.
13. **Future Plans:** The group must apply for government subsidies and seek other opportunities.
14. **Loan Recovery:** Loans will be recovered after 3 months, based on the group's performance.
15. **Group Membership:** The group may have temporary members for specific periods.

16. **Group's Termination:** The group may be terminated if it fails to perform as per agreed norms.
17. **Production Quality:** The group will ensure that the quality of goods produced meets the required standards.
18. **Payments:** All payments should be made in a timely manner.
19. **Group's Market Strategy:** The group will expand its market network to enhance sales.
20. **Payment Processing:** All payments will be processed efficiently using available channels.
21. **Training and Capacity Building:** Regular training and capacity-building activities will be organized.
22. **Loans and Advances:** Members can avail loans for production and other needs with proper documentation.
23. **Technical Support:** Field Technical Unit (FTU) will provide technical guidance for smooth operations.

(2)

समूह का सहमती पत्र

आज दिनांक 08.11.2021 को 'सरस्वती' स्वयं सहायता समूह, थिल्लिराजगिरी जैव विविधता प्रबंधन समिती की बाखली उपसमिति की बैठक हुई। बैठक में प्रधान श्रीमती देवकी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आश बढ़ाने के लिए शौल, स्टोल और मफलर बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (आईका 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।

समूह के सचिव के हस्ताक्षर

श्रीमती देवकी
Secretary

Saraswati Seir Help Group
Vill Bakhli P.O. Mohal
Teh. Bhuntar Distt. Kullu

प्रधान, विविधता समूह
बाखली उपसमिति
पंचांग शिल्लिराजगिरी रोड, भुन्तर
जिला कुल्लू (हि.प्र.)

फील्ड तकनीकी इकाई (FTU)
कुल्लू

समूह के प्रधान के हस्ताक्षर

देवकी
Pradhan
Saraswati Seir Help Group
Vill Bakhli P.O. Mohal
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स्वीकृत

Divisional Forest Officer
Wild Life Division, Kullu

Members of Self help group

