



Income generating activity  
business plan  
Cutting & Stitching & Bag Making  
2022



Cutting and sewing



Name of the self help group ,		“ Jai Maa Bhagwati ” Self Help Group Dhar Tatoh
Name of the Rural Forest Development Committee ,		“Touch the Edge”
Name of the Field Technical Unit ,		Sadar
Name of DMU/ Forest Division ,		Bilaspur
FCCU/Circle ,		Bilaspur

Sponsored by HPV & ASU P JICA	prepared by:- DMU Bilaspur , FTU Sadar and " Jai Maa Bhagwati " Self Help Group
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## Construction of bags

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## **Introduction**

The objective of Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (HPFESMLIP) is to contribute to environmental protection and sustainable socio-economic development in the project area by providing sustainable forest ecosystem management, biodiversity conservation, supporting livelihood improvement and strengthening institutional capacity.

### **Location of V F D F Area :-**

area of this micro plan includes ward no. 2, ward no. 3 and ward no . 6. This area is about 40 km away from district headquarter Bilaspur. As per the survey done by agency, in Dhar Tatoh Macroplan there are total 753 families and total houses 193 of which 389 are males and 364 are females.

### **Distance from forest and other offices :**

40 kms from VFD Sadar Forest Range. VFDs Dhar Tatoh is situated between Ghaghas and Shimla, and 80 kms from Kuddi and the road to Kullu and Manali is also situated from there.

### **Important feature of the ward :-**

plays a vital role in preserving the fragile sloping land of Bilaspur town but it is a forest and an important

This district is situated in central Himachal and is famous for its tourist places and Himalayan tours , the Himalayan tour routes from Bilaspur district connect Sundernagar , Kullu , Manali, Shimla , Solan districts , these districts border Bilaspur district on the west and south, north-northeast and east respectively.

This district is famous for ancient settlements , traditional handloom and cultivation of wheat and maize

Bilaspur city is situated on the banks of Govind Sagar Lake , the people of Bilaspur are known for their hard work .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

self help groups have been formed to implement livelihood improvement activities under Om Sai Ram Gramin Vikas Samiti . One of these is “**Jai Maa Bhagwati**” support group, related to Aloe Vera and its value addition . The group members belong to the weaker sections of the society and have small land holdings. To enhance his socio-economic status , he decided to produce Aloe Vera . Technical support for preparing the business plan was provided by Bilaspur. Office of Forest Division Bilaspur , Madhu Field Technical Unit Coordinator Markand Range Smt. Rajni, Forest Guard , Kuddi Beat and Forest Division Officer, Forest Division Bilaspur were present .

## executive Summary

### Important features of VFDs:-

VFDs Dhar Tatoh is situated in the middle of Chandigarh – Manali Highway

Family	Scheduled Tribes	Scheduled Tribes	Other Previous Category	General	Total
Number of HH	2	54	0	137	193
% of HH	1.04%	27.98%	0%	71.00%	100%

In Dhar Tatoh VFDS, 54 are in HH category, 193 are in general category and 2 are in HHT category

### Details of Self Help Group

“**Jai Maa Bhagwati**” Self Help Group was formed in May 2022 under Van Gramin Vikas Samiti to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers.

“**Jai Maa Bhagwati Devi**” Self Help Group is a women’s group ( 10 women ) consisting of members from marginalized and financially weaker sections of the society with less land resources . Though all the members of the group grow seasonal vegetables etc. but since the land of these members is very small and irrigation facility is less and the production level has reached near saturation , to meet their financial requirements they decided to start making “Namkeen” which can increase their income. There are members in this group and their monthly contribution is Rs 50 /- per month. The details of the group members are as follows : -

प्राचीन व माध्यमिक महाविद्यालय मधुबनी के विद्यार्थी

क्र.सं.	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1	जगतमया देवी	प्रधान	APL	34	BA	8878812721
2	जगतमया देवी	सचिव	APL	62	8 <sup>th</sup>	97368-90338
3	सुरज देवी	कोषाध्यक्ष	APL	42	10 <sup>th</sup>	9805909238
4	सुलोक देवी	सचिव	APL	31	10 <sup>th</sup>	90153-44083
5	पूजा देवी	सचिव	BPL	19	10+2	8091212217
6	मीना देवी	सचिव	APL	26	10 <sup>th</sup>	9625006006
7	सुमन देवी	सचिव	APL	33	10 <sup>th</sup>	8219806156
8	शीता देवी	सचिव	APL	39	10	98164 40788
9						
10						
11						
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जगतम्बा देवी ( प्रधान )



जगतम्बा देवी (सचिव )



सरोज (कोषाध्यक्ष)



सुमन देवी



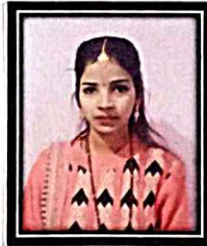
मीना देवी



रीता देवी



सुलेंद्रा देवी



पूजा देवी

Name of the self help group	,	Jai Maa Bhagwati Support Group
SHG/CIG MIS Code Number	,	,
VFDS	,	kuddi vfds dharattoh
Enclave	,	Sadar
Forest Division	,	Bilaspur
Village	,	edge
Section	,	Sadar
District	,	Bilaspur
Total number of members in the SHG	,	8
Date of formation	,	17/5/2022
Name and details of the bank	,	Punjab National Bank Panjagai
Bank account number	,	3381000100101756
SHG/Monthly Savings	,	Rs. 50 /- per month
Total savings	,	Himachal Pradesh Gramin Bank
Total Inter-Loan	,	Yes
cash credit limit	,	6,400 /-
Repayment Status		quarterly basis

### Geographical description of the village

away from district headquarter	,	3 0 km
Distance from the main road	,	1 (but 100 to 200 meters from the main road ) approx
and distance of local market	,	Bilaspur 30 Km .
Names and distances of major cities	,	Bilaspur 3 0 , Brahmapukhar 10 km.
Names of major cities where The products will be sold/marketed	,	Brahmapukhar, Bilaspur
status of previous and upcoming episodes	,	The back link lies in training ( Krishi Vigyan Kendra ), Compost Bag Span (Horticulture Department) and the front link lies in market

		suppliers etc.
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### Description of the product related to the income generating activity

Product Name	,	Stitched Suit
Method of product identification	,	However the entire group members grow seasonal vegetables and traditional crops. Since their land holding is small , saturation point of production has been reached , they are not able to meet their financial needs , hence it was decided by the group member that cutting , stitching and bag making will increase their income.
Consent of SHG/CIG/ Group	,	The consent is attached as annexure.

### Description of the production plan

It takes time	,	1 suit takes approximately 3-4 hours to complete
The number of women involved	,	all women
Source of raw materials	,	Local Market / Main Market / Local People
Source of other resources	,	Local Market / Main Market
Required stitched suits per day	,	5 suits in the beginning

### Marketing /Sales Details

Potential Market Place / Location	,	Embedded Village – Malangan
	,	Nearby Institutions - Schools , Colleges etc
demand for sewing work	,	High demand throughout the year and during festive and wedding occasions.
market identification process	,	Group members will contact nearby villagers/houses/institutions.



marketing strategy	will take orders (individual level/group level) directly from nearby villagers/households/institutions .
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### risk analysis

- skill based
- as per need
- Highly competitive market

### Management details among members

By mutual consent the members of the SHG group will decide their roles and responsibilities for carrying out the work. Work will be divided among the members according to their mental and physical capabilities.

- Some group members will be involved in the pre-production process (i.e. procurement of raw materials, etc.)
- Some group members will be involved in the production process.
- Some members of the group will be involved in packaging and marketing.

### Economics details of:

Capital Cost			
Description	amount	Unit Price	Total Amount (Rs.)
Sewing Machine	05	8000	40000
Interlock Machine	1	6000	6000
Tailor scissors	10	400	4000
Sewing Ruler (Lace) Set	10	600	6000
Sewing Tailor Top	10	100	1000
Iron Press	2	500	1000
wardrobe	3-4	About	5000
Fork	2 sets	400	800
chairs , tables etc	About	About	5000
<b>Total capital cost (A) =</b>			<b>68800</b>

B.	recurring cost				
Serial Number	Description	Unit	amount	price	Total Amount (Rs.)
1	sewing threads	Reels/Suits/Month	180	10	1800

2	Other finishing materials (bookram , collars , etc.)	Suit/Month	About	About	4000
3	Rent	month			1000
4	Others (stationary , electricity bill , transport , machine repair)	month			1000
<b>Total Recurring Cost (B)</b>					<b>7800</b>

<b>Cost of Production (Monthly)</b>	
Description	Amount (Rs.)
Total recurring cost	7800
Depreciation at 10% per annum on capital cost	600
<b>Total</b>	<b>8400</b>

<b>Stitched Suit Cost (Per Suit)</b>				
Description	Unit	amount	Amount (Rs.)	
Ordinary suit	1	1	250-300	
Others(Plazo , Lining etc)	1	1	300-350	

#### income and expenditure Of Analysis ( Monthly):

Description	Amount (Rs.)
Depreciation at 10% per annum on capital cost	600
Total recurring cost	7800
Total Stitched Suits Per Month	150 ( approx. qty)
tailored suits Selling Price ( per suit)	250
Income Generation ( 150*250)	37,500
Net Profit ( 37,500 – 8700)	28,800
distribution of net profit	<ul style="list-style-type: none"> <li>The profit will be distributed equally among the members on monthly/yearly basis.</li> <li>Profits will be used for further investments in IGA</li> </ul>

#### Finance requirement:

Description	Total Amount (Rs.)	Project contributions	SHG Contribution
total capital cost	68800	34,400	34,400

Total recurring cost	7800	0	7800
Training	50000	50000	0
<b>Total</b>	<b>126600</b>	<b>84400</b>	<b>42200</b>

#### Pay attention–

- **Capital Cost** – 50% of the capital cost to be covered under the project
- **recurring cost** – To be borne by SHG/CIG.
- **Training/Capacity Building/Skill Upgradation** – will be borne by the project

#### Finance Source:

Project Support :	<ul style="list-style-type: none"> <li>• 50% of the capital cost will be used for purchasing machines.</li> <li>• 1 lakh will be deposited in the SHG bank account.</li> <li>• Training/Capacity Building/Skill Upgradation costs.</li> </ul>	The machines will be purchased by the respective DMU/FCCU after following all the codal formalities.
Self Help Group Contribution	<p>50% of the capital cost will be borne by the SHG.</p> <p>Recurring costs to be borne by the Self Help Group</p>	

#### Training/Capacity Building/Skill Upgradation

Training/capacity building/skill upgradation cost will be borne by the project.

Following are some of the training/capacity building/skill upgradation proposed/required:

- Teamwork
- Quality Control
- Packaging and marketing
- financial management

**Loan Repayment Schedule–** If the loan is taken from a bank it will be in the form of cash credit limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from the members should be sent through CCL.

- In CCL , the outstanding principal of the SHGs should be paid in full to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans , repayment should be done as per the repayment schedule in banks.

#### Monitoring method –

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure the operation of the unit as per projections.
- The SHG should review the progress and performance of each member's IGA and suggest corrective actions, if necessary, to ensure the operation of the unit as per projections.

#### Comment:

Keeping in view the future income of the group the second proposed activity by the group is Bag making . As it was decided in principle during the review mission that more than one activity should be included in a business plan, hence the second proposed activity is enclosed below.

### business plan

#### Making bags

By

“ Jai Maa Bhagwati “ Self Help Group

#### executive Summary

bag mRiknu ,d rjhdk gS ftlls ykxksa dks vkfFkZd ykHk gksxk o xzkeh.k bag mRiknu de [kpsZ ij djds viuh vkthfodk can bring improvements Saa A blds ek?;e ls xjhc ifjokj viuh vk; esa i;kZIr c<+kSrjh dj ldrs gSaA de dher ij vPNh fdLe dk mRiknu djus ds fy, training and mUur fdLe dh e'khusa will be provided to the group on grant aA from which the group members vPNh fdLe ds mRikn de le; esa rS;kj dj ldrs gSa vkSj more income vftZr dj ldrs gSaA

Product details related to income generation activities.

Product name	::	Bag
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Product identification method	::	Although the entire group members grow seasonal vegetables and traditional crops, since their land holding is small and the production has reached saturation point , they are not able to meet their financial needs , hence it was decided by the group members to start bag making with the help of JICA project , which will increase their income.
SHG / CIG / Group	,	The consent is attached as annexure.

### Description of the production plan

time taken	,	1-2 hours to complete 1 bag depending on the type and size of the bag
Number of women involved	,	all women.
Source of raw materials	::	LocalMarket / MainMarket
Sources of other resources	::	LocalMarket / MainMarket
EverydayExpectedSewingBags	::	Initially 4 bags

### Marketing / SalesDetails

Potentialmarketplace / location	::	Achchaditgaon – Sihda
	::	Nearby Institutions - Schools , Colleges etc
demand for bags	,	Carry bags are in high demand throughout the year ( bags for lunch boxes and water bottles and for travelling on festive , wedding occasions etc. )
Market Identification Process	,	Group members will contact nearby villagers / households / institutions.
Marketing strategy		SHG members will take orders ( individual level / group level ) directly from nearby villagers / households / institutions .

## RiskAnalysis

- Skillbased
- as required
- highly competitive market

## Management details among members

By mutual consent the members of the SHG group will decide their roles and responsibilities for carrying out the work. The work will be divided among the members as per their mental and physical capabilities.

- Some members of the group will be involved in the pre - production process ( i.e. procurement of raw materials etc. ) .
- Some group members will be involved in the production process.
- Some group members will be involved in packaging and marketing.

## Description of Economics :

recurring cost					
Serial Number	Description	Unit	amount	price	Total Amount ( Rs . )
1	fabric for making bags ( jute and coarse cotton )		30mt	150/ mt.	4500
2	Meti		30mt	120	3600
3	sewing threads	reels/bag/month	180	10	1800
4	Other finishing materials (zips, buttons, lace, tapes and chains and other items)	Bags/Month	About	About	8000
5	Sponge		30mt	3600	3600
6	Rent	month			1000
7	Others ( stationery , electricity bill, transportation, machine repair)	month			1000
Total recurring cost					<b>23500</b>

C.	Cost of Production ( Monthly )	
Serial Number	Description	Amount ( Rs . )
1	Total recurring cost	23500
	<b>Total</b>	<b>23500</b>

	<b>Bag Price (per bag)</b>
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Serial Number	Description	Unit	amount	Amount ( Rs .)	
1	Travel Bag	1	1	300-400	
2	carry bag for lunch box	1	1	100-150	
3	carry bag for water bottle	1	1	100-150	
4	Mini Utility Kit	1	1	75	
5	Kiln Bag	1	1	250	
6	Mobile Cover	1	1	75	
7	hand band	1	1	250-300	

#### Analysis of income and expenses ( Monthly ):

Serial Number	Description	Amount ( Rs .)
1.	Total recurring cost	23500
2.	Total bags stitched per month	120 ( approx .)
3.	Selling price of the bag (per bag)	75-400
4.	Income Generation (120*240)	28800
5.	Net Profit (28800 - 23500)	5300
6.	distribution of net profit	<ul style="list-style-type: none"> <li>The benefit will be distributed equally among the members on a monthly/yearly basis. This benefit is based on working one hour per day</li> <li>Profits will be used for further investments in IGA</li> </ul>

#### Funds Requirement :

Serial Number	Description	Total Amount ( Rs .)	Project contributions	SHG Contribution
1	Total recurring cost	23500	0	23500
2	Training	50000	50000	0
	<b>Total</b>	<b>73500</b>	<b>50000</b>	<b>235 00</b>

The total cost of the project is

Capital cost = 68800/-

Recurring cost = 7800/-

**Total for cutting , stitching = 76600/-**

**Making the bag is the project cost**

Capital cost = 0/- (Capital cost of machine etc. is shown in Part - I of the project itself)

Recurring cost = 23500/-

**Total for Bag Making Project = 23500/-**

The total sum of the business plan is Rs. Only **Rs 100100/-**

Serial Numb er	business plan	capital cost	recurring cost	Part of the project	Beneficiar y Contributi on	Total Cost
1.	cutting , sewing	68800/-	7800/-	51600/-	17,200/-	76600/-
2.	Making bags	0	23500/-	0	23,500/-	23,500/-
	<b>Total</b>	<b>68800/-</b>	<b>31,300/-</b>	<b>51,600/-</b>	<b>40,700/-</b>	<b>100,100/-</b>



**अनुसूचक**

हम सब समूह के सदस्य ने आई जी गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है। एचपी पारिस्थितिक संतुलन प्रबंधन और आजीविका में सुधार और वी एफ डी एम के साथ समन्वय के लिए जे आई गी ए पण्डितों के दिशा निर्देश के अनुसार समूह ( कटिबि 12, नम्र 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100 ) द्वारा चुना गया।

सदस्यों का विवरण इस प्रकार है

क्रम संख्या	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1	जगतम्बा देवी W/O नारायण दत्त	प्रधान	APL	34 वर्ष	Jagatamba Devi
2	जगतम्बा देवी W/O Late सुन्दर लाल	सचिव	APL	42 "	Jagatamba Devi
3	सरोज कुमारी W/O विजय कुमार	कोषाध्यक्ष	APL	42 "	Saroj Kumari
4	सुलेन्द्रा देवी W/O बालक राम	सदस्य	APL	31 "	Sulendra Devi
5	पूजा देवी W/O सुब्रह्म कुमार	सदस्य	BPL	19 "	Pooja Devi
6	मीना देवी W/O विष्णु	सदस्य	APL	26 "	Meena Devi
7	सुमन देवी W/O सुभाष चंद्र	सदस्य	APL	33 "	Suman Devi
8	रीता देवी	सदस्य	APL	39 "	Rita Devi
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संयोजक  
VFDS धार-ट्योह

जयशम्बा देवी  
सचिव  
जय मा. भगवती स्वयं सहायता समूह  
घर टोह, सदर, बिलासपुर (हि.प्र.)

हस्ताक्षर  
सचिव  
VFDS धार-टोह

सचिव, वन ग्रामीण विकास समिति

हस्ताक्षर  
वन रक्षक  
जयशम्बा देवी

हस्ताक्षर  
वन परिक्षेत्र अधिकारी  
वन परिक्षेत्र सदर  
बिलासपुर

हस्ताक्षर  
जयशम्बा देवी  
जय मा. भगवती स्वयं सहायता समूह  
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प्रधान  
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