



Income generating activity  
business plan  
" Jai Maa Naina Devi Self Help Group "  
Harvesting and tailoring and bag making  
2022



Self Help Group " of Rural Forest Development Committee Niharkhan Basla

Name of the self help group	,	" Victory mother naina devi self help group
Name of the Rural Forest Development Committee	,	Niharkhan Basla
Name of the Field Technical Unit	,	Namhol

Name of DMU/ Forest Division	,	Bilaspur
FCCU/Circle	,	Bilaspur
Sponsored by HPV & ASU P JICA	prepared by:- DMU Bilaspur , FTU Sadar and Maa Naina Devi Self Help Group ”	

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## Introduction

Himachal Pradesh is a majestic , mythical land and is famous for its beauty and serenity , rich culture and religious heritage. The state has diverse ecosystems , rivers and valleys , and has a population of 7.5 million and covers an area of 55,673 sq km ranging from the foothills of the Shivalik mountains to the middle hills ( 300 - 6816 m above MSL ) , high hills and the cool arid regions of the upper Himalayas . It is spread over valleys in which several perennial rivers flow. About 90% of the state's population lives in rural areas. Agriculture , horticulture , hydropower and tourism are important components of the state's economy. There are 12 districts in the state and it comprises 14.58% of the population Bilaspur Second is the district.

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 Kullu , Shimla , Solan , Mirpur and Kangra districts, these districts border Bilaspur district on the west and south, north-northeast and east respectively.

The district is home to ancient settlements , traditional artisans and craftsmen It is famous for loom and cultivation of wheat and maize

Bilaspur The 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.

“ **Jai Maa Naina Devi Self Help Group** ” **Two** Self Help Groups have been formed to implement livelihood improvement activities under Gramin Vikas Samiti . One of these is , " **Victory mother naina devi self help group**

" Self Help Group, Maa Naina Devi Self Help Group And it is related to 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 mushrooms. Technical support for preparing the business plan was provided by Dr.

Pankaj Sood , Principal Scientist , Dr. Kavita Sharma and DS Yadav , Krishi Vigyan Kendra Bilaspur , Bilaspur . Office of Forest Division Bilaspur , Madhu Field Technical Unit Coordinator, Brahmapukhar Range , Shri Banke Ram Forest Guard , Brahmapukhar Beat and Forest Division Officer, Forest Division Bilaspur were involved in the preparation of the business plan under the constant supervision and guidance of Ved Prakash Pathania, retired HPVSE .

### executive Summary

#### “ Jai Maa Naina Devi” Forest Rural Development Committee:–

“ Hail Mother Naina Devi ” Rural Forest Development Committee Revenue Mohalla Hail Mother Naina Devi It is a part of the Forest Development Committee “ Jai **Maa Naina Devi Self Help Group** ” and is formed in the Gram Panchayat Niharkhan Basla . It is located in Barhampukhar Block of Bilaspur District in Himachal Pradesh. “ Jai Maa Naina Devi ” Gramin Van Vikas Samiti falls under Namhol Beat of Barhampukhar Block under Sadar Forest Range in Bilaspur Forest Division Management Unit (DMU) .

#### Important features of VFDs:–

it The area is famous for urad, off-season vegetables, ginger, pomegranate seeds, lemon and walnut .

Families Number of	159
BPL families	16=10.01%
total population	412
totalcattle	266

### Details of Self Help Group

“ Jai Maa Naina Devi “Self Help Group ” was formed in March 2021 Forest Rural Development Committee was established to provide livelihood improvement support by upgrading skills and capacities. The group comprises poor and marginal farmers. “ Jai Maa Naina Devi Mother Self Help Group ” Women's Group 1 5 women ) which includes members of the 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 do mushroom farming which can increase their income. There are 15

members in this group and their monthly contribution is Rs 100 /- per month. The details of the group members are as follows:-

**Details of SHG members with photos :-**

Crs	Name	post	grade	Age	Educational Qualifications	Mobile Number
1.	Manisha Devi w/o Raju Sharma	Principal	ordinary	31	12 <sup>th</sup>	78761-41502
2.	Sunita Devi w/o Sunil Kumar	Secretary	General	41	B.A.	98171-78222
3.	Banati Devi w/o Narender Kumar	Member	General	42	12th	78767-85046
4.	Sarita Devi w/o Krishan Lal	Member	General	33	12th	85806-98916
5.	Rita Devi w/o Chaman Lal	Member	General	44	8 <sup>th</sup>	85807-25425
6.	Rekha Devi w/o knowledge	Members	ordinary	33	10 <sup>th</sup>	75600-02745
7.	Raushni Devi w/o Bridge Lal	Members	ordinary	51	5 <sup>th</sup>	97363-8
8.	Indra w/o Ratan Lal	Members	ordinary	43	10 <sup>th</sup>	82194-8
9.	Satya Devi w/o Prem Lal	Members	ordinary	58	5 <sup>th</sup>	86269-1
10.	Savitri Devi w/o Mahant Ram	Members	ordinary	52	5 <sup>th</sup>	78330-35425
11.	Shanta Devi w/o Inder Raj	Members	ordinary	37	10 <sup>th</sup>	70182-42969
12.	Sapna Devi w/o Subhash Thakur	Members	ordinary	31	PG	82788-63110
13.	Anita Devi w/o Surender Kumar	Members	ordinary	35	12 <sup>th</sup>	78073-66318
14.	Shabnam Devi w/o Mukesh	Members	ordinary	28	10 <sup>th</sup>	98825-15401
15.	Reshma Devi w/o Shyam Lal	Member	General	38	8th	98172-67943



રેરવા દેવી (1)



સત્યા દેવી (2)



સાક્ષા દેવી (3)



રેશમા દેવી (4)



શાંતા દેવી (5)



અનીતા દેવી (6)



સરિતા દેવી (7)



શબનમ દેવી (8)



રૌશની દેવી (9)



રીતા દેવી (10)



સાવિત્રી દેવી (11)



વન્તી દેવી (12)



સુનીતા દેવી (13)



હન્દ્રા દેવી (14)



મનીષા દેવી (15)

### Self Help Group Jai Maa Naina Devi” Niharkhan Basla

Name of the self help group	,	“ Hail Mother Naina Devi”
SHG/CIG MIS Code Number	,	,
Name of the Rural Forest Development Committee	,	Niharkhan Basla
Name of the Field Technical Unit	,	Sadar
Name of DMU/Forest Division	,	Bilaspur
Village	,	Niharkhan Basla
Section	,	brahmapukhar
District	,	Bilaspur
Total number of members in the self help group	,	15
Date of formation	,	17/03/2021
Name and details of the bank	,	Himachal Pradesh Gramin Bank
Bank account number	,	88881300000195
SHG/Monthly Savings	,	Rs. 100 /- per month
Total savings	,	30,780/-
Total Inter-Loan	,	Yes
cash credit limit	,	,
Repayment Status		quarterly basis

### Geographical description of the village

away from district headquarter	,	22 km
Distance from the main road	,	1 (but 100 to 200 meters from the main road ) approx
and distance of local market	,	Bilaspur 21 Km.
Names and distances of major cities	,	Bilaspur 22, Brahmapukhar 7 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.

### 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		SHG members will take orders (individual level/group level) directly from nearby villagers/households/institutions.

### 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 Tap	10	100	1000
Iron Press	2	500	1000
wardrobe	3-4	About	5000
Fork	2 sets	400	800
chairs , tables etc	About	About	5000
Total capital cost (A) =			<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
Total Recurring Cost (B)					<b>7800</b>

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

Stitched Suit Cost (Per Suit)				
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

Support Groups

### executive Summary

bag mRiknu ,d rjhdk gS ftlls yksxksa 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 so that 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
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 – Baggar , Salnu , Khangar 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. )
The process of market identification	::	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 .

## Risk Analysis

- skill based
- 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>

Bag Price (per bag)					
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 Number	business plan	capital cost	recurring cost	Part of the project	Beneficiary Contribution	Total Cost
1.	cutting , sewing	68800/-	7800/-	34400/-	42200/-	76600/-
2.	Making bags	0	23500/-	0	23500/-	23500/-
	<b>Total</b>	<b>68800</b>	<b>31300</b>	<b>34400</b>	<b>68700</b>	<b>100100/-</b>

अनुसूचक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह (कटिबंधीय सिस्टम) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	मनीषा देवी 10/0	अध्यक्ष	सामान्य	31 वर्ष	मनीषा
2.	सुनीता देवी 10/0	सचिव	सामान्य	41 वर्ष	Sunitha
3.	कन्ती देवी 10/0	उपाध्यक्ष	सामान्य	42 वर्ष	Kanti Devi
4.	सविता देवी 10/0	सदस्य	सामान्य	33 वर्ष	Savita
5.	रेखा देवी 10/0	सदस्य	सामान्य	44 वर्ष	Reeta
6.	रेखा देवी 10/0	सदस्य	सामान्य	33 वर्ष	Rekha
7.	रेखा देवी 10/0	सदस्य	सामान्य	51 वर्ष	Rekha
8.	रेखा देवी 10/0	सदस्य	सामान्य	43 वर्ष	रेखा देवी
9.	रेखा देवी 10/0	सदस्य	सामान्य	58 वर्ष	रेखा देवी
10.	रेखा देवी 10/0	सदस्य	सामान्य	52 वर्ष	मनीषा
11.	शान्ता देवी 10/0	सदस्य	सामान्य	37 वर्ष	Shanta Devi
12.	रेखा देवी 10/0	सदस्य	सामान्य	31 वर्ष	Sapna
13.	अरीना देवी 10/0	सदस्य	सामान्य	35 वर्ष	Ad
14.	रेखा देवी 10/0	सदस्य	सामान्य	28 वर्ष	रेखा देवी
15.	रेखा देवी 10/0	सदस्य	सामान्य	38 वर्ष	रेखा देवी
16.					

हस्ताक्षर *Sanita*  
जय माँ नैनादेवी स्वयं सहायता समूह  
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वन सहायक

हस्ताक्षर *Danyang*  
वन परिक्षेत्र अधिकारी  
बिलासपुर

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