



## Business Plan - Sepubadi Making

### Common Interest Group – Bhagasidh, Bashona



Village Forest Development Socceity  
Gram Panchayat  
Forest Range  
Forest Division  
Forest Circle

Kapil Muni Bashona  
Bashona  
Hurla  
Parvati  
Kullu

Project for Improvement of Himachal Pradesh Forest  
Ecosystem Management and Livelihood Improvement  
(JICA funded)

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## Executive Summary

Himachal Pradesh is located in the western Himalayas. This state is full of natural beauty and rich cultural and religious heritage. The state has a diverse ecosystem, rivers, and valleys. Its population is around 70 lakh, and the geographical area is 55,673 square kilometers. Himachal Pradesh has high-altitude and cold-zone areas ranging from the Shivalik Hills to the middle Himalayas. The main occupation of the people of the state is agriculture.

The *Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project* is being implemented in 7 out of 12 districts of Himachal Pradesh with funding from JICA. This project is also being implemented in Kullu district, along with 6 other districts.

Upon the launch of the *Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project* by JICA, a micro plan for the Village Forest Development Society in Kapil Muni Bashona has been created. During the micro-planning process, two self-help groups were formed on 27-03-2021. These self-help groups, named **Bhagasidh** and **Jyoti**, were created according to the micro plan.

The main occupation of the people in the Village Forest Development Society, Bashona, is agriculture and gardening. The crops grown here include wheat, corn, barley, pulses, and cash crops, along with horticultural fruits like apples, plums, pomegranates, and apricots. However, the average land area per family is less than one Bigha, and there are limited means of irrigation. As a result, the expected increase in income is not happening.

To address this issue, a self-help group focused on IGA (Income Generating Activities), specifically Sepobadi and Semiya making, has been created to improve livelihoods. There are 15 women members in this group, which is also known as a Common Interest Group (CIG). On 04-09-2021, this Common Interest Group was converted into a Self-Help Group (SHG). The members of the group decided to produce and market Sepobadi and Semiya, which will help them earn and increase their income. With the help of the project, 75% of the capital cost expenses will be borne by the project, and an additional Rs. 1,00,000/- will be provided as a revolving fund. The group members decided to divide the work among themselves according to the terms and conditions.

Raw materials, grinding machines, utensils, and storage materials are available in the local market, and there is significant potential for marketing at the local level. This is because, in this region, *Dham* (a type of celebration) is organized almost throughout the year for events like marriages, birthdays, and Deoli (when the dev rath is brought to the house on invitation). During these events, Sepobadi is prepared and served to the guests. It is also commonly consumed at home. Though very little Sepobadi and Semiya are prepared locally, there is high demand, and it is often purchased from areas in Mandi district. The project will cover expenses for training and 75% of the capital expenditure, and Rs. 1,00,000/- will be provided as a revolving fund.

For the development of this business plan, the services of expert Mr. Jay Krishna Sharma were sought for guidance on the production process and marketing. The business plan was created after detailed discussions with Mr. Sharma. While preparing the business plan, the expert took into consideration factors like the number of group members, production capacity, availability of raw materials, and local demand. The plan proposes a 3-day production cycle. The demand for the products by local people is assessed based on the capacity of the group and marketing through local shopkeepers in the markets of Kullu and Bhuntar. The members will work for 4 hours in each 3-day cycle to produce and market the products.

This business plan was prepared through repeated meetings with group members, with contributions from Mr. Padam Singh Chauhan (Retd. HPFS), Mr. Madan Lal (SMS), Mrs. Babita Thakur (FTU), Mrs. Chaman Lal (Forest Guard, Naresh Beat), and expert Mr. Jai Krishan Sharma.

**The details of the participating members are as follows:**

	Name of Beneficiary	Designation	Village	Age	Sex	Qual.	Category	Contact no.
1	Smt. Pushpa Devi wife of Shri Yan Singh	Prime	Bashona	35	Woman	1 0th	General	8894814947
2	Mrs. Meena wife of Shri Valwant Singh	Secretary	Bashona	45	Woman	1 0th	General	9805634539
3	Mrs. Rama Devi Mr. Dhanshyam Singh	treasurer	Bashona	39	Woman	8 <sup>th</sup>	General	7876070455
4	Smt. Nirmala Devi wife of Shri Pratap Singh	Member	Bashona	49	Woman	5th	General	9418702018
5	Smt. Sushma Devi wife of Shri Karan Singh	Member	Bashona	43	Woman	8 <sup>th</sup>	General	6230067478
6	Smt. Naina Devi wife of Shri Dhanwant Singh	Member	Bashona	55	Woman	6th	General	7876305323
7	Smt. Kala Devi wife of Shri Baldev Singh	Member	Bashona	48	Woman	5th	General	9459517057
8	Smt. Kaushalya Devi wife of Shri Sanchetan Singh	Member	Bashona	49	Woman	5th	General	8544752616
9	Smt. Deepa Guleria wife of Shri Ashwani	Member	Bashona	39	Woman	B.A.	General	8219783348
10	Smt. Reena Devi wife of Shri Jitendra	Member	Bashona	39	Woman	10th	General	9817821151
11	Smt. Geeta Devi wife of Shri Tehal Singh	Member	Bashona	37	Woman	10th	General	9817090710
12	Smt. Hema Pal wife of Shri Khem Singh	Member	Bashona	33	Woman	M.A.	General	8219359144
13	Smt. Neeta wife of Shri Veer Singh	Member	Bashona	39	Woman	M.A.	General	8626956775
14	Smt. Oma wife of Shri Nihal Singh	Member	Bashona	49	Woman	8th	General	9459782974
15	Mrs. Indira wife of Shri Chandrajit Singh	Member	Bashona	46	Woman	M.A.	General	9015081931

## Detail of Group

### Group details at the local level

2-1	Name of Common Interset Group	Bhagasidh
2-2	Village forest development	Kapil Muni Bashona
2-3	Forest Range	Hurla
2-4	Forest Division	Shamshi
2-5	Village	Hurla
2-6	Development Block	Kullu
2-7	District	Kullu

2-8	Total Number of members in SHGs	15
2-9	Date of formation of the group	27-03-2021
2-10	Monthly saving of SHGs	100,
2-11	Name of Bank and Branch of Saving account opened	Kangra cooperative Bank Parla Bhuntar
2-13	Bank account no.	50073217064
2-14	Total saving of SHGs	6000,
2-15	Loan given by the SHGs Members	Not yet
2-16	Status of loan repaid by cash credit limit SHGs members	-

### 1- Geographical Detail of village

3-1	Distance from district headquarters	6 km
3-2	Distance from main road	6 Km
3-3	Name and distance of local market	Bhuntar 6 Km, Kullu 16 Km
3-4	Name and distance of main market	Bhuntar 6 Km, Kullu 16 Km
3-5	Distance from other major cities and towns	Bhuntar 6 Km, Kullu 16 Km
3-6	Distance from the market where the product will be sold	Bhuntar 6 Km, Kullu 16 Km

### 4- Description of product related to the income generating activity

4-1	Name of Product.	<b>Sepobadi and beans</b>
4-2	Method of Product identification .	It is used throughout the year as a dish for weddings, birthdays, Deoli, and also for home consumption.  Local people prepare very few Sepobadis, but due to high demand, people have to purchase them from different areas of Mandi district.
4-3	Consent of SHGs members	Yes

### Production Process

### Training and Implementation

The members of the women's group will be trained by the project in making **Sepobadi** and **Semiya** (khadi preparation). After the training, the group members will follow a systematic process to produce these products.

## Production Cycle and Capacity

- The group will produce **50 kg of Sepobadi** and **20 kg of Semiya** in each **three-day production cycle**.
- This process will be carried out **throughout the year** to ensure continuous production and income generation.
- A three-day cycle has been adopted to facilitate production, marketing, and **dividend analysis**.

## Raw Material and Production Process

- The required quantity of raw materials, estimated production output, and marketing rates have been proposed based on the experience and expert opinion of **Mr. Jai Krishna Sharma**.
- The production process includes the following steps: **cleaning, soaking, grinding, mixing, cooking, cutting, frying, and packaging**.
- The products will be marketed in **various packet sizes (½ kg, 1 kg, and 2 kg)** to cater to different customer needs.

## Work Distribution in the Three-Day Cycle

- **Day 1: Two members** will bring the raw materials and soak the mash.
- **Day 2: Five members** will wash the mash, grind it, and cook the seedoo. Immediately after this, **three members** will cut the seedoo into pieces and carry out the frying process.
- **Day 3: Two members** will handle packaging, while **three members** will focus on marketing the products.

By distributing tasks among the members, the group will efficiently complete a production cycle every three days. This system ensures that almost every member participates and contributes. Additionally, each member will work **only four hours per shift**, making the workload manageable and sustainable.

## 6- Description of production planning

6-1	Production cycle 1. Sepobdi 2. Beans	3 days
6-2	Process Requirements (Quantity):	15 Woman
6-3	Source of Raw Material	Kullu Bhunter
6-4	Source of Other Resources	Kullu Bhunter

### 6.1 Raw Material Requirement :-

Sr No.	Day	Item name	Unit	Amount	Rate (Rs)	Amount (Rs)
1	3	Sepobdi				
		Mash Dale	Kilogram	50	120	6000
		Refined oil	Kilogram	7	160	1120

		Cumin	Kilogram	0.250	300	75
		Bhatti Diesel	Liter	10	90	900
					Total	8095
2	3	Semiyan				
		Gram flour	Kilogram	20	80	1600
		Refined oil	Kilogram	3	160	480
		Celery Salt Coriander	Kilogram	0.50 0.50 0.50	LS	175
		Bhatti Diesel	Liter	2	90	180
		<b>Total</b>				<b>2435</b>

## 6.2 Estimated Production : -

Sr. No.	Item name	Unit	Total Production	Comment
1	Sepobdi	Kilogram	50	
2	Semiyan	Kilogram	20	

## 7- Description of sales & Marketing

7-1	Name of potential market places	Kullu ,Bhunter and Manali
7-2	Distance from Village to marketing place.	6 KM
7-3	Demand of products in markets.	Demand is more than production
7-4	Process of identification of market	It is used throughout the year as a dish for weddings, birthdays, deoli and also for eating at home. Local people prepare very few Sepobadis, but due to high demand, people have to purchase them from other areas. It has to be purchased from the areas of Mandi district.
7-5	Impact of seasonality on market	Demand may decrease during rainy seasonA
7-6	Potential buyer of products	In Marriages
7-7	Potential consumer of products in the area.	Bhutar, Kullu, and the neighboring regions follow traditional marriage customs
7-8	Marketing mechanism of products	SimilarInterest groups will be linked with retailers of Kullu, Bhutar for marketing and on demand marketing will be done at the event
7-9	Strategy of marketing products	When demand increases or decreases, production will be increased or decreased according to the demand.
7-10	Brand name of product	Him Tradition
7-11	Salogan of product	"Sepobadi: A Taste of Tradition, A Bite of Himachal – Empowered by JICA, Enriched with Zaika!"

## 8- Description of Management Among Group Members

- Rules will be made for management.
- Group members will coordinate and manage tasks with mutual consent.
- Three experienced members will conduct audits in rotation.
- The President and Secretary will continuously evaluate and review the management.

After two cycles, dividend and wages will be distributed equally.

## 9- "Financial, Legal, and Ethical Management of the Organization" (SWOT-Analysis)

- 1.All group members have similar and favorable thinking.
- 2.The method of making it is simple.
- 3.Production cost is low and production demand is highA
4. Raw material is available in local marketA

## WEAKNESS

1. Finished goods may be affected by temperature, humidity and moistureA
2. No experience working in a groupA
3. Due to lack of sunlight during winter and rainy season, the cycle of badi days may increaseA

## OPPORTUNITY

- 1.Large scale production is possible by working in groups.
- 2.In local marketsSepobi and beansetc the demand is high.
- 3.The project will bear 50% of the cost of capital expenditure.
4. The project will provide on-the-spot training by experts.

## Risk

- 1.There is a possibility of the product getting spoilt due to moisture in the rainy season and if the packaging is not proper
- 2.The group may suffer losses if the price of raw materials suddenly increases.

## 10- "Estimated Liabilities and Measures to Reduce Them"

Sr.No	Risk description	Ways to mitigate risk"
10-1	The demand for products in local markets may decrease seasonally! Which will have an adverse effect on sales and income.	Production will have to be increased or decreased according to demand so that the finished goods do not get spoiled.
10-2	Decreasing quality of product may result in decrease in sales.	The group will have to maintain high standards to maintain quality.

## 11- Details of the financial arrangement of the project

A	Recurring expenditure			
Sr.No	Description	Amount	Unit Rate	Amount
1	Grinding Machine with Motor (1-2 HP) Including Mounting (9 Inch)	1	30000	30000
2	crates for storage	4	500	2000
3	Plastic sheet (40-60 inches)	4	LS	500



4	plastic mug	5	LS	300
5	Knife, bucket, sieve, plates, Puri Badi, jar etc.		LS	2000
6	electronic machine	1	2000	2000
7	Plastic Packaging Machine	1	2000	2000
8	Diesel Furnace	1	8000	8000
9	Siddu Maker (Big)	1	4000	4000
10	Crate Bamboo	2	500	1000
11	Aluminium Plate (Large)	1	700	700
12	iron pan	1	2000	2000
<b>Total Capital Expenditure</b>				<b>54500</b>

**(b) Recurring Cost**

Sr No.	Day	Item name	Unit	amount	Rate (Rs)	Amount (Rs)
1	3	Sepobdi				
		Mash Dale	Kilogram	50	120	6000
		Refined oil	Kilogram	7	160	1120
		Cumin	Kilogram	0.250	300	75
		Bhatti Diesel	Liter	10	90	900
		Wages (Each of the 15 members will work for only 4 hours in 3 days) Total Wages Rs 2700 Average Wages per Kg	Kilogram	50	38.57	1929
		packaging material, transportation, Room Rent Other expenses (stationery, electricity, water, machine repair etc.)	3 days	50	17.86	893
					sum	10917
2	3	Semiyan				
		Gram flour	Kilogram	20	80	1600
		Refined oil	Kilogram	3	160	480
		Celery Salt Coriander	Kilogram	0.50 0.50 0.50	LS	175
		Bhatti Diesel	Liter	2	90	180
		Wages (Each of the 15 members will work for only 4 hours in 3 days) Total Wages Rs 2700 Average Wages per Kg	Kilogram	20	38.57	771
		packaging material, transportation, Room Rent Other expenses (stationery, electricity, water, machine repair etc.)	3 days	20	17.86	357
	<b>Total</b>					<b>3563</b>

Summary recurring Cost					
Sr. No.	Description	Unit	Amount	Rate (Rs)	Amount of money(Rs)
Sepobadi and beans					
1.	Mash Dale	Kg	50	120	6000
2	Gram flour	Kg	20	80	1600
3	Refined oil	Kg	10	160	1600
4	Cumin Celery Salt Coriander	Kg	0.250 0.50 0.50 0.50	LS	250
5	Wages (Each of the 15 members will work for only 4 hours in 3 days)	Day	9 days	300	2700
6	Room Rent	3 days	Rs 1500 per month	150	150
7	Packaging Material		1	150	150
8	transportation		1	800	800
9	Bhatti Diesel	Liter	12	90	1080
10	Other expenses (stationery, electricity, water, machine repair etc.	3 days	1	150	150
Total Recurring Charges					14480

## 12 Summary of the economy

### Cost of production

Sr.No	Description	Amount
1	Total Recurring Cost	14480
2	10 percent on recurring expenditure three days depreciation	53
3	Loan from bank "7% annual interest"	1168
	<b>Total</b>	<b>15701</b>

## 13 Estimation

### Calculation of sales potential

Sr.No	Description	Unit	Amount in Rs
1	<b>Cost of production</b> (1)Sepobdi (2) Beans	Per Kilogram	218.34 178.15
2	<b>Fixed profit (in percentage)</b> (1)Sepobdi (2) Beans	23.82, 40.33,	52 71.85
3	<b>Total <math>\frac{1}{4}</math>1\$2<math>\frac{1}{2}</math></b> (1)Sepobdi (2) Beans	Per Kilogram	270 250
4	<b>Market price</b> (1)Sepobdi (2) Beans	Per Kilogram	300 280
5	<b>Tentative/Estimated sale value</b> (1)Sepobdi (2) Beans	Per Kilogram	270 250

#### 14. Tentative/Estimated sale value

Sr.No	Rate	Amount
1	10% three day depreciation on capital expenditure (a)	53
2	Recurring cost (B)-	
2-1	Mash Dale	6000
2-2	Gram flour	1600
2-3	Refined oil	1600
2-4	Cumin Celery Salt Coriander	250
2-5	Wages (15 members will work for only 4 hours each in 3 days)	2700
2.6	Room Rent	150
2.7	Packaging Material	150
2.8	transportation	800
2.9	Bhatti Diesel	1080
2.10	Other expenses (stationery, electricity, water, machine repair etc.	150
	Total (B)	14480
3	Total Production	
3.1	Sepobdi	50
3.2	Semiyan	20
4	Selling rate of production (Rs.)	
4.1	Sepobdi	270
4.2	Semiyan	250
5	Income from sale of product (c)	
5.1	Sepobdi	13500
5.2	Semiyan	5000
	Total (S)	18500
6	Total profit S-(A+B) = 18500 - (53 +14480,	3967
7	Gross profit from product sales = Gross profit + Wages + Rent ,3967 ,2700,150	6817
8	First and second cycles After this, the amount available for distribution among the members as profit = Income from sale of product – (Return of principal and interest + Recurring expenses required for the next two cycles) = 18500 ,(310,14480,	3710

- It is proposed that the total amount of principal and interest will be repaid monthly, starting from the second month of the activity. The net benefit will be distributed among the members as per the agreed ratio. 50% of the capital expenditure will be financed through a bank loan, while the recurring expenditure will be met by contributing cash, fruits, and vegetables in equal proportion among all members. The bank loan will carry a 5% interest rate, with the loan amount being deposited directly into the bank account. The remaining 2% interest will be paid separately.

**(a) Financial need of the group**

**(b) (First month)**

Sr. No.	Item	Amount (Rs)
1	Recurring expenditure	54500
2	Fixed expenditure - Labour	11780
	Total	66280

**(b) Financial resources of the group**

Sr.No.	Description of the resource	Amount (Rs)
1	The project includes a 50% grant on capital expenditure.	27250
2	As a loan from a bank	33000
3	Internal savings of the group	6000
	Total	66250

A bank loan will be provided for the project. A revolving fund of ₹1,00,000 will be used for recurring and capital expenditures. A loan of ₹33,030 (or ₹33,000 approximately) will be taken from the bank. The amount of capital expenditure is ₹27,250, which will be borne by the project."

**16- Calculation of Net Present Value (NPV) of Break-even Point**

Break even point = Capital expenditure/ selling price -Recurring Charges

$$= 54500 / 18500 - 14480$$

Hence break even point = 54500,4020

$$= 13.563 = 41 \text{ Days}$$

The break-even point for calculating the profit amount of Sepobadi and Semiya can be achieved in 41 days if sold in the above ratio

**17- Procedure for repayment of loan from the bank**

S r. N o .	Month	Loan Repayment						Princip al Loan Repaym ent	Balance Loan		
		Principal	Total Interest	5% Interest Payable by Project	2% Interest Payable by Group	Monthly Installment Payable by Group	Total		Princip al	Inter es	Total
1	Month - 1								33000	193	33193
2	Month - 2	2908	193	138	54	3100	3100	3100	30093	176	30268
3	Month - 3	2924	176	125	51	3100	3100	6200	27168	158	27327
4	Month - 4	2942	158	113	45	3100	3100	9300	24227	141	24368
5	Month - 5	2959	141	101	40	3100	3100	12400	21268	124	21392
6	Month - 6	2976	124	89	35	3100	3100	15500	18292	107	18399
7	Month - 7	2993	107	76	31	3100	3100	18600	15299	89	15388

8	Month – 8	3011	89	64	25	3100	3100	21700	12288	72	12360
9	Month – 9	3028	72	51	21	3100	3100	24800	9260	54	9314
10	Month – 10	3046	54	39	15	3100	3100	27900	6214	36	6250
11	Month – 11	3064	36	26	10	3100	3100	31000	3150	18	3168
12	Month - 12	3150	18	13	5	3168	3168	3168	0	0	0
	<b>sum</b>	<b>33000</b>	<b>1168</b>	<b>834</b>	<b>335</b>	<b>34168</b>	<b>34168</b>	<b>173668</b>	<b>0</b>	<b>0</b>	<b>0</b>

- In a three-day cycle, the interest and principal repayment from production and sales amounts to Rs 310. In this way, Rs 3100 will be paid within a month (after 10 cycles).
- The method of calculation of interest rate will be based on the annual rate applicable.
- In the case of the advance payment of interest, the final installment will be reduced. The final installment must be paid after carefully checking the bank account.

### Calculation

The group will make Sepobadi and Semiya and carry out marketing activities over the course of three days. After completing this task, the group will have a total amount of ₹6,410 available for distribution. Out of this, ₹2,700 will be allocated for wages, and ₹3,710 will be earned from profits. If each member works for only 4 hours per day, within three days, each member will earn an additional ₹427.

Thus, after completing 10 cycles in a month, each member is expected to earn ₹4,270 by working a total of 40 hours. Additionally, the project will bear 5% interest for the entire year. Therefore, the group will have an additional savings of ₹834.

## SHG By-Laws

1. Group's Work: Production of Sepobadi and Beans.
2. Group's Address: Village Bashona, Post Office Piplage, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. Total Members: 15.
4. First Meeting Date: 27-03-2021.
5. Interest Rate: An interest of ₹2 on every ₹100 will be applicable.
6. Monthly Meetings: The group will hold a meeting on the 5th of every month.
7. Monthly Savings: Every member must deposit the saved amount into the group every month.
8. Compulsory Attendance: All members must be present at the Self-Help Support Group (SHG) meetings.
9. Bank Account: The group's bank account will be opened at Kangra Bank, Parla Bhuntar Branch, with account number 50073217064.
10. Absentee Permission: Members must seek prior approval from the President and Secretary if they cannot attend meetings.
11. Removal from Group: A member will be removed from the group if they fail to deposit their savings or remain absent for three consecutive meetings.
12. Meeting at Defaulter's House: If a member remains absent without any reason, the next meeting will be held at their home, and they must bear the arrangement expenses. If two members are absent, they will share the cost.
13. Group Decisions: The President and Secretary will be elected with the consent of all members.
14. Financial Authority: The President and Secretary can handle bank transactions, and their tenure will be one year.
15. Use of Group Funds: The President, Secretary, and members cannot use group funds for personal purposes. The money will always be used for the benefit of the group.
16. Leaving the Group: If a member wants to leave, they must repay any outstanding loan before doing so; otherwise, exit permission will not be granted.
17. Loan Interest & Rate: The interest rate and repayment schedule for loans will be decided in the group meeting.
18. Emergency Fund: The President and Secretary must maintain a minimum cash reserve of ₹1,000 for emergencies.
19. Record Keeping: The register of the SHG should be read aloud and signed by all members.
20. Loan Notification: Members taking large loans must inform the group one week in advance.
21. Loan Disbursement: All members should be present at the time of loan distribution.
22. Leaving Without Notice: If a member leaves the group without informing, their previously deposited savings will be forfeited.
23. Monthly Reports: The group must submit a monthly report to the Field Technical Unit (FTU) office.

आज दिनों के 15-12-2024 को गांव में विकास समिति की बैठक प्रधान, दामकट, सिंट गुलरिया की अध्यक्षता में की गई जिस में दामकट, गुलरिया, दामकट, गुलरिया का लगे पाँचों की तरफ से आये सभी पंचों के बीच चर्चा व मतदान कर 5 मिनट की भी उपस्थिति से व आगे कोई काम वार में जानकारी दी कि क्या क्या तरीके से गरीबों को खरीदना है तथा कहाँ से खरीदना करना भी बताया गया

नाम	पिता नाम	गोत्र	समाप्त
दामकट सिंह	श्री. कुन्दन सिंह	वैशाख	दीपलाल
दीन दयाल	श्री. गोविंद राम	वैशाख	दीपलाल
प्रेम लाल	श्री. दामधराम शर्मा	लुनीवादी	दीपलाल
विष्णु देवी	श्री. चंद राम शर्मा	"	दीपलाल
जीता कृष्ण	श्री. लाला शर्मा	"	दीपलाल
देव शर्मा	श्री. कृष्ण दत्त	"	दीपलाल
मनोहर सिंह	श्री. देवी सिंह	"	दीपलाल
पुनम लाल	श्री. देवी सिंह	वैशाख	दीपलाल
कमलधाम	श्री. दामकट	"	दीपलाल
दीन देवी	श्री. लाल सिंह	"	दीपलाल
कृष्ण दाम	श्री. लाल सिंह	वैशाख	दीपलाल
बनका देवी	श्री. चंद लाल	"	दीपलाल
पुष्पा देवी	श्री. आन सिंह	"	दीपलाल
कमली देवी	श्री. लाल राम	"	दीपलाल
मनोहरा लाल	B.O. Forest		

प्रधान  
D.S. Gauri

Made in  
(S.M.S)  
Machan Lal

Signature  
P. D. D. D.  
Machan Singh

### समूह का सहमती पत्र

आज दिनांक 15-12-2021 को 'भागसिद्ध' समान रुची समूह कपिल मुनि बशोणा की बैठक हुई !  
बैठक में प्रधान श्रीमती पुष्पा देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए सिलाई व कटाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं !

समूह के सचिव के हस्ताक्षर  
*Pushpa* *मीना*  
प्रधान सचिव  
भागसिद्ध स्वयं सहायता समूह  
वार्ड नं. 1 गांव खोलाआगे,  
बशौणा जिला कुल्लू हि.प्र.

समूह के प्रधान के हस्ताक्षर  
*Pushpa* *मीना*  
प्रधान सचिव  
भागसिद्ध स्वयं सहायता समूह  
वार्ड नं. 1 गांव खोलाआगे,  
बशौणा जिला कुल्लू हि.प्र.

*Recommended for approval*

*[Signature]*  
ROHITA  
Vishn'08

*Approved*

*[Signature]*

DMU Officer JICA EP-cum  
DFO Parvati at Shimla



**Photographs of each member of the common interest group**

			
Mrs Pushpa devi (Pradhan)	Mrs Meena (secratary)	Mrs Rama Devi (treasurer)	Mrs Nirmala Devi (Member)
			
Mrs Sushma Devi (Member)	Mrs Naina Devi (Member)	Mrs Kala Devi (Member)	Mrs Kaushlaya Devi (Member)
			
Mrs Deepa Guleriya (Member)	Mrs Reena Devi (Member)	Mrs Geeta Devi (Member)	Mrs Hema Paal (Member)
			
Mrsv Neeta Guleria (Member)	Mrs Oma (Member)	Mrs Indira Devi (Member)	



### Revised Capital Expenditure

Details of Revised Capital Expenditure as per decision taken in the 8th Governing Body Meeting

#### Capital expenditure proposed in the business plan

Sr.No	Description	Amount	Unit Rate	Prize $\frac{1}{4}$ In Rs. $\frac{1}{2}$	Project Share (50 %)	Beneficiary Share (50 %)
1	Grinding Machine with Motor (1-2 HP) Including Mounting (9 Inch)	1	30000	30000	15000	15000
2	crates for storage	4	500	2000	1000	1000
3	Plastic sheet (40-60 inches)	4	LS	500	250	250
4	plastic mug	5	LS	300	150	150
5	Knife, bucket, sieve, plates, Puri Badi, jar etc.		LS	2000	1000	1000
6	electronic machine	1	2000	2000	1000	1000
7	Plastic Packaging Machine	1	2000	2000	1000	1000
8	Diesel Furnace	1	8000	8000	4000	4000
9	Seedoo Maker (Big)	1	4000	4000	2000	2000
10	Crate Bamboo	2	500	1000	500	500
11	Aluminium Plate (Large)	1	700	700	350	350
12	iron pan	1	2000	2000	1000	1000
<b>Total Capital Expenditure</b>				<b>54500</b>	<b>27250</b>	<b>27250</b>

### Revised Capital Expenditure

Sr.No	Description	Amount	Unit Rate	Prize (In Rs.)	Project Share (75 %)	Beneficiary Share (25 %)
1	Grinding Machine with Motor (1-2 HP) Including Mounting (9 Inch)	1	30000	30000	22500	7500
2	crates for storage	4	500	2000	1500	500
3	Plastic sheet (40-60 inches)	4	LS	500	375	125
4	plastic mug	5	LS	300	225	75
5	Knife, bucket, sieve, plates, Puri Badi, jar etc.		LS	2000	1500	500
6	electronic machine	1	2000	2000	1500	500
7	Plastic Packaging Machine	1	2000	2000	1500	500
8	Diesel Furnace	1	8000	8000	6000	2000
9	Seedoo Maker (Big)	1	4000	4000	3000	1000
10	Crate Bamboo	2	500	1000	750	250
11	Aluminium Plate (Large)	1	700	700	525	175
12	iron pan	1	2000	2000	1500	500
<b>Total Capital Expenditure</b>				<b>54500</b>	<b>40875</b>	<b>13625</b>

