



Business plan- Cutting & Tailoring

Mata Mandasana Self Help group Parli Seri

Ladies Suit (with and without lining) Lining) Gents Night Suits and Children's Dresses



Village Forest Development Committee-
Gram Panchayat
Forest Range
Forest Division
Circle

Mata Mandasana Parli Seri
Manjhli
Hurla
Parvati
Kullu

**Project for improvement of Himachal Pradesh Forest
Ecosystem Management and Livelihoods**

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Executive Summary

Located in the western Himalayas of Himachal Pradesh, this state is full of natural beauty and rich cultural and religious heritage. The state features diverse ecosystems, rivers, and valleys. Its population is around 7 million, and its geographical area spans 55,673 square kilometers.

In Himachal Pradesh, high-altitude and cold-zone areas extend from the Shivalik hills to the middle Himalayas. The main occupation of the people here is agriculture. The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project is being implemented in collaboration with JICA across six out of the twelve districts of Himachal Pradesh, including Kullu district.

Upon the launch of this project, the Gram Van Vikas Samiti (Village Forest Development Committee) in Mandasana village has formulated a strategic plan. According to this plan, the primary occupation of the people in the committee remains agriculture and horticulture. However, due to limited land holdings per family and a lack of additional resources, their expected income growth has been stagnant. The local farmers primarily cultivate wheat, maize, barley, and pulses, alongside horticultural crops like apples, plums, and apricots.

To supplement their income, the Self-Help Group (SHG) in Mandasana has decided to engage in tailoring, stitching, and cutting work. The Self-Help Group was officially formed on March 23, 2021, with 14 women members. Later, on August 13, 2021, this group was converted into a Common Interest Group (CIG) to enhance their productivity and marketing capabilities.

After extensive discussions, the group decided to manufacture and sell stitched garments, including:

- Ladies' suits (with and without lining)
- Gents' night suits
- Kids' dresses

Initially, the project will provide training and financial support. The capital expenditure will be 50% funded for general category women and 75% funded for women from economically weaker sections. Additionally, a revolving fund of ₹1,00,000 will be provided to facilitate bank loans.

The group has agreed that all members will share the work as per predefined conditions and distribute the earnings equally based on their contribution.

The business plan for Mandasana Common Interest Group was developed under the guidance of:

- Mr. Padam Singh Chauhan (Retd. HPFS)
- Mrs. Babita Thakur (Coordinator)
- Mr. Pappu Soni (Forest Guard)

According to the business plan, the group aims to produce the following every month:

- 300 ladies' suits (without lining)
- 180 ladies' suits (with lining)
- 180 gents' night suits
- 60 kids' dresses

Annually, the group expects to manufacture 4,000–5,000 garments for sale.

The details of the group members are as follows:

S. No	Name of Beneficiary	Designation	Village	Age	Gen.	Qual.	Category	Cont. No.
1	Smt. Teji Devi wife of Shri Teddy Singh	President	Parli Seri	57	Female	10th	General (BPL)	9805643949
2	Smt. Reshma Devi wife of Shri Mitra Bhushan	Secretary	Parli Seri	33	Female	+2	General	7876911452
3	Smt. Meera Devi wife of Shri Khem Rajesh	Treasurer	Parli Seri	26	Female	+2	General	7870746899
4	Smt. Elu Devi wife of Shri Kamal Chand	Member	Parli Seri	61	Female	8th	General	8894094812
5	Smt. Neeru Devi wife of Shri Shashi Kumar	Member	Parli Seri	39	Female	8th	General	8894680543
6	Mrs. Kheva Devi wife of Shri Tara Chand	Member	Parli Seri	60	Female	8th	General	8894691056
7	Smt. Goda Devi wife of Shri Channe Ram	Member	Parli Seri	56	Female	5th	General	8894940126
8	Smt. Sunita Devi wife of Shri Khem Chand	Member	Parli Seri	35	Female	8th	General	8219926286
9	Smt. Chandra Devi wife of Shri Jeet Ram	Member	Parli Seri	36	Female	5th	General	7807077674
10	Smt. Nisha Devi wife of Shri Jagar Nath	Member	Parli Seri	45	Female	5th	General	9825606908
11	Smt. Prema Devi wife of Shri Amar Nath	Member	Parli Seri	37	Female	8th	General	8219283408
12	Mrs. Radha Devi wife of Shri Pyare Chand	Member	Parli Seri	48	Female	8th	General	9816769593
13	Smt. Guddi Devi wife of Shri Tirth Ram	Member	Parli Seri	40	Female	5th	General	8894150822
14	Mrs. Devkala wife of Mr. Prem Singh	Member	Parli Seri	49	Female	5th	General (IRDP)	9805923174

Summary Category wise

Sr.No	Gen.	General	IRDP	VPL
1	12	-	1	1



Mata Mandasana Group Members

2 Self-Help Group Detail

2-1	Name of the Self-Help Group:	Mata Mandasana
2-2	SHG MIS Code: -	,
2-3	Village Forest Development Committee:	Mata MandasanaParli Seri
2-4	Forest Range:	Hurla
2-5	Forest Division:	Shamshi
2-6	Village:	Parli Seri
2-7	Development Block:	Bhuin
2-8	District:	dqYyw
2-9	Total Number of Members in the Group:	14
2-10	Date of Formation of the Group:	23-03-2021
2-11	Monthly Savings of the SHG/Uniform Contribution:	100@&
2-12	Bank Name and Branch where the SHG Account is Maintained:	The Kangra Central Co-operative Bank Ltd Parla Bhuntar
2-13	Bank Account Number:	50072971997
2-14	Total Savings of the Group:	9000/-
2-15	Loan Amount Given to Members by the Group: -	-
2-16	Status of Loan Repayment by Group Members:	-

3- Geographical Status of the Village.

3-1	Distance from District Headquarters:	24 km
3-2	Distance from the Main Road:	14km
3-3	Name and Distance of the Nearest Local Market	Bhuntar 14 Km, Kullu 24 Km
3-4	Distance from the Main Market and Name	Bhuntar 14 Km, Kullu 24 Km
3-5	Distance from Other Important Towns and Blocks	Bhuntar 14 Km, Kullu 24 Km
3-6	The distance to the market where the sale will take place	Bhuntar 14 Km, Kullu 24 Km
3-7	Any Special Features of the Village Related to Income Generation Activities Selected by the Group	-

Why do you need a business plan?

the Village Forest Development Committee (VFDC) of Mata Mandasana, Parli Seri, there was no existing women's group. To address this, the project has formed a Self-Help Group (SHG), where all the women aim to enhance their livelihood through sewing and cutting work. Some women in the group already engage in sewing and cutting but lack proper training and currently only sew small items for their homes. Additionally, some women neither own a sewing machine nor have any training. Due to these challenges, they are unable to improve their livelihood. To overcome this, the women have organized themselves into a group and have requested the JICA project to provide sewing and cutting machines along with proper training."

(b) Business Objectives of the scheme:

- Capacity building of all group members.
- Ensuring a sustainable source of income for the group.
- Connecting products with suitable markets.
- Encouraging all members to actively participate in the group.
- Promoting modern and advanced sewing techniques.
- Enhancing livelihood opportunities.

(G) BusinessThe plan includes the following tasks - Tailoring – Cutting (including ladies suits, children dresses, men night suits etc.

(d) Details of Business Plan Implementation

Community Mobilization - Awareness and engagement activities were conducted among villagers.

- **Beneficiaries were selected** for livelihood enhancement initiatives.

2. Formation of the Group

- Self-Help Group (SHG) was formed, and members were gathered.
- President, Secretary, and Treasurer were elected through mutual consensus.
- Rules and regulations for the group were established and implemented.

(3) Capacity Building: Proper **training for beneficiaries** is essential for skill development.

(4) Distribution of sewing machines etc. : High-quality sewing machines will be provided to all members for efficient work.

- **Market Linkage:** The group will establish **partnerships with government and private entities** for selling products.
- They will supply **school uniforms** for local schools.
- Collaboration with **local tailors in Bhuntar Market** for steady work opportunities.

6. Financial and Institutional Support

- Efforts will be made to **connect the group with financial institutions**.
- SHG members will be informed about **loan facilities from various banks**.

- The project will assist in linking the group with **banking services**.
- **(7) Market Information** Members will collaborate with **tailors in Bhuntar Market** for business expansion.

8 Monitoring Mechanism

- **Baseline surveys** will be conducted before starting the business.
- **Economic surveys** will be conducted **every six months** to assess progress.
- Monitoring indicators include:
 - (i) Increase in production (Later)
 - (ii) Increase in products sold (Later)
 - (iii) Growth in the group (Later)
 - (iv) Increase in income (Later)

(9) Support and Resources Required

50% and 75% of the capital expenditure (category-wise) will be provided as assistance under the project. The remaining 50% and 25% will be borne by the members. Additionally, ₹2,900 for recurring expenditure will be covered from group savings.

- (i) A loan of ₹28,300 will be taken from the bank.
- (ii) Human : 14 members
- (iii) Technical assistance will be provided under the project by appointing master trainers within the village itself. Proper training will also be arranged as part of the project.

(10) Estimated profit - Women will have access to home-based employment. The group will gain a sustainable and long-term livelihood source. Members can engage in tailoring during their free and extra time. Each member can increase their income by approximately ₹18,440 per month.

3.Details of Products Related to Livelihood Activity

4-1	List of Products	kids dresses + gents night suit + suit lining + suit without lining
4-2	Method of Product Identification	group discussion
4-3	Consent from Self-Help Group Members	Yes, with written consent attached.

Production Process Details

First of all, members of the Self-Help Groups (SHGs) will be trained under the project in cutting and stitching Ladies' Suits (Lining & Without Lining), Kids' Dresses, and Gents' Night Suits. The Mata Mandasana Group, consisting of 14 members, will undertake this work.

After receiving training, the group members will begin production as follows:

1. Ladies' Suit (With Lining)
 - 6 group members will handle the stitching of Ladies' Suits with Lining.
 - If each member works 4 to 5 hours per day, they will be able to stitch 1 suit per day.
2. Ladies' Suit (Without Lining)
 - 5 group members will stitch Ladies' Suits without Lining.
 - By working 4 to 5 hours per day, each member will be able to stitch 2 suits per day and earn

6. Work Distribution

6.1	Working days per month	30 days
6.2	Persons worked per month	14 people
6.3	Source of raw materials	Kullu, Bhuntar
6.4	Source of other resources	Kullu, Bhuntar

Sr. No.	Item name	Unit	amount	Labour	Average other expenses	Total amount of money	cost per piece	neglected production volume
1.	Ladies Suit Lining	No.	180	30857	7800	38657	214.76	180
	ladies suit without lining	No.	300	25714	13000	38714	129.05	300
	gents night suit	No.	180	10286	7800	18086	100.48	180
	Children's Apparel	No.	60	5143	2600	7743	129.05	60
	sum		720	72000	31200	103200		

Note: Training expenses will be borne by the project

Details of Marketing and Sales

7-1	Expected Markets/Locations:	Kullu, Bhuntar, Mohal and Shamshi
7-2	Distance from Village to Markets	15 kms
7-3	Estimated Demand in the Markets:	Lady Suit, Gents Night Suit, School Dresses, Kids DressesA
7-4	Strategy for Identifying Markets:	Efforts have been made to introduce products to the local market in areas such as schools, Bhuntar, Mohal, and Shamshi."
7-5	Demand Based on Seasonal Changes:	Woolen suits will be stitched during winters and cotton suits during summersA
7-6	Potential Buyers:	Retailers and shopkeepers
7-7	Target Consumers in the Region	School children, women/men from villages and cities
7-8	Distribution Model:	Direct contact with tailors and women of the village will stitch suits for men and womenA
7-9	Marketing Strategy	(1) Initially we will stitch ladies suits, gents night suits, school

		<p>dresses, children dressesA Later we will stitch pillows, cushions, quilt covers etc.A</p> <p>(2) The group will select members based on their proficiency in tasks such as cutting, stitching, seams, buttoning, ironing etc.A</p>
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8. Entrepreneurship Management Among Group Members

The members of the group will divide the work by mutual consent and will distribute the income received in proportion to the work doneAself helpwgdAllksa flykbZ doAThe division of work and the role of each member will be based on the financial, physical and mental capacity of the memberAThis is the memberfinancewill keep track of transactionsA

9, SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats)

Strength

1. All group members have similar and compatible thinking.
2. One member of the group will do small scale sewing work.

Weakness

- 1.New self help group.
2. No experience working in a group

Opportunities:

1. Large-scale production is possible by working in groups.
2. Due to the area's popularity among tourists, there is a high demand for tailoring services, including suits, in the local markets.
3. Under the project, a **75% subsidy** will be provided to SC/ST and economically weaker general category women for purchasing sewing machines and other necessary materials, while general category women will receive a **50% subsidy**.
4. Sewing training will be provided **on the spot** by expert trainers or through training institutions under the project.

Threats:

1. Internal conflicts within the group may affect its functioning.
2. Lack of demand and transparency may lead to the group's disintegration.

10. Estimated Cost and Product Selling Price Calculation for the Enterprise:**(a) Capital Expenditure (General Category):**

Sr No .	action	Amount	Price	Total Expenses	Project Share (50%)	Beneficiary Share (50%)
1	sewing machine with pedal	12	7000	84000	42000	42000
2	L Scale	12	200	2400	1200	1200
3	Press	10	1200	12000	6000	6000
4	Inchtape	12	20	240	120	120
5	Scissors	10	500	5000	2500	2500
6	Stapler 1 large	1	150	150	75	75
	1 small	1	50	50	25	25
	Sum			103840	51920	51920

Capital Expenditure (IRDP/VPL General Category Member-2)

Serial No.	action	Amount	Price	Total Expenses	Project Share (75%)	Beneficiary Share (25%)
1	sewing machine with pedal	2	7000	14000	10500	3500
2	L Scale	2	200	400	300	100
3	Press	2	1200	2400	1800	600
4	Inchtape	2	20	40	30	10
5	Scissors	2	500	1000	750	250
6	Stapler 1 large	1	150	150	112.5	37.5
	1 small	1	50	50	37.5	12.5
	sum			18040	13530	4510

- Three members already have their own machines and some other equipments.

Summary Capital Expenditure

Sr No.	action	Amount	Price	Total Expenses	Project Share (50% & 75%)	Beneficiary Share (50% & 25%)
1	Sewing machine with pedal	14	7000	98000	52500	45500
2	L Scale	14	200	2800	1500	1300
3	Press	12	1200	14400	7800	6600
4	Inchtape	14	20	280	150	130
5	Scissors	12	500	6000	3250	2750
6	Stapler 1 large	2	150	300	187.5	112.5
	1 small	2	50	100	62.5	37.5
	Sum			121880	65450	56430

The beneficiary's share of the above capital expenditure will be borne by him/her himself in cash.

(b) Recurring Expenses (for one cycle) taken for one month

Serial No.	Description	Unit	amount	Rate(Rs)	amount of money(Rs)
1.	Rent	month	1	1000	1000
2	Labour	month	240Day	300	72000
3	transportation	month	1	1000	1000
4	Packing (envelopes, bags, newspapers)	Number	1	2000	2000
5	Sewing thread, cotton, zip, hook, etc.	Number	720 For suits / dresses	10	7200
6	Suit Lining (Material) Price	Number	180	100	18000
7	Other Expenses (Stationery, Electricity, Water etc.)	month	1	2000	2000
	sum				103200

Each day A woman will work for 4/5 hoursA

(S)- Production Cost (for one cycle):

Sr. No.	Description	Total
1	Total Recurring Expenses	103200
2	Annual Depreciation on Capital Expenditure (10%)	1016
3	Interest at 7% Annual Rate	681
	sum	104897

(The,Calculation / Estimation of Selling Price (Counter-cycle):

Lining and non lining suits, gents night suits, kids wear

Sr. No.	Description	Unit	amount	Rate	Amount of money
1.	cost of production				
	Ladies Suit Lining	Number	180	214.76	38656
	ladies suit without lining	Number	300	129.05	38715
	gents night suit	Number	180	100.48	18086
	Children's Apparel	Number	60	129.05	7743
	Total Cost		720 Nos.		103200
2	Fixed profit (in percentage)				
	Ladies Suit Lining	109.53%	180	235.24	42344
	ladies suit without lining	54.97%	300	70.95	21285
	gents night suit	99.04%	180	99.52	17914
	Children's Apparel	16.23	60	20.95	1257
	sum		720 Nos.		82800

Note - The beneficiary share of the above capital expenditure is ₹56,430, which the group members will pay in cash. Out of the ₹31,200 recurring expenditure, ₹9,000 will be covered from savings. The remaining recurring expenditure of ₹22,200 (rounded to ₹22,500) will be taken as a loan from the bank.

13. Financial Resources of the Group :

Sr. No.	Description of the resource	Amount (Rs)
1	Project Relief Fund Amount (50% & 75% of Capital Expenditure)	65450
2	Beneficiary Share (50% & 25% capital expenditure)	56430
3	Internal savings of the group	9000
	sum	130880

Note : An additional amount of Rs.100000 will be given in the form of Revolving Fund.

14. the foPNsnu fcUnw ¼czsd bfou IokbUV½ dh x.kuk

Break Even Point = Capital Expenditure / Selling Price,Recurring Charges

$$\frac{121880}{186000}, \frac{103200}{121880}, \frac{82800}{1.472 \text{ month}} = 1.472 \times 30 = 44 \text{ days}$$

in the above proportion After stitching 720 pieces, the “break even point” will be achieved in 44 days! In other words, the amount of money invested in this activity will be received in 44 daysA

15- Loan Repayment

Sr . N o.	Mont h	.k okilh						Princi pal Loan Repay ment	Balance Loan		
		eqy/k u	Tota l C;kt	5 % interest will be payabl e by project	Remainin g interest will be payable by SHG	Installme nt of Group payable per month	Total		Principa l	Intere s	Total
1	Month -1								22500	131	22631
2	Month -2	2369	131	94	37	2500	2500	2500	20131	117	20249
3	Month -3	2383	117	84	33	2500	2500	5000	17749	104	17852
4	Month -4	2396	104	74	30	2500	2500	7500	15352	90	15442
5	Month -5	2410	90	64	26	2500	2500	10000	12942	75	13017
6	Month -6	2425	75	54	21	2500	2500	12500	10517	61	10579
7	Month -7	2439	61	44	17	2500	2500	15000	8079	47	8126

8	Month -8	2453	47	34	13	2500	2500	17500	5626	33	5659
9	Month -9	2467	33	23	10	2500	2500	20000	3159	18	3177
10	Month -10	2482	18	13	5	2500	2500	22500	677	4	681
11	Month -11	677	4	3	1	681	681	681	0	0	0
12	Month -12	0	0	0	0	0	0	0	0	0	0
	sum	22500	681	486	193	23181	23181	113181	0	0	0

- **The calculation of 7% annual interest** has been done on a reducing principal basis every month.
- **Due to adjustments**, the final EMI may be lower than the regular EMI.
- **In addition, the project** has taken advance interest in one installment. The last installment has been reduced upon payment.
- **Check your bank account carefully** to ensure that the last installment has been paid. It is necessary to know.

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Calculation/Note:

The group will stitch **ladies' suits with lining, without lining, gents' night suits, and children's dresses** every month. After stitching, the total amount earned will be **₹1,52,300**, which will be distributed among the group members. Out of this, **₹72,000** will be available as wages, and **₹80,300** will be received as dividends. Each member will earn approximately **₹10,000 per month** by working an average of **4 hours per day**. Additionally, there will be an extra income of **₹10,879** per member. In addition, the project will charge **5% annual interest** throughout the year. Thus, the group will further save **₹753**.

Self Help Group Rules

1. Nature of Work: Sewing and Cutting.
2. Group Address: Village Command, Post Office Diyar, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. Total Members in the Group: 14.
4. First Group Meeting: 23rd March 2021.
5. Interest Rate: ₹2 per ₹100 per month.
6. Monthly Meetings: The group will hold meetings on the 5th of every month.
7. Savings Contribution: All members must deposit their monthly savings amount into the group account.
8. Loan Assistance: All members must attend group meetings to avail of loan assistance.
9. Bank Account Details: The loan assistance account will be opened at Kangra Central Co-operative Bank, Parla Bhuntar Branch, Account Number 50072971997.
10. Attendance Requirement: The group president and secretary must inform and seek approval if they are unable to attend a meeting.
11. Termination from Group: Any member failing to deposit savings or remaining absent for three consecutive meetings without reason will be removed from the group.
12. Compulsory Meeting at Home: If a member claims an unavoidable reason for absence, the next meeting will be held at their home, and they must bear the meeting expenses. If two members are absent, the cost will be shared equally.
13. Leadership Selection: The president and secretary will be selected with unanimous consent.
14. Loan Transactions: The president and secretary are authorized to manage bank transactions. Their tenure will be one year.
15. Usage of Group Funds: The president, secretary, or any member will not misuse group funds; the funds will only be used for group-related activities.
16. Exit from the Group: If a member wishes to leave the group and has taken a loan, they must repay it in full before exiting. Otherwise, exit will not be allowed.
17. Loan Policies: Loan amounts, duration, and interest rates will be decided in meetings.
18. Emergency Fund: A minimum of ₹1,000 must always be maintained with the president and secretary for emergencies.
19. Record Keeping: The group register should be read and signed by all members in meetings.
20. Large Withdrawals: Members must inform the group one week before withdrawing a significant amount.
21. Loan Disbursement: All members must be present at the time of loan disbursement.
22. Member's Exit Without Notice: If a member leaves without notice, their deposited amount will be forfeited.
23. Monthly Reports: The group must submit its monthly report to the Field Technical Unit (FTU) Office every month.

आज दिनेर 20/11/21 को भाग्य भंडारना समीप बन विमल
 सुमीर की बंधु का सम्मान पदम श्री सुमन राव की
 की सदस्यता के को गद्द
 लक्ष के सम्मान में जेना कायु नम्रगत (सिल्वर-
 ग्राह) नु गालु भंडारना (सिल्वर-कल्ल) को सम्मान
 कोका के को के विस्तार नाना की गद्द तथा
 कार्यकारिणी के सदस्य के सम्मान में जेना को पुन
 बहुर के बहुर अनुकोदन किया गया।
 आगामी कार्यवाही है नु रमा 20 नु 20 को कायुग
 के 20 नु 20 नु को लीकरी है नु पदम राव के
 निर वगदर श्री पपु लानी से करि है नु कायुग
 किया गया।

क्र.सं	नाम	पद	हस्ताक्षर
1	श्री सुमन राव	प्रधान	अ. 1
2	श्री जयंत चंद	सचिव	अ. 2
3	श्री योगेश्वर	अध्यक्ष	अ. 3
4	श्रीमती नीरा देवी	उपप्रधान	अ. 4
5	श्रीमती सुनील देवी	अध्यक्ष	अ. 5
6	श्रीमती पार्वती देवी	उपसचिव	अ. 6
7	श्रीमती नीरा देवी	अध्यक्ष	अ. 7
8	श्रीमती ऐलु देवी	अध्यक्ष	अ. 8
9	श्री फैलुन राव	अध्यक्ष	अ. 9
10	श्री सुनील चंद	अध्यक्ष	अ. 10
11	श्री गवर्धन सिंह	अध्यक्ष	अ. 11
12	श्री जगदनाथ	अध्यक्ष	अ. 12
13	श्रीमती देवकला देवी	अध्यक्ष	अ. 13
14	श्रीमती कुमारी	अध्यक्ष	अ. 14
15	श्रीमती लता देवी	अध्यक्ष	अ. 15

समूह का सहमती पत्र

आज दिनांक 30-11-2021 को 'माता मंडासना' समान रुचि समूह की बैठक हुई। बैठक में प्रधान श्रीमती तेजी देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए सिलाई-कंटाई 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 *Rashma Devi*
प्रधान सचिव
माता मण्डालना स्वयं सहायता समूह
गांव पारलीसेरी डाकघर दियास
तहसील भुन्तर जिला कुल्लु हि.प्र.

समूह के प्रधान के हस्ताक्षर *तेजी देवी*
प्रधान सचिव
माता मण्डालना स्वयं सहायता समूह
गांव पारलीसेरी डाकघर दियास
तहसील भुन्तर जिला कुल्लु हि.प्र.

Recommended for approval

approved


Range Forest Officer
Forest Range Huda
at Bhuln


DMU Officer JIC, FP-cum
DFO Parvati at Shimchi

Photographs of each member of the common interest group

			
Smt. Teji Devi (Prime)	Smt. Reshma Devi (Secretary)	Smt. Meera Devi (Treasurer)	Smt. Elu Devi (Member)
			
Smt. Neeru Devi (Member)	Mrs. Kheva Devi (Member)	Smt. Goda Devi (Member)	Smt. Sunita Devi (Member)
			
Smt. Chandra Devi (Member)	Smt. Nisha Devi (Member)	Smt. Prema Devi (Member)	Smt. Radha Devi (Member)
			
Smt. Guddi Devi (Member)	Mrs. Devkala (Member)		

Revised Capital Expenditure

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

Capital expenditure proposed in the business plan

Sr. No.	Action	Amount	Price	Total Expenses	Project share 50%	Beneficiary Share 50%
1	Automatic card knitting machine	5	22000	110000	55000	55000
2	knitting machine with scissors	8	5500	44000	22000	22000
3	Wool Binder / Gola Machine	13	450	5850	2925	2925
4	The machine's cards	15	120	1800	900	900
	Sum			161650	80825	80825

Revised Capital Expenditure after the decision of the 8th governing body meeting

Sr. No.	Action	amount	Price	Total Expenses	Project share 75%	Beneficiary Share 25%
1	automatic card knitting machine	5	22000	110000	82500	27500
2	knitting machine with scissors	8	5500	44000	33000	11000
3	Wool Binder / Gola Machine	13	450	5850	4388	1462
4	The machine's cards	15	120	1800	1350	450
	Sum			161650	121238	40412