



Business Plan

Ladies Suit (with and without lining) Lining) Gents Night Suit and kids dresses

Self Help Group - Veer Nath Miyan Hurla Behad Hurla



| | |
|---|---------------------------|
| Village Forest Development Society | -Miyan Behad Hurla |
| Gram Panchayat | -Hurla |
| Range Forest Office | -Hurla |
| Division | -Parvati |
| Circle | -Kullu |

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

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1. Executive Summary

Located in the western Himalayas of Himachal Pradesh, this state is full of natural beauty, rich in culture, and abundant in religious heritage. The state features diverse ecosystems, rivers, and valleys. Its population is around 70 lakh, 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 primary occupation of the people in the state is agriculture. The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project is being implemented in six out of the twelve districts of Himachal Pradesh in collaboration with JICA, including Kullu district.

As part of the project's launch, a micro-plan for the Forest Development Committee of Mian Behad Hurla has been prepared. The primary occupation of the members of Van Vikas Samiti is agriculture and horticulture, but the average landholding per family is very small. Due to a lack of other resources, their expected income growth has been limited. The people here primarily grow wheat, maize, barley, and pulses, along with cultivating vegetables and horticultural crops such as apples, plums, and apricots.

To generate additional income, the Veer Nath Self-Help Group has decided to expand its livelihood activities by engaging in sewing and tailoring. The self-help group was officially constituted on March 22, 2021, and currently consists of 16 women members. Self-help groups are also known as Common Interest Groups. On September 4, 2021, the Veer Nath Self-Help Group was formally converted into a Common Interest Group.

After detailed discussions, the group decided to manufacture and market stitched garments. Initially, with the help of the project, training will be provided for sewing ladies' suits (both with and without lining), gents' night suits, and children's dresses. The project will cover 50% of the capital expenditure for the general category and 75% for economically weaker women in the general category. Additionally, a revolving fund of ₹1,00,000 will be provided to facilitate access to bank loans.

The group has agreed that all members will work together under mutually agreed terms and conditions and distribute profits equally based on their contributions.

Mr. Padam Singh Chauhan (Retd. HPFS), Mrs. Babita Thakur, and Shri Chaman Lal (Forest Guard) have collaborated with the group members to prepare the business plan for the Veer Nath Common Interest Group. According to the business plan, the group aims to produce approximately 360 ladies' suits without lining, 180 ladies' suits with lining, 180 gents' night suits, and 120 children's dresses per month. Over the course of a year, they aim to produce approximately 4,000 to 5,000 units of these products.

| Sr.no | Name | Father / Husband Name | Designation | Village | age | Gender | Qual. | Category | Contact |
|-------|------------------|-----------------------|-------------|---------|-----|--------|-------|----------|------------|
| 1 | Mrs. Champa Pal | Mr. Megh Singh | Prime | Hurla | 45 | Woman | +2 | General | 9805442781 |
| 2 | Smt. Ahalya Pal | Shri Padma Singh | Secretary | Hurla | 62 | Woman | 10th | General | 945832658 |
| 3 | Mrs. Mamta | Mr. Rajeev Kumar | treasurer | Hurla | 34 | Woman | +2 | General | 8351963677 |
| 4 | Smt. Pooja Devi | Mr. Mahindra Singh | Member | Hurla | 28 | Woman | +2 | General | 8627984528 |
| 5 | Mrs. Asha | Shri Ishwar Singh | Member | Hurla | 45 | Woman | 8th | General | 9015321452 |
| 6 | Smt. Neeta Pal | Shri Sunder Singh | Member | Hurla | 31 | Woman | +2 | General | 9418006045 |
| 7 | Mrs Sonu | Shri Naresh Pal | Member | Hurla | 26 | Woman | 10th | General | 8629035774 |
| 8 | Mrs. Pallavi | Shri Bhagwant Singh | Member | Hurla | 27 | Woman | +2 | General | 7876977216 |
| 9 | Smt. Khila Devi | Shri Mohan Singh | Member | Hurla | 29 | Woman | B.A. | General | 8219946856 |
| 10 | Mrs. Nisha | Mr. Maheshwar Singh | Member | Hurla | 35 | Woman | +2 | General | 8219777108 |
| 11 | Mrs. Lakshmi | Shri Vinod Pal | Member | Hurla | 23 | Woman | +2 | General | 7876154122 |
| 12 | Smt. Sneha Lata | Shri Room Singh | Member | Hurla | 49 | Woman | 10th | General | 6230394606 |
| 13 | Mrs Krishna | Shri Yogendra Singh | Member | Hurla | 34 | Woman | +2 | General | 9805562639 |
| 14 | Mrs. Anupam | Mr. Bhupendra Mahant | Member | Hurla | 29 | Woman | +2 | General | 9418540731 |
| 15 | Smt. Shanti Devi | Shri Jeet Singh | Member | Hurla | 48 | Woman | 7th | General | 9817587909 |
| 16 | Smt. Kiran Wala | Shri Sushil Mahant | Member | Hurla | 30 | Woman | +2 | General | 8580503330 |



Group members of SHG Veer Nath

2 Group details at the local level

| | | |
|------|---|---|
| 2-1 | Name of Common Interest Group | Veer Nath Hurla |
| 2-3 | Village forest development | Mian Behad Hurla |
| 2-4 | Forest Range | Hurla |
| 2-5 | Forest Division | Shamshi |
| 2-6 | Village | Hurla |
| 2-7 | Development Block | Bhuin |
| 2-8 | District | Kullu |
| 2-9 | Total Number of members in SHGs | 16 |
| 2-10 | Date of formation of the group | 22-03-2021 |
| 2-11 | Monthly saving of SHGs | Rs.100 |
| 2-12 | Name of Bank and Branch of Saving account opened | The Kangra Central Co-operative Bank Bajaur |
| 2-13 | Bank account no. | 50073162840 |
| 2-14 | Total saving of SHGs | 4485 |
| 2-15 | Loan given by the SHGs Members | - |
| 2-16 | Status of loan repaid by cash credit limit SHGs members | - |

3-Geographical Detail of village

| | | |
|-----|--|---------------------------|
| 3-1 | Distance from district headquarters | 8 km |
| 3-2 | Distance from main road | 8 km |
| 3-3 | Name and distance of local market | Bhuntar 8 Km, Kullu 18 Km |
| 3-4 | Name and distance of main market | Bhuntar 8 Km, Kullu 18 Km |
| 3-5 | Distance from other major cities and towns | Bhuntar 8 Km, Kullu 18 Km |
| 3-6 | Distance from the market where the product will be sold | Bhuntar 8 Km, Kullu 18 Km |
| 3-7 | Any other specialty regarding the village as selected by the SHGs related to the creation activity | , |

(K) Why do you need a business plan?

Village Forest Development Committee in Mian Behad Hurla There is no existing women's group so the project has formed a self-help group In which all the women of the group want to increase their livelihood by doing sewing and cutting work. Some women in the group already do sewing and cutting work But she is not well trained and only does small sewing for her home Besides this Some women neither have a sewing machine nor are trained for these reasons They are not able to increase their livelihood, that is why women have organized a group. The project has demanded sewing and cutting machines and proper training.

(b) Business Objectives of the scheme:

- Building the capacity of all group members.
- Providing a steady stream of income for the group.
- Connecting the product to the right market.
- Motivating all members to work in a group.
- To promote latest and modern techniques of sewing and cutting industry.
- increase in livelihood.

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

Details of Business Plan Implementation

(1) **Community Mobilization:** Under this, after creating awareness and community mobilization among the villagers, the livelihood enhancement options have been selected and the beneficiaries have been shortlisted for the same.

(2) **Formation of the group:** A group has been formed by gathering the members of the self-help group and the president, secretary and treasurer of the group have been elected unanimously. A With the consent of the group members, provision has been made to determine the rules and conditions for the group and implement them.

(3) **Capacity Building:** Beneficiaries Proper training is essential for capacity building.

(4) **Distribution of sewing machines :** Good quality machines should be made available to all the members of the group so that they can work properly.

(5) **Market Linkage:** The group is ready to enter into a relationship with any government or private society to sell its products on reasonable terms and conditions. Like dresses for children of local schools, business will be linked with the tailors of local market Will work in collaboration with the tailors of Bhuntar market area.

(6) **Linkages with financial institutions and related departments :** To expand the business, efforts will be made to link the group with financial institutions and provide them with loans from various banks. You will be made aware of the loan facilities being provided and the project will be linked to banks.

(7) **Market Information :** Will work in collaboration with the tailors of Bhuntar market area

(8) **Mode of monitoring:** Baseline survey of beneficiaries will be conducted before starting the business plan. After this, economic survey will be done every six months! Its parameters will be as follows.

- | | |
|--------------------------------|---------|
| (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

- (i) Financial Management : (50% of capital expenditure category wise by project assistance will be given, remaining 50% will be borne by members, in addition to this, Rs. 1500 for recurring expenses will be borne from group savings and Rs. 30900 will be taken as loan from bank.

- (ii) Human : 16 members
- (iii) Technical: Technical assistance is provided by project by appointing master trainers in the village itself. Provision of proper training will be given by project.
- (iv) **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 ₹10756 per month.

3 Details of Products Related to Livelihood Activity

| | | |
|-----|--------------------------------------|---|
| 4-1 | List of Products | Gents' Pants and Shirts,Ladies,Suit (With Lining & Without Lining),Saree Blouse and Petticoat Stitching, Palazzo Suit |
| 4-2 | Method of Product Identification | Discussion and consultation within the group |
| 4-3 | Consent from Self-Help Group Members | Yes, with written consent attached. |

Production Process Details

Under the Self-Help Groups initiative, training will be provided for stitching ladies' suits (with and without lining), kids' dresses, and gents' night suits. The Veer Nath Group, consisting of 16 members, will undertake this work. Upon completing the training, the group will begin production as follows:"

Ladies' Suit (With Lining): 6 group members will be responsible for stitching ladies' suits with lining. If each member works **4 to 5 hours per day**, they will be able to stitch **one suit per day**.

Ladies' Suit (Without Lining): 6 group members will handle the stitching of ladies' suits without lining. By working **4 to 5 hours per day**, each member can stitch **two suits per day**, earning **₹1,000 per day**.

Gents' Night Suit: 2 group members will be responsible for stitching gents' night suits. By working **4 to 5 hours per day**, each member can stitch **three night suits per day**, earning **₹1,000 per day**.

Children's Dresses: 2 group members will be engaged in stitching children's dresses. By working **4 to 5 hours per day**, each member can stitch **two dresses per day**, earning **₹1,000 per day**.

6. Production Planning

- 6.1 Working Days per Month: 30 days
- 6.2 Number of Persons Working per Month: 16 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 | Cost per piece | Neglected production volume |
|--------|----------------------------|------|------------|--------------|------------------------|---------------|----------------|-----------------------------|
| 1. | Ladies Suit Lining | No. | 180 | 30900 | 6943 | 37843 | 210.23 | 180 |
| 2 | Ladies suit without lining | No. | 360 | 30900 | 13885 | 44785 | 124.40 | 360 |
| 3 | Gents night suit | No. | 180 | 10200 | 6944 | 17144 | 95.24 | 180 |
| 4 | Children's Apparel | No. | 120 | 10200 | 4628 | 14828 | 123.56 | 120 |
| | sum | | 840 | 82200 | 32400 | 114600 | , | , |

7. Note: The project cost for training the Self-Help Group is covered separately and is not included in this business plan.”

8. Geographical details

| Sr. No. | Marketing Plan | Details |
|---------|---|--|
| 7-1 | Areas of Operation | Bhunter, Kullu, and Shamshi |
| 7-2 | Source of Marketing for the Products | 3 kilometers from Bhunter |
| 7-3 | Types of Products | Ladies suits, gents night suits, gents pants and shirts, saree, blouse, petticoat stitching, plazzo suits |
| 7-4 | Marketing Strategy | Local markets have been targeted, such as schools, Bhunter, Mohal, and Shamshi |
| 7-5 | Seasonal Marketing Strategy | Woolen suits during winter, cotton suits during summer |
| 7-6 | Target Customers | Local villagers |
| 7-7 | Customer Types | School children, women/men from villages and towns |
| 7-8 | Marketing Approach | Direct contact with tailors, and stitching suits for women and men of the village |
| 7-9 | Marketing Activities to be Done Initially | (1) Initially, ladies suits, gents night suits, school dresses, kids' dresses will be stitched. Later, pillows, cushions, quilt covers, etc., will be stitched. (2) Selection of group members based on proficiency in cutting, stitching, sewing, buttoning, ironing, etc. |

Management of Work Among Group Members

The members of the group will divide the work by mutual consent, and the income will be distributed according to the work done. All members of the Self Help Group will be responsible for work. The work distribution and each member's role will be based on their economic, physical, and mental capabilities. These members will also maintain the financial records.

SWOT Analysis

Strengths : All group members have a similar and positive outlook. One group member will work on small-scale tailoring.

Weaknesses It is a new Self Help Group. The group does not have experience in working together.

Opportunities

1. Working in the group can lead to large-scale production.
2. There is high demand for suit stitching and other services in local markets due to the tourism sector.
3. The project will provide 75% support for Scheduled Caste/Tribe and poor general category women, and 50% for general category women for purchasing tailoring machines and other equipment.
4. The project will provide expert training for tailoring either on-site or through institutions.

Threats Internal conflicts within the group can affect the group's work. Lack of demand and transparency can lead to the breakdown of the group.

10. Here is the table for the Estimated Cost and Sales Price Calculation for the Work:

Capital expenditure

| Sr No. | action | amount | Price | Total Expenses | Project Share (50%) | Beneficiary Share (50%) |
|--------|---------------------------|--------|-------|----------------|---------------------|-------------------------|
| 1 | sewing machine with motor | 6 | 7000 | 42000 | 21000 | 21000 |
| 2 | L Scale | 7 | 200 | 1400 | 700 | 700 |
| 3 | Press | 7 | 1200 | 8400 | 4200 | 4200 |
| 4 | Inchtape | 5 | 20 | 100 | 50 | 50 |
| 5 | Scissors | 6 | 500 | 3000 | 1500 | 1500 |
| 6 | Stapler 1 large | 2 | 150 | 300 | 150 | 150 |
| | 1 small | 2 | 50 | 100 | 50 | 50 |
| | Total | | | 55300 | 27650 | 27650 |

10 members already have their own machines and some other equipment. 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

| Sr. No. | Description | Unit | amount | Rate | Amount of money |
|---------|--|--------|-------------------------|------|-----------------|
| 1. | Rent | month | 1 | 1000 | 1000 |
| 2 | Labour | month | 275/Day | 300 | 82200 |
| 3 | transportation | month | 1 | 1000 | 1000 |
| 4 | Packing (envelopes, bags, newspapers) | Number | 1 | 2000 | 2000 |
| 5 | Sewing thread, cotton, zip, hook, etc. | Number | 840 For suits / dresses | 10 | 8400 |
| 6 | Suit Lining (Material) Price | Number | 180 | 100 | 18000 |
| 7 | Other Expenses (Stationery, Electricity, Water etc.) | month | 1 | 2000 | 2000 |
| | Total | | | | 114600 |

- **Each day A woman will work for 4/5 hours**

Cost of Production for One Cycle

| Sr. No | Description | Amount |
|---------------|---------------------------------------|---------------|
| 1 | Total Recurring Expense | 114600 |
| 2 | 10% Annual Depreciation on Fixed Cost | 461 |
| 3 | Interest on Loan at 7% Annual Rate | 1225 |
| | sTotal | 116286 |

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

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

| Sr. No | Description | Unit | Amount | Rate | Amount |
|---------------|--------------------------------|-------------|---------------|-------------|---------------|
| 1. | cost of production | | | | |
| | Ladies Suit Lining | Number | 180 | 210.23 | 37843 |
| | ladies suit without lining | Number | 360 | 124.40 | 44785 |
| | gents night suit | Number | 180 | 95.24 | 17144 |
| | Children's Apparel | Number | 120 | 123.56 | 14828 |
| | Total Cost | | 840 Nos. | | 114600 |
| 2 | Fixed profit (in percentage) | | | | |
| | Ladies Suit Lining | 114.05% | 180 | 239.77 | 43157 |
| | ladies suit without lining | 60.77% | 360 | 75.6 | 27216 |
| | gents night suit | 109.99% | 180 | 104.76 | 18855 |
| | Children's Apparel | 21.39% | 120 | 26.44 | 3172 |
| | sum | | 840 Nos. | | 92400 |
| 3 | estimated sales of the product | | | | |
| | Ladies Suit Lining | | 180 | 450 | 81000 |
| | ladies suit without lining | | 360 | 200 | 72000 |
| | gents night suit | | 180 | 200 | 36000 |
| | Children's Apparel | | 120 | 150 | 18000 |
| | Total | | 840 Nos. | | 207000 |

11. Benefit cost Analysis (for one cycle) :

| Sr. No. | Item | Amount (INR) |
|---------|--|----------------|
| 1 | 10% annual depreciation on capital expenditure (a) | 461 |
| 2 | Recurring Expenses (30 days) | |
| 2-1 | Rent | 1000 |
| 2-2 | Labour | 82200 |
| 2-3 | Sewing thread, cotton, zip, hook, etc. | 8400 |
| 2-4 | Other Expenses (Electricity, Stationery etc.) | 2000 |
| 2-5 | transportation | 1000 |
| 2.6 | Suit Lining (Material) | 18000 |
| 2.7 | Packing (envelopes, bags, newspapers) | 2000 |
| | Total | 114600 |
| 3 | Total Production (in Nos.) | 840 No./ Month |
| 4 | selling price of production per month | 207000 |
| 5 | Income from sewing of production (840No.) | 207000 |
| 6 | Total profit = 207000, 461 + 114600) | 91939 |
| 7 | Gross profit from tailoring of product (suit) = Total profit + (labour and rent) - 91939, 82200, 1000 | 175139 |
| 8 | Amount available for distribution among members as profit after one cycle = Income from stitching of product, (Refund of principal and interest + recurring expenses required for second cycle, Labour), 207000, 2337, 163 + 114600 - 82200, | 172100 |

This amount is in addition to wages and rent. The benefit distribution per member will be based on the agreed ratio among the members. A 5% interest rate on the bank loan will be deposited directly into the bank account, and the remaining interest amount will be paid by the group."

Let me know if you need further refinements!

12. Funding required Group's financial Need :

| Sr. No. | Item | Amount (Rs) |
|---------|---------------------|-------------|
| 1 | Capital expenditure | 55300 |
| 2 | Recurring Charges | 32400 |
| 3 | Other Expenses | , |
| | Total | 87700 |

Note-Beneficiary share of the above capital expenditure 27650 The group members will pay the amount in cash themselves. of recurring expenditure 32400 Out of the Rs. 4485, he will spend Rs. from his savings Amount of remaining recurring expenditure 27915 take a loan of Rs from the bank.

13. Financial Resources of the Group :

| Sr. No. | Description of the resource | Amount (Rs) |
|---------|--|--------------|
| 1 | (50% of Capital Expenditure) | 27650 |
| 2 | Beneficiary Share (50% of capital expenditure) | 27650 |
| 3 | Internal savings of the group | 4485 |
| | sum | 59785 |

Note : An additional amount of Rs. 1,00,000 will be given in the form of a Revolving Fund for the project." Calculation of the Break-Even Point (BEP)

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

= 55300 ,207000,114600= 55300 /92400, 0.5984 Month =0.5984 30 = 4518 Day

"In the above proportion, the break-even point will be achieved after stitching 840 pieces in 18 days. In other words, the amount invested in this activity will be recovered in 27 days."

Loan Repayment Schedule Framework:

| Sr. No. | Month | Loan Repayment | | | | | | Principal Loan Repayment | Balance Loan | | |
|---------|---------|----------------|----------------|---|---|--|-------|--------------------------|--------------|----------|-------|
| | | Principal | Total Interest | 5 % interest will be payable by project | Remaining interest will be payable by SHG | Installment of Group payable per month | Total | | Principal | Interest | Total |
| 1 | Month 1 | | | | | | | | 27915 | 163 | 28078 |
| 2 | Month 2 | 2337 | 163 | 116 | 47 | 2500 | 2500 | 2500 | 25578 | 149 | 25727 |
| 3 | Month 3 | 2351 | 149 | 107 | 42 | 2500 | 2500 | 5000 | 23227 | 135 | 23363 |
| 4 | Month 4 | 2365 | 135 | 97 | 38 | 2500 | 2500 | 7500 | 20863 | 122 | 20984 |
| 5 | Month 5 | 2378 | 122 | 87 | 35 | 2500 | 2500 | 10000 | 18484 | 108 | 18592 |
| 6 | Month 6 | 2392 | 108 | 77 | 31 | 2500 | 2500 | 12500 | 16092 | 94 | 16186 |
| 7 | Month 7 | 2406 | 94 | 67 | 27 | 2500 | 2500 | 15000 | 13686 | 80 | 13766 |

| | | | | | | | | | | | |
|----|--------------|--------------|-------------|------------|------------|--------------|--------------|---------------|----------|----------|----------|
| 8 | Month 8 | 2420 | 80 | 57 | 23 | 2500 | 2500 | 17500 | 11266 | 66 | 11331 |
| 9 | Month 9 | 2434 | 66 | 47 | 19 | 2500 | 2500 | 20000 | 8831 | 52 | 8883 |
| 10 | Month 10 | 2448 | 52 | 37 | 15 | 2500 | 2500 | 22500 | 6383 | 37 | 6420 |
| 11 | Month 11 | 2463 | 37 | 27 | 10 | 2500 | 2500 | 25000 | 3920 | 23 | 3943 |
| 12 | Month 12 | 3920 | 23 | 16 | 7 | 3943 | 3943 | 3943 | 0 | 0 | 0 |
| | Total | 27915 | 1028 | 734 | 292 | 28943 | 28943 | 141443 | 0 | 0 | 0 |

7% annual interest is calculated monthly on the reducing principal amount. Due to adjustments, the final EMI may be lower than the regular EMI. Additionally, if the project pays the interest in advance as a lump sum, the last installment will decrease. The final installment should be carefully checked before transferring the amount from the bank account.

Calculation / Explanation

The group will stitch and prepare ladies' suits (with lining and without lining), gents' night suits, and children's dresses every month. For this stitching work, the group will receive a total amount of ₹1,72,100 for distribution. Out of this, ₹82,200 will be given as wages, and ₹89,900 will be earned as a profit. On average, if each member works 4 hours per day, they will earn an additional monthly income of ₹10,756. In addition, the project will bear an interest rate of 5% annually.

Thus, the group will also have **an additional saving of ₹875. Rules of the Self-Help Group (SHG)**
Group's Work: Stitching and tailoring. Group's Address: Village Hurla, Post Office Hurla, Tehsil Bhuntar, District Kullu, Himachal Pradesh!

By-laws of SHG

1. Total Members in the Group: 10.
2. First Meeting of the Group: March 12, 2021.
3. Interest on Savings: ₹2 per ₹100 per month.
4. Monthly Meeting: Held on the 5th of every month.
5. Depositing Savings: All members must deposit their saved amount in the group every month.
6. Attendance in Meetings: All members must attend group meetings.
7. The account of Kangra Central Co-operative Bank Bajaur branch will be opened. The account number is 50073162840. Leave of Absence: The President and Secretary must inform and seek approval for any absence from meetings.
8. Expulsion from the Group: Any member failing to deposit savings or remaining absent for three meetings will be removed from the group.
9. If any member does not deposit the required savings or remains inactive for three meetings, they will be removed from the group.
10. If a member provides a reason for their inactivity, the next meeting will be held at their home, and they must bear the expenses. If there are two inactive members, they will share the cost.
11. The selection of the President and Secretary of the Co-operative Support Group will be done with the consensus of all members.
12. The President and Secretary will handle financial transactions with the bank. Their tenure will be valid for one year.
13. The President, Secretary, or members will not engage in any activities against the group, and the group's funds will always be used responsibly.
14. If a member wants to leave the group for any reason, they must return any outstanding loans taken from the group before exiting. Otherwise, leaving the group will not be permitted.
15. The purpose of the savings is to accumulate funds. The loan amount and interest rates will be decided in the meeting.
16. The President and Secretary must maintain a minimum cash reserve of ₹1,000 for emergency situations.
17. The register of the Co-operative Support Group should be read aloud and written in front of all members.
18. Members withdrawing a large amount must inform the group at least one week in advance.
19. During loan disbursement, all members must be present.
20. If a member wishes to leave the group without any reason, their deposited amount will be forfeited.
21. The group must submit its monthly report to the respective Field Technical Unit (FTU) office.

आज दिनांक 15-12-2021 को मियां बेहड़ डुरला ग्राम वन समिति की बैठक का कार्यक्रम प्रधान जी बिरेन्द की अध्यक्षता में की गई। बैठक में वीर नाथ समान रुचि समूह मियां बेहड़ डुरला (सिलई व कर्वाई) की व्यवसाय योजना बारे में विस्तृत चर्चा की। तथा कार्य करणी की व्यवसाय योजना को पूर्ण बहुमत से अनौपचारिक किया गया।

अगामी कार्यवाही हेतु PPU के माध्यम से DMU से स्वीकृति हेतु प्रस्तुत करने के लिए किया जा रहा है।

| क्र.सं. | नाम | पद | हस्ताक्षर |
|---------|---------------|-----------|-------------|
| 1. | बिरेन्द कुमार | प्रधान | ✓ |
| 2. | बहादुर चन्द | सुकेतरी | (Signature) |
| 3. | वरका अली | मैम्बर | वरका अली |
| 4. | अनुपम | उप प्रधान | Anupam |
| 5. | खिला देवी | सह सीयव | Khila |
| 6. | हैमलता | मैम्बर | हैमलता |
| 7. | पूष्पा देवी | मैम्बर | Pooja |
| 8. | गोपाल चारुधर | मैम्बर | Gopal |
| 9. | प्रेमा देवी | मैम्बर | प्रेमा देवी |

| क्र.सं. | नाम | पद | हस्ताक्षर |
|---------|------------|--------|------------|
| 10. | पारसी देवी | मैम्बर | पारसी देवी |
| 11. | मोहमद शफी | मैम्बर | मोहमद शफी |
| 12. | गोदा देवी | मैम्बर | गोदा देवी |

समूह का सहमती पत्र

आज दिनांक 15-12-2021 को 'वीर नाथ' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती चम्पा पाल 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

प्रधान Champakal सचिव Amul
वावा वीर नाथ स्वयं सहायता समूह
गांव व डा० हुरला तह० भुन्तर
जिला कुल्लू (हि०प्र०)

समूह के प्रधान के हस्ताक्षर

प्रधान Champakal सचिव Amul
वावा वीर नाथ स्वयं सहायता समूह
गांव व डा० हुरला तह० भुन्तर
जिला कुल्लू (हि०प्र०)

Recommended for approval

[Signature]
R.O. HURLA

approved

[Signature]
DMU Officer JICA FP-cum-
DFO Parvati at Shamshi

Photographs of each member of the common interest group

| | | | |
|---|---|--|---|
|  |  |  |  |
| Mrs. Champa Pal (Pradhan) | Smt. Ahalya Pal (Secretary) | Mrs. Mamta (Treasurer) | Smt. Pooja Devi (Member) |
|  |  |  |  |
| Mrs. Asha (Member) | Smt. Neeta Pal (Member) | Mrs Sonu (Member) | Mrs. Pallavi (Member) |
|  |  |  |  |
| Smt. Khila Devi (Member) | Mrs. Nisha (Member) | Mrs Laxmi (Member) | Mrs Latha (Member) |
|  |  |  |  |
| Mrs Krishna (Member) | Mrs. Anupam (Member) | Smt. Shanti Devi (Member) | Smt. Kiran Wala (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 | sewing machine with motor | 6 | 7000 | 42000 | 21000 | 21000 |
| 2 | L Scale | 7 | 200 | 1400 | 700 | 700 |
| 3 | Press | 7 | 1200 | 8400 | 4200 | 4200 |
| 4 | Inchtape | 5 | 20 | 100 | 50 | 50 |
| 5 | Scissors | 6 | 500 | 3000 | 1500 | 1500 |
| 6 | Stapler 1 large 1 small | 2 | 150 | 300 | 150 | 150 |
| | | 2 | 50 | 100 | 50 | 50 |
| | Total | | | 55300 | 27650 | 27650 |

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 | Sewing machine with motor | 6 | 7000 | 42000 | 31500 | 10500 |
| 2 | L Scale | 7 | 200 | 1400 | 1050 | 350 |
| 3 | Press | 7 | 1200 | 8400 | 6300 | 2100 |
| 4 | Inchtape | 5 | 20 | 100 | 75 | 25 |
| 5 | Scissors | 6 | 500 | 3000 | 2250 | 750 |
| 6 | Stapler 1 large 1 small | 2 | 150 | 300 | 225 | 75 |
| | | 2 | 50 | 100 | 75 | 25 |
| | Total | | | 55300 | 41475 | 13825 |