



Business Plan

Income Generation activity - Handloom

Self Help Group - Shakti, Piyashni



VFDS
Grampanchayat
FTU
DMU
FCCU

-Piyashni
-Nareish
-Hurla
-Parvati
-Kullu

**Project for Improvement of Himanchal Pradesh
Ecosystem management and Livelihood
(JICA Funded)**

Index

Sr. No.	Particulars	Page No.
1	Executive Summary	3
2	SHG@CIG Detail List	4
3	Geographical detail of the village	6
4	Description of products related to Income Generating Activity	6
5	Production processes	6
6	Description of Production Planning	7
7	Sales and marketing	8
8	Details of management amongst members	9
9	SWOT Analysis	9
10	Description Potential risks and measures to mitigate them	10
11	Description of economy of business plan	10
12	Summary of economy	11
13	Estimates	12
14	Benefit cost analysis	14
15	Requirement of funds	15
16	Planning of fund requirement	15
17	Bank loan repayment	15
18	Conclusion	16
19	List of SHGs Bye laws	17
20	Letter of Consent and approval of DMU	18
19	Photographs of SHG	19

Executive Summary:

Located in the western Himalayas of Himachal Pradesh, this state is renowned for its natural beauty, prosperity, and religious heritage. The state is full of diverse ecosystems, rivers, and valleys. Its population is around 7 million, and it spans an area of 55,673 square kilometers. In Himachal Pradesh, the high-altitude and cold zones are found from the Shivalik hills to the middle Himalayas. The main occupation of the people in the state is agriculture.

The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project, being run in collaboration with JICA, is being implemented in 6 out of 12 districts of Himachal Pradesh, including the Kullu district.

Under the launch of the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project with JICA, a plan has been made by the Gram Van Vikas Samiti (GVVS) Piyashanilw. According to the plan, the main occupation of the people of the Gram Van Vikas Samiti is agriculture and gardening, but the average landholding of each family is less than one bigha, and there is no proper irrigation system. Due to this, the expected increase in their income is not being realized.

The people here primarily grow wheat, maize, barley, and pulses, alongside horticultural crops like apples, plums, apricots, and pomegranates. To address these issues, the **Shakti Self-Help Group** decided to improve their livelihood by making woolen products such as shawls, mufflers, and borders.

Two self-help groups have been formed under the project as part of the livelihood improvement plan activity. Among these, the **Shakti Self Help Group**, established on March 31, 2021, consists of 10 women members. This group was later converted into a Common Interest Group (CIG) on 19-10-2021. After detailed discussions, the group decided to manufacture and market woolen products like shawls, mufflers, and borders.

Once the products are produced, the group will connect with local shopkeepers for marketing and sales to improve their livelihood. The group members can collectively boost their income by producing items that are in high demand.

The capital expenditure of the project will be shared as follows: 50% and 75% (category-wise), with the beneficiaries contributing in cash. Recurring expenses will be covered by taking a one-time loan from the bank.

The raw materials (plaids, wool, and khaddis) for making the products are locally available, and there is tremendous potential for marketing at the local level due to the continuous influx of tourists. Kullu's specialty in woolen products like borders and mufflers is well-known across India. With the help of the project, large quantities of these products will be bought for family use and gifts.

The group will be provided training on machine knitting and production techniques for borders and mufflers. The project will also contribute 50% and 75% of the capital expenditure. Additionally, a revolving fund of Rs. 1,00,000/- will be provided to the group.

All members of the group will divide the work among themselves according to the terms and conditions. A detailed business plan has been prepared after multiple consultations with the group. This plan takes into consideration the number of members, the capacity to make borders and mufflers, the availability of raw materials, and market demand.

The group plans to produce 60 borders and 30 mufflers per month. Marketing will be done through established relationships with local shopkeepers in the Kullu and Bhuntar markets. The group will dedicate 4 hours each day throughout the year to this work.

The group will also receive training on-site for making the products, with initial expert services for quality control and marketing.

Mr. Padam Singh Chauhan (Retd HPFS), Mr. Madan Lal (SMS), Mrs. Babita Thakur, and Mr. Chaman Lal (Forest Guard) have prepared the business plan after repeated discussions with the group members.

The details of the members in the group are as follows:

No.	Name of Beneficiary	Designation	Village	Age	Sex	Qual.	Category	Contact no.
1	Smt. Tarana Thakur wife of Shri Hari Ram	President	Piyashni	47	Female	8th	General	9817396378
2	Smt. Veena Kumari wife of Shri Kishore Kumar	Secretary	Piyashni	29	Female	12th	General	8261070977
3	Smt. Rumi Devi wife of Shri Bodh Raj	Treasurer	Piyashni	34	Female	12th	General	7018640911
4	Smt. Vidya wife of Shri Chet Ram	Member	Piyashni	25	Female	10th	General	8278797845
5	Shri Alamu Devi wife of Shri Teddy Singh	Member	Piyashni	51	Female	,	General	8580936072
6	Smt. Ramdei wife of Shri Yan Singh	Member	Piyashni	31	Female	11th	General	9805562364
7	Mrs. Monika Thakur wife of Mr. Chet Ram	Member	Piyashni	24	Female	10th	General	9805183525
8	Smt. Asha Devi wife of Shri Chune Ram	Member	Piyashni	42	Female	5th	General (BPL)	7807733603
9	Smt. Telu Devi wife of Shri Dabe Ram	Member	Piyashni	49	Female	,	General (BPL)	6230980401
10	Smt. Geeta Devi wife of Shri Khub Ram	Member	Piyashni	31	Female	5th	General	8628025908



PHOTOGRAPHS of GROUP MEMBERS of SHG Shakti

1- Details of the Self-Help Group

2-1	Name of common interest group	Shakti
2-2	MIS Code of common Interest Group	,
2-3	Village forest development	Piashny
2-4	Forest Range	Hurla
2-5	Forest Division	Shamshi
2-6	Village	Piashny
2-7	Development Block	Bhuin
2-8	District	Kullu
2-9	Total Number of members in SHGs	10
2-10	Date of formation of the group	March 31, 2021
2-11	Monthly saving of SHGs	100/-
2-12	Name of Bank and Branch of Saving account opened	The Kangra Central Co-operative Bank Ltd Parla Bhuntar
2-13	Bank account no.	50073224934
2-14	Total saving of SHGs	7000/-
2-15	Loan given by the SHGs Members	vHkh rd ugh
2-16	Status of loan repaid by cash credit limit SHGs members	,

3- Geographical Detail of village

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

Product Details Related to the Production Process

4.1	Name of the Products:	Pattu, Border, Shawl, stole
4.2	Method of Product Identification:	Group discussions.
4.3	Consent of the SHG/Equal Participation of Members:	Yes (Consent letter is attached).

Pattu, Border, and Muffler Production Plan: The task is to make pattu, border, and muffler for the local community in the village area. After making these products, they will be sold in the local market for earning an income.

Work Division: By dividing the work amongst themselves, the group will make pattu, border, and muffler, and each member will contribute to the production process.

Productive Work: Each member will be involved in work that is both productive and efficient, ensuring that all members of the group can contribute equally to the process.

Production Schedule: The work schedule for making pattu, border, and muffler will be from 4 to 5 hours each day. This division of labor will help to complete the production on time.

Production Planning: The detailed planning will ensure that the group members make products such as pattu (Three Flower Star Goody Bell), border, and mufflers efficiently, starting from day one. Everyone in the group will participate actively in the work.

Quantity and Delivery: Every member will be responsible for the production of 4 to 5 units per day, with a total output of around 30 units within a month. Each member will contribute to the target.

Product Manufacturing Details: For pattu, each group member will be responsible for producing a specific number of units. The same applies to borders and mufflers, where each member will handle a portion of the work.

Marketing and Selling: The products will be marketed collectively through local shopkeepers, and sales will be done by distributing the products at the local level.

Training and Skills Development: Training sessions will be provided to ensure that every member has the required skills to manufacture quality products. They will learn how to create pattu, borders, and mufflers to meet market demand.

Capital and Loan Support: The group will manage the financial aspects through a combination of capital expenditure support and loans. The project will contribute to 50% of the capital costs for raw materials and equipment.

6- Planning of production

6-1	Production Cycle (Monthly):	Pattu (60 units) 4 members will work on producing 60 pattu units.Border (60 units)2 members will work on producing 60 border units.Muffler (30 units) 1 member will work on producing 30 muffler units.
6-2	Workforce Allocation (Per Production Cycle):	Pattu: 4 members will produce 60 pattu units in total.Border: 2 members will produce 60 border units. Muffler: 1 member will produce 30 muffler units.Total Members: The total of 10 members in the group will contribute to the production as described.
6-3	Source of Raw Materials:	Kullu, Bhuntar.
6-4	Source of Other Resources:	Kullu, Shamshi, Bhuntar.

6-Recurring Expenses (for one cycle - one month considered):

1. Pattu (Three Flower Star Goody Bail)

Sr No.	Item name	Unit	Amount	Rate	Amount of money	Neglected production volume
1	Warp (100% those)	Kg	1,400	1200	1680	4 Plaits
2	Wanna (100% those)	Kg	2,400	1200	2880	
3	Cashmilon	Kg	1.200	450	540	
4	Washing	Nos.	4	200	800	
	Total				5900	

Raw material

Sr No.	Item name	Unit	Amount	Rate	Amount of money	Neglected production volume
1	Warp	Kg	22.8	1500	34200	60
2	Warp (Cashmelon)	Kg	1.8	430	774	
3	Cost of warp machine	No.	60	25	1500	
	sum				36474	

Stall australian wool dhaga 2/48

Sr No.	Item name	Unit	amount	Rate	amount of money	Neglected production volume
1	Warp sound	Kg	9	1500	13500	60
2	Wanna Bajan	Kg	9-5	1500	14250	
3	Cashmealon	Kg	2	430	860	
sum					28610	

4 Border woolen cashmelon

Sr No.	Item name	Unit	amount	Rate	amount of money	Neglected production volume
1	Warp Woolen	Kg	0.60	1500	900	16 inches
2	Wanna cashmealon	Kg	0.60	430	258	
	sum				1158	

5. Muffler

Sr No.	Item name	Unit	Amount	Rate	amount of money	Neglected production volume
1	Warp Woolen	Kilo gram	1.5	1400	2100	30 Muffler
2	Wanna Woolen	Kilo gram	1.5	1400	2100	
	sum				4200	

7. Geographical details

7-1	Areas of Operation	Kullu, Bhuntar, Manali
7-2	Source of Marketing for the Products	Kullu - 18 ft. Manali - 57 ft. Bhuntar - 8 ft.
7-3	Types of Products	The demand is more than production.
7-4	Marketing Strategy	Retail shops for tourists: Large-scale shopping is done, and local residents shop mainly for wedding occasions. The demand for products increases in winters. Tourists in summer: Purchases remain normal.
7-5	Seasonal Marketing Strategy	Tourists and local residents. Residents of Kullu and Mandi districts

7-6	Target Customers	Similar interest groups were linked with the retailers of Kullu, Manali, and Bhuntar. Marketing and exhibition in fairs/stalls will be used for promotion.
7-7	Customer Types	Residents of Kullu and Mandi districts
7-8	Marketing Approach	Similar interest groups were linked with the retailers of Kullu, Manali, and Bhuntar. Marketing and exhibition in fairs/stalls will be used for promotion.
7-9	Marketing Activities to be Done Initially	In case of low demand in the local market, production will be linked to retailers in Mandi and Shimla. When demand increases or decreases, production will be adjusted accordingly.
7-10	Logo of group	Piyashni Handloom Products

8- Management Details Among the 8 Group Members

- Rules will be established for management.
- Group members will collectively decide on work distribution with mutual consent.
- Work distribution will be based on efficiency and capability.
- Profit distribution will also be done based on work quality, efficiency, and dedication.
- Four experienced members will handle the sales and distribution.
- The President and Secretary will continuously evaluate and monitor management.

Financial Planning:

- Initially, in the first cycle, 50% of production and recurring expenditure will be covered.
- In the second cycle, recurring expenditure will be met from the wages and dividends of the first cycle.
- Only after covering these expenses will the remaining dividend be distributed among members.
- In future cycles, dividends and wages will be distributed equally.

9- Strength, Weakness, Opportunities & Threats (SWOT Analysis)

Strengths:

1. All group members are hardworking and cooperative.
2. One member already has experience in small-scale manufacturing and marketing, making it easier for others to learn and manage weaving and sales.
3. Production cost is low, while demand is high.

Weaknesses:

1. The group is newly formed.
2. Members lack prior experience working as a team.

Opportunities:

1. Large-scale production is possible by working collectively.
2. High demand for shawls, stoles, borders, and mufflers in local markets due to tourism.

3. The project will cover 75% of the cost for Khadi and Charkha purchases.
4. The project will provide expert handloom training through on-site trainers or training institutions.

Threats:

1. Internal conflicts within the group may affect teamwork.
2. Lack of demand and transparency may lead to group breakdown.

Potential Risks and Measures to Reduce Them

Sr. No.	List of Risks	(Measures to Reduce Risks)
10-1	A decline in demand for products in local markets is a possibility, which could negatively impact sales and income."	Shopkeepers from Shimla and Mandi markets will be connected for marketing purposes."
10-2	A decline in product quality may lead to a decrease in sales."	To maintain quality, the group needs to establish high standards."

(Financial Structure of the Project)

Capital expenditure (General Category Member-6)

Sr No .	Action	Amount	Rate	Total Expenses	Project Share (50%)	Beneficiary Share (50%)
1	Cost of Equipment	5	16000	80000	40000	40000
2	Khaddi 35 inch	1	9000	9000	4500	4500
3	06 charkhe	6	1100	6600	3300	3300
	sum			95600	47800	47800

Capital Expenditure(VPL General Category Member-1)

Sr. No.	Action	Amount	Rate	Total Expenses	Project Share (75%)	Beneficiary Share (25%)
1	1 khaddi , 60 inch	1	16000	16000	12000	4000
2	1 charkha	1	1100	1100	825	275
Sum				17100	12825	4275

Summary Capital Expenditure

Sr No.	Action	Amount	Rate	Total Expenses	Project Share (50% & 75%)	Beneficiary Share (50% & 25%)
1	06 khaddi, 60 inch	6	16000	96000	52000	44000
2	01 khaddi, 35 inch	1	9000	9000	4500	4500
3	07 charkhe	7	1100	7700	4125	3575
	Sum			112700	60625	52075

- The beneficiary's share of the above capital expenditure will be borne by him/her himself in cash.
- Khaddi and Charkha for 3 members are already available in the house.

Sr. No.	Description						Amount
And	Cost estimate						
o.1	1. Pattu (Three Flower Star Goody Bell)						26600
	SrNo.	Item name	Unit	Amount	Rate	amount of money	Neglected production volume
	1	Warp (100% those)	kg	1,400	1200	1680	4 Plaits
	2	Wanna (100% those)	kg	2,400	1200	2880	
	3	cashmilon	kg	1.200	450	540	
	4	Washing	Nos.	4	200	800	
	5	Labour	Day	69	300	20700	
		dqy				26600	
	3. Shawl						46674
	Sr. No.	Item name	Unit	Amount	Rate	Amount of money	Neglected production volume
	1	Raw Material ¼ Tana Wanaa)	KG	22.8	1500	34200	60 shawl
	2	Raw Material ¼ Kes hmilon ½	KG	1.8	430	774	
	3	Expenses of warping machine (for 90 days)	NOS	60	25	1500	
	4	Labour	Day	34	300	10200	
		sum				46674	
	3, Stall 2/48 Australian wool yarn						38810 6258 9300
	r No.	Item name	Unit	Amount	Rate	Amount of money	Neglected production volume
	1	Warp	Kilo gram	9	1500	13500	60 Stall
	2	Wanna	Kilo gram	9-5	1500	14250	
	3	Cashmealon	Kilo gram	2	430	860	
	4	Labour	Day	34	300	10200	

	sum				38810	
4 Border /Woolen/ Keshmilon:-						
Sr. No.	Item name	Unit	amount	Rate	amount of money	neglected production volume
1	Warp Woolen	Kilo gram	0.60	1500	900	60 pieces(16 inches)
2	wanna cashmealon	Kilo gram	0.60	430	258	
3	Labour	Day	17	300	5100	
	sum				6258	
5. Muffler						
Sr. No.	Item name	Unit	Amount	Rate	Amount of money	Neglected production volume
1	Warp Woolen	Kilo gram	1.5	1400	2100	30 Muffler
2	Wanna Woolen	Kilo gram	1.5	1400	2100	
3	Labour	Day	17	300	5100	
	sum				9300	
	sum					127642
(i)	Room rent, Electricity Bill etc					1000
(ii)	Packing material and storage box (trunk)					2000
(iii)	Car hire (for selling raw materials and manufactured goods)					2000
(iv)	Other Expenses (pit repair, stationery etc.)					500
	Total cost					133142
	Recurring Expenses= (Recurring Cost,Labour)					81842
	Total cost of business plan (A+B) ,					250842
S	Income					
1.	Direct income					
1.1	Pattu (Three Flower Tara Goody Bell, 4Number,16000					64000
1.2	Shawl 60 Number , 1710					102600
1.3	Stall 2@48 Australian wool 60Number,798					47880
1.3	Border /woolen/keshmilon) 60 numbers / 130					7800
1.4	Muffler 30Number /350					10500
	Total Direct Income (C.1)					232780
.2	Indirect saving / estimated income if any					7000
	Total Estimated Income (C.2)					239780
	Total Income (C.1+C.2)					239780

12 Economic summary

Production cost

Sr. No.	Description	Amount
1	Total Recurring Expense	133142
2	10% Annual Depreciation on Fixed Cost	939
3	Interest on Loan at 7% Annual Rate	2604
	Total	136685

13 Assessment of sale value per cycle

Calculation of selling price

Sr. No.	Particulars	Unit	Amount in Rs
1	Cost of production (1) Shawl (2) Stole 2/48 Australian woolen thread (3) Border (Woolen /Cashmillon $\frac{1}{2}$) (4) Muffler	Number	6650 778 647 104 310
2	Fixed profit (in Percentage) (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border $\frac{1}{4}$ Woolen @Cashmillon $\frac{1}{2}$ (4) Muffler	141 % 120% 23% 25, 13,	9350 932 151 26 40
3	Total $\frac{1}{4}$1\2\frac{1}{2}$ (1) Shawl (2) Stole 2/48 Australian woolen thread (3) Border (Woolen /Cashmillon) (4) Muffler	Number	16000 1710 798 130 350
4	Market Price (1) Shawl (2) Stole 2/48 Australian woolen thread (3) Border (Woolen @Cashmillon) (4) Muffler	Number	18000 1900 900 140 400
5	Assessed selling price 1) Shawl (2) Stole 2/48 Australian woolen thread (3) Border (Woolen @Cashmillon) (4) Muffler	Number	16000 1710 798 130 350

14. Cost benefit analysis for the enterprise in one cycle i.e in 01 month

Sr.no	Item	Amount in Rs
1	10% annual depreciation on capital cost	939
2	Recurring cost (B)	
2-1	Room Rent electricity bill etc.	1000
2-2	Labour	51300
2-3	Raw material	76342
2-4	Other expenses (Repair, Sapre Parts, Stationery) etc.	500
2-5	Transportation charges of raw material and for sale of manufactured goods)	2000
2-9	Packing material	2000
	Total (B)	133142
3	Total Production	
3.1	pattu (Three Flower Star Goody Bell)	4Nos.
3.2	Shawl	60Nos.
3.3	Stole 2/48 Australian woolen thread	60 pieces
3.4	Border (Woolen @Cashmillon)	60Nos.
3.5	Muffler	30Nos.
4	sales of produce	
4.1	pattu(Three Flower Star Goody Bell)	16000
4.2	1) Shawl	1710
4.3	(2) Stole 2@48 Australian woolen thread	798
4.4	(3) Border ¼Woolen @Cashmillon ½	130
4.5	Muffler	350
5	Income from sale of product (c)	
5.1	Pattu (Three Flower Star Gudi Vine)	64000
5.2	1) Shawl	102600
5.3	(2) Stole 2@48 Australian woolen thread	47880
5.4	(3) Border ¼Woolen @Cashmillon ½	7800
5.5	Muffler	10500
	Yoga (S)	232780
6	Total profit S-(A+B)=232780,939 +133142,	98699
7	Gross profit from product sales = Total profit + Wages + Rent ,98699,51300+ 1000	150999
8	Amount available for distribution among members as profit after one cycle = Income from sale of product,(Refund of principal and interest + recurring expenses required for second cycle) ,232780 ,(6762+ 438 +81842,	89042

- All the members of the common interest group belong to the extremely poor and poor categories.
- The group will take a loan from the bank for recurring expenditure.
- For capital expenditure, 50% and 25% (category-wise) will be contributed by group members in cash, while 75% and 50% (category-wise) will be borne by the project.
- A 5% interest rate on the bank loan will be deposited directly into the bank account by the project, while the remaining interest will be paid by the group.

15 Need for Money

(一) Financial need of the group, first month

Sr. No.	Item	Amount (Rs)
1	Capital cost	112700
2	Recurring cost	81842
	sum	194542

(二) Financial resources of the group

Sr. No.	Description of the resource	Amount (Rs)
1	Project share (50% & 75% of Capital Expenditure)	60625
2	Beneficiary Share (50% & 25% capital expenditure)	52075
3	Internal savings of the group	7000
	sum	119700

A revolving fund of ₹1,00,000 will be provided as a bank loan for the project. In addition to this, a loan of ₹75,000 will be taken from the bank for recurring expenses.

Calculation of break-even point

Break-Even Point Calculation

Break-even point (Amount): ₹1,12,700, ₹2,32,780, ₹1,33,142

Final break-even point: ₹1,12,700, ₹99,638

Time to reach break-even point: $1.1310 \text{ months} = 1.1310 \times 30 = 34 \text{ days}$
 $1.1310 \times 30 = 34 \text{ days}$

By selling **Pattu, Shawl, Stole, Border, and Muffler** in the given ratio, the **break-even point** can be achieved in 34 days.

17- Bank Loan Repayment

Sr. No.	Month	Loan Repayment						Principal Loan Repayment	Balance Loan		
		Principle	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								75000	438	75438
2	Month-2	6763	438	313	125	7200	7200	7200	68238	398	68636
3	Month-1	6802	398	284	114	7200	7200	14400	61436	358	61794

4	Month-2	6842	358	256	102	7200	7200	21600	54594	318	54912
5	Month-1	6882	318	227	91	7200	7200	28800	47712	278	47991
6	Month-2	6922	278	199	79	7200	7200	36000	40791	238	41029
7	Month-1	6962	238	170	68	7200	7200	43200	33829	197	34026
8	Month-2	7003	197	141	56	7200	7200	50400	26826	156	26982
9	Month-1	7044	156	112	44	7200	7200	57600	19782	115	19898
10	Month-2	7085	115	82	33	7200	7200	64800	12698	74	12772
11	Month-1	7126	74	53	21	7200	7200	72000	5572	33	5604
12	Month-2	5572	33	23	10	5604	5604	5604	0	0	0
	sum	75000	2604	1860	744	77604	77604	401604	0	0	0

- The annual 7% interest has been calculated on a reducing principal basis each month.
- Due to adjustments, the final EMI may be lower or higher than the regular EMI.

Conclusion

The group will manufacture plaids, shawls, stoles, borders, and mufflers. Upon selling these products, the group will earn: ₹51,300 as wages ₹89,042 as dividends. Each member will receive: ₹5,130 as wages. ₹8,904 as dividend income. Additionally, there will be savings of ₹1,860 per year.

By laws of SHG

1. Work Type: Handloom (Pattu, Shawl, Stole, Border, and Muffler).
2. Group Address: Village Piyashani, Post Office Piplage, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. Total Members in the Group: 10.
4. Group Formation Date: 31st March 2021.
5. Interest Rate on Savings: ₹2 per ₹100 deposited.
6. Monthly Meetings: Will be held on the 5th of every month.
7. Savings Contribution: Each member must deposit their savings every month in the group.
8. Meeting Attendance: All members must attend the monthly meetings.
9. Bank Account: The group's bank account is with Kangra Central Co-operative Bank, Parla Bhuntar branch, Account No.: 50073224934.
10. Meeting Absence Policy: If a member is absent, the President and Secretary must notify and seek approval.
11. Membership Termination: If a member does not deposit savings or remains absent for three consecutive meetings, they will be removed from the group.
12. Meeting at Defaulter's House: If a member defaults on obligations, the next meeting will be held at their house, and their dues will be recovered. If there are two defaulters, the amount will be adjusted among them.
13. Selection of Leadership: The group will select the President and Secretary through mutual consent.
14. Loan Transactions: The President and Secretary can conduct bank transactions, and their tenure will be valid for one year.
15. Usage of Group Funds: The President, Secretary, or any member cannot use the group's funds for personal purposes.
16. Member Exit Policy: If a member wants to leave the group and has taken a loan, they must repay it first before resigning.
17. Loan Interest Rate: The interest rate and loan repayment period will be decided in the meeting.
18. Emergency Fund: The President and Secretary must maintain a minimum of ₹1000 in the emergency fund.
19. Record Keeping: All meeting records must be read and signed in front of all members.
20. Advance Loan Notice: Members must provide at least one week's notice for taking a large loan.
21. Loan Distribution: Loans will be given in the presence of all members.
22. Exit without Reason: If a member leaves without notice, their savings will be forfeited.
23. Monthly Report Submission: The group must submit a monthly report to the Field Technical Unit (FTU) office.

आज दिनांक 29/11/21 को आगामी वन विकास समिति के बैठक का आयोजन प्रधान श्री नन्दराम शर्मा जी का अध्यक्षता में की गई।

बैठक में शामिल समान कार्य समूह (हथकरघा) की व्यवसाय योजना व शामिल (समूह) समान के समूह बनाई की व्यवसाय योजना को कार्यकारिणी के सदस्यों ने व्यवसाय योजना को मंजूर कर अनुमोदित किया गया।

आगामी कार्यवाही हेतु एक रुप 1000 के माध्यम से 10 रुप 1000 पत्रों को स्वीकृत हेतु प्रस्तुत करने के लिए नन्दराम शर्मा जी चमन लाल जी को स्वीकृत हेतु कार्यवाही किया गया।

क्र.सं.	नाम	परिचय पत्र नाम	हस्ताक्षर
1)	तारना ठाकुर	सहसचिव	तारना ठाकुर
2)	विजय कुमारी	सदस्य	विजय कुमारी
3)	कुशुमा	(प्रधान)	Kushuma
4)	रमेश शर्मा	सचिव	Ramesh
5)	सुव राम	सदस्य	Suv Ram
6)	चरण दास	सदस्य	Charan Das
7)	रिंकु	सदस्य	Rinku
8)	चमन लाल वन दास		Chaman Lal
9)	डोली देवी	सदस्य	Doli Devi
10)	प्रमिता	(उप प्रधान)	Prmita
11)	समिता	सदस्य	Samita

समूह का सहमती पत्र

आज दिनांक 29-11-2021 को 'शक्ति पियाशनी' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती टारना ठाकुर 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

Kerakumari
सचिव
प्रधान
शक्ति समूह पियाशनी
गंघा पियाशनी डा. पिपला आगे
जिला कुल्लू (हि.प्र.)

समूह के प्रधान के हस्ताक्षर

Tarana
प्रधान सचिव
शक्ति समूह पियाशनी
गंघा पियाशनी डा. पिपला आगे
जिला कुल्लू (हि.प्र.)

Recommended for approval

[Signature]
Range Forest Officer
Forest Range Hurla
at Bhuln

approved

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

Photographs of each member of the common interest group

			
Mrs. Tarna Thakur (Prime)	Smt. Veena Kumari (Secretary)	Smt. Rumi Devi (Treasurer)	Mrs. Vidya (Member)
			
Smt. Alamu Devi (Member)	Mrs. Ramdei (Member)	Mrs. Monika Thakur (Member)	Smt. Asha Devi (Member)
			
Smt. Telu Devi (Member)	Smt. Geeta Devi (Member)		