



Business plan- Cutting & Tailoring

Ladies' Suit (With and Without Lining), Gents' Night Suits, and Children's Dresses

Ekta Self-Help Group, VFDS Jarad



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

- Sheetla Mata (Jarad)
- Bashona
- Hurla
- Parvati
- Kullu

Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA Funded)

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1. Executive Summary / Introduction

Himachal Pradesh is located in the western Himalayas. This state is rich in natural beauty, cultural heritage, and religious significance. It features diverse ecosystems, rivers, and valleys. The population of Himachal Pradesh is approximately 7 million, and its geographical area spans 55,673 square kilometers. The state includes regions ranging from the Shivalik hills to the mid-Himalayan zone, characterized by varying elevations and cold climates. The primary occupation of the people here is agriculture.

Out of the 12 districts in Himachal Pradesh, six are part of the **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project** with support from **JICA (Japan International Cooperation Agency)**, including **Kullu district**.

As part of the **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA)**, a **microplan** was developed for the **Village Forest Development Committee (VFDC) of Sheetla Mata, Jarad**. The main occupations of the villagers are agriculture and horticulture, but the average landholding per family is very small. Due to limited resources, their income has not increased as expected. The local people primarily cultivate **wheat, maize, barley, and pulses**, along with **vegetables and orchard crops like apples, plums, apricots, and pomegranates**.

To generate additional income, **Self-Help Group (SHG) "Ekta"** decided to engage in **tailoring and stitching** activities. This **SHG was formed on 24th March 2021** and consists of **10 women members**. Later, the **SHG was renamed as "Ekta Common Interest Group (Jarad - Bagicha)"** on _____ (date). After thorough discussions, the members decided to pursue income generation through **tailoring and stitching**.

With support from the project, the group will receive training in **stitching ladies' suits (with and without lining), gents' pants and shirts, sarees, blouses, petticoats, and palazzo suits**. The project will provide **50% capital cost assistance for the general category and 75% for general and scheduled caste categories**. Additionally, a **revolving fund of ₹1,00,000/-** will be given to facilitate bank loans.

The group has agreed to distribute the work among its members as per defined rules and regulations, ensuring **equal distribution of profits** based on their contributions.

The business plan for the **Ekta Common Interest Group** was developed through multiple meetings between the **SHG members** and experts, including **Mr. Padam Singh Chauhan (Retd. HPFS), Mrs. Babita Thakur, and Mr. Chaman Lal (Forest Guard)**.

As per the business plan, the group will **produce the following garments per month**:

- **120 ladies' suits (without lining)**
- **60 ladies' suits (with lining)**
- **60 gents' pants and shirts**
- **60 sarees, blouses, and petticoats**
- **60 palazzo suits**

Each member will contribute **4 to 5 hours daily** for production. The details of the group members are listed below:

S. No	Name of Beneficiary	Designation	Village	Age	Gen.	Qual.	Category	Cont. No.
1	Mrs. Pushpa Thakur, W/o Mr. Pushkar Raj	President	Bagicha	45	Female	10th	Gen.	9817065274
2	Mrs. Nirmala Devi, W/o Mr. Rajveer	Secretary	Bagicha	43	Female	+2	Gen.	8219463175
3	Mrs. Sarla Devi, W/o Mr. Rajesh Kumar	Treasurer	Bagicha	37	Female	B.A	SC	8219920521
4	Mrs. Jyoti, W/o Mr. Ashok Kumar	Member	Bagicha	33	Female	B.A	SC	6230496316
5	Mrs. Tripta Devi, W/o Mr. Pankaj Kumar	Member	Bagicha	32	Female	M.A	Gen.	8894452521
6	Mrs. Kala Devi, W/o Late Mr. Chaman Lal	Member	Bagicha	43	Female	८वीं	Gen.	8219732734
7	Mrs. Kusum Lata, W/o Mr. Daljeet Kumar	Member	Bagicha	31	Female	M.A	SC	7018131710
8	Miss Anamika Sharma, D/o Late Mr. Rakesh Sharma	Member	Bagicha	22	Female	B.A	Gen.	7018117553
9	Miss Shivani Thakur, D/o Mr. Pushkar Raj	Member	Bagicha	23	Female	M.Sc	Gen.	9459029610
10	Miss Meena Kumari, D/o Mrs. Vigha Devi	Member	Bagicha	40	Female	८वीं	SC	9816739990

Summary by Category

Sr. No.	General	Scheduled Caste	IRDP	BPL
1	6	4	-	-



Members of SHG Ekta

2 Self-Help Group Detail

2-1	Name of the Self-Help Group:	Ekta
2-2	SHG MIS Code: -	
2-3	Village Forest Development Committee:	Jarad
2-4	Forest Division:	Bhuntar
2-5	Forest Range:	Shamshi
2-6	Village:	Jarad
2-7	Development Block:	Bhuin
2-8	District:	Kullu
2-9	Total Number of Members in the Group:	10
2-10	Date of Formation of the Group:	24-03-2021
2-11	Monthly Savings of the SHG/Uniform Contribution:	₹100
2-12	Bank Name and Branch where the SHG Account is Maintained:	Central Bank of India, Bhuntar
2-13	Bank Account Number:	3555650558
2-14	Total Savings of the Group:	₹5200
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:	13 km
3-2	Distance from the Main Road:	13 KM
3-3	Name and Distance of the Nearest Local Market	Bhuntar (3 km), Kullu (13 km), Manali (Approx. 63 km)
3-4	Distance from the Main Market and Name	
3-5	Distance from Other Important Towns and Blocks	Bhuntar (3 km), Kullu (13 km)
3-7	Any Special Features of the Village Related to Income Generation Activities Selected by the Group	

Why is a Business Plan Necessary?

In **Village Forest Development Committee, Jarad**, there was no pre-existing women's group. Therefore, the project facilitated the formation of a **Self-Help Group (SHG)** to support women in enhancing their livelihoods through **sewing and tailoring activities**.

Some women in the group already engage in sewing and tailoring but lack **proper training** and currently sew only for household purposes. Additionally, several women neither own a **sewing machine** nor have **any formal training**. Due to these challenges, they have been unable to improve their livelihoods.

To address this, the women have **requested support from the JICA project for sewing machines and proper training** through their SHG, enabling them to develop their skills and generate income.

Objectives of the Business Plan

- **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.**

Activities Included in the Business Plan

- **Sewing and tailoring**, covering:
 - Ladies' suits (with and without lining)
 - Gents' pants and shirts
 - Sarees, blouses, and petticoats
 - Palazzo suits, etc.

Details of Business Plan Implementation

1. 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

- High-quality sewing machines will be provided to all members for efficient work.

5. Market Linkages

- 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 Knowledge

- 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:
 - **Increase in production***(post-implementation)*
 - **Increase in product sales***(post-implementation)*
 - **Growth in group membership***(post-implementation)*
 - **Increase in income levels***(post-implementation)*

Required Support and Resources

1. Financial Management

- **Capital Expenditure Support:**
 - The project will provide **50% or 75% financial assistance**, depending on the category.
 - The remaining **50% or 25%** will be contributed by **group members**.
 - For recurring expenses:
 - ₹5,200 will be covered through **group savings**.
 - ₹10,500 will be **borrowed from a bank loan**.

2. Human Resources - Total Members - 10

3. Technical Support - The project will arrange for technical training within the village by appointing a master trainer.

Estimated Benefits

- 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	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.
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Production Process Details

1. Training Phase

- **Self-Help Group (SHG) members** will receive training under the project for stitching **ladies' suits (with and without lining), kids' dresses, and gents' night suits.**
- **10 members of Mata Mandasana SHG** will work on this initiative.
- After training, the group will start production.

2. Work Distribution

Product	Members Assigned	Daily Output (per person)	Work Hours (per day)
Ladies' Suit (With Lining)	2 Members	1 suit	4-5 hours
Ladies' Suit (Without Lining)	2 Members	2 suits	4-5 hours
Gents' Pants & Shirts	2 Members	1 dress	4-5 hours
Palazzo Suit	2 Members	1 dress	4-5 hours

3. Production Planning

- **Workdays per month: 30 days**
- **Total workforce: 10 members**
- **Raw material sources: Kullu, Bhuntar**
- **Other resource sources: Kullu, Bhuntar.**

Cost Breakdown for Products

S.No.	Product Name	Unit	Quantity	Wages	Average Other Expenses	Total Amount
1	Ladies' Suit (With Lining)	Number	60	₹10,286	₹2,600	₹12,886
2	Ladies' Suit (Without Lining)	Number	120	₹10,286	₹5,200	₹15,486
3	Gents' Pants & Shirts	Number	60	₹10,286	₹2,600	₹12,886
4	Saree, Blouse &	Number	60	₹10,286	₹2,600	₹12,886

	Petticoat Stitching					
5	Palazzo Suit	Number	60	₹10,156	₹2,600	₹12,756
Total			360	₹51,300	₹15,600	₹66,900

Note: The cost of training for the Self Help Group is borne by the project and is not included in this business plan.

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, palazzo 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.

Sr. No.

Details

7 Work Division 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.

9 SWOT Analysis

Strengths

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

Weaknesses

1. It is a new Self Help Group.

2. 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**
1. Internal conflicts within the group can affect the group's work.
 2. 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

S.No	Activity	Qty	Price	Total Cost	Project Share (50%)	Beneficiary Share (50%)
1	Sewing Machine with Motor	3	7000	21000	10500	10500
2	L Scale	3	200	600	300	300
3	Press	3	1200	3600	1800	1800
4	Inch Tape	3	20	60	30	30
5	Scissors	3	500	1500	750	750
6	Stapler (1 Large, 1 Small)	3	150 / 50	450 + 150 = 600	300	300
Total				27360	13680	13680

Capital Expenditure (Scheduled Caste Category Member-4)

S.No.	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing Machine with Motor	4	7000	28000	21000	7000
2	L Scale	4	200	800	600	200
3	Press	4	1200	4800	3600	1200
4	Inch Tape	4	20	80	60	20
5	Scissors	4	500	2000	1500	500
6	Stapler (1 Large, 1 Small)	4	150 / 50	600 + 200 = 800	600	200
Total				36480	27360	9120

- One member already possesses a machine and some other equipment.

Summary of Capital Expenditure

S.No .	Activity	Qty	Price	Total Cost	Project Share (50% & 75%)	Beneficiary Share (50% & 25%)
1	Sewing Machine with Motor	7	7000	49000	36750	12250
2	L Scale	7	200	1400	1050	350
3	Press	7	1200	8400	6300	2100
4	Inch Tape	7	20	140	105	35
5	Scissors	7	500	3500	2625	875
6	Stapler (1 Large, 1 Small)	7	150 / 50	1050 + 350 = 1400	1050	350
Total				63840	41040	22800

• The beneficiary share of the above capital expenditure will be borne in cash by the beneficiaries themselves.

(b) Recurring Expenses (for One Cycle) - Considered for One Month

Sr No.	Description	Unit	Quantity	Rate	Amount
1	Rent	Month	1	1000	1000
2	Wages	Month	171 Days	300	51300
3	Transport	Month	1	1000	1000
4	Packing (Envelopes, Bags, Newspaper)	Number	1	2000	2000
5	Sewing Thread, Buttons, Zippers, Hooks, etc.	Number	For 360 Suits/Dresses	10	3600
6	Suit Lining (Material) Cost	Number	60	100	6000
7	Miscellaneous Expenses (Stationery, Electricity, Water, etc.)	Month	1	2000	2000
Total					66900
(c) Capital Cost (for One Cycle)					
Sr. No.	Description				Amount
1	Total Recurring Expense				66900
2	10% Annual Depreciation on Fixed Cost				532
3	Interest on Loan at 7% Annual Rate				367
Total					67799

(D) Sales Price Calculation (Per Cycle)

Production of lined and unlined suits, gents' night suits, and children's garments:

Sr. No.	Description	Unit	Qty	Rate	Amount
1	Ladies Suit with Lining	Number	60	214.77	12886
2	Ladies Suit without Lining	Number	120	129.05	15486
3	Gents Pants and Shirts	Number	60	214.77	12886
4	Saree Fall, Blouse, and Petticoat Stitching	Number	60	214.77	12886

5	Palazzo Suit	Number	60	212.6	12756
	Total Cost		360		66900
	Estimated Revenue from Production				
Sr. No.	Description	Unit	Qty	Rate	Amount
1	Ladies Suit with Lining		60	450	27000
2	Ladies Suit without Lining		120	200	24000
3	Gents Pants and Shirts		60	800	48000
4	Saree Fall, Blouse, and Petticoat Stitching		60	1200	72000
5	Palazzo Suit		60	500	30000
	Total Revenue		360		201000

Cost-Benefit Analysis for One Cycle

Serial No.	Items	Amount
1	10% Annual Depreciation on Fixed Cost	532
2	Rent	1000
3	Wages	51300
4	Sewing Thread, Buttons, Zippers, Hooks, etc.	3600
5	Miscellaneous Expenses (Electricity, Stationery, etc.)	2000
6	Transport	1000
7	Suit Lining (Material)	6000
	Packing (Envelopes, Bags, Newspaper)	2000
	Total	66900
3	Production per Month	360नं०/ माह
4	Revenue from Production per Month	201000
5	Net Profit	201000
6	Gross Profit = 201000 - (532+66900)	133568
7	Gross Profit from Production (Including Wages & Rent) = 133568 + 51300 + 1000	185868
8	Distribution Amount to Members 184400 = 201000- (939 + 61 + 66900- 51300)	184400

"This amount is in addition to wages and rent. The profit per member will be distributed among the members based on the agreed ratio.

From the bank loan interest rate, 5% interest will be directly deposited into the bank account by the project. The remaining interest will be paid by the group.

Financial Requirements

Sr. No.	Item	Amount
1	Capital expenditure	63840
2	Recurring expenses	15600
3	Other expenses	-
	Total	79440

Note: The beneficiary share of the above capital expenditure of ₹22,800 will be paid in cash by the group member themselves. The recurring expenditure of ₹15,600 will be met from savings of ₹5,200. The remaining recurring expenditure amount of ₹10,500 will be taken as a loan from the bank.

13. Group's financial resources :

Sr. No.	Description of financial resources	Amount
1	Project Assistance Fund amount (75% of capital expenditure)	41040
2	Beneficiary share (25% of capital expenditure)	22800
3	Group's internal savings	5200
	Total	69040

Note: An additional amount of ₹100,000 will be provided as a revolving fund for the project.

1. Calculation of the Break-Even Point (BEP)

Break-Even Point = Capital Expenditure / (Selling Price – Recurring Expenses) = 63840 / (201000 - 66900) = 63840 / 134100 = 2.1005 months = 2.1005 x 30 = 63 days. At the above ratio, by stitching and delivering **360 units**, the "Break-Even Point" will be achieved in **63 days**. In other words, the invested amount in this activity will be recovered in **63 days**.

Loan Repayment Schedule Framework:

Sr. No.	Month	Loan Repayment						Principal Loan Repayment	Balance Loan		
		Principal	Total Interest	5% Interest Payable by Project	2% Interest Payable by Group	Monthly Installment Payable by Group	Total		Principal	Interest	Total
1	Month 1								10500	61	10561
2	Month 2	939	61	44	17	1000	1000	1000	9561	56	9617
3	Month 3	944	56	40	16	1000	1000	2000	8617	50	8667
4	Month 4	950	50	36	14	1000	1000	3000	7667	45	7712
5	Month 5	955	45	32	13	1000	1000	4000	6712	39	6751
6	Month 6	961	39	28	11	1000	1000	5000	5751	34	5785

7	Month 7	966	34	24	10	1000	1000	6000	4785	28	4813
8	Month 8	972	28	20	8	1000	1000	7000	3813	22	3835
9	Month 9	978	22	16	6	1000	1000	8000	2835	17	2851
10	Month 10	983	17	12	5	1000	1000	9000	1851	11	1862
11	Month 11	989	11	8	3	1000	1000	10000	862	5	867
12	Month 12	862	5	4	1	867	867	867	0	0	0
	Total	10500	367	262	104	10867	10867	55867	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 **ladies' suit lining, non-lining suits, gents' pants and shirts, sarees, blouses, petticoats, and palazzo suits** every month.
- By stitching these garments, the group will receive a total amount of **₹184,400** for distribution.
- Out of this, **₹51,300** will be paid as wages, and **₹133,100** will be earned as profit.
- If each member works **4 hours daily**, they will earn an additional **₹18,440 per month**.
- Additionally, the **project will bear 5% annual interest** on the loan.
- As a result, the group will also save an extra **₹262**.

Rules of the Self-Help Group (SHG)

1. **Group's Work:** Stitching and tailoring.
2. **Group's Address:** Village Jarad, Post Office Piplage, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. **Total Members in the Group:** 10.
4. **First Meeting of the Group:** March 24, 2021.
5. **Interest on Savings:** ₹2 per ₹100 per month.
6. **Monthly Meeting:** Held on the 5th of every month.
7. **Depositing Savings:** All members must deposit their saved amount in the group every month.
8. **Attendance in Meetings:** All members must attend group meetings.
9. **Bank Account:** The group's account will be opened in **Central Bank of India, Bhuntar Branch**, Account No. **3555650558**.
10. **Leave of Absence:** The President and Secretary must inform and seek approval for any absence from meetings.
11. **Expulsion from the Group:** Any member failing to deposit savings or remaining absent for three meetings will be removed from the group.
12. **Meeting at Member's House:** If a member provides a valid reason for absence, the next meeting will be held at their house, and the expenses will be covered by them. If two members are involved, they will share the expenses.
13. **Decision Making:** The President and Secretary will be elected with full consensus.
14. **Authority of President and Secretary:** They can handle financial transactions, and their tenure will be one year.
15. **Use of Group Funds:** The group's funds will always be used for collective benefit. No individual can misuse them.
16. **Loan Repayment:** If a member has taken a loan, they must repay it before leaving the group; otherwise, they cannot exit.
17. **Loan Policy:** The amount, tenure, and interest rate of the loan will be decided in the meeting.
18. **Emergency Fund:** A minimum balance of ₹1,000 must be maintained with the President and Secretary.
19. **Record Keeping:** All meeting minutes must be read out loud and signed by all members.
20. **Large Loan Requests:** Members must inform the group at least a week in advance before taking a large loan.
21. **Loan Disbursement:** Loans must be distributed in the presence of all members.
22. **Forfeited Savings:** If a member leaves the group without a valid reason, their deposited savings will be forfeited.

आज दिनांक 7-12-2021 को बुधवार को रा. शुभम वन विकास समिति की बैठक का आयोजन प्रधान श्री प्रकाश चन्द जी की अध्यक्षता में प्रमुख बैठक के अतिथि वन विकास समिति के कर्मचारी वगैरह गुरु 2 स्वयं सहायता समूह की व्यवसाय योजना (सूचना) पर 2 व दूसरी व्यवसाय योजना (सूचना) चर्चा करी। (सिद्धि-मन्त्र) जो विलम्ब पूर्वक चर्चा को गुरु प्रमुख सहयोग से बैठक के चर्चा के उपलब्ध पार्श्व किया गया।

क्र.सं.	नाम	पद	हस्ताक्षर
1	प्रकाशचन्द	प्रधान	Prakash Chandra
2	दीपक	अध्यक्ष	Deepak
3	अरवि कुमार	सदस्य	Arav Kumar
4	पुष्पा कुमर	उप-प्रधान	Puspa Kumar
5	दीपिका देवी	सदस्य	Deepika
6	समीता	सहसचिव	Samita
7	जुगनी	सदस्य	Jugani
8	शकुल दास	"	Shukul Das
9	मीना कुमारी	"	Meena Kumari
10	प्रेम नाथ	"	Prem Nath
11	चिन्ता	"	Chinta

समूह का सहमती पत्र

आज दिनांक 7-12-2021 को 'एकता' समान रुची समूह की बैठक हुई ! बैठक में प्रधान श्रीमती पुष्पा 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 !

नि मिला देवी
सचिव
एकता स्वयं सहायता समूह
बगीचा जिला कुल्लू हि

समूह के सचिव के हस्ताक्षर

Pushpa
प्रधान
एकता स्वयं सहायता समूह
बगीचा जिला कुल्लू हि

समूह के प्रधान के हस्ताक्षर

Recommended for approval,

[Signature]
Range Forest Officer
Forest Range Hurla
at Bhuln

approved

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

Photos of members of SHG Ekta

			
Mrs. Pushpa Thakur (President)	Mrs. Nirmala Devi (Secretary)	Mrs. Sarla Devi (Treasurer)	Mrs. Jyoti (Member)
			
Mrs. Tripta Devi (Member)	Mrs. Kala Devi (Member)	Mrs. Kusum Lata (Member)	Mrs. Anamika Sharma (Member)
			
Mrs. Shivani Thakur (Member)	Mrs. Meena Kumari (Member)		

Revised Capital Expenditure

As per the decision taken in the **8th meeting of the Governing Body**, the details of the **revised capital expenditure** are presented below:

Proposed Capital Expenditure in the Business Plan

Sr. No	Activity	Qty	Unit Price	Total Cost	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 / Ball Making Machine	13	450	5850	2925	2925
4	Machine Cards	15	120	1800	900	900
Total				161650	80825	80825

Revised Capital Expenditure After the Decision of the 8th Governing Body Meeting

Sr. No	Activity	Qty	Unit Price	Total Cost	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 / Ball Making Machine	13	450	5850	4388	1462
4	Machine Cards	15	120	1800	1350	450
Total				161650	121238	40412