



Buissness Plan (Handloom)

Income Generation Activity

(Jacket,Topi, Pattu,shawl and stole)



Self Help Group Mata Rupasana VFDS Huran

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

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1. Executive Summary

Himachal Pradesh is located in the western Himalayas. This state is full of natural beauty and rich cultural and religious heritage. The state has diverse ecosystem, rivers, valleys. Its population is around 70 lakh. Geographical area is 55673 square kms. Himachal Pradesh has high altitude and cold zone areas ranging from Shivalik hills to the middle Himalayas. The main occupation of the people of the state is agriculture. Project for Improvement Himachal Pradesh Forest Ecosystem Management and Livelihood being implemented in 6 out of 12 districts of Himachal Pradesh with funding of JICA. Out of these 7 districts this project is also being implemented in Kullu district. |

Under Project for Improvement Himachal Pradesh Forest Ecosystem Management and Livelihood, a micro plan of Van Vikas Samiti Hiran has been prepared. The main occupation of the people of Van Vikas Samiti is agriculture and horticulture. Due to lack of irrigation facilities, people are not able to get the expected increase in their income. The people here mainly cultivate wheat, maize, barley and pulses along with horticultural crops like apple, plum, apricot etc. But most of people of VFDS are having small land due to this reason they are unable to meet their livelihood properly. To overcome this problem women want to increase their income by alternate source like making jacket, topi, pattu, stole making. To enhance their livelihood. Two SHG have been formed. Out of these Mata Rupasana SHG has been formed on 21 May 2022. There are 10 women members in this group. After discussion in detail, this group has decided to make and market jacket, topi, pattu, shawl and stoles. Group members can collectively increase their livelihood by producing large quantity on higher demand.

SHG members have decided to manufacture ladies jacket, topi, pattu, shawl and stole. So that they can increase their income marketing these products. increase their livelihood by producing large quantity on higher demand. Group has also decided to take loan from the support of project.

Raw material and machinery for making jacket, topi, pattu, stoles, are available locally and there is immense possibility of marketing at the local level as tourists keep visiting this area almost throughout the year. The specialty of Kullu shawls, topi, stoles, is famous in India, tourists buy these products in large quantities for family and gift. and the project will also provide share 75% of the capital expenditure. Apart from this, Rs. 1,00,000/- will be given as revolving fund. So that they can get loan from bank. The group has decided that all the members will divide the work among themselves as per the term and conditions.

While preparing business plan number group member, capacity to work availability raw material used for making jacket, pattu, topi and stole were kept in view for making 30 jacket, 2 pattu, 300 topi 60 shawl and 60 stole. Marketing will be done by establishing linkage with local shopkeepers in Kullu and Bhuntar markets. The group will work 4 hours in day throughout the year and produce the above products. This business plan has been prepared on technical knowledge of business plan of batch I. Marketing will be done by establishing linkage with local shopkeepers in Kullu and Bhuntar, Jari, Kasol and Manikarn markets.

Business plan of SHG Nag Devta has been prepared by Padam Singh Chauhan (Retd HPFS), Rahul Verma SMS, Babita Thakur (**FTU coordinator**) and Pawana Devi (FTU coordinator), Pawan Fgd after discussion with members of SHG. again and again. Detail of members of SHG are as under.

Sr. No.	Name and Address SHGs Members	Designation	Village	Age	Gender	Qualification	Category	Contact
1	Mrs.Purva Devi w/o Sh. Puran Chand	Pradhan	Huran	40	Female	10th	General	6230171605
2	Mrs.Reena Thakur w/o Sh. Jeet Ram	Secretary	Huran	38	Female	12th	General	8278747604
3	Mrs.Kala Devi w/o Sh. Budh Ram	Treasurer	Huran	45	Female	10th	General	8894834034
4	Mrs.Heena Thakur w/o Sh. Brij Kumar	Member	Huran	32	Female	12th	General	9015270968
5	Mrs.Soma Devi w/o Sh. Lal Chand	Member	Huran	42	Female	10th	General	7876449784
6	Mrs.Bhuvneshwari w/o Sh. Hira Lal	Member	Huran	38	Female	10th	General	
7	Mrs.Yogmaya w/o Sh. Ved Ram	Member	Huran	37	Female	12th	General	9805406660
8	Mrs.Chetnaya w/o Sh. Thakur Dass	Member	Huran	38	Female	12th	General	9805049923
9	Mrs.Champa Devi w/o Sh. Puran Chand	Member	Huran	42	Female	12th a	General	8894448881
10	Mrs.Sheshi Devi w/o Sh. Hukam Ram	Member	Huran	45	Female	10th	General	7876266574



Member of Mata Rupasana SHGs

2. Detail of SHGs

2-1	Name of common interest group	Mata Rupasana
2-2	MIS Code of common Interest Group	&
2-3	Village Forest Development Society	Huran
2-4	Forest Range	Jari
2-5	Forest Division	Parvati
2-6	Village	Huran
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members of SHGs	10
2-10	Date of formation of the group	21/05/2022
2-11	Monthly saving of SHGs	100@&
2-12	Name of Bank and Branch Saving account opened	Kangra Central Cooperative Bank Jari.
2-13	Bank account no.	50074960972
2-14	Total saving of SHGs	6000
2-15	Interloaning by the SHGs Members	Not Yet
2-16	Status of loan repayment in cash credit limit by SHGs members	&

3. Geographical detail of the village

3-1	Distance from district headquarters	37 Kms
3-2	Distance from main road	6 Kms
3-3	Name and distance of local market	Jari 6 Kms
3-4	Name and distance of main market	Kullu 37 Km, Bhuntar 28 Km
3-5	Distance from other major cities and towns	Kullu 37 Km Bhuntar 28 Kms
3-6	Distance from the market where the product will be sold	Kullu 37 Km Bhuntar 28 Kms
3-7	Any other specialty regarding the village as selected by the SHGs related to the income generation activity	--

4. Description of the product related to the income generating activity

4-1	Product Name	Jacket , Topi, Pattu and Stole
4-2	Product identification Method	There is high demand of products in local market. There is vast possibility earning additional income on producing and marketing.
4-3	Consent of SHGs members	Yes ¼ Consent from is attached on page--

Description of the process and product related to the income generating activity

First of all, the members of SHGs will be trained by the project to make Jacket , Topi, Pattu and Stole etc. Out of 10 member of SHG Mata Rupasana 02 member will make 1 jacket, 02 member will make topiZ] 02 member will make pattu aaand 02 member will make shawl, 01 member will make border, 2 member will make stole. After training SHG will make following product. Detail is as under.

Production of long jacket(woolen twid patti)

In accordance with market demand 38,40,42 no. full sleeves twid patti 1 jacket will be made. by 01` members on working 4 to 5 hours per day.

3. Topi woolen twid patti

In accordance with market demand 5,6,7,8 no.twid patti topi 10 will be made. by 02 members on working 4 to 5 hours per day.

3. Pattu teen phool Tara Gudi bel in different desgin

Pattu of teen phool taragudi bel will be made by member on working 4 to 5 hours in 30 day

Border ¼woolen@cashmillon)

Border of different designs will be prepared by 01 members, will works for 4 to 5 hurs per day, 02 topi border will be prepared in a day.

stole 2@48 Austeralian wool thread Stoles of different designs will be prepared by 02 members, will works for 4 to 5 hurs per day, 02 stall will be prepared in a day.

shawl 2@48 Austeralian wool thread Shawl of different designs will be prepared by 02 members, will works for 4 to 5 hurs per day, 02 shawl will be prepared in a day



Kulvi Topi

6. Production planning

- 6.1 Working day in a month : 30 day
 6.2 Number of person working in month : 10
 6.3 Source of raw material : Kullu , Bhunter
 6.4 Other Source of raw material : Kullu , Bhunter

6. Requirement of Raw Materials and Estimated Production

1. Production of long jacket (woolen twid patti)

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1.	Twid Patti	Mts	60	250	15000	30 Jacket
	cloth	Mts	90	50	4500	
	Machine border patti Border Patti	Mts	60	40	2400	
	Thread	No.	30	3	90	
	Button	No.	150	6	900	
	Total				22890	

2 Topi woolen twid patti

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	Twid Patti	mts	54	250	13500	300 topi
	Bukram mota(heavey)	mts	90	80	7200	
	Wooli cloth	mts	54	40	2160	
	pesting	No.	30	130	3900	
	magzi cloth	No.	20	40	800	
	Purchase of Kullu border	No.	240 pieces (16 inch)	150	36000	
	Cost of self made border	No.	60	-	695	
	sewing Thread	No.	100	3	300	
	Total				64555	
	Wrap (100%)woolen	Kg	0.360	1500	540	pieces (16 inch)
	Weft (100%) Cashmillon	Kg	0.360	430	155	
	Total				695	

- For making 300 topi additional 240 borders are needed so these will be purchase from the open market.

3. Pattu teen phool Tara Gudi bel in different desgin

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	Wrap (100%)	Kg	0.700	1200	840	2 pattu
2	Weft (100%)	Kg	1.300	1200	1560	
3	Cashmillon	Kg	0.40	550	220	
4	Washing charges	Piece	2	220	440	
	Total				3060	

4. Stole 2@48 Australian wool thread

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1.	Wrap	Kg	9	1550	13950	60 Stole
	Weft	Kg	9.33	1550	14462	
	Cashmillon	Kg	2	450	900	
	Total				29312	

5. Shawl

	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	¼ woolen wrap and Cashmillon weft ½	Kg	22.8	1550	35340	60 Shawl
2	¼ Cashmillon ½	Kg	1.8	450	810	
3	Expenditure of wrapping machine 150 Shawl	No.	60	30	1800	
	Total				37950	

7. Detail of sale & Marketing

7-1	Name of possible marketing places	Jari, Kasol, Manikaran, Bhuntar, Kullu
7-2	Distance from Village to marketing place.	Jari 4 KM Kasol 9 KM Manikaran 14 KM Kullu 39 KM Bhuntar 29 KM
7-3	Estimate demand of products in market.	Demand is more than production
7-4	Process of identification of market	From retail stores tourists buy large quantity of product and local residents purchase on wedding and social occasions. Local Handloom products topi ,shawl ,stole are liked by foreign as well as by local tourist so demand of these product is high at their visiting place Jari, Kasol ,Manikarn.
7-5	Impact of seasonality on market	The demands for product increases in summer due to tourist season . In winter, it remains normal .
7-6	Potential buyer of products	Indian,foreign tourist and local residents
7-7	Potential consumer of products in the area.	Indian,foreign tourist and local residents
7-8	Marketing mechanism of products	SHGs will be linked with retailers of Kasol, Manikarn and Jari for marketing and marketing will be done at nature park Kasol and Mohal
7-9	Strategy for marketing of produc	Demand increases or decreases, the production will be increased or decreased according to the demand.
7-10	Brand name of product	Sarswati Handloom Product.

8. Description of management among the members – SHGS members will divide the works among them by mutual consent and will divide income proportionately in accordance with work done. Out of 10 members of SHG Mata Rupasana 01 members will make jacket, 02 members will make topiZ 02 members will make pattu 02 members will make shawl 01 member will make border and 02 members will make stole. 01 member will purchase raw material and sell products in market.

9. SWOT Analysis:

Strength

1. All group members have similar and compatible thinking.
2. Some members of the SHGs are already doing this work of manufacturing and marketing of above products on a small scale. This will make it easier for other members of the SHGs to weave and market above product.
3. Production cost is low where as demand is high.

Weakness: -

1. SHG is new group.
2. No experience of working in a group

Opportunity 1. Large scale production can be done by working in Groups I

2. Demand for Jacket, topi, pattu and stoles etc. is high in the local markets due to its being a tourist area.
3. 75% of the capital cost for purchasing Khaddi and charkha etc. will be borne by the project.
4. The project will provide handloom training

Risk

1. If there are internal conflicts in the group, the work of the group may be affected.
2. In the absence of demand and transparency there may be a possibility of group breakdown.

10 Description of potential risks & measures to mitigate them

Sr. No.	Particular	Measures to reduce risk
10-1	There may be a possibility of reduced demand for the products in the local markets. Which will have an adverse effect on sales and income.	Shopkeepers of Manikaran, Kasol and Jari markets will be linked for marketing.
10-2	Decreasing quality of product may result in decrease in sales.	To maintain quality the group must keep high standards.

11 Description of economics of Business Plan.

A.Capital Costs

Sr. No.	Particular	Amount	Project Share (75%)	Beneficiary share (25%)
A.	Capital cost			
(1)	Sewing machine with motor 6 no. @8000 per machine	48000	36000	12000
(2)	Press 5 No. Rate Rs 1200	6000	4500	1500
(3)	Scissors 2 No. Rate 500	1000	750	250
(4)	Scale set 2 No. Rate 500 each	1000	750	250
(5)	Cutter machine 1 No. Rate 7000 each	7000	5250	1750
(6)	Sewing machine motor 1 no. @900 each.	900	675	225
	Total Capital cost	63900	47925	15975

- 10 members are already having loom in their house and they ensure that they will make use of these loom in group work.

B.	Recurring Cost																																																																
B.1	<div>1. <u>Production of long jacket (woolen twid patti)</u></div> <table><tr><th>Sr. No.</th><th>Detail of raw material</th><th>Unit</th><th>Qty</th><th>Rate</th><th>Amount</th><th>Estimated Qty of Production</th></tr><tr><td></td><td>Twid Patti</td><td>Mts</td><td>60</td><td>250</td><td>15000</td><td>30 Jacket</td></tr><tr><td></td><td>Cloth</td><td>Mts</td><td>90</td><td>50</td><td>4500</td><td></td></tr><tr><td></td><td>Machine border patti</td><td>Mts</td><td>60</td><td>40</td><td>2400</td><td></td></tr><tr><td></td><td>Sewing thread</td><td>No.</td><td>30</td><td>3</td><td>90</td><td></td></tr><tr><td></td><td>Button</td><td>No.</td><td>150</td><td>6</td><td>900</td><td></td></tr><tr><td></td><td>Labour</td><td>Days</td><td>17</td><td>350</td><td>5950</td><td></td></tr><tr><td></td><td>Total</td><td></td><td></td><td></td><td>28840</td><td></td></tr></table> <div>2. Topi woolen twid patti</div> <table><tr><th>Sr. No.</th><th>Detail of raw material</th><th>Unit</th><th>Qty</th><th>Rate</th><th>Amount</th><th>Estimated Qty of Production</th></tr></table>	Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production		Twid Patti	Mts	60	250	15000	30 Jacket		Cloth	Mts	90	50	4500			Machine border patti	Mts	60	40	2400			Sewing thread	No.	30	3	90			Button	No.	150	6	900			Labour	Days	17	350	5950			Total				28840		Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production	28840
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			Twid Patti	Mts	54	250	13500	300 topi		
			Bukram mota heavy	Mts	90	80	7200			
			Wooli Cloth	Mts	54	40	2160			
			Pesting	No.	30	130	3900			
			Magzi cloth	No.	20	40	800			
			Purchase of Kullu border	No.	240 पीस (16 इंच)	150	36000			
			Cost of self made border		60	-	6645			
			Sewing Thread		100	3	300			
			Labour		34	350	11900			
			Total				82405			
			Sr. No.	Detail of raw material	Unit	Quant ity	Rate	Amoun t	Estima ted Quanti ty of Produc tion	
				wrap	Kgs	0.360	1500	540	pieces (16 inch)	
				weft	Kgs	0.360	430	155		
				Cashmillon	Kgs	17	350	5950		
				Labour	Days			6645		
				Total						
			<ul style="list-style-type: none"> Expenditure of above border has been shown in topi making so it is not included in calculation of sale values. 							
										82405

3. Pattu teen phool Tara Gudi bel in different desgin

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	Wrap (100% WOOLEN)	Kgs	0.70	1200	840	2 pattu
2	weft (100% WOOLEN)	Kgs	1.30	1200	1560	
3	Cashmillon	Kgs	0.40	550	220	
4	Washing Charges	NO	2	220	440	
5	Labour	days	34	350	11900	
	Total				14960	

5 Stole 2@48 Australian wool thread

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Qty of Production
1.	wrap	Kgs	9	1550	13950	60 Stole
	weft	Kgs	9.33	1550	14462	
	Cashmillon	Kgs	2	450	900	
	Labour	Days	34	350	11900	
	Total				41212	

14960

41212

3. Shawl 2@48 Australian wool thread

Sr. No.	Detail of raw material	Qty	Rate	Amount	Estimated Qty of Production
1	¼ woolen wrap and Cashmillon weft ½	22.8	1550	35340	60 Shawl
2	¼ Cashmillon ½	1.8	450	810	
3	Expenditure	60	30	1800	

		of wrapping machine 150 Shawl						
		Labour	34	350	11900			
		Total			49850			49850
								217267
(i)		Room Rent electricity bill etc						1500
(ii)		Packing material and storage box (Trunk)						2000
(iii)		Transportation charges of raw material and for sale of manufactured goods)						2500
(iv)		Other expenses (Machine repair , spare parts, oil, stationary etc.)						1000
		Recurring cost =						224267
		Recurring expenditure = (Recurring cost – Labour)						164767
		Total cost business plan (A+B) =						288167
S		Income						
S1		Direct income						
S1.1		<u>long jacket (woolen twid patti) 30 no average rate 1400</u>						42000
S1.2		<u>Topi woolen twid patti 300 @ 400 per no.</u>						120000
S1.3		<u>. Pattu teen phool Tara Gudi bel in different design 2 no@ 20000 each</u>						40000
S1.4		<u>Stole 2@48 Australian wool thread 60@1000/no</u>						60000
		<u>Shawl 2@48 Australian wool thread 60@1500</u>						90000
		(C.1) Total income (C.1)						352000
		Total estimated income (C.2)						352000

12. Summary of economics

Cost of production

S.N.	Particulars	Amount in Rs
1	Total Recurring cost	164767
2	Depericiation of capital cost @ 10% per annum	533
3	Bank loan interest @ 10.5% per annum	4340
	Total	169640

13– Assessment of sale value (per cycle).

S.N.	Particulars	unit	Amount in Rs
1	Cost of production (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2@48 Australian woolen thread (5) shawl	No	961.33 274.68 7480.00 686.87 830.83
2	Fixation of profit (in Percentage) (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2@48 Australian woolen thread (5) shawl	45.63 % 45.62% 167.38% 45.59% 80.54%	438.67 125.32 12520 313.13 669.17
3	Total $\frac{1}{4}$ 1\$2 $\frac{1}{2}$ (1) (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2@48 Australian woolen thread (5) shawl	No.	1400 400 20000 1000 1500
4	Market Price (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2@48 Australian woolen thread (5) shawl	No.	1600 450 22000 1100 1900
5	Assessed selling price (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2@48 Australian woolen thread (5) shawl	No.	1400 400 20000 1000 1500

14– Cost benefit analysis (one month cycle)

Sr.no	Item	Amount in Rs
1	10% annual depreciation on capital cost	533
2	Recurring cost (B)	Recurring cost (B)
2-1	Raw material	157767
2-2	Labour	59500
2-3	Room Rent electricity bill etc.	1500
2-4	Packing material	2000
2-5	Transportation charges of raw material and for sale of manufactured goods)	2500
2-9	Other expenses (Repair, Sapre Parts, Stationery) etc.	1000

	Total (B)	224267
3	Total Production	
3.1	Ladies Long Jacket Production	30
3.2	Topi Woolen Twid Patti	300
3.3	Pattu	2
3.4	Stole 2@48 Australian woolen thread	60
3.5	shawl	60
4	Market Sale price of Products	
4.1	Ladies Long Jacket Production	1400
4.2	Topi Woolen Twid Patti	400
4.3	Pattu	20000
4.4	Stole 2@48 Australian woolen thread	1000
4.5	shawl	1500
5	Income from sale of product	
5.1	Ladies Long Jacket Production	42000
5.2	Topi Woolen Twid Patti	120000
5.3	Pattu	40000
5.4	Stole 2@48 Australian woolen thread	60000
5.5	shawl	90000
	Total (s)	352000
6	Total Profit $S-(A+B)= 352000-(533+224267)$	127200
7	Gross profits = total profit + labour wages+ Rent = 127200+59500+1500	188200
8	Amount available for distribution among members as profit after one cycle=Income from sale of product-(Repayment of loan and interest +Recurring cost required for second cycle) = 352000-(6800+700+164767)	179733

15 Requirement of funds

(A) SHGs Requirement of funds.

SR.N	Item	Amount.
1	Capital Costs	63900
2	Recurring cost	164767
	Total	228667

(2) SHGs Source of funds.

SR.N	Detail of Source of funds	Amount in Rs
1	75% of capital cost (project support) by project	47925
2	Loan from bank	80000
3	Internal saving	6000
	Total	133925

- Beneficiary share of capital cost will be paid incash by SHG.

- To meet above requirement of funds Rs 100000- revolving fund will be provided by project on this basis bank loan can be taken by them. Group has decided that in first month Rs 80000 loan from the bank will be taken .

16- Calculation of break even point

$$\begin{aligned}\text{Break even point} &= 63900/352000-224267 \\ &= 63900 / 127733 \\ &= 0.500 \text{ month} = 0.500 \times 30 = 15\end{aligned}$$

Calculation of Lady jacket,shawl, stole, pattu and topi and profit break even point will be achieved after 15 days on manufacturing these products in above ratio.

17- Bank loan repayment (on installment basis)

	Month	- Repayment of loan						Cummulated Repayment of loan	Balance loan		
		Pricipal	Total	Payable interest @ 5 % by project	Payable interest @ 5.5 % by SHG	Payable monthly installment by SHG	Total		Pricipal	interest	Amount in Rs
1	Month-1								80000	700	80700
2	Month-2	6800	700	333	367	7500	7500	7500	73200	641	73841
3	Month-3	6860	641	305	336	7500	7500	15000	66341	580	66921
4	Month-4	6920	580	276	304	7500	7500	22500	59421	520	59941
5	Month-5	6980	520	248	272	7500	7500	30000	52441	459	52900
6	Month-6	7041	459	219	240	7500	7500	37500	45400	397	45797
7	Month-7	7103	397	189	208	7500	7500	45000	38297	335	38632
8	Month-8	7165	335	160	175	7500	7500	52500	31132	272	31405
9	Month-9	7228	272	130	142	7500	7500	60000	23905	209	24114
10	Month-10	7291	209	100	109	7500	7500	67500	16614	145	16759
11	Month-11	7355	145	69	76	7500	7500	75000	9259	81	9340
12	Month-12	9259	81	39	42	9340	9340	9340	0	0	0
	Total	80000	4340	2067	2272	84340	84340	421840	0	0	0

- Calculation of interest 10.5% has been made on the basis reducing principal amount.
- Last installment of EMI may increase or decrease from regular installment at time of final repayment.

Comments

Group has decided that in first cycle they will manufacture 30 jacket, 300 topi 2pattu, 60 stole and 60 shawls i.e half of quantity proposed in microplan thereby half of recurring cost will be spent as group has decided to take less bank loan. In the second cycle Rs 11000 bank loan installment will be paid from the income of first cycle RS 176000 .Balance Rs 165000 will be spent to meet recurring cost. After second cycle group will earn RS 127200 as profit and RS 59500 as labour wages. Beside this RS 2067 bank interest will be paid by project resulting net saving of group. Every member of group on distribution of profit and wages will earn Rs 12720 profit and Rs 5950 as wages

18. Estimated Training cost

Sr. N.	Particulars	Period	Rate in Rs	Amount in Rs
1.	Honrarium of expert. (i) Handloom (ii) Sewing of topi,jacket.	30 day (8 hours per day) 15 days (8 days)	Rs 1000	30000 15000
2.	Bus fair of expert.	45 (30+15) days actual bus fair.	Rs 100 per day	4500
3.	Raw material w (wrap, weft) Twid patti, cloth, border thread.	10 trainee	1000	10000
4.	Rent room, including electricity bill	45 days (one and half)	1500	2250
5.	Other expenses(stationary sancks,tea,etc)	45 days	Rs 15 per day per trainee	6750
Total				68500

- Above training expenses will be born by project.

19. Self-Help Group (SHG) By - laws

1. **Group Work:** Handloom (ladies jacket topi pattu stole and shawl)
2. **Group Address:** Village Huran. P.O Jari Teh. Bhunter district Kullu
3. **Date of Establishment:** 19th May, 2022
4. **Intrest on interloaning:** 2% interest will be applied to every ₹100
5. **Meeting Schedule:** The group's monthly meeting will be held on the 5th of every month.
6. **Member Contribution:** All members will deposit their monthly savings into the group.
7. **Meeting Participation:** Attendance at group meetings is mandatory for all members
8. **Group Account Details sBank:** Kangra cooperative bank branch Jari .Account Number 50074960972S
9. **A Group Expulsion Rules:** A member who fails to deposit their savings for 3 consecutive meetings or remains absent will be expelled from the group
10. **Account Number** If a member does not attend a meeting without informing , the next meeting will be conducted at their home and expenses will born by her if there were two members expenditure will divided among them .
11. **Election President and Secretary:** Election President and Secreta elected by consensus.
12. **Tenure of President and Secretary:** The tenure of the President and Secretary will be 1 year.
13. **Utilization of Group Funds:** Group funds will only be used for the welfare of the members. Any member will not do any such work which is not in the interest of group.
14. **Rules for Leaving the Group:** If a member wishes to leave the group and has an outstanding loan, they must repay the loan first.
15. **Loan Process:** Loan distribution, repayment, and interest rate determination will be decided during meetings.
16. **Emergency Fund:** The group should maintain a minimum fund of ₹1,000 for emergencies.
17. **Record-Keeping:** The group's register will be read and signed in front of all members.
18. **Large Loan Notification:** For large loan requirements, a notice must be given one week in advance.
19. Every member should be given loan on their requirement
20. **Membership Termination:** If a member leaves the group without valid reason, their deposited amount will be forfeited and distributed among members.
21. **Monthly Reporting:** : The group must submit its monthly report to the Field Technical Unit (FTU).

20. Approval of VFDS

Date _____
Page _____

आज दिनांक 20/04/22 को ग्राम वन विकास समिति की कार्यकारिणी बैठक का आयोजन प्रधान श्री लाव चन्द जी की अध्यक्षता में की गई।
बैठक में स्वयं सहायता समूह (व्यवस्था) की व्यवसाय योजना को प्रधान श्रीमती पूरु देवी ने कार्यकारिणी में प्रस्ताव से चर्चा करने पर व्यवसाय योजना को सर्वसहमत से पारित किया गया तथा जागामी कार्यवाही एवं FIP परी को प्रेषित किया गया। बैठक में जाइका परियोजना व कार्यकारिणी के मिमिनलॉरिशन सदस्य उपस्थित थे।

क्र.सं.	नाम	पद	हस्ताक्षर
1)	श्री लाव-चन्द	प्रधान	Laav Chand
2)	मनोज	समिव	Manoj
3)	कला देवी	उप प्रधान	Kala Devi
4)	रीना बाउट	दफ्तरी	Reena Bhat
5)	पूर्ण चन्द कुवारी	"	Purna Chandra
6)	छात्रा देवी	"	Chhatri Devi
7)	सत्या वली	"	Satya Wali
8)	ध्यान सिंह	"	Dhyan Singh
9)	चम्पा देवी	"	Champa Devi
10)	पूर्वा देवी	"	Purva Devi
11)	जागमाया	"	Jagamaya

प्रधान Laav Chand
ग्राम वन विकास समिति
कुड्डा, जिला मुल्तान

21. Letter of Consent and approval of DMU

समूह का सहमती पत्र

आज दिनांक 22/07/2022 को 'माता रुपासना' समान रुचि समूह हुरन की बैठक प्रधान श्रीमती पूर्वा देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए लेडीज जैकेट, टोपी, स्टॉल और शॉल हथकरघा (देसी) का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) के अंतर्गत सहमती प्रदान करते हैं !

समूह के सचिव के हस्ताक्षर

Reena Thakur

समूह के प्रधान के हस्ताक्षर

Ruma Devi

Recommended for approval

[Signature]

Range Forest Officer
Jari

[Signature]
Deputy Conservator of Forest,
Parvati Forest Division, Shimla

22. Photographs of SHGs Members



Mrs. Purva Devi
(Pradhan)



Mrs. Reena Thakur
(Secretary)



Mrs. Kala Devi
(Treasurer)



Mrs. Heena Thakur
(Member)



Mrs. Soma Devi
(Member)



Mrs. Bhuvneshwari
(Member)



Mrs. Yogmaya
(Member)



Mrs. Chetnaya (Member)



Mrs. Champa Devi
(Member)



Mrs. Sheshi Devi
(Member)