



**Buissness Plan**  
**Income Generation Activity - Handloom**  
**( Jacket,Topi, stall and shawl)**



**Self Help Group Gaytari, VFDS Shat**

**Sponsored by :-**

**Project for Improvement of Himanchal Pradesh  
Ecosystem management and Livelihood**

## Index

<b>Sr. No.</b>	<b>Particulars</b>	<b>Page No.</b>
1	Executive Summary	03
2	SHG@CIG Detail List	04
3	Description of the geographical location of the village	05
4	Description of products related to IGA	05
5	Production processes	06
6	Production Planning	07
7	Sales and marketing	08
8	Details of management amongst members	09
9	<b>Strength , Weakness, Opportunities and challenges</b> Analysis (SWOT Analysis)	10
10	Potential risk and measures to reduce them	10
11	Description of economy of business plan	11
12	Summary of economy	13
13	Estimates	13
14	Benefit cost analysis	14
15	Requirement of funds	15
16	Planning of fund requirement	15
17	Planning of loan repayment	16
18	Comments	17
19	List of SHGs Bye laws	18
20	Letter of Consent and approval of DMU	20
21	Photograph of SHGs Members	21

## 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 75 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 impement in 6 out of 12 districts of Himachal Pradesh with funding of JICA. Out 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 Shat 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 holding due to this reason they are unable to meet their livelihood properly. To over come this problem women wants to increase their income by alternate source like making jacket ,topi, shawl & stole. making. To enhance their livelihood. Two SHG have been formed . Out of these Gayatri SHG has been formed on 18 May, 2022. There are 11 women members in this group. . After discussion in detail, this group has decided to make and market jacket, topi, shawl and stole. Group members can collect Raw material and machinery for making jacket ,topi, shawl & , stoles, are available locally and there is immense possibility of marketing at the local level as tourists keep visting this area almost throughout the year. The specialty of Kullu shawls, jacket, 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.

Raw material and machinery for making jacket ,topi, shawl & stoles, are available locally and there is immense possibility of marketing at the local level as tourists keep visting 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 nfrom 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 availed raw material used for making jacket, pattu, topi and stole were kept in view for making 60 jacket, 300 topi 2 pattu **and 60 shawl & 90 stole**. Marketing will be done by establishing linkage with local shopkeepers in Kullu and Bhuntar markets. The group will work 4 hours in day throught 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**) 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.Veena Kumari w/o Sh.Dhyan Singh Negi	Pradhan	Shat	32	Female	11 th	General	8894837326
2	Mrs.Reenu w/o Sh.Roshan Lal	Secretary	Shat	31	Female	graduation	SC	9805670891
3	Mrs.Sarla Devi w/o Sh.Lot Ram	Treasurer	Shat	49	Female	5 th	SC	9805670891
4	Mrs.Khim Dassi w/o Sh.Ishwar Dass	Member	Shat	50	Female	5 th	SC	9805562529
5	Mrs.Dassi w/o Sh. Mehar Chand	Member	Shat	34	Female	10 th	SC	7876277874
6	Mrs.Vishnu w/o Sh.Lalman	Member	Shat	39	Female	5 th	SC	8580657542
7	Mrs.Gopala w/o Sh.Tedhi Singh	Member	Shat	29	Female	10 th	General	9816755128
8	Mrs.Manisha w/o Sh. Parveen Kumar	Member	Shat	24	Female	12 th	General	6230802017
9	Mrs.Jai dai Balma w/o Sh.Chaman Negi	Member	Shat	37	Female	12 th	General	6230170759
10	Mrs.Bala Devi w/o Sh.Ramnath	Member	Shat	50	Female	5 th	SC	9805672129
11	Mrs.Geeta Devi w/o Sh.Lal Chand	Member	Shat	35	Female	8 th	SC	9805307478



## Members of SHG Gayatri

### Detail of SHG

2-1	Name of common interest group	Gayatri
2-2	MIS Code of common Interest Grou	&
2-3	Village forest development	Shat
2-4	Forest Range	Jari
2-5	Forest Division	Parvati
2-6	Village	Shat
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members in SHGs	11
2-10	Date of formation of the group	18/05/2022
2-11	Monthly saving of SHGs	100@&
2-12	Name of Bank and Branch of Saving account opened	Himachal Gramin Bank Sarsari
2-13	Bank account no.	88321300000416
2-14	Total saving of SHGs	5000@&
2-15	Interloaning by the SHGs Members	Not Yet
2-16	Status of loan repaid by cash credit limit SHGs members	&

### 3.Geographical Detail of village

3-1	Distance from district headquarters	Kullu 25 Kms
3-2	Distance from main road	25 Kms
3-3	Name and distance of local market	Jari 7 Kms, Kasol 10 Kms & Shat 200 mts
3-4	Name and distance of main market	Bhuntar 16 Kms, Kasol 10, Kullu 25 Kms, Manali 64 Kms
3-5	Distance from other major cities and towns	Bhuntar 16 Kms, Kasol 10 Kms, Kullu 25 Kms, Manali 64 Kms

3-6	Distance from the market where the product will be sold	Bhuntar <b>16 Kms</b> , <b>Kasol 10 Kms</b> , Kullu <b>25 Kms</b> , <b>Manali 64 Kms</b>
3-7	Any other specialty regarding the village as selected by the SHGs related to the income generation activity	--

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

4-1	Name of Product.	Jacket , Topi, shawl and Stole
4-2	Method of Product identification .	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 $\frac{1}{4}$ Consent from is attached on page--



**stole**

#### 5 Production process

First of all, the members of SHGs will be trained by the project to make Jacket , Topi, shawl and Stole etc. Out of 11 members of SHG Gayatri 02 members will make jacket, 02 member will make topiZ] 02 member will make shawl, 02 member will make boarderaa and 03 member will make stole. After training SHG will make following product.Detail is as under.

**1. Production of long jacket ¼woolen twid patti)**

In accordance with market demand 38,40,42 no. full sleeves twid patti 2 jacket will be made. by 02 members on working 4 to 5 hours per day.

**2.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. Border** Borders of various designs will be prepared by 2 group member.Each member will work 4 to 5 hours per day, then 4 borders will be made in one day.

**4. Stoles 2@48 Austeralian wool thread**

Stoles of different designs will be prepared by 03 members, will works for 4 to 5 hurs per day, 03 stall will be prepared in a day.

**5. Shawl 2@48 Austeralian wool thread**

Shawl of different designs will be prepared by 02 members, will works for 3 to 4 hurs per day, 02 shawl will be prepared in a day by each members.



**Kullvi Topi**

**6. Production planning**

- 6.1 Working day in a month : 30 day
- 6.2 Number of person working in month : 11
- 6.3 Source o raw material : Kullu , Bhunter
- 6.4 Other

## 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	Meter	120	250/-	30000	<b>60 Jacket</b>
	cloth	Meter	180	50/-	9000	
	Machine border patti Border Patti	Meter	120	40/-	4800	
	Thread	No.	60	3	180	
	Button	No.	300	6	1800	
	<b>Total</b>				<b>45780</b>	

### 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( heavy )	mts	90	80	7200	
	Wooli cloth	mts	54	40	2160	
	pestring	No.	30	130	3900	
	magzi cloth	No.	20	40	800	
	Purchase of Kullu border	No.	180	150	27000	
	Cost of self made border	No.	120	150	18000	
	sewing Thread	No.	100	3	300	
	Total				72860	
	Wrap (100% woolen)	Kg	0.720	1500	1080	120
	Weft (Cashmillon)	Kg	0.720	430	309.6	
	<b>Total</b>				1389.6	
No			180	150	27000	
					<b>27000</b>	

- For making 300 topi additional 180 border is needed and these will be purchased from open market.
- .3 Stole 2@48 Australian wool thread

Sr.	Detail of raw	Unit	Quantity	Rate	Amount	Estimated Qty of
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No.	material					Production
1.	Wrap	Kg	13.5	1550	20925	90 Stole
	Weft	Kg	14	1550	21700	
	Cashmillon	Kg	3	450	1350	
	<b>Total</b>				<b>43975</b>	

#### 4. Shawl 2@48 Australian wool thread

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	Wrap	Kg	22.8	1550	35340	60 Shawl
2	Weft	Kg	1.8	450	810	
3	Washing charges	No.	60	30	1800	
	<b>Total</b>				<b>37950</b>	

#### 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.	Kullu 25 Km, Kasol 10 Km, Manali 65 Km Bhuntar, 15 Km
7-3	Estimated 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 of 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	Demand increases or decreases, the production will be increased or decreased according to the demand.

7-10	Brand name of product	Gayatri Handloom Product,Shat
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## 8. Description of management among the members.

SHG members will divide the works among them by mutual consent and will divide income proportionately accordance with work done. Out of 11 members of SHG Gayatri 02 members will make jacket, 02 members will make topi 02 members will make boarder 02 members will make shawl and 03 member will make stole.

## 9-SWOT Analysis:

### Strength

1. All group members have similar and compatible thinking
2. some members of the SHGs is already doing this work of manufacturing and marketing of above product 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
2. Demand for Jacket, topi, shawl 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.	Description of risks	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.	Retail Shopkeepers of Manikaran, Kasol and Jari markets will be linked for marketing.
10-2	Decreasing quality of product may result in	To maintain quality the group must

decrease in sales.	keep high standards.
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## 11. Description of economics of of business plan.

### A. Capital Costs

Sr. No.	Particular	Rate	Amount	Project Share (75%)
1	Sewing machine with motor 1 No. Rate @8000 per machine	8000	6000	2000
2	Khaddi ¼35 inch.½ 3 No. Rate 10000/Khaddi	30000	22500	7500
3	Khaddi 60 inch 7 No. Rate 17000 /Khaddi	119000	89250	29750
4	Press 3 No. Rate 1200 each	3600	2700	900
5	Scissors 4 No. Rate 500 each	2000	1500	500
6	Scale set 1 No. Rate 500 each	500	375	125
7	Cutter machine 1 No. Rate 7000 each	7000	5250	1750
(8)	Trunk	5000	3750	1250
<b>Total</b>		<b>175100</b>	131325	43775

### B. Recurring Cost

#### 1. . Production of long jacket (woolen twid patti)

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of P
	<u>Twid Patti</u>	mts	120	200/-	24000	60 jacket
	<u>Cloth</u>	mts	180	40/-	7200	
	<u>Machine border patti</u>	mts	120	35/-	4200	
	<u>Sewing thread</u>	No.	60	3	180	
	<u>Button</u>	No.	300	6	1800	
	<u>Labour</u>	Day	34	350	11900	
	<b>Total</b>				<b>49280</b>	

49280

#### 2. Topi woolen twid patti

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
	Twid Patti	Mts	54	250	13500	300 Topi
	Bukram	Mts	90	80	7200	

	mota heavy					
	Wooli Cloth	Mts	54	40	2160	
	Pesting	No.	30	130	3900	
	Magzi cloth	No.	z20	40	800	
	Purchase of Kullu border	No.	180	150	27000	
	Cost of self made border	No.	<b>120</b>		13290	
	Sewing Thread	No.	100	3	300	
	Labour	days	34	350	11900	
	<b>Total</b>				<b>80050</b>	

**80050**

	Wrap (100% WOOLEN)	<b>Kgs</b>	<b>0.720</b>	1500	1080	120 piece(16 inch)
	weft (100% Cashmillon )	<b>Kgs</b>	<b>0.720</b>	430	309-6	
	Labour	<b>Days</b>	34	350	11900	
	<b>Total</b>				<b>13290</b>	
	Purchase of topi border	No	180	150	<b>27000</b>	

- Cost border has been included in the cost of topi hence not added in recurring cost.

**3 . Stole 2@48 Australian wool thread**

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
	wrap	Kgs	13-5	1550	20925	90 Stole
	weft	Kgs	14	1550	21700	
	Cashmillon	Kgs	3	450	1350	
	Labour	Days	51	350	17850	
	<b>Total</b>				<b>61825</b>	

**61825**

**3 . Shawl 2@48 Australian wool thread**

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
	Wrap	Kg	22.8	1550	35340	60 shawl
	Weft	Kg	1.8	450	810	
	Warping charges	No.	60	30	1800	
	Labour	<b>Days</b>	34	350	11900	

	<b>Total</b>	<b>49850</b>	<b>49850</b>
	<b>Total Cost</b>		241005
	Room Rent electricity bill etc		1500
	Packing material (Polythene bag, sticker, tag etc.		2000
	Transportation charges of raw material and for sale of manufactured goods.		1500
	Other expenses (Machine repair , spare parts, oil, stationary etc.		1500
	<b>Recurring cost</b>		6500
	Recurring expenditure = (Recurring cost – Labour )		247505
	Total cost business plan (A+B)		<b>422605</b>
s	<b>Income</b>		
S1	Direct income		
1.1	long jacket (woolen twid patti) 60 no average rate 1400		84000
1.2	Topi woolen twid patti 300 @ 400 per no		120000
1.3	Stole 2@48 Australian woolen 90 no average rate 1000		90000
1.4	shawl 2@48 Australian woolen 60 no average rate 1500		90000
	Total income (C.1)		<b>384000</b>
	<b>Total estimated income</b>		<b>384000</b>
	<b>Total income (C.1)</b>		<b>384000</b>

- Some members are already having sewing machine and khadi(looms). According to need they will also use these sewing machine and khadi(looms).

## 15 Summary Economics.

### Cost of production.

Sr.no	item	Amount in Rs
1	Recurring cost	247505
2	Depericiation of capital cost	1459
3	Interest on bank loan@ 10.5% annualy	700
	<b>Total</b>	<b>249664</b>

### Assessment of sale value per cycle

Sr.no	Particulars	Unit	Amount in Rs
1	<b>Cost of production</b>		
	(1) Ladies Long Jacket Production		845.4
	(2) Topi Woolen Twid Patti		380.90
	(3) stole 2@48 Austeralian woolen	नंबर	711.07
	(4s) shawl 2@48 Austeralian woolen		830.83
2	<b>Fixation of profit (in Percentage)</b>		
	1) Ladies Long Jacket Production	39.61%	554.6

	(2) Topi Woolen Twid Patti (3) stole 2@48 Austeralian woolen (4s )shawl 2@48 Austeralian woolen	49.90% 28.89% 44.61%	133.17 288.93 669.17
3	<b>Total ¼1\$2½</b> 1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) stole 2@48 Austeralian woolen (4s )shawl 2@48 Austeralian woolen	नंबर	1400 400 1000 1500
4	<b>Market Price</b> 1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti 3) stole 2@48 Austeralian woolen (4s )shawl 2@48 Austeralian woolen	नंबर	1550 450 1100 1650
5	<b>Assessed selling price</b> (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) stole 2@48 Austeralian woolen (4s )shawl 2@48 Austeralian woolen	नंबर	1400 400 1000 1500

- Average expenditure has been included in each products viz. room rent,electricity charges,transportation charges, packing material & other expenses.

#### 14- Cost benefit analysis of (one cycle i.e in 01 month )

Sr.no	item	Amount in Rs
1	10% annual depreciation on capital cost	1459
<b>2</b>	<b>Recurring cost (B)</b>	
2-1	Room Rent electricity bill etc	1500
2-2	Labour	65450
2-3	Raw material	175555
2-4	Other expenses ( Repair, Sapre Parts, Stationery) etc	1500
2-5	Transportation charges of raw material and for sale of manufactured goods)	1500
2-9	Packing material	2000
	<b>Total (B)</b>	<b>247505</b>
<b>3</b>	<b>Total Production</b>	
3.1	Ladies Long Jacket Production	60
3.2	Topi Woolen Twid Patti	300
3.3	stole 2@48 Austeralian woolen	90
3.4	shawl 2@48 Austeralian woolen	60
<b>4</b>	<b>Market Sale price of Products</b>	
4.1	Ladies Long Jacket Production	60
4.2	Topi Woolen Twid Patti	300
4.3	stole 2@48 Austeralian woolen	90
4.4	shawl 2@48 Austeralian woolen	60
<b>5</b>	<b>Income from sale of product ©</b>	

5.1	Ladies Long Jacket Production	84000
5.2	Topi Woolen Twid Patti	120000
5.3	stole 2@48 Austeralian woolen	90000
5.4	shawl 2@48 Austeralian woolen	90000
	<b>Total (S)</b>	<b>384000</b>
6	Total Profit S-(A+B)+ = 384000-(1459+247505)	135036
7	Gross profits = total profit + labour wages+ Rent = 135036+65450+1500	202486
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) = 384000-(7300+700+182055)	<b>193445</b>

The group has decided that in the first cycle, they will purchase only 50% of the raw material for the mentioned production and will produce only 50% of the total products. For this, out of the total expenditure of ₹182,055, they will take ₹80,000 as a loan from the bank, and the remaining ₹11,027 will be covered through the group's savings. In this way, after spending half of the amount and producing half of the products, there will be an estimated total income of ₹192,020. From this income: ₹8,000 will be paid as a loan installment to the bank, ₹3,000 will be used for other expenses. The remaining amount of ₹181,020 will be used as working capital for the second cycle, along with an additional ₹1,035 from savings. After the second cycle, the group members will distribute the total profit of ₹193,445 and ₹65,450 as wages among the members. Net profit will be distributed among the group members with mutual consent.

## 15 Fund requirement

### A. Requirement funds for group (First month)

Sr. No.	Item	Amount in Rs
1	Capital cost	175100
2	Recurring cost	182055
	<b>Total</b>	<b>357155</b>

### B. Financial Resources of the Group

Sr. No	Details of Resources	Amount in Rs
1	75% Grant on Capital Expenditure through the Project	<b>131325</b>
2	Beneficiary Contribution	<b>43775</b>
3	Financial Support through the Bank	80000
4	Internal Savings of the Group	12000
	<b>Total</b>	<b>267100</b>

- To meet the above requirement, the project will provide a revolving fund of ₹100,000 to facilitate taking a loan from the bank.

The group has decided that in the first cycle, they will incur 50% of the recurring expenditure and produce only 50% of the total production. After this, there will be no distribution of profit or wages; the entire amount will be used for the recurring expenses of the next cycle and for repayment of loan installments. Profit and wages will only be distributed after the second cycle. For this, a loan of ₹80,000 will

be taken from the bank, and ₹11,027 will be contributed from savings, making the total recurring expenditure ₹91,027.

- The beneficiary share of the capital expenditure will be contributed in cash by the group members.

## 16- Calculation of Break-Even Point:

$$\text{Break-Even Point} = 175,100 / 135,036 = 1.29 \times 30 \text{ days} = 39 \text{ days}$$

The break-even point can be achieved in 39 days if jackets, caps, stoles, and shawls are sold in the specified proportion, based on the profit calculation of each product.

## 17- Bank loan repayment (on installment basis)

Sr. No	Month	- Repayment of loan						Cumulated Repayment of loan Payable interest @ 5% by project	Balance loan		
		Principal	Total	Payable interest @ 5% by project	Payable interest @ 5.5% by SHG	Payable monthly installment by SHG	Total		Principal	Interest	Amount in Rs
1	Month- 1								80000	700	80700
2	Month- 2	7300	700	333	367	8000	8000	8000	72700	636	73336
3	Month- 3	7364	636	303	333	8000	8000	16000	65336	572	65908
4	Month- 4	7428	572	272	300	8000	8000	24000	57908	507	58415
5	Month- 5	7493	507	241	266	8000	8000	32000	50415	441	50856
6	Month- 6	7559	441	210	231	8000	8000	40000	42856	375	43231
7	Month- 7	7625	375	179	196	8000	8000	48000	35231	308	35539
8	Month- 8	7692	308	147	161	8000	8000	56000	27539	241	27780
9	Month- 9	7759	241	115	126	8000	8000	64000	19780	173	19953
10	Month- 10	7827	173	82	91	8000	8000	72000	11953	105	12058
11	Month- 11	7895	105	50	55	8000	8000	80000	4058	36	4093



12	Month- 12	4058	36	17	19	4093	4093	4093	0	0	0
	<b>Total</b>	<b>8000</b> <b>0</b>	<b>4093</b>	<b>1949</b>	<b>2145</b>	<b>84093</b>	<b>84093</b>	<b>84093</b>	<b>0</b>	<b>0</b>	<b>0</b>

- 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

In the first cycle, the group will produce 150 caps, 30 jackets, 45 stoles, and 30 shawls, which is half of the production shown in the business plan. This is because the group decided to take a smaller loan, and the profits and wages from the first cycle will be used to cover the recurring expenses of the next cycle. In the second cycle, the group will produce 300 caps, 60 jackets, 90 stoles, and 60 shawls through stitching and weaving. In this cycle, the group will earn ₹193,445 as profit and ₹65,450 as wages. As a result, each member will receive ₹17,586 as profit share and ₹5,950 as wages. Additionally, an amount of ₹1,949 will be paid by the project as 5% annual interest on the above loan, which will contribute as the group's extra savings.

## 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 70 per day	3150
3.	Raw material w (wrap, weft) Twid patti, cloth, border thread.	11 trainee	1000	11000
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	7425
	<b>Total</b>			<b>68825</b>

- Above training expenses will be born by project

## **List of SHG By- laws**

1. **Work of the Group:** Handloom (Cap, Jacket, Stole, and Shawl).
2. **Address of the Group:** Village Shat, Post Office Shat, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. **Total Members of the Group:** 11.
4. **Date of First Meeting of the Group:** 18th May, 2022.
5. **Group Contribution:** ₹2 will be collected on every ₹100.
6. **Monthly Meeting:** Will be held on the 5th of every month.
7. **Savings:** Every member will deposit their monthly savings into the group.
8. **Support Fund Participation:** All members must participate in the group's support fund.
9. **Support Fund Bank Account:** Will be opened at Himachal Pradesh Gramin Bank, Sarasari.  
Account Number: 88321300000416.
10. **Approval for Absence:** For being absent from meetings, prior permission must be taken from the President or Secretary.
11. **Removal of Members:** Members who do not deposit their savings or remain absent for 3 consecutive meetings will be removed from the group.
12. **Hosting Meetings:** If a member is absent without reason, the next meeting will be held at that member's house, and they must host it. If there are two members absent, the responsibility will be shared.
13. **Election of Office Bearers:** The President and Secretary will be chosen with everyone's consent.
14. **Term of Office Bearers:** The President and Secretary can manage financial transactions for up to one year.
15. **No Personal Work:** Neither the President, Secretary, nor any member will use group funds for personal work; the funds will always be used for the group's benefit.
16. **Rejoining the Group:** If a member leaves the group for any reason and wants to rejoin, they may only be allowed if they repay their previous savings; otherwise, they cannot rejoin.
17. **Loan Purpose:** Loan repayment duration, amount, and interest rate will be decided during the meeting.
18. **Emergency Fund:** The President and Secretary must maintain at least ₹1,000 as an emergency fund.


19. **Records:** The group's register must be shown and written in front of all members.
20. **Big Loan Notice:** Prior notice of one week must be given before taking a large loan.
21. **Loan Meetings:** All members must be present at the time of loan disbursement.
22. **Membership Transfer:** If a member leaves the group without any reason, their membership will be transferred to someone else within the group.
23. **Monthly Report Submission:** The group must submit its monthly report to the technical office of the respective block.

आज दिनांक 15/09/2022 को ग्राम वन विकास समिति की कार्यकारिणी की बैठक का आयोजन प्रधान श्री विक्रम राम की अध्यक्षता में की गई। बैठक में स्वयं सहायता समूह मुख्यालयी पालन (आस्था व ग्रामीण स्वयं सहायता समूह) को हथ करघा की व्यवस्था योजना को प्रधान श्री मति - सवित्रि खत्री/वीना कुमारी ने कार्यकारिणी में व्यवस्था योजना को प्रस्तुत किया गया तथा कार्यकारिणी में विस्तार से चर्चा करने पर उपरोक्त व्यवस्था योजना को सर्वसहमत से पारित किया गया तथा आगामी कार्यवाही हेतु F.T.U. जरी के अर्जित किया गया। बैठक में जायका परियोजना व कार्यकारिणी के निम्न लिखित सदस्यों ने भाग लिया: ->

	पद	हस्ताक्षर
1. विक्रम राम	प्राधान	Talkam Ram
2. विद्या देवी	उपप्राधान	
3. लाल राम	सचिव	
4. सोनिया कुमारी	सहसचिव	
5. साखी देवी	वार्ड पंच	
6. धनना देवी	वार्ड पंच	
7. रीना देवी	सदस्य	Dhanadevi
8. सुनीता देवी	सदस्य	
9. कृष्णा देवी	सदस्य	
10. प्रमोद चन्द	"	Bhim Chand
11. जीती राम	"	

### समूह का सहमती पत्र

आज दिनांक 15/09/22 को 'गायत्री' समान रुची समूह शाट की बैठक प्रधान श्रीमती वीना कुमारी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए टोपी, जैकेट, स्टाल और शाल बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) के अंतर्गत सहमती प्रदान करते हैं !

सचिव   
गायत्री स्वयं सहायता समूह  
गांव शाट, डा. जल्लुग्रां  
तह. मुन्तार, जिला कुल्लू (हि.प्र.)

समूह के सचिव के हस्ताक्षर

प्रधान Veena Kumari  
गायत्री स्वयं सहायता समूह  
गांव शाट, डा. जल्लुग्रां  
तह. मुन्तार, जिला कुल्लू (हि.प्र.)

समूह के प्रधान के हस्ताक्षर

Recommended for approval .

  
FTU Range Forest Officer  
Jari

  
Deputy Conservator of Forest,  
Parvati Forest Division, Shimla

## Photograph of SHGs Members



Mrs. Veena Kumari  
(Pradhan)



Mrs. Reenu  
(Secretary)



Mrs. Sarla Devi  
(Treasurer)



Mrs. Manisha  
(Member)



Mrs. Vishnu Devi  
(Member)



Mrs. Gopala Devi  
(Member)



Mrs. Dassi Devi  
(Member)



Mrs. Bala Devi  
(Member)



Mrs. Khim Dassi  
(Member)



Mrs. Geeta Devi  
(Member)



Mrs. Jai dai  
(Member)