



Buissness Plan (Handloom) Income Generation Activity

(Jacket,Topi, Pattu and stole)



**Self Help Group Jamlu Rishi,Talpini
VFDS Talpini**

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

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1. 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 Talpini has been prepared. The main occupation of the people of VFDS is agriculture and horticulture. But 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 holding 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 Jamlurishi SHG has been formed on 19 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 and stole. Group members can collect 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.

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 pattu, 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.

| 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 120 jacket, 450 topi 2 pattu 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 Luxmi has been prepared by Padam Singh Chauhan (Retd HPFS), Rahul Verma SMS, Babita Thakur **(FTU coordinator)** and Roshan Lal 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. Therma Devi w/o Sh. Khyal Chand	Pradhan	Talpini	21	Female	12th	SC	8219019591
2	Mrs. Chandra Devi w/o Sh. Kishan Chand	Secretary	Talpini	34	Female	12th	SC	8628813714
3	Mrs. Reta Devi w/o Sh. Tarjan	Treasurer	Talpini	28	Female	12th	General	7807040439
4	Mrs. Murtu Devi w/o Sh. Madan Lal	Member	Talpini	31	Female	illiterate	SC	7807197170
5	Mrs. Tikki Devi w/o Sh Dhervinder Pal	Member	Talpini	44	Female	5th	General	8219640319
6	Mrs. Jaidasi w/o Sh Chevinder Pal	Member	Talpini	39	Female	5th	General	9816325262
7	Mrs. Maya Dasi w/o Sh Devi Singh	Member	Talpini	39	Female	8th	General	9805208197
8	Mrs. Budhi Devi w/o Sh Teku Ram	Member	Talpini	37	Female	illiterate	General	8544709166
9	Miss. Koyla Devi D/o Sh. Cholu Ram	Member	Talpini	28	Female	12th	SC	8278830863
10	Mrs. Begma Devi w/o Sh. Shiv Ram	Member	Talpini	41	Female	5th	SC	8219130502

2 .Detail of SHG

2.1	Name of common interest group	JamluRishi
2.2	MIS Code of common Interest Grou	&
2.3	Village forest development	Talpini
2.4	Forest Range	Jari
2.5	Forest Division	Shamshi
2.6	Village	Talpini
2.7	Development Block	Kullu
2.8	District	Kullu
2.9	Total Number of members in SHGs	10
2.10	Date of formation of the group	19/05/2022
2.11	Monthly saving of SHGs	100@&
2.12	Name of Bank and Branch of Saving account opened	Punjab National Bank Jari Branch
2.13	Bank account no.	2216000100481180
2.14	Total saving of SHGs	6000
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	28 Kms
3-2	Distance from main road	17 Kms
3-3	Name and distance of local market	Jari 7 Kms
3-4	Name and distance of main market	Kullu 28 Kms Bhuntar 18 Kms
3-5	Distance from other major cities and towns	Kullu 28 Kms Bhuntar 18 Kms
3-6	Distance from the market where the product will be sold	Kullu 28 Kms Bhuntar 18 Kms
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, Pattu 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 ¼Consent from is attached on page--

5. Production process

First of all, the members of SHGs will be trained by the project to make Jacket , Topi, Pattu and Stole etc. Out of 10 members of SHG Jamlurishi 04 member will make jacket, 03 member will make topiZ] 02 member will make pattu aaand 01 member will make stole. After training SHG will make following product.Detail is as under.

6. Production of long jacket woolen twid patti)__ In accordance with market demand 38,40,42 no. full sleeves twid patti 2 jacket will be made. by 04 members on working 4 to 5 hours per day.

1.Topi woolen twid patti

In accordance with market demand 5,6,7,8 no. twid patti topi 15 will be made. by 03 members on working 4 to 5 hours per day.

2 .Pattu teen phool Tara guddi bel in (different desgin (

2 pattu of teen phool taragudi bel will be made by 2 member on working 4 to 5 hours in a day

3. Stoles 2/48 Australian wool thread

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

6. Production planning

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

1. Production of long jacket (woolen twid patti)

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
1.	Twid Patti	Meter	240	250	60000	120 Jacket
	cloth	Meter	360	50	18000	
	Machine border patti Border Patti	Meter	240	40	9600	
	Thread	No.	120	3	360	
	Button	No.	600	6	3600	
	Total				91560	

2. Topi woolen twid patti

Sr.No	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
1	Twid Patti	mts	81	250	20250	450 Topi
	Bukram mota(heavey)	mts	135	80	10800	
	Wooli cloth	mts	81	40	3240	
	pestring	No.	45	130	5850	
	magzi cloth	No.	30	40	1200	
	Purchase of Kullu border	No.	390	150	58500	
	Cost of self made border	No.	60	-	695	
	sewing Thread	No.	150	3	450	
	Total				100985	

1. 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	0.7	1200	840	2 Pattu
2	Weft (100%)	Kg	1.3	1200	1560	
3	Cashmillon	Kg	0.4	550	220	
4	Washing charges	Piece	2	220	440	
	Total				3060	

2. Stole 2/48 Australian wool thread

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
1.	Wrap	Kg	9	1550	13950	60 Stole
	Weft	Kg	9.33	1550	14462	
	Cashmillon	Kg	2	450	900	
	Washing charges	Piece	60	20	1200	
	Total				30512	

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 7 Kms Kasol 15 Kms Manikaran 20 Kms Kullu 28 Kms Bhuntar 18 Kms
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 products	Demand increases or decreases, the production will be increased or decreased according to the demand.
7-10	Brand name of product	Jamlu Rishi 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 Jamlurishi 04 members will make jacket, 03 members will make topi 02 members will make pattu and 01 member will make stole.

9. SWOT Analysis:

1. 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

2. Production cost is low where as demand is high.

2.Weakness: -

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

3. Opportunity : -

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

4. 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 decrease in sales.	To maintain quality the group must keep high standards.

11. Description of economics of Business Plan

A. Capital Costs

Sr. No.	Project cost	Amount	Project Share (75%)	Beneficiary share (25%)
(1)	Khaddi ¼35 inch.½ 3 No. Rate 10000/Khaddi	30000	22500	7500
(2)	Sewing machine with motor 7 no @8000 per machine	56000	42000	14000
(3)	Press 5 No. Rate 1200	8400	6300	2100
(4)	Scissors 7 No. Rate 500	3500	2625	875
(5)	Scale set 7 No. Rate 500 each	3500	2625	875
(6)	Cutter machine 1 No. Rate 7000 Each	7000	5250	1750
	Total Capital cost	108400	81300	27100

B.	Recurring Cost						
	1 Production of long jacket (woolen twid patti)						
	Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated production
	1.	Twid Patti	mts	240	250	60000	120 जैकेट
		Cloth	mts	360	50	18000	
		Machine border patti	mts	240	40	9600	
		Sewing thread	No.	120	3	360	
		Button	No.	600	6	3600	
		Labour	Day	69	350	24150	
		Total				115710	
	2 Topi woolen twid patti						115710
	Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
	1	Twid Patti	Mts	81	250	20250	450 Topi
		Bukram mota heavy	Mts	135	80	10800	
		Wooli Cloth	Mts	81	40	3240	
		Pesting	No.	45	130	5850	
		Magzi cloth	No.	30	40	1200	
		Purchase of Kullu border	No.	390 पीस (16 इंच)	150	58500	
		Cost of self made border	No.	60	-	695	
		Sewing Thread	No.	150	3	450	
		Labour	days	51	350	17850	
		Total				118835	
	3. Pattu teen phool Tara Gudi bel in different design						
	Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production

		1	Wrap (100% WOOLEN)	Kgs	0.7	1200	840	2 Pattu		118835
		2	weft (100% WOOLEN)	Kgs	1.3	1200	1560			
		3	Cashmillon	Kgs	0.4	550	220			
		4	Washing Charges	NO	2	220	440			
			Labour	Days	34	350	11900			
			Total				14960			
		3. Stole 2/48 Australian wool thread								
		Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production		14960
		1.	wrap	Kgs	9	1550	13950	60 stole		
			weft	Kgs	9.33	1550	14462			
			Cashmillon	Kgs	2	450	900			
			Washing Charges	Pieces	60	20	1200			
			Labour	Days	17	350	5950			
			Total				36462			
										36462
		Total Cost								285967
	(i)	Room Rent electricity bill etc								1500
	(ii)	Packing material (Polythene bag,sticker,tag etc.)								2000
	(iii)	Transportation charges of raw material and for sale of manufactured goods.								3000
	(iv)	Other expenses (Machine repair , spare parts, oil, stationary etc.								1000
		Recurring cost =								293467
		Recurring expenditure = (Recurring cost – Labour)								233617
		Total cost business plan (A+B)								401863
	S	Income								
	SS1	Direct income								
	S1.1	long jacket (woolen twid patti) 120 no average rate 1400								168000
	S1.2	Topi woolen twid patti 400 @ 400 per no								180000
	S1.3	Pattu teen phool Tara Gudi bel in different design 2 no@ 20000 each								40000
	S1.4	Stole 2@48 Austeralian woolen 60 no average rate 1000								60000
		Total income (C.1)								448000
		Total estimated income (C.2)								448000

12. Summary of Economics Of Business Plan

Sr. No.	Decription	Amount
1	Total Recurring cost	233617
2	Depericiation of capital cost @ 10% per annum	903
3	Bank loan interest @ 10.5% per annum	700
	Total	235220

13. Assessment of sale value per cycle

Sr.no	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 Austeralian woolen	No.	976.12 275.94 7491.87 619.57
2	Fixation of profit (in Percentage) 1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4)s stole 2@48 Austeralian woolen	63.91% 44.95% 166.95% 77.54%	623.88 124.06 12508.13 480.43
3	Total 1\$2½ 1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4)s stole 2@48 Austeralian woolen	No.	1600 400 20000 1100
4	Market Price 1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4)s stole 2@48 Austeralian woolen	No.	1600 40 20000 1100
5	Assessed selling price 1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4)s stole 2@48 Austeralian woolen	No.	1600 40 20000 1100

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

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

Sr.no	item	Amount in Rs
1	10% annual depreciation on capital cost	903
2	Recurring cost (B)	
2-1	Raw material	226117
2-2	Labour	59850
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)	3000
2-6	Other expenses (Repair, Sapre Parts, Stationery) etc	1000
	Total (B)	293467
3	Total Production	
3.1	1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4)s stole 2@48 Austeralian woolen	120
4	Market Sale price of Products	
4.1	1) Ladies Long Jacket Production	1600
4.2	(2) Topi Woolen Twid Patti	400
4.3	(3) Pattu	20000
4.4	(4)s stole 2@48 Austeralian woolen	1100
5	Income from sale of product ©	
5.1	1) Ladies Long Jacket Production	192000
5.2	(2) Topi Woolen Twid Patti	180000
5.3	(3) Pattu	40000
5.4	(4)s Stole 2@48 Austeralian woolen	66000
	Total (S)	478000
6	Total Profit S-(A+B)+ = 478000-(845+293467)	183688
7	Gross profits = total profit + labour wages+ Rent = 183688+59850+1500	245038
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) = 478000- (6800+700+239000)	231500

- In the second cycle it has been proposed that principle & interest will be repaid to the bank.Initially group will manufacture 50% of product thereby the 50% recurring cost is estimated It is also estimated that out of the full income Rs.478000 50%will be Rs.239000 is with spending recurring cost 50% as proposed.out of this amount after deducting Rs. 7500 bank loan installment & other expenditure net amount 224000 will be available for recurring cost. & Rs.10000 will be paid by SHG to meet the recurring cost. In the first cycle group will not distribute this income & will spend to meet the recurring cost of second cycle.Thereafter of the second cycle the profit & wages will be distributed.

15. Fund requirement

(A) Requirement funds for group (First month)

Sr. No.	Item	Amount in Rs
1	Capital cost	108400
2	Recurring cost	233617
	Total	335017

(B) Financial resources of the group

Sr. No.	Resource	Amount in Rs
1	75% project share	81300
2	Loan from bank	80000
3	Internal saving	6000
	Total	167300

- 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

Break even point = $108400 / 183688 = 0.59 \text{ month} = 0.59 \times 30 = 18 \text{ days}$

Calculation of Lady jacket, pattu, stole and topi and profit, break even point will be achieved after 18 days on manufacturing these products in above ratio.

17. Bank loan repayment (on installment basis)

S.N.	Month	- Repayment of loan						Cumulated Repayment of loan Total	Balance loan		
		Principial	Total	Payable interest @ 5 % by project	Payable interest @ 5.5 % by SHG	Payable monthly installment by SHG	Total		Principial	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.

18. Comments

Group has decided that in first cycle they will manufacture 60 jacket, 225 topi, stole 30 & 1 pattu 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 7245 bank loan installment will be paid from the income of first cycle RS 183000 rest amount will be spent as recurring cost. In second cycle group will earn Rs 124042 as profit and Rs 59500 as labour wages In addition to this Rs 2067 bank interest will be paid by project. Later on this will also account towards their net saving.

19. Estimated Training cost

Sr. N.	Particulars	Period	Rate in Rs	Amount in Rs
1.	Honarium 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.	60 (45+15) days actual bus fair.	Rs 80 per day	3600
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	67600

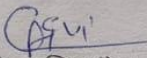
- Above training expenses will be born by project

20. Bye laws Self Help Group (SHG)

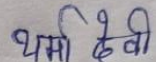
1. Group Work: Handloom (ladies jacket topi and pattu and Stole
2. Group Address: Village Tikkar. P.O Jari Teh. Bhunter district Kullu
3. Number of Members % 10
4. Date of Establishment: 21th May ,
5. Intreast on interloaning: 2% interest will be applied to every ₹100
6. Meeting Schedule: The group's monthly meeting will be held on the 5th of every month7.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:Bank: Punjab national Jari .Account Number 2216000100481180
9. Absence Notification: If a member is absent from a meeting, they must seek permission from the President and Secretary
10. 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
11. 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 .
12. Election President and Secretary: Election President and Secreta elected by consensus.
13. Tenure of President and Secretary: The tenure of the President and Secretary will be 1 year.
- 14.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).

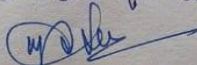
समूह का सहमती पत्र

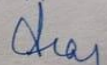
आज दिनांक 18/11/2022 को 'जमलू कृषि' समान रुचि समूह टिकर की बैठक प्रधान श्रीमती थर्मा देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए पट्टू, स्टॉल, जेकेट, टोपी (हथकरघा) का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिक तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) के अंतर्गत सहमती प्रधान करते हैं।


समूह के सचिव के हस्ताक्षर

प्रधान
जमलू कृषि स्वयं सहायता
ग्रुप टिकर, जमलू
तहसील, जिला


समूह के प्रधान के हस्ताक्षर

Recommended for approval

Range Forest Officer

Approved

Deputy Conservator of Forest,
Parvati Forest Division, Shamshi



Mrs. Therma Devi
(Pradhan)



Mrs. Chandra Devi
(Secretary)



Mrs. Reta Devi
(Treasurer)



Mrs. Murtu Devi
(Member)



Mrs. Tikki Devi
(Member)



Mrs. Jaidasi
(Member)



Mrs. Maya Dasi
(Member)



Mrs. Budhi Devi
(Member)



Miss. Koyla Devi
(Member)



Mrs. Begma Devi
(Member)

Photographs of SHGs Members