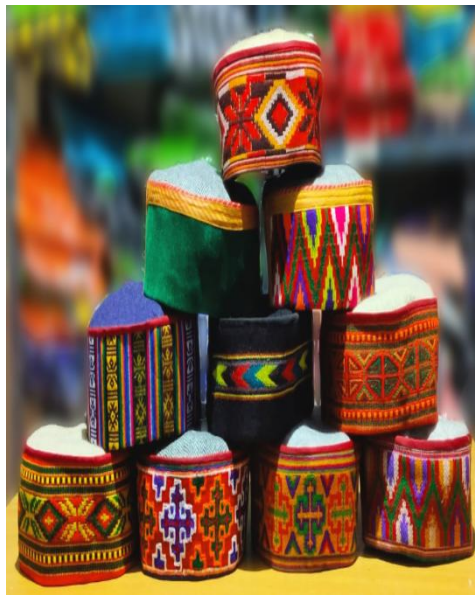




Buissness Plan(Handloom) Income Generation Activity

(Jacket,Topi, Pattu and stole)



**Self Help Group Sarswati,Talpini
VFDS Talpini
FTU Jari**

**Sponsored by :-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 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 Talpini 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 overcome this problem women wants to increase their income by alternate source like making jacket ,topi,pattu ,stole.making. To enhance their livelihood two SHGs have been formed . Out of these Sarswati SHG has been formed on 19 May 2022. There are 11 women members in this group. . After discussion in detail, this group has decided to make and market jacket, topi, pattu and stoles. Group members can collectively increase their livelihood by producing large quantity on higher demand.

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 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. Sothat 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 availebilty raw material used for making jacket, pattu, topi and stole were kept in view for making 60 jacket, 4 pattu, 450 topi and 120 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.

This business plan has been prepared by Sh. Padam Singh Chauhan (Retd HPFS), Sh Rahul Verma SMS, Smt Babita Thakur (**FTU coordinator**), Smt Pawana Devi (**FTU coordinator**) and Pawan Kumar forest guard after holding meeting with SHG members number of times. Detail members in group is as under:-

S.N.	Name of SHG Members	Designation	Village	Age	Gender	Qualification	Category	Contact no.
1	Smt. Tambo Devi W/o Sh. Chape Ram	Pradhan	Talpini	29	Female	12th	SC	7807727981
2	Smt. Geeta Devi W/o Sh. Chet Ram	Secretary	Talpini	33	Female	8th	SC	6230360423
3	Smt. Sharda devi w/o Devi Nath	Cashier	Talpini	35	Female	5th	General	9805591375
4	Smt. Meera devi w/o Mahender singh	Member	Talpini	36	Female	12th	General	7876009883
5	Smt. Pushpa devi w/o Mohar	Member	Talpini	50	Female	5th	General	9817318017
6	Smt. Dolma devi w/o sh. Yograj	Member	Talpini	36	Female	12th	General	9817962084
7	Smt. Jhaanki Devi w/o sh. Thakur Dass	Member	Talpini	38	Female	5th	General	8626806949
8	Smt. Jeevna Devi w/o sh. Yograj	Member	Talpini	39	Female	8th	General	9805420554
9	Smt. Oma Devi w/o Sh. Shesh ram	Member	Talpini	37	Female	5th a	SC	9805109101
10	Smt. Kamli Devi w/o Sh. Roop Chand	Member	Talpini	42	Female	12वीं	SC	7807164118
11	Smt. Reeta Devi w/o sh. Gurdyal	Member	Talpini	28	Female	12वीं	General	8894155974



Member of Sarswati SHGs

2. Detail of SHGs

2.1	Name of common interest group	Sarswati
2.2	MIS Code of common Interest Group	MIS
2.3	Village Forest Development Society	VFDS Talpini
2.4	Forest Range	Jari
2.5	Forest Division	Parvati
2.6	Village	Talpini
2.7	Development Block	Kullu
2.8	District	Kullu
2.9	Total Number of members of SHGs	11
2.10	Date of formation of the group	19/05/2022
2.11	Monthly saving of SHGs	Rs 100
2.12	Name of Bank and Branch Saving account opened	PNB Jari Branch
2.13	Bank account no.	2216000100481287
2.14	Total saving of SHGs	6000
2.15	Interloaning by the SHGs Members	-
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	28 Km
3.2	Distance from main road	17 Km
3.3	Name and distance of local market	Jari 7 Km
3.4	Name and distance of main market	Kullu 28 Km, Bhuntar 18 Km
3.5	Distance from other major cities and towns	Kullu 28 Km Bhuntar 18 Km
3.6	Distance from the market where the product will be sold	Kullu 28 Km Bhuntar 18 Km
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 Consent from is attached on page--

5. Description of production processes

First of all, the members of SHGs will be trained by the project to make Jacket , Topi, Pattu and Stole etc. Out of 11 member of SHG Sarswati 02 member will make jacket, 03 member will make topi 04 member will make pattu aaand 02 member will make stole. After training SHG will make following product. Detail is as under.

1. 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 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 15 will be made. by 02 members on working 4 to 5 hours per day.

3. Pattu teen phool Tara Gudi bel in different desgin

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

4. Stole 2/48 Australian wool thread_ Stoles of different designs will be prepared by 02 members, will works for 4 to 5 hours per day, 02 stall 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	:	11
6.3 Source o raw material	:	Kullu , Bhunter
6.4 Other	:	Kullu , Bhunter

Requirement of Raw Materials and Estimated Production

1. Production of long jacket (woolen twid patti)

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
1.	Twid Patti	Mts	120	250	30000	60 Jacket
	cloth	Mts	180	50	9000	
	Machine border patti Border Patti	Mts	120	40	4800	
	Thread	No.	60	3	180	
	Button	No.	300	6	1800	
	Total				45780	

2. Topi woolen twid patti

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	
	pestring	No.	45	130	5850	
	magzi cloth	No.	30	40	1200	
	Purchase of Kullu border	No.	390 Pieces(16 inches)	150	58500	
	Cost of self made border	No.	60	-	695	
	Sewing Thread	No.	150	3	450	
	Total				100985	

3. Pattu teen phool Tara Gudi bel in different desgin

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
1	Wrap (100% woolen) (100%)	Kg	1.4	1200	1680	4 Pattu
2	Weft (100% woolen) (100%)	Kg	2.6	1200	3120	
3	Cashmillon	Kg	0.8	550	440	
4	Washing charges	Piece	4	220	880	
	Total				6120	

4. Stole 2/48 Australian wool thread

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
1.	Wrap	Kg	18	1550	27900	120 Stole
	Weft	Kg	18.66	1550	28923	
	Cashmillon	Kg	4	450	1800	
	Total				58623	

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 KM Kasol 15 KM Manikaran 20 KM Kullu 28 KM Bhuntar 18 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 product	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 11 member of SHG Sarswati 02 member will make jacket, 03 member will make topi 04 member will make pattu aaand 02 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 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 5 no. @8000 per machine	40000	30000	10000
(2)	Khaddi ¼35 inch.½ 6 No. Rate 10000/Khaddi	60000	45000	15000
(3)	Press 5 No. Rate 1200	6000	4500	1500
(4)	Scissors 5 No. Rate 500	2500	1875	625
(5)	Scale set 5 No. Rate 500 Each	2500	1875	625

(6)	Cutter machine 1 No. Rate 7000 Each	7000	5250	1750
	Total Capital cost	118000	88500	29500

B.	Recurring Cost						
	1. Production of long jacket (woolen twid patti)						
	Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
	1.	Twid Patti	Mts	120	250	30000	60 जैकेट
		Cloth	Mts	180	50	9000	
		Machine border patti	Mts	120	40	4800	
		Sewing thread	No.	60	3	180	
		Button	No.	300	6	1800	
		Labour	Day	34	350	11900	
		Total				57680	
							57680
	2. Topi woolen twid patti						
	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.	450 Pieces (16 inch)	150	67500	
		Cost of self made border	No.	60	-	695	
		Sewing Thread	No.	150	3	450	
		Labour		51	350	17350	
		Total				127335	
							127335

4. Pattu teen phool Tara Gudi bel in different desgin

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
1	Wrap (100% woolen)	Kgs	1.4	1200	1680	4 Pattu
2	weft (100% woolen)	Kgs	2.6	1200	3120	
3	Cashmillon	Kgs	0.8	550	440	
4	Washing Charges	NO	4	220	880	
	Labour	days	69	350	24150	
	Total				30270	

30270

3. Stole 2/48 Australian wool thread

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
1.	wrap	Kgs	18	1550	27900	120 Stole
	weft	Kgs	18.66	1550	28923	
	Cashmillon	Kgs	4	450	1800	
	Labour	Days	34	350	11900	
	Total				70523	

70523

		285808
(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)	3000
(iv)	Other expenses (Khaddi Repair , stationary etc.)	1000
	Recurring cost =	293308
	Recurring expenditure = (Recurring cost – Labour)	227508
	Total cost business plan (A+B) =	411308
S	Income	
S1	Direct income	
S1.1	long jacket (woolen twid patti) 60 no average rate 1400	84000
S1.2	Topi woolen twid patti 450@ 400 per no.	180000
S1.3	Pattu teen phool Tara Gudi bel in different desgin4 no@ 20000 each	80000

S1.4	Stole 2@48 Australian wool thread 120@1000/no	120000
	Total	464000

12. Summary of economics of business plan:

Cost of production

S.N.	Particulars	Particulars
1	Total Recurring cost	227508
2	Depericiation of capital cost @ 10% per annum	983
3	Bank loan interest @ 10.5% per annum	700
	Total	229191

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	No	961.33 282.97 7567.5 587.69
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	45.63% 41.36% 164.29% 70.16%	438.67 117.03 12432.5 412.33
3	Total (1) (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2/48 Australian woolen thread	No.	1400 400 20000 1000
4	Market Price (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2/48 Australian woolen thread	No.	1600 450 22000 1100
5	Assessed selling price (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu (4) Stole 2/48 Australian woolen thread	No.	1400 400 20000 1000

14- Cost benefit analysis (one month cycle)

Sr.No	Item	Amount in Rs
1	10% annual depreciation on capital cost	983
2	Recurring cost (B)	
2-1	Raw material	220008
2-2	Labour	65800
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
2-9	Other expenses (Repair, Sapre Parts, Stationery) etc.	1000
	Total (B)	293308
3	Total Production	
3.1	Ladies Long Jacket Production	60
3.2	Topi Woolen Twid Patti	450
3.3	Pattu	
3.4	Stole 2@48 Australian woolen thread	120
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
5	Income from sale of product	
5.1	Ladies Long Jacket Production	84000
5.2	Topi Woolen Twid Patti	180000
5.3	Pattu	80000
5.4	Stole 2@48 Australian woolen thread	120000
	Total (s)	464000
6	Total Profit S-(A+B)=464000-(983+293308)	169709
7	Gross profits = total profit + labour wages+ Rent = 169709+65800+1500	237009
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) = 464000-(6800+700+227508)	228992

15 Requirement of funds.**(A) SHGs Reuirement of funds.**

SR.N	Item	Amount.
1	Capital Costs	118000
2	Recurring cost	227508
	Total	345508

(2) SHGs Source of funds.

SR.N	Detail of Source of funds	Amount in Rs
1	75% of capital cost (project support) by project	88500
2	Loan from bank	80000
3	Internal saving	6000
	Total	174500

- Beneficiary share Rs 29500 of capital cost and recurring cost Rs 27754 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 = $118000 / 16970 = 0.70$ month = $0.70 \times 30 = 21$ days

Calculation of Lady jacket, shawl, stole, pattu and topi and profit break even point will be achieved after 21 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.

18. Comments

Group has decided that in first cycle they will manufacture 30 jacket, 225 topi 2pattu and 30 stole 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 15000 bank loan installment will be paid from the income of first cycle RS 232000 .Balance Rs 217000- will be spent to meet recurring cost. After second cycle group will earn RS 169800 as profit and RS 65800 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 15428 profit and Rs 5982 as wages.

19. Estimated Training cost

Sr. No.	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 80 per day	3600
3	Raw material (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
Total				69275

- Above training expenses will be born by project.

20. Bye laws Self-Help Group (SHG)

1. **Group Work:** Handloom (ladies jacket topi pattu and stole)
2. **Group Address:** Village Talpine. P.O Jari Teh. Bhunter district Kullu.
3. **Number of Members** % 10
4. **Date of Establishment:** 19th May, 2022
5. **Intrest 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 month.
7. **Member Contribution:** All members will deposit their monthly savings into the group.
8. **Meeting Participation:** Attendance at group meetings is mandatory for all members
9. **Group Account Details:Bank:** Central bank of India Bhunter.Account Number 5288245583
10. **Absence Notification:** If a member is absent from a meeting, they must seek permission from the President and Secretary
11. Punjab National bank Jari Account Number 2216000100481287
12. **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
13. **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 .
14. **Election President and Secretary:** Election President and Secreta elected by consensus.
15. **Tenure of President and Secretary:** The tenure of the President and Secretary will be 1 year.
16. **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.
17. **Rules for Leaving the Group:** If a member wishes to leave the group and has an outstanding loan, they must repay the loan first.
18. **Loan Process:** Loan distribution, repayment, and interest rate determination will be decided during meetings.
19. **Emergency Fund:** The group should maintain a minimum fund of ₹1,000 for emergencies.
20. **Record-Keeping:** The group's register will be read and signed in front of all members.
21. **Large Loan Notification:** For large loan requirements, a notice must be given one week in advance.
22. Every member should be given loan on their requirement
23. **Membership Termination:** If a member leaves the group without valid reason, their deposited amount will be forfeited and distributed among members.
24. **Monthly Reporting:** : The group must submit its monthly report to the Field Technical Unit (FTU).

21. Approval of VFDS

साल दिनांक 18-11-2022 को ग्रामीण वन विकास समिति की बैठक का आयोजन प्रधान श्री आलम चन्द ने अध्यक्षता में की गई।

बैठक में लक्ष्मी देवी समान कृषि समूह (हथनरह) की व्यवसाय योजना व सरस्वती समान कृषि समूह (हथनरह) की व्यवसाय योजना को कार्यकारणी के सदस्यों ने व्यवसाय योजना के बारे में विस्तार से चर्चा की गई तथा अनुमोदित किया गया। कुछ अगामी कार्यबाही हेतु रुफ ठीक यू के माध्यम से डी रुफ यू पार्वती को स्वीकृति हेतु प्रस्तुत करने के लिए वन रक्षक की रौशन लाल जी को स्वीकृति हेतु अधिकृत किया गया।

क्र.सं.	नाम	पद	हस्ताक्षर
1	आलम चन्द	प्रधान	मिथुन
2	मीरा देवी	सचिव	मधुसूदन
3	माया दासी	उपप्रधान	मधुसूदन
4	लक्ष्मी राम	सहसचिव	लक्ष्मी देवी
5	दत्त राम	सदस्य	मुरारू देवी
6	लक्ष्मी देवी	"	रमेश देवी
7	मुरारू देवी	"	मुरारू देवी
8	चैतन राम	"	शिव चन्द
9	रमा देवी	"	चौधरी
10	शिव चन्द	"	जीवना देवी
11	जीवना देवी	"	"
12	देव कला	" वीडियो	"

प्रधान मिथुन
ग्राम वन विकास समिति
तलपीणी जिला कुल्लू

22. Letter of Consent and approval of DMU

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By Perfectshot 2022/12/21 12:23

समूह का सहमती पत्र

आज दिनांक 18.11.2022 को 'सरस्वती' समान रुचि समूह तलपीणी की बैठक प्रधान श्रीमती तम्बों देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए लेडीज जैकेट, टोपी, पट्टू, स्टॉल और शॉल हथकरघा का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिक तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) के अंतर्गत सहमती प्रधान करते हैं।

Greta Devi
समूह के सचिव के हस्ताक्षर

Tambo Devi
प्रधान
सरस्वती स्वयं सहायता समूह
गांव तलपीणी डा. सरसाही
ब्लॉक पति जिला बुलंदशहर (उ.प्र.)

Greta Devi
सचिव

Tambo Devi
समूह के प्रधान के हस्ताक्षर

Approved
Deputy Conservator of Forest,
Parvati Forest Division, Shamshi

Recommended for approval
W. R. Jari
Range Forest Officer
Jari

व्यवसाय योजना समान रुचि समूह सरस्वती

| 25

23. Photograph of SHGs Members



Smt. Tambo Devi
(Pradhan)



Smt. Geeta Devi
(Secretary)



Sharda Devi
(Cashier)



Smt. Jeevna Devi
(Member)



Smt. Jhaanki Devi
(Member)



Smt. Meera Devi
(Member)



Smt. Pushpa Devi
(Member)



Smt. Kamla Devi
(Member)