



**Buissness Plan(Handloom)
Income Generation Activity
(Jacket,Topi and Pattu)**



Self Help Group Ajeevika Shahita - VFDS Shahita

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

Index

Sr. No.	Particulars	Page No.
1	Executive Summary	2-3
2	Detail List of SHG	3-4
3	Description of the geographical location of the village	5
4	Description of products related to IGA	5
5	Production processes	5
6	Production Planning	6
7	Sales and marketing	6-7
8	Details of management amongst members	8
9	Strength , Weakness, Opportunities and challenges Analysis (SWOT Analysis)	8-9
10	Potential risk and measures to reduce them	9-10-11-12
11	Description of economy of business plan	12-13
12	Summary of economy	12
13	Assessment of sale value	12
14	Cost benefit analysis	14
15	Requirement of funds	14
16	Calculation of break even point	14
17	Planning of bank loan repayment	15
18	Comments	15
19	Estimated Training cost	16
20	Bye laws of SHGs	17
21	Letter of Consent and approval of DMU	19
22	Photograph of SHGs Members	20

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 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 Sarswati SHG has been formed on 13 March 2022. There are 10 women members in this group. . After discussion in detail, this group has decided to make and market jacket ,topi and pattu . 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 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 90 jacket, 450 topi and 3 pattu. 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

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 Roshan Lal 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. Guddi Devi W/o Sh.Ram	Pradhan	Shahita	38	Female	6 th	General	9805015652
3	Smt. Kirna Devi W/o Sh.Virender	Secretary	Shahita	26	Female	12 th	General	8219135484
4	Smt. Devkala Devi W/o Sh.Tara Chand	Cashier	Shahita	31	Female	6 th	General	9805480590
2	Smt. Bhojia Devi W/o Sh.Hotam Ram	Member	Shahita	44	Female	7 th	General	9816589402
5	Smt. Leelamani W/o Sh.Chaman Lal	Member	Shahita	36	Female	12 th	General	9805115775
6	Smt. Vidya Devi W/o Sh.Revet Ram	Member	Shahita	38	Female	7 th	General	9816386530
7	Smt. Chuddi Devi W/o Sh.Dile Ram	Member	Shahita	43	Female	5 th	General	7807400971
8	Smt. Deeplata W/o Sh.Surender Thakur	Member	Shahita	57	Female	12 th	General	8580785862

9	Smt. Laxmi W/o Sh.Dot Ram	Member	Shahita	55	Fem ale	1st	General	9805375182
10	Smt. Rukmani Devi W/o Sh.Harish Chander	Member	Shahita	23	Fem ale	3rd	General	8627062268



Member of Ajeevika SHGs

2. Detail of SHGs

2.1	Name of common interest group	Ajeevika
2.2	MIS Code of common Interest Group	&
2.3	Village Forest Development Society	Shahita
2.4	Forest Range	Jari
2.5	Forest Division	DMU Parvati
2.6	Village	Shahita
2.7	Development Block	wKullu
2.8	District	Kullu
2.9	Total Number of members of SHGs	10
2.10	Date of formation of the group	13-03-2022
2.11	Monthly saving of SHGs	100
2.12	Name of Bank and Branch Saving account opened	Central bank of India, Bhuntar
2.13	Bank account no.	5288245583
2.14	Total saving of SHGs	6000

2.15	Interloaning by the SHGs Members	Yet to be done.
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	31 Km
3-2	Distance from main road	6 Km
3-3	Name and distance of local market	Jari 11 Km
3-4	Name and distance of main market	Kullu 31 Km Bhunter 21 Km
3-5	Distance from other major cities and towns	Kullu 31 Km Bhunter 21 Km
3-6	Distance from the market where the product will be sold	Kullu 31 Km Bhunter 21 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 and Pattu
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--

5. Production process.

First of all, the members of SHGs will be trained by the project to make Jacket, Topi and Pattu etc. Out of 10 member of SHG Ajeevika 03 member will make jacket, 03 member will make topiZ] 03 member will make pattu aaand 01 member will make border. 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 3 jacket will be made. by 03 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

3 pattu of teen phool taragudi bel will be made by 3 member on working 4 to 5 hours in a day

4. Border (woolen/ cashmilon)

Border of different designs will be prepared by 01 members, will works for 4 to 5 hurs per day, 02 border 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 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	Quantity	Rate	Amount	Estimated Quantity of Production
1.	Twid Patti	Mts	180	250	45000	90 Jacket
	cloth	Mts	270	50	13500	
	Machine border patti Border Patti	Mts	180	40	7200	
	Thread	No.	90	3	270	

	Button	No.	450	6	2700	
	Total				68670	

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	
	pesting	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	
	Total					
	Wrap	Kg	0.360	1500	540	60 No.
	Weft	Kg	0.360	430	155	
	Total				695	

- For making 450 topi 390 additional border is needed so these will be purchased from open market.

3. Pattu teen phool Tara Gudi bel in different desgin

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
1	Wrap (100%woolen)	Kg	1.050	1200	1260	3 Pattu
2	Weft (100% woolen)	Kg	1.95	1200	2340	
3	Cashmillon	Kg	0.600	550	330	

4	Washing charges	Piece	3	220	660	
	Total				4590	

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 11 KM Kasol 16 KM Manikaran 21 KM Kullu 31 KM Bhuntar 21 KM
7.3	Estimate demand of products in market.	Demand is more than production
7.4	Process of identification of market	<ul style="list-style-type: none"> 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.	Ajeevika 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 Ajeevika 03 member will make jacket, 03 member will make topiZ 03 member will make pattu aaand 01 member will make border.

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	No	Rate	Amount	Project Share (75%)	Beneficiary share (25%)
1	Sewing machine with motor 5 no. @8000 per machine	05	8000	40000	30000	10000
2	05 Local small handloom (Rachh) 4.5 long x 3ft broad	05	5500	27500	20625	6875

	@ 5500 each					
3	Small Comb (7 x20)	05	650	3250	2437	813
4	Small bruwa (12x20) four set	05	700	3500	2625	875
5	Hathnali	5	70	350	263	87
6	<u>Hathu</u>	5	750	3750	2813	937
7	<u>Hathu</u>	1	5000	5000	3750	1250
8	Cutter machine	1	7000	7000	5250	1750
9	Press	5	1200	6000	4500	1500
10	Scale set .	5	500	2500	1875	625
11	s Scissors	5	500	2500	1875	625
12	Transportation charges	1	3500	3500	2625	875
	Total			104850	78638	26612

B.	Recurring Cost							
B.1.1	1 Production of long jacket (woolen twid patti)							
	Sr. No.	Month	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
	1.		Twid Patti	Mts	180	250	45000	90 jacket
			Cloth	Mts	270	50	13500	
			Machine border patti	Mts	180	40	7200	
			Sewing thread	No.	90	3	270	
			Button	No.	450	6	2700	
			Labour	Day	51	350	17850	
			Total				86520	
								86520
	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
			Bakroom thick.	Mts	135	80	10800	
			Bully cloth	Mts	81	40	3240	
			Pesting	No.	45	130	5850	
			Magjee cloth	No.	30	40	1200	
			Border purchase.	No.	390 पीस (16 इंच)	150	58500	
			Cost of border made by group	No.	60	-	695	
			Sewing thread	No.	150	3	450	
			Labour	Days	68	350	23800	
			Total				124785	
								12478

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
	wrap	Kgs	0.360	1500	540	60 ihl (16 ड़्च)
	weft	Kgs	0.360	430	155	
	Cashmill on	Kgs	17	350	5950	
	Labour	Days			6645	
	Total					

- Expenditure of above border has been shown in topi making so it is not included in calculation of sale values.

4. Pattu teen phool Tara Gudi bel in different design

Sr. No	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
	Wrap (100% WOOLEN)	Kgs	1.050	1200	1260	3 Pattu
	weft (100% WOOLEN)	Kgs	1.95	1200	2340	
	Cashmillon	Kgs	0.600	550	330	
	Washing Charges	NO	3	220	660	
	Labour	days	51	350	17850	
	Total				22440	

22440

	Total Cost	233745
(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 =	241245
	Recurring expenditure = (Recurring cost – Labour)	181745
	Total cost business plan (A+B)	346095
S.	Income	
S.1	Direct income	

S.2	long jacket (woolen twid patti) 90 no average rate 1400	126000
S.3	Topi woolen twid patti 300 @ 400 per no.	180000
S.4	Pattu teen phool Tara Gudi bel in different design 2 no@ 20000 each	60000
	Total income	366000
	Total	366000

12. Summary of Economics of Buisness Plan

S.N.	Particulars	Amount in Rs
1	Total Recurring cost	181745
2	Depericiation of capital cost @ 10% per annum	874
3	Bank loan interest @ 10.5% per annum	787
	Total	183406

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	No.	961.33 277.3 7480
2	Fixation of profit (in Percentage) (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu	45.63% 44.24% 167.37%	438.67 122.7 12520
3	Estimated sale value of products Total $\frac{1}{4}$1\2\frac{1}{2}$ (1) (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu	No.	1400 400 20000
4	Market Price (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu	No.	1600 450 22000
5	Assessed selling price (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) Pattu	No.	1400 400 20000

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

14. Cost benefit analysis (one month cycle)

Sr.no	Item	Amount in Rs
1	10% annual depreciation on capital cost	874
2	Recurring cost (B)	
2-1	Raw material	174245
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)	3000
2-6	Other expenses (Repair, Sapre Parts, Stationery) etc.	1000
	Total (B)	241245
3	Total Production	
3.1	Ladies Long Jacket Production	90
3.2	Topi Woolen Twid Patti	450
3.3	Pattu	3
4	Market Sale price of Products	
4.1	Ladies Long Jacket Production	1400
4.2	Topi Woolen Twid Patti	400
4.3	Pattu	20000
5	Income from sale of product	
5.1	Ladies Long Jacket Production	126000
5.2	Topi Woolen Twid Patti	180000
5.3	Pattu	60000
	Total (S)	366000
6	Total Profit $S-(A+B)+ = 366000-(874+241245)$	123881
7	Gross profits = total profit + labour wages+ Rent $= 123881+59500+1500$	184881
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) = $366000-(7713+787+181745)$	175755

- 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.366000 50%will be Rs.183000 is with spending recurring cost 50% as proposed. In the first cycle group will not distribute this income & will spend to meet the recurring cost of second cycle after paying the bank loan installment Rs.7245.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	104850
2	Recurring cost	181745
	Total	286595

(B) Financial resources of the group

Sr. No.	Resource	Amount (₹)
1	75% project share	78638
2	Loan from bank	90000
3	Internal saving	6000
	Total	174638

- 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 90000 loan from the bank will be taken .

16. Calculation of break even point

$$\begin{aligned}\text{Break even point} &= 104850/123881 \\ &= 85500/124755 \\ &= 0.85 \text{ month} = 0.85 \times 30 = 25 \text{ days}\end{aligned}$$

Calculation of Lady jacket, pattu and topi and profit, break even point will be achieved after 25 days on manufacturing these products in above ratio.

17. Planing for bank loan repayment (on installment basis)

S. N.	Month	- Repayment of loan						Cum mulat ed Repay ment of loan	Balance loan		
		Prici pal	Tot al	Payable interest @ 5 % by project	Payable interest @ 5.5 % by SHG	Payabl e monthl y install ment by SHG	Total		Prici pal	inter est	Amo unt in Rs
1	Month- 1								90000	788	90788
2	Month- 2	7713	787	375	412	8500	8500	8500	82288	720	83008

3	Month- 3	7780	720	343	377	8500	8500	17000	74508	652	7515 9
4	Month- 4	7848	652	310	342	8500	8500	25500	66659	583	6724 3
5	Month- 5	7917	583	278	305	8500	8500	34000	58743	514	5925 7
6	Month- 6	7986	514	245	269	8500	8500	42500	50757	444	5120 1
7	Month- 7	8056	444	211	233	8500	8500	51000	42701	374	4307 4
8	Month- 8	8126	374	178	196	8500	8500	59500	34574	303	3487 7
9	Month- 9	8197	303	144	159	8500	8500	68000	26377	231	2660 8
10	Month- 10	8269	231	110	121	8500	8500	76500	18108	158	1826 6
11	Month- 11	8342	158	75	83	8500	8500	85000	9766	85	9852
12	Month- 12	9766	85	41	44	9852	9852	9852	0	0	0
	Total	9000 0	485 2	2310	2541	94852	9485 2	47735 2	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 45 jacket, 225 topi & 2 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 Rs124042 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,	10 trainee	1000	10000

	weft) Twid patti, cloth, border thread.			
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

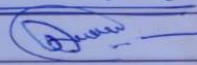
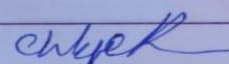
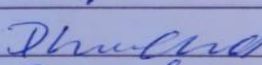
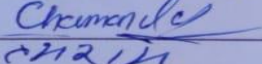
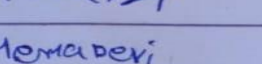
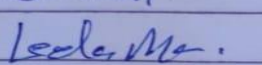
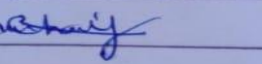

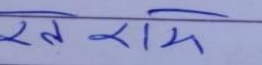
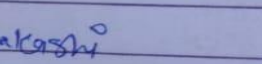
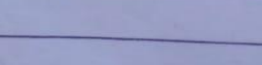
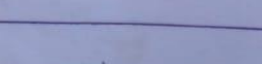
20. Bye laws SelfHelp Group (SHG)

1. **Group Work:** Handloom (ladies jacket topi and pattu)
2. **Group Address:** Village Shahita. P.O Jari Teh. Bhunter district Kullu.
3. **Number of Members** 10
4. **Date of Establishment:** 13th March 2022
5. **Interest 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. **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
12. **Account Number** If a member does not attend a meeting without informing , the next meeting will be conducted at their home and expenses will be born by her if there were two members expenditure will be divided among them .
13. **Election President and Secretary:** Election President and Secretary elected by consensus.
14. **Tenure of President and Secretary:** The tenure of the President and Secretary will be 1 year.
15. **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.
16. **Rules for Leaving the Group:** If a member wishes to leave the group and has an outstanding loan, they must repay the loan first.
17. **Loan Process:** Loan distribution, repayment, and interest rate determination will be decided during meetings
18. **Emergency Fund:** The group should maintain a minimum fund of ₹1,000 for emergencies.
19. **Record-Keeping:** The group's register will be read and signed in front of all members.
20. **Large Loan Notification:** For large loan requirements, a notice must be given one week in advance.
21. **Membership Termination:** If a member leaves the group without valid reason, their deposited amount will be forfeited and distributed among members
22. **Monthly Reporting :** The group must submit its monthly report to the Field Technical Unit (FTU).

आज दिनांक 29/11/22 को ग्रामीण वन विकास समिति की बैठक का आयोजन प्रधान श्री दाल राम जी की अध्यक्षता में की गई।

बैठक में लक्ष्मी समान कृषि समूह (इथकरघा) व आर्वाविना समान कृषि समूह (इथकरघा) की व्यवसाय योजना को कार्याकारिणी के सदस्यों के बारे में विस्तार से चर्चा की तथा व्यवसाय योजना को अक्षरान अनुमोदन किया गया।

आगामी कार्यवाही हेतु एफा रोड यू० के माध्यम से डी० एम० यू० को स्वीकारित हेतु प्रस्तुत करने के लिए वनरक्षक की शैक्षण लाल जी को स्वीकारित हेतु अधिवेशन किया गया।

क्र० सं०	नाम	पद	हस्ताक्षर
1)	श्री दाल राम	प्रधान	
2)	श्री दल राम	सचिव	
3)	श्री दल चन्द	सदस्य	
4)	श्री चतन लाल	"	
5)	श्री हीतमराम	"	
6)	श्री गन दिसा देवी	उप प्रधान	
7)	" लक्ष्मी मणी	सदस्य	
8)	" विरना लुमारा	"	
9)	चुडा देवी	"	
10)	चम्पा देवी	"	
11)	निरते राम	"	
12)	मानाक्षी	"	

प्रधान
ग्राम वन विकास समिति
साहिब बिला कल्लू (हि.प्र.)

21. Letter of consent and approval by DMU

समूह का सहमती पत्र

आज दिनांक 29/11/2022 को 'आजीविका' समान रूचि समूह शाहिटा की बैठक प्रधान श्रीमती गुडडी देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए लेडीज जैकेट, टोपी, और पट्टू हथकरघा का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिक तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) के अंतर्गत सहमती प्रधान करते हैं।

Rimma / Raimoni
समूह के सचिव के हस्ताक्षर
प्रधान
आजीविका स्वयं सहायता समूह
गांव शाहिटा डा. कसलादी
तह. भून्तर जिला कुल्लू (हि.प्र.)

गुडडी देवी
समूह के प्रधान के हस्ताक्षर

Recommended for approval
[Signature]
Range Forest Officer
Jail

प्रधान सचिव
आजीविका स्वयं सहायता समूह
गांव शाहिटा डा. कसलादी
तह. भून्तर जिला कुल्लू (हि.प्र.)

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

22. Photographs of SHGs Members

			
Smt. Guddi Devi (Pradhan)	Smt. Kirna Devi (Secretary)	Smt. Devkala Devi (Cashier)	Smt. Bhoji Devi (Member)
			
Smt. Leelamani (Member)	Smt. Vidya Devi (Member)	Smt. Chuddi Devi (Member)	Smt. Deeplata (Member)
			
Smt. Laxmi (Member)	Smt. Rukmani Devi (Member)		