



Business plan

Self Help Group - Ganpati, VFDS Jolly

IGA - Knitting - Shawl, stole, Topi , Border



**Village Forest Development society-
Gram Panchayat-
Range
Division
Circle**

**Jolly
Mohal
Bhuntar
Parvati
Kullu**

**Forest Ecosystem Management & livelihood
improvement project**

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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 6 districts this project is also being implemented in Kullu district.

On the Launch of Project for Improvement Himachal Pradesh Forest Ecosystem Management and Livelihood , a micro plan of Van Vikas Samiti Jolly has been prepared. The main occupation of the people of Van Vikas Samiti is agriculture and horticulture but the average land holding of each family is less than one bigha and apart from this there is no means of irrigation. Hence most of the people have to go for work within and outside the district. 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. Due to lack of alternative means of income, they have to go out of their village for work. To overcome this problem, the self-help group Ganpati have been formed. Ganpati SHG has decided to increase their income by making shawls, stoles, borders and mufflers.

Ganpati Self Help Group has been formed on 09 June 2021. There are 9 women members in this group. Most of members belong to Scheduled Caste families. After discussion in detail, this group has decided to make and market shawls, stoles, borders and mufflers. One of member of this group is already engaged in weaving shawls, stoles, border and mufflers. After production, group will be linked with local shopkeepers for marketing . So that they can improve their livelihood. Group members can collectively increase their livelihood by producing large quantity on higher demand. Group has also decided that recurring expenditure will be incurred by taking loan from bank against fixed deposit of revolving fund and 25% capital expenditure will be paid by members in cash. Group members do not want to take loan to meet full recurring expenditure from bank, so in the first cycle, 50% production will be done and recurring expenditure for the second cycle will be done from the profit and wages earned from sale of first cycle. After the next cycle, all members will equally divide the profit and wages by mutual consent.

Raw material and Khaddi for making shawls, stoles, borders and mufflers 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, stoles, borders and myfflers is famous in india, tourists buy these products in large quantities for family and gift. Training will be given for making shawls, stoles, borders and mufflers by project 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. The group has decided that all the members will divide the work among themselves as per the term and conditions. To prepare this business plan, the services of Shri Jugat Ram, Production Technical Assistant (Retired) Him Bunker have been taken. After discussing in detail with Shri Jugat Ram, the business plan has been prepared as per his advice. 150 shawls, 60 stoles, 120 borders and 60 mufflers per month are proposed for manufacturing keeping in view number of members, weaving capcity members, availibilty raw material and scope of marketing. 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. Shri Jugat Ram will provide training on weaving shawls, stoles, borders and mufflers in village and his services in quality control and marketing as well n wil be taken in the beginning

Mr. Padam Singh Chauhan (Rted. HPFS), Mrs. Babita Thakur (FTU Co-ordinator) and Mrs. Kamlesh Kumari Forest Guard Pahnala have prepared this business plan after discussion and meeting with group members repeatedly. The details of the members in the group are as follows:

Sr. No.	Name and Address SHGs Members	Designa tion	Village	Age	Gen der	Qualifi cation	Category	Contact
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1	Smt. Suman w/o Sh. Rajesh	Pradhan	Jolly	29	Fem ale	BAa	General	9459781241
2	Smt. Rekha W/o Sh. Sushil	Secretar y	Jolly	26	Fem ale	+2	General	7807813198
3	Smt. Guddi Devi W/o Sh. Mahender	Treasur er	Jolly	36	Fem ale	+2	General	9817326842
4	Smt. Sunita W/o Shri Virender Singh	Member	Jolly	46	Fem ale	10 th	General	8219801239
5	Smt. Anjali W/o Sh. Rajneesh	Member	Jolly	21	Fem ale	+2	General	8219801239
6	Smt. Jaivanti W/o Sh. Ravi	Member	Jolly	27	Fem ale	BAa	General	7018921897
7	Smt. Heera Devi D/o Sh. Ishwar Dass	Member	Jolly	36	Fem ale	+2	General	8219479955
8	Smt. Nisha W/o Sh. Sanjay	Member	Jolly	32	Fem ale	+2	General	7876631776
9	Smt. Sunita Kumari W/o Sh. Satyarth Thakur	Member	Jolly	34	Fem ale	+2	General	8350808395



Members of SHG Ganpati

2- Detail of SHG

2-1	Name of common interest group	Ganpati
2-2	MIS Code of common Interest Grou	&
2-3	Village forest development	Jolly

2-4	Forest Range	Bhuntar
2-5	Forest Division	Shamshi
2-6	Village	Jolly
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members in SHGs	9
2-10	Date of formation of the group	09-06-2021
2-11	Monthly saving of SHGs	1800
2-12	Name of Bank and Branch of Saving account opened	HP Gramin Bank Mohal
2-13	Bank account no.	88361300000457
2-14	Total saving of SHGs	3600
2-15	Interloaning by the SHGs Members	Not Yet
2-16	Status of loan repaid by cash credit limit SHGs members	&

3. Geographical Location of the Village

3-1	Distance from district headquarters	8Kms
3-2	Distance from main road	3 Kms
3-3	Name and distance of local market	Mohal 3 Kms, Bhuntar 9Kms
3-4	Name and distance of main market	Kullu 8 Kms, Bhuntar 9Kms
3-5	Distance from other major cities and towns	Kullu 8Kms
3-6	Distance from the market where the product will be sold	Mohal 3 Kms, Kullu 8 Kms, Bhuntar 9Kms
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.	Shawls, Stoles, Borders, and Pattu
4-2	Method of Product identification	One member of the SHGs already does the work of weaving shawls, stoles and border on her own level and the products produced are in great demand in the local market. There is a huge possibility of additional income if production and marketing is done by SHGs.
4-3	Consent of SHGs members	Yes ¼ Consent is attached on page 24)½

5- Production processes.

First of all, the members of SHGs will be trained by the project to make Shawls, stoles, borders and Pattu etc. After the training, the following process will be followed by the SHGs members to prepare the products.

- 1- The wrap and weft of shawls and stoles will be bundled by warping machine. This will reduce the cost of time and labour rate of the products.

- 2- All the members of the SHGs will divide the work among themselves and will work on making Shawls, stoles, borders and Pattu.
- 3- Members will do marketing in turns and will also bring raw material.
- 4- Group members will do 4 to 5 hours per day.

After training the following products will be made by the SHGs. The detail of which are as follows.

1. Shawl -Shawls of different designs will be prepared by 03 members. Each member will works for 4 to 5 hours in a day and will prepare 01 shawl.

2Stall 2@48 Australian Wool Thread. -Stalls of different designs will be prepared by 02 members, will works for 4 to 5 hours per day, 01 stall will be prepared in a day.

3. Border (Bullan/Cashmellon) - 4 borders of different designs by handloom will be prepared by 01 members on working 4 to 5 hours per day.

4. Pattu - Pattu of different designs will be prepared by 03 members. If each member works for 4 to 5 hours a day, 03 Pattu will be prepared in 30 day.

6 . Description of production planning

6-1	Production cycle will be 30 days	90 Shawls 60 Stoles 60Borders 3Pattu
6-2	Number of workers required per cycle	03 members for shawl 02 members for stall 01members for border 03 Members for Pattu Total 09members
6-3	Source of raw materials	Kullu ,Bhuntar
6-4	Source of other resources	Kullu, Shamshi , Bhuntar

6-1 Description of products

1. Shawl

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount in Rs	Estimated Quantity of Production
1.	¼woolen wrap and Cashmillon weft ½	Kg	34.2	1500	51300	90 Shawl
2	¼ Cashmillon ½	Kg	2.7	430	1161	
3	Expenditure of wrapping machine	No.	90	25	2250	
	योग				54711	

2.Stole 2/48 Australian Wool Thread

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount in Rs	Estimated Quantity of Production
1.	wrap	Kg	9	1500	13500	60Stole
2	Weft	Kg	9-5	1500	14250	
3	Cashmillon	Kg	2	430	860	
	Total				28610	

3. Border woolen&cashmillon

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount in Rs	Estimated Quantity of Production
1	Wrap	Kg	0.36	1500	540	60 pieces (16inch)

2	WeftCashmillon	Kg	0.36	430	155	
	Total				695	

4. Pattu Teen Phul Tara Gudi Bail

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount in Rs	Estimated Quantity of Production
1	Wrap	Kg	1.050	1200	1260	3 Pattu
2	Weft	Kg	1.800	1200	2160	
3	Cashmillon	Kg	0.900	450	405	
4	Washing Charges	No.	3	200	600	
	Total				4425	

7. Detail of sale & Marketing

7-1	Name of potential market places	Kullu , Bhuntar,Manali
7-2	Distance from Village to marketing place.	3 KM
7-3	Demand of products in markets.	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
7-5	Impact of seasonality on market.	The demands for product increases in winter. In summer, it remains normal due to shopping only by tourists.
7-6	Potential buyer of products	Tourists and local residents
7-7	Potential consumer of products in the area.	Residents of Kullu and Mandi districts.
7-8	Marketing mechanism of products	SHGs will be linked with retailers of Kullu, Manali and Bhuntar for marketing and marketing will be also done through exhibitions/stalls in fairs.
7-9	Strategy of marketing products	When local market demand decrease SHG will be linked with the retail shopkeepers of Mandi, Shimla. If the demand increases or decreases, the production will be increased or decreased according to the demand.
7-10	Brand name of product	Handloom products of Jolly
7-11	Salogan of product	

8. Description of management among the members

- Rules will be made for management
- The SHGS members will divide the works among them by mutual consent
- The division will be done on the basis of efficiency and capacity of the work.
- Profit sharing will also be done based on quality, efficiency and hard work of members .
- 04 members having experience in marketing will do marketing turn by turn.
- The Pradhan and secretary will keep evaluating and observing the management from time to time.
- Initially on 50% of production and 50% recurring cost will be spent in the first cycle and for the second cycle, recurring cost will be met from the wages and profit of the first cycle and rest profit will be equally distributed. In the upcoming cycle, profit and wages will be distributed equally.

8. (SWOT Analysis)

Strength

1. All group members have similar and compatible thinking
2. One member 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 Shawl, stoles, Borders etc. is high in the local markets due to it 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 through experts at insitu .

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.	Shopkeepers of Shimla and Mandi 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 cost

Sr. No.	Description	Amount
1	3 Khaddi 55 inch Rs 16000 /Khaddi	48000
2	3 Khaddi 33 inch Rs 9000 /Khaddi	27000
3	6 Charkhe Rs 1100 /Chrkha	6600
4	Storage box (Trunk)	5000
	Total capital cost	86600

नोट: 3 सदस्यों के पास पहले से ही 02 बड़ी खड़्डी और 01 छोटी खड़्डी मौजूद है

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		3	Cashmillon	Kg	0.900	450	405			
		4	Washing Charges	No.	3	200	600			
		5	Labour	Day	64	300	19200			
			Total				23625			23625
		Total								146041
	(i)	Room rent electricity bill etc.								1000
	(ii)	Packing material and storage box (Trunk)								2000
	(iii)	Rental of a vechicle (for sale of raw material and manufactured goods)								2000
	(iv)	Other expenses (Khaddi Repair , stationary etc.)								500
		Recurring cost =								151541
		Recurring expenditure = (Recurring cost – Labour)								93941
		Total cost business plan (A+B) =								238141
स		Income								
1.1		Direct income								
1.1.1		Shawl90 No.@ 1710								153900
1.1.2		Stole 2@48 Australian wool thread 60 no @ 798								47880
1.1.3		Border ¼woolen@cashmillon½60No. @ 130								7800
स. 1.3		Pattu Teen Phul Tara Gudi Bail 3 No. @ 16000								48000
		Total direct income (C.1)								257580
1.2		Indirect savings income (Estimated), if any								3600
		Total estimated income (C.2)								261180
		Total Income (C.1+C.2)								261180

12. Summary of Economics of business Plan

Production Cost./

Sr. No.	Decription	Amount
1	Total Recurring cost	151541
2	Depericiation of capital cost @ 10% per annum	722
3	Bank loan interest @ 07% per annum	3272
	Total	155535

13 Assessment of sale value per cycle

Calculation of selling price

Sr. No.	Particulars	Unit	Amount in Rs
1	Cost of production (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border $\frac{1}{4}$ Woolen @Cashmillon $\frac{1}{2}$ (4)Pattu Teen Phul Tara Gudi Bail	नंबर	766 633 117 2625
2	Fixed profit (in Percentage) (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border $\frac{1}{4}$ Woolen @Cashmillon $\frac{1}{2}$ (4)Pattu Teen Phul Tara Gudi Bail	123 % 26% 11% 510%	944 165 13 13375
3	Total $\frac{1}{2}$\2\frac{1}{2}$ (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border $\frac{1}{4}$ Woolen @Cashmillon $\frac{1}{2}$ (4)Pattu Teen Phul Tara Gudi Bail	नंबर	1710 798 130 16000
4	Market Price (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border $\frac{1}{4}$ Woolen @Cashmillon $\frac{1}{2}$ (4)Pattu Teen Phul Tara Gudi Bail	नंबर	1900 900 140 18000
5	Assessed selling price (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border $\frac{1}{4}$ Woolen @Cashmillon $\frac{1}{2}$ (4)Pattu Teen Phul Tara Gudi Bail	नंबर	1710 798 130 16000

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

Sr.no	Item	Amount in Rs
1	10% annual depreciation on capital cost	722
2	Recurring cost (B)	
2-1	Room Rent electricity bill etc.	1000
2-2	Labour	57600
2-3	Raw material	88441
2-4	Other expenses (Repair, Sapre Parts, Stationery) etc.	500
2-5	Transportation charges of raw material and for sale of manufactured goods)	2000
2-9	Packing material	2000
	Total (ब)	151541
3	Total Production	

3.1	Shawl	90 नग
3.2	Stole 2@48 Australian woolen thread	60 नग
3.3	Border ¼Woolen @Cashmillon ½	60 नग
3.4	Pattu Teen Phul Tara Gudi Bail	3 नग
4	Sales Products	
4.1	Shawl	1710
4.2	Stole 2@48 Australian woolen thread	798
4.3	Border ¼Woolen @Cashmillon ½	130
4.4	Pattu Teen Phul Tara Gudi Bail	16000
5	Income from sale of product ©	
5.1	Shawl	153900
5.2	Stole 2@48 Australian woolen thread	47880
5.3	Border ¼Woolen @Cashmillon ½	7800
5.4	Pattu Teen Phul Tara Gudi Bail	48000
	Total	257580
6	Total Profit स-(अ+ब)= 257580 -(722 +151541)	105317
7	Gross profits = total profit + labour wages+ Rent = 105317 + 57600 +1000	163917
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)= 257580 -(8452++++++ + 548 + 93941)	154639

• From the second month of the activity, the total amount of principal and interest is proposed to be repaid every month. The net profit will be distributed among the members based on the agreed proportion. 50% of the capital expenditure will be contributed by the group members in cash, and 50% will be borne by the project. Out of the bank loan interest rate, 5% interest will be directly deposited into the bank account by the project. The remaining 2% interest will be paid by the group.

• 15 Fund requirement

Requirement funds for group (First month)

Sr. No.	Item	Amount in Rs
1	Capital cost	86600
2	Recurring cost	93941
	Total	180541

(ख) Financial resources of the group

Sr. No.	Resource	Amount
1	75% project share	43300
2	Benificiery share of SHGs	43300
3	Loan from bank	94000
4	Monthly saving	3600
	Total	184200

- Project will provide a revolving fund of Rs. 1,00,000 and loan of Rs. 94,000 will be taken from the bank meet recurring cost.

16- Calculation of break-even point - Break-even point = 257580 - 151541 = 106039

Therefore break even point = 86600 / 106039 = 0.817 Month = 24Days - The break even point on calculating the profit of each shawl, stole, border and muffler can be achieved by selling them in the above ratio in 24 days.

17- Bank loan Repayment

Sr. No.	Month	Loan Repayment						Cumulated Repayment of loan	Balance Loan		
		Principal	Total Interest	Payable interest @ 5 % by project	Payable interest @ 2 % by SHG	Payable monthly installment by SHG	Total		Principal	Interest	Total
1	Month 1								94000	548	94548
2	Month 2	8452	548	392	156	9000	9000	9000	85548	499	86047
3	Month 3	8501	499	356	143	9000	9000	18000	77047	449	77497
4	Month 4	8551	449	321	128	9000	9000	27000	68497	400	68896
5	Month 5	8600	400	286	114	9000	9000	36000	59896	349	60246
6	Month 6	8651	349	250	99	9000	9000	45000	51246	299	51545
7	Month 7	8701	299	214	85	9000	9000	54000	42545	248	42793
8	Month 8	8752	248	177	71	9000	9000	63000	33793	197	33990
9	Month 9	8803	197	141	56	9000	9000	72000	24990	146	25136
10	Month 10	8854	146	104	42	9000	9000	81000	16136	94	16230
11	Month 11	8906	94	67	27	9000	9000	90000	7230	42	7272
12	Month 12	7230	42	30	12	7272	7272	7272	0	0	0
	Total	94000	3272	2338	933	97272	97272	502272	0	0	0

Month-wise calculation of 7% interest has been done on the decreasing principal amount. The last EMI may decrease or increase due to adjustments from regular EMIs. Additionally, if the interest is paid in advance in a single installment by the project, the final installment will be reduced. The final installment must be carefully checked with the bank account before making the payment.

18. Calculation

In the second month, after selling the produced shawls, stoles, borders, and pattus, the group will earn ₹57,600 as wages and ₹97,039 as profit share. Each member will receive ₹6,400 as wages and ₹10,782 as profit share, providing them with additional income. Additionally, the project will bear 5% interest for the entire year, resulting in an extra savings of ₹2,338 for the group annually.

19. Bye laws of SHG

1. Name of IGA % Hand loom(sshawl, stole, border, a and muffler)
2. Address of SHG % Village Pah Nala P O Dohara Nala Tehsil and District Kullu HP
3. Total member of SHG 11
4. Date of first meeting of SHG: 09 June 2021
5. 2 % will be interest on interloaning
6. Meeting of group will be conducted 5th of every month.
7. All members of the group will deposit the saved amount of the month into the group
8. All members must attend the self-help group meeting
9. The self-help group account will be opened in Himachal Pradesh Gramin Bank, Dohranala. The account number is 88361300000457
10. To be absent from the group meeting, the President and Secretary must be informed and permission must be obtained.
11. If a person fails to deposit the saved amount or remains absent for 3 consecutive meetings, that person will be removed from the group.
12. If a person remains absent without giving a reason, the next meeting will be held at that person's home, and the expenses will be borne by that person. If there are two members, the expenses will be shared between them.
13. The President and Secretary of the Self-Help Group will be elected by unanimous consent.
14. The President and Secretary can handle transactions with the bank. This position will be valid for one year.
15. The President, Secretary, or any member will not work against the group and will always make proper use of the group's funds.
16. If a member wants to leave the group for any reason, and if the person has taken a loan, they must repay the loan to the group before leaving. Otherwise, they cannot leave the group.
17. The purpose of the loan, repayment schedule, loan installments, and interest rate will be decided in the meeting.
18. In case of an emergency, the President and Secretary should have a minimum amount of ₹1000 available.
19. The Self-Help Group's register should be read and written in the presence of all members.
20. Those taking large loans must notify the group one week in advance.
21. All members should come together when a loan is needed.

22. If a member wants to leave the group without any reason, the amount they have deposited will be distributed among the other members of the group.
23. The group must submit its monthly report to the Field Technical Unit office every month.

JICA Project

समूह का सहमती पत्र

आज दिनांक 09.06.2021 को 'गणपति' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती सुमन की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए शॉल, स्टॉल, बॉर्डर, और पट्टू बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं।

समूह के सचिव के हस्ताक्षर
Rekha
Pradhan **Secretary**
Ganpati Self Help Group
Vill. Jolly, F. Jolly, Jhal,
Teh. Bhuneri
Distt. Kullu (H.P.) - 175126

समूह के प्रधान के हस्ताक्षर
Suman
Pradhan **Secretary**
Ganpati Self Help Group
Vill. Jolly, F. Jolly, Jhal,
Teh. Bhuneri
Distt. Kullu (H.P.) - 175126

Recommended for approval
[Signature]
Range Forest Officer
Forest Range Bhuneri

Approved

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

21. Photograph Of SHG

			
Smt. Suman Thakur (President)	Smt. Rekha (Secretary)	Smt. Guddi Devi Treasurer	Smt. Sunita Thakur (Member)
			
Smt. Anjali (Member)	Smt. Jaywanti (Member)	Smt. Nisha (Member)	Smt. Sunita Kumari (Member)
			
Smt. Hira Devi (Member)			

समूह का सहमती पत्र

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समूह के सचिव के हस्ताक्षर
Pradhan
Ganpati Self Help Group
Vill. Jolly, F. Jhal,
Teh. Bhuneri
Distt. Kullu (H.P.) - 175126

समूह के प्रधान के हस्ताक्षर
Pradhan
Ganpati Self Help Group
Vill. Jolly, F. Jhal,
Teh. Bhuneri
Distt. Kullu (H.P.) - 175126

Recommended for approval
Range Forest Officer
Forest Range Bhuneri

Approved
Deputy Conservator of Forest,
Parvati Forest Division, Shamshi

Revised capital cost

As per the decisions taken in the **8th meeting of the Governing Body**, the revised capital expenditure details are as follows:

Proposed Capital Expenditure in the Business Plan:

Sr. No.	Activity	Qty	Rate	Total cost	Project share (50%)	Beneficiary share (50%)
1	Khaddi 55 inch	3	16000	48000	24000	24000
2	Khaddi 33 inch	3	9000	27000	13500	13500
3	Charkha	6	1100	6600	3300	3300
4	Storage box	1	5000	5000	2500	2500
	Total			86600	43300	43300

After the decisions taken in the **8th meeting of the Governing Body**, the revised capital expenditure is as follows:

Revised Capital Expenditure:

Sr. No.	Activity	Qty	Rate	Total cost	Project share (50%)	Beneficiary share (50%)
1	Khaddi 55 inch	3	16000	48000	36000	12000
2	Khaddi 33 inch	3	9000	27000	20250	6750
3	Charkha	6	1100	6600	4950	1650
4	Storage box	1	5000	5000	3750	1250
	Total			86600	64950	21650