



## **Buissness Plan(Cutting & tailoring)**

### **Income Generation Activity**

**(Ladies suits , Gents night Suit,Children Dresses)**



- Village Forest Development Committee-Jolly
- Gram Panchayat - Mohal
- Forest Range- Bhunter
- Forest Division- Parvati

**Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA Funded)**

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## 1Executive Summary

**Introduction**Himachal Pradesh is located in the western Himalayas. This state is rich in natural beauty, cultural heritage, and religious significance. It features diverse ecosystems, rivers, and valleys. The population of Himachal Pradesh is approximately 7 million, and its geographical area spans 55,673 square kilometers. The state includes regions ranging from the Shivalik hills to the mid-Himalayan zone, characterized by varying elevations and cold climates. The primary occupation of the people here is agriculture.

Out of the 12 districts in Himachal Pradesh, six are part of the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project with support from JICA (Japan International Cooperation Agency), including Kullu district.

As part of the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA), a microplan was developed for the Village Forest Development Committee (VFDC) of Jolly . The main occupations of the villagers are agriculture and horticulture, but the average landholding per family is very small. Due to limited resources, their income has not increased as expected. The local people primarily cultivate wheat, maize, barley, and pulses, along with vegetables and orchard crops like apples, plums, apricots, and pomegranates.

To generate additional income, Self-Help Group (SHG) "Maa Naina" decided to engage in tailoring and stitching activities. This SHG was formed on 09 September 2020 and consists of 18 women members. Later, the SHG was renamed as "Maa naina Common Interest Group " on \_\_\_\_\_ (date). After thorough discussions, the members decided to pursue income generation through tailoring and stitching.

With support from the project, the group will receive training in stitching ladies' suits (with and without lining), gents' night suit , kids dresses. The project will provide 50% capital cost assistance for the general category and 75% for general and scheduled caste categories. Additionally, a revolving fund of ₹1,00,000/- will be given to facilitate bank loans.

The group has agreed to distribute the work among its members as per defined rules and regulations, ensuring equal distribution of profits based on their contributions.

The business plan for the Maa Naina Common Interest Group was developed through multiple meetings between the SHG members and experts, including Mr. Padam Singh Chauhan (Retd. HPFS), Mrs. Babita Thakur, and Mrs. Kanchan Sharma (Forest Guard).

As per the business plan, the group will produce the following garments per month:

- 480 ladies' suits (without lining)
- 240 ladies' suits (with lining)
- 90 gents' Night Suit
- 60 Child Dresess

S. No	Name of Beneficiary	Designation	Village	Age	Gen.	Qual.	Category	Cont. No.
1	Smt. Chetnya Devi W/o Sh. Sher singh	President	Jolly	31	Female	10th	General	7876034184
2	Smt. Nisha D/o Sh. Shyam Chand	Secretary	Jolly	29	Female	10th	Scheduled Caste	8352935154
3	Smt. Aasha W/o Sh. Tek Chand	Vice President	Jolly	42	Female	5th	General	9817172328
4	Smt. Urvashi D/o Sh. Inder Dutt	Member	Jolly	25	Female	M.A	General	9837210612
5	Smt. Veena W/o Sh. Manish	Member	Jolly	26	Female	2+	Scheduled Caste	8219884349

6	Smt. Geeta W/o Sh. Tot Ram	Member	Jolly	26	Female	12th	Scheduled Caste	7833967502
7	Smt. Seema W/o Sh. Amit	Member	Jolly	25	Female	B.A	Scheduled Caste	8353064868
8	Smt. Geeta Thakur W/o Sh. Tej Ram	Member	Jolly	28	Female	2+	General	8278422374
9	Smt. Varsha W/o Sh. Rajrnder	Member	Jolly	26	Female	5th	GeneralB PL	9418226374
10	Smt. Samriti W/o Sh. Sunil Dutt	Member	Jolly	28	Female	2+a	Scheduled Caste	9015122243
11	Smt. Kavita W/o Sh. Noop Ram	Member	Jolly	23	Female	2+	Scheduled Caste	7807216625
12	Smt. Oma W/o Sh. Virender Thakur	Member	Jolly	28	Female	2+	General	9817908427
13	Smt. Anjali W/o Sh. Ajay	Member	Jolly	28	Female	2+	General	9816919038
14	Smt. Promila W/o Sh. Raj Kumar	Member	Jolly	32	Female	2+	General	7876681629
15	Smt. Leelavati W/o Sh. Shiv Ram	Member	Jolly	50	Female	--	General	9817881700
16	Smt. Tila Devi W/o Sh. Aatma ram	Member	Jolly	30	Female	5th	Scheduled Caste	9816021902
17	Smt. Maya Devi W/o Sh. Shyam Chand	Member	Jolly	25	Female	5th	Scheduled Caste	7876116941
18	Smt. Sangeeta W/o Sh. Jitendra	Member	Jolly	29	Female	B.A	General	7876636894

### Summary by Category

Sr. No.	General	Scheduled Caste	ST	BPL
1	9	8	-----	1



**Members of SHG Maa Naina**

## 2 Self-Help Group Detail

2-1	Name of the Self-Help Group:	Maa Naina
2-2	SHG MIS Code: -	&
2-3	Village Forest Development Committee:	Jolly
2-4	Forest Division:	Bhuntar
2-5	Forest Range:	Shamshi
2-6	Village:	Jolly
2-7	Development Block:	Bhuin
2-8	District:	Kullu
2-9	Total Number of Members in the Group:	18
2-10	Date of Formation of the Group:	09-09-2020
2-11	Monthly Savings of the SHG/Uniform Contribution:	100@&
2-12	Bank Name and Branch where the SHG Account is Maintained:	Himavhal Gramin Bank Mohal
2-13	Bank Account Number:	88361300000465
2-14	Total Savings of the Group:	7500@&
2-15	Loan Amount Given to Members by the Group: -	—
2-16	Status of Loan Repayment by Group Members:	&

### 3- Geographical Situation of the Village

3-1	Distance from District Headquarters:	8Km
3-2	Distance from the Main Road:	3Km
3-3	Name and Distance of the Nearest Local Market	Mohal3 Km, Bhunter9Km
3-4	Distance from the Main Market and Name	Kullu 8 KmBhunter9Km
3-5	Distance from Other Important Towns and Blocks	Kullu 8Km
3-6	Any Special Features of the Village Related to Income Generation Activities Selected by the Group	Mohal3 Km, Kullu8 KmBhunter9Km
3-7		

### Why is a Business Plan Necessary?

In Village Forest Development Committee, Jolly, there was no pre-existing women's group. Therefore, the project facilitated the formation of a Self-Help Group (SHG) to support women in enhancing their livelihoods through sewing and tailoring activities.

Some women in the group already engage in sewing and tailoring but lack proper training and currently sew only for household purposes. Additionally, several women neither own a sewing machine nor have any formal training. Due to these challenges, they have been unable to improve their livelihoods.

To address this, the women have requested support from the JICA project for sewing machines and proper training through their SHG, enabling them to develop their skills and generate income.

### Objectives of the Business Plan

- Capacity building of all group members.
- Ensuring a sustainable source of income for the group.
- Connecting products with suitable markets.
- Encouraging all members to actively participate in the group.
- Promoting modern and advanced sewing techniques.
- Enhancing livelihood opportunities.

### Activities Included in the Business Plan

- Sewing and tailoring, covering:
  - Ladies' suits (with and without lining)
  - Gents' night suit
  - Children garments
  - Palazzo suits, etc.

## **(Details of Business Plan Implementation)**

### **1. Community Mobilization**

- Awareness and engagement activities were conducted among villagers.
- Beneficiaries were selected for livelihood enhancement initiatives.

### **(2. Formation of the Group**

- Self-Help Group (SHG) was formed, and members were gathered.
- President, Secretary, and Treasurer were elected through mutual consensus.
- Rules and regulations for the group were established and implemented.

### **(3. Capacity Building**

- Proper training for beneficiaries is essential for skill development.

### **4. Distribution of Sewing Machines**

- High-quality sewing machines will be provided to all members for efficient work.

### **5. Market Linkages**

- The group will establish partnerships with government and private entities for selling products.
- They will supply school uniforms for local schools.
- Collaboration with local tailors in Bhuntar Market for steady work opportunities.

### **6. Financial and Institutional Support**

- Efforts will be made to connect the group with financial institutions.
- SHG members will be informed about loan facilities from various banks.
- The project will assist in linking the group with banking services.

### **7. Market Knowledge**

- Members will collaborate with tailors in Bhuntar Market for business expansion.

## 8. Monitoring Mechanism

- Baseline surveys will be conducted before starting the business.
- Economic surveys will be conducted every six months to assess progress.
- Monitoring indicators include:
  - Increase in production(*post-implementation*)
  - Increase in product sales(*post-implementation*)
  - Growth in group membership(*post-implementation*)
  - Increase in income levels(*post-implementation*)

### • (Required Support and Resources

#### 1. Financial Management

- **Capital Expenditure Support:**
- The project will provide **50% or 75% financial assistance**, depending on the category.
  - The remaining **50% or 25%** will be contributed by **group members**.
  - For recurring expenses:
    - ₹7500 will be covered through **group savings**.
    - ₹25500 will be **borrowed from a bank loan**.

## (10Estimated Benefits

- Women will have **access to home-based employment**.
- The group will gain a **sustainable and long-term livelihood source**.
- Members can engage in tailoring during their **free and extra time**.
- Each member can **increase their income by approximately ₹10651 per month**.

## 4. Details of the Product Related to Income Generation Activity

4.1	List of Products	Ladies,Suit (With Lining & Without Lining,Gents Night suit, children dresses
4.2	Method of Product Identification	Discussion and consultation within the group
4.3	Consent from Self-Help Group Members	Yes, with written consent attached.

## 5.Production Process Details



- Self-Help Group (SHG) members will receive training under the project for stitching ladies' suits (with and without lining), kids' dresses, and gents' night suits.
- 18 members of Maa naina SHG will work on this initiative.
- After training, the group will start production.

## 2. Work Distribution

Product	Members Assigned	Daily Output (per person)	Work Hours (per day)
Ladies' Suit (With Lining)	8 Members	1 suit	4-5 hours
Ladies' Suit (Without Lining)	8 Members	2 suits	4-5 hours
Gents' Night suit	1 Members	3 dress	4-5 hours
Saree Border, Blouse & Petticoat	1 Members	2 dress	4-5 hours

## 6. Production Planning

- Workdays per month: 30 days
- Total workforce: 18 members
- Raw material sources: Kullu, Bhuntar
- Other resource sources: Kullu, Bhuntar.

S.No.	Product Name	Unit	Qty	Wages	Average Other Expenses	Total Amount	Per Piece	Estimated Production
1.	Ladies' Suit (With Lining)	No.	240	41143	26608	67751	282.30	240
	Ladies' Suit (Without Lining)	No	480	41143	5217	46360	96.58	480
	Gents' night suit	No	90	5100	1305	6405	71.16	90
	Kids dresses	No	60	5100	870	5970	99.5	60
	<b>Total</b>		<b>870</b>	<b>92486</b>	<b>34000</b>	<b>126486</b>	<b>-</b>	<b>-</b>

**Note:** The cost of training for the Self Help Group is borne by the project and is not included in this business plan.

## 7. Detail of sale & Marketing

7-1	Areas of Operation	Bhunter, Kullu, and Shamshi
7-2	Source of Marketing for the Products	3 km
7-3	Types of Products	Ladies suits, gents night suits, gents night suit, kids dresses

7-4	Marketing Strategy	Local markets have been targeted, such as schools, Bhunter, Mohal, and Shamshi
7-5	Seasonal Marketing Strategy	Woolen suits during winter, cotton suits during summer
7-6	Target Customers	Local villagers
7-7	Customer Types	School children, women/men from villages and towns
7-8	Marketing Approach	Direct contact with tailors, and stitching suits for women and men of the village
7-9	Marketing Activities to be Done Initially	(1) Initially, ladies suits, gents night suits, school dresses, kids' dresses will be stitched. Later, pillows, cushions, quilt covers, etc., will be stitched. (2) Selection of group members based on proficiency in cutting, stitching, sewing, buttoning, ironing, etc.

## 8. Description of management among the members

The members of the group will divide the work by mutual consent, and the income will be distributed according to the work done. All members of the Self Help Group will be responsible for work. The work distribution and each member's role will be based on their economic, physical, and mental capabilities. These members will also maintain the financial records.

## 9 (SWOT Analysis)

**Strengths**

1. All group members have a similar and positive outlook.
2. One group member will work on small-scale tailoring.

**Weaknesses**

1. It is a new Self Help Group.
2. The group does not have experience in working together.

### Opportunities

1. Working in the group can lead to large-scale production.
2. There is high demand for suit stitching and other services in local markets due to the tourism sector.
3. The project will provide 75% support for Scheduled Caste/Tribe and poor general category women, and 50% for general category women for purchasing tailoring machines and other equipment.
4. The project will provide expert training for tailoring either on-site or through institutions.

### Threats

1. Internal conflicts within the group can affect the group's work.
2. Lack of demand and transparency can lead to the breakdown of the group.

## 10. Description of economics of Business plan

### A.Capital Costs

S.No.	Activity	Qty	Price	Total Cost	Project Share (50%)	Beneficiary Share (50%)
1	Sewing Machine with Motor	4	7000	28000	14000	14000
2	L Scale	2	200	400	200	200
3	Press	1	1200	1200	600	600
4	Stapler (1 Large, 1 Small)	1	150	150	75	75
		1	50	50	25	25
	Total			29800	14900	14900

### Capital Expenditure (Scheduled Caste Category (SC/ ST/ BPL General category)

S.No.	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing Machine with Motor	3	7000	21000	15750	5250
2	L Scale	3	200	600	450	150
3	Press	1	1200	1200	900	300
4	Stapler (1 Large, 1 Small)	1	150	150	112.5	37.5
		1	50	50	37.5	12.5
	Total			23000	17250	5750

### Summary of Capital Expenditure

S.No.	Activity	Qty	Price	Total Cost	Project Share (50% & 75%)	Beneficiary Share (50% & 25%)
1	Sewing Machine with Motor	7	7000	49000		
2	L Scale	5	200	1000		
3	Press	2	1200	2400		
4	Stapler (1 Large, 1 Small)	2	150	300		
		2	50	100		
	Total			52800	32150	20650

### (b) Recurring Expenses (for One Cycle) - Considered for One Month

Sr No.	Description	Unit	Quantity	Rate	Amount
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.1	Rent	Month	1	1000	1000
2	Wages	Month	308.29Days	300	92486
3	Transport	Month	1	1000	1000
4	Packing (Envelopes, Bags, Newspaper)	Number	870	2000	2000
5	Sewing Thread, Buttons, Zippers, Hooks, etc.	Number	870Suits/Dresses	-	4000
6	Suit Lining (Material) Cost	Number	240	100	24000
7	Miscellaneous Expenses (Stationery, Electricity, Water, etc.)	Month	1	2000	2000
	Total				126486

Every day one women will work 4 to5 hours

## 11.Summary of economics of Buisness Plan

Sr. No.	Description	Amount
1	Total Recurring Expense	126486
2	10% Annual Depreciation on Fixed Cost	440
3	Interest on Loan at 7% Annual Rate	149
	Total	<b>127075</b>

## 12. Assessment of sale value per cycle

Sr. No.	Description	Unit	Qty	Rate	Amount
.1	Cost of production				
	Ladies Suit with Lining	No.	240	282.30	67751
	Ladies Suit without Lining	No.	480	96.58	46360
	Gents Night Suit	No.	90	71.16	6405
	Child dresses	No.	60	99.5	5970
	Total Cost		<b>870नग</b>		<b>126486</b>
2	Fixed Profit (in Percentage)				
	Ladies Suit with Lining	59.40%	240	<b>167.7</b>	40248
	Ladies Suit without Lining	107.08%	480	<b>103.42</b>	49641
	Gents Night Suit	181.05%	90	<b>128.84</b>	11595
	Child dresses	50.75%	60	<b>50.5</b>	3030
	Total		<b>870नग</b>		<b>104514</b>

<b>3</b>	Estimated sales of production				
	Ladies Suit with Lining		240	450	108000
	Ladies Suit without Lining		480	200	96000
	Gents Night Suit		90	200	18000
	Child dresses		60	150	9000
	<b>Total</b>		<b>870नग</b>		<b>231000</b>

### 13 Cost-Benefit Analysis for One Cycle

Sr No.	Items	Amount
1	10% Annual Depreciation on Fixed Cost	440
2	<b>Recurring cost (B)</b>	
2-1	Rent	1000
2-2	Wages	92486
2-3	Sewing Thread, Buttons, Zippers, Hooks, etc.	4000
2-4	Miscellaneous Expenses (Electricity, Stationery, etc.)	2000
2-5	Transport	1000
2.6	Suit Lining (Material)	24000
2.7	Packing (Envelopes, Bags, Newspaper)	<b>2000</b>
	<b>योग</b>	126486
3	Production per Month	870 No. / Month
4	Revenue from Production per Month	231000
5	Income from sewing Products ) 870No. (	231000
6	Gross Profit(126486 +440) - <b>231000</b> =	104074
7	Gross Profitfrom Production (IncludingWages& Rent) + 104074 =92486 1000+	197560
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) =231000+ 2500)-126486 - 92486(	194500

"This amount is in addition to wages and rent. The profit per member will be distributed among the members based on the agreed ratio.

From the bank loan interest rate, 5% interest will be directly deposited into the bank account by the project. The remaining interest will be paid by the group.

## 14. Fund Requirement

Sr. No.	Item	Amount
1	Capital expenditure	52800
2	Recurring expenses	34000
3	Other expenses	-
	Total	86800

**Note:** The beneficiary share of the above capital expenditure of ₹20650 will be paid in cash by the group member themselves. The recurring expenditure of ₹34000 will be met from savings of ₹7500. The remaining recurring expenditure amount of ₹26500 will be taken as a loan from the bank.

### Group's financial resources :

Sr. No.	Description of financial resources	Amount
1	Project Assistance Fund amount (75% of capital expenditure)	32150
2	Beneficiary share (25% of capital expenditure)	20650
3	Group's internal savings	7500
	Total	60300

Note: An additional amount of ₹100,000 will be provided as a revolving fund for the project.

## 15.. Calculation of break even point

Break-Even Point = Capital Expenditure / (Selling Price – Recurring Expenses) =  $52800 / 231000 - 126486 = 52800 / 104514 = 0.505$  Month =  $0.505 \times 30 = 15$  Days

At the above ratio, by stitching and delivering **870 units**, the "Break-Even Point" will be achieved in 15 days. In other words, the invested amount in this activity will be recovered in 15 days.

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

Sr. No.	Month	Loan Repayment						Cummulated 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	Amount (Total) in Rs.
1	Month 1								25500	149	25649
2	Month 2	2351	149	106	43	2500	2500	2500	23149	135	23284
3	Month 3	2365	135	96	39	2500	2500	5000	20784	121	20905
4	Month 4	2379	121	87	34	2500	2500	7500	18405	107	18512
5	Month 5	2393	107	77	30	2500	2500	10000	16012	93	16106

6	Month 6	2407	93	67	26	2500	2500	12500	13606	79	13685
7	Month 7	2421	79	57	22	2500	2500	15000	11185	65	11250
8	Month 8	2435	65	47	18	2500	2500	17500	8750	51	8801
9	Month 9	2449	51	36	15	2500	2500	20000	6301	37	6338
10	Month 10	2463	37	26	11	2500	2500	22500	3838	22	3861
11	Month 11	2478	22	16	6	2500	2500	25000	1361	8	1369
12	Month 12	1361	8	6	2	1369	1369	1369	0	0	0
	<b>Total</b>	<b>25500</b>	<b>869</b>	<b>620</b>	<b>245</b>	<b>26369</b>	<b>26369</b>	<b>138869</b>	<b>0</b>	<b>0</b>	<b>0</b>

7% annual interest is calculated monthly on the reducing principal amount. Due to adjustments, the final EMI may be lower than the regular EMI. Additionally, if the project pays the interest in advance as a lump sum, the last installment will decrease. The final installment should be carefully checked before transferring the amount from the bank account.

## 17. Comments

- The group will stitch ladies' suit lining, non-lining suits, gents' night suit, Children Dresses every month.
- By stitching these garments, the group will receive a total amount of ₹194500 for distribution.
- Out of this, ₹92486 will be paid as wages, and ₹102014 will be earned as profit.
- If each member works 4 hours daily, they will earn an additional ₹10805 per month.
- Additionally, the project will bear 5% annual interest on the loan.
- As a result, the group will also save an extra ₹620.

## 18. Rules of the Self-Help Group (SHG)

1. **Group's Work:** Stitching and tailoring.
2. **Group's Address:** Village Jolly, Post Office Mohal, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. **Total Members in the Group:** 18.
4. **First Meeting of the Group:** 09 march 2020.
5. **Interest on Savings:** ₹2 per ₹100 per month.
6. **Monthly Meeting:** Held on the 5th of every month.
7. **Depositing Savings:** All members must deposit their saved amount in the group every month.
8. **Attendance in Meetings:** All members must attend group meetings.
9. **Bank Account:** The group's account will be opened in Kangra Co-oprative bank Bhutti Colony, Account No. 88361300000465.
10. **Leave of Absence:** The President and Secretary must inform and seek approval for any absence from meetings.
11. **Expulsion from the Group:** Any member failing to deposit savings or remaining absent for three meetings will be removed from the group.
12. **Meeting at Member's House:** If a member provides a valid reason for absence, the next meeting will be held at their house, and the expenses will be covered by them. If two members are involved, they will share the expenses.
13. **Decision Making:** The President and Secretary will be elected with full consensus.
14. **Authority of President and Secretary:** They can handle financial transactions, and their tenure will be one year.
15. **Use of Group Funds:** The group's funds will always be used for collective benefit. No individual can misuse them.
16. **Loan Repayment:** If a member has taken a loan, they must repay it before leaving the group; otherwise, they cannot exit.
17. **Loan Policy:** The amount, tenure, and interest rate of the loan will be decided in the meeting.
18. **Emergency Fund:** A minimum balance of ₹1,000 must be maintained with the President and Secretary.
19. **Record Keeping:** All meeting minutes must be read out loud and signed by all members.
20. **Large Loan Requests:** Members must inform the group at least a week in advance before taking a large loan.
21. **Loan Disbursement:** Loans must be distributed in the presence of all members.
22. **Forfeited Savings:** If a member leaves the group without a valid reason, their deposited savings will be forfeited.

## 19. Letter of Consent and approval of DMU



### समूह का सहमती पत्र

आज दिनांक 18/03/2021 को 'माँ नैना' स्वयं सहायता समूह की बैठक हुई । बैठक प्रधान श्रीमती चैतन्या देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए लेडी सूट लाइनिंग, बिना लाइनिंग, जैट्स सूट, किड्स ड्रेसज सिलाई 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  
Chaitanya सचिव Risha  
प्रधान  
जय माँ नैना स्वयं सहायता समूह  
गांव जौली डा0 मोहल, तह0  
भुन्तर जि0 कुल्लू (हि0 प्र0)

समूह के प्रधान के हस्ताक्षर  
Chaitanya सचिव Risha  
प्रधान  
जय माँ नैना स्वयं सहायता समूह  
गांव जौली डा0 मोहल, तह0  
भुन्तर जि0 कुल्लू (हि0 प्र0)

Recommended for approval  
Range Forest Officer  
Forest Range Bhunter

Approved  
Deputy Conservator of Forest,  
Parvati Forest Division, Shamshi

## 20. Photographs of members of SHG

			
Smt. Chaitanya Devi - President	Smt. Nisha Secretary	Smt. Asha )Vice president(	Smt. Urvashi )Member(
			
Smt. Veena )Member(	Smt. Geeta )Member(	Smt. Seema )Member(	Smt. Geeta Thakur )Member(
			
Smt. Varsha )Member(	Smt. Smriti )Member(	Smt. Kavita )Member(	Smt. Oma Devi )member(
			
Smt. Anjali )member(	Smt. Sangeeta )Member(	Smt. Promila )Member(	Smt. Maya )Member(
			
Smt. Teela )member(	Smt. Leela Vati )Member(		

### Revised Capital Expenditure Details:

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

#### Proposed Capital Expenditure in the Business Plan

S.No.	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing machine with peddle	7	7000	49000	24500	24500
2	Steel stand	5	200	1000	500	500
3	L scale	2	1200	2400	1200	1200
4	stapler	2	150	300	150	150
		2	50	100	50	50
	Total			52800	26400	26400

#### Revised Capital Expenditure After the Decisions of the 8th Governing Body Meeting

S.No .	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing machine with peddle	7	7000	49000	36750	12250
2	Steel stand	5	200	1000	750	250
3	L scale	2	1200	2400	1800	600
4	stable	2	150	300	225	75
		2	50	100	75	25
	Total			52800	39600	13200