



Buissness Plan

Income Generation Activity- (Cutting & tailoring)

(Ladies suits , Gents night Suit,Children Dresses



- **Village Forest Development Committee- Bansu**
- **Gram Panchayat- Khadihar**
- **Forest Range- Bhuntar**
- **Forest Division- Shamshi**

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 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 Bansu. 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) "Shripal " decided to engage in tailoring and stitching activities. This SHG was formed on 19.10.2020 and consists of 10 women members. Later, the SHG was renamed as "Shripal Common Interest Group (Jolly - Bagicha)" 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 and Kids Dresess. 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 Jognimata 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 Mr. Susheel Kumar (Forest Guard).

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

- 180 ladies' suits (without lining)
- 90 ladies' suits (with lining)
- 180 gents' night suit
- 120 kids Dresses

Each member will contribute 4 to 5 hours daily for production. The details of the group members are listed below:

S. No	Name of Beneficiary	Designation	Village	Age	Gen.	Qual.	Category	Cont. No.
1	Smt. Shanta Devi W/o Sh. Mohar Singh	President	Bansu	32	Female	5th	General	8091705159
2	Smt. Kusum Lata W/o Sh. Jitender	Secretary	Bansu	23	Female	B.A	General	8219941156
3	Smt. Beeta Devi W/o Sh. Shiv Singh	Treasurer	Bansu	22	Female	2+	General	7876390966
4	Smt. Reena Devi W/o Sh. Baldev	Member	Bansu	32	Female	8 th	General	8219464511

5	Smt. Chmaari devi W/o Sh. Shyam chand	Member	Bansu	32	Female	10 th	General (IRDP)	7018335301
6	Smt. Reena Devi W/o Sh. Devi Singh	Member	Bansu	28	Female	10 th	General	8219155373
7	Smt. Krishana W/o Sh. Moti Ram	Member	Bansu	50	Female	4 th	General)IRDP)	8894778136
8	Smt. Kumari Seema D/o Sh. Bhaag Chand	Member	Bansu	19	Female	B.A	General	8580505730
9	Smt. Kumari Sangeeta Devi D/o Sh. Budh Ram	Member	Bansu	18	Female	2+	General)IRDP(8894568865
10	Smt. Anitika W/o Sh. Dhyan Chand	Member	Bansu	20	Female	2+	General(I RDP(8580555739

Summary by Category

Sr. No.	General	SC	ST	BPL/IRDP
1	6	-	-	4



Member of Rupan Pal SHGs

2 Detail of SHGs

2-1	Name of the Self-Help Group:	Shri Pal
2-2	SHG MIS Code: -	&
2-3	Village Forest Development Committee:	Bansu
2-4	Forest Division:	Shamshi
2-5	Forest Range:	Bhunter
2-6	Village:	Bansu

2-7	Development Block:	Bhuin
2-8	District:	Kullu
2-9	Total Number of Members in the Group:	10
2-10	Date of Formation of the Group:	19-10-2020
2-11	Monthly Savings of the SHG/Uniform Contribution:	50/-
2-12	Bank Name and Branch where the SHG Account is Maintained:	Himachal Gramin Bank Dohranala
2-13	Bank Account Number:	88331300005695
2-14	Total Savings of the Group:	3750/-
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:	18Km
3-2	Distance from the Main Road:	15Km
3-3	Name and Distance of the Nearest Local Market	Kullu ,18Bhunter 19Km
3-4	Distance from the Main Market and Name	Kullu18Km
3-5	Distance from Other Important Towns and Blocks	Kullu18KmManali60Km Bhunter19 Km
3-6	Any Special Features of the Village Related to Income Generation Activities Selected by the Group	Kullu18KmManali60KmBhunter19Km

Why is a Business Plan Necessary

In Village Forest Development Committee, Bansu, 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)
 - Ladies suit with lining
 - Gents' Night Suit
 - Children Dresses 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.

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 productsales(*post-implementation*)
 - Growth in group membership(*post-implementation*)
 - Increase in income levels(*post-implementation*)

(9) Required Support and Resources

- **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 10.
 - For recurring expenses:

(10) Estimated 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 ₹10680 per month.

4.Details of Products Related to Livelihood Activity

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

	Members	
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5. Production Process

1. Training Phase
2. Self-Help Group (SHG) members will receive training under the project for stitching ladies' suits(with and without lining), Children dresses, and gents' night suits.
3. 10 members of Shri Pal SHG will work on this initiative.
4. 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)	3 Members	1 suit	4-5 hours
Ladies' Suit (Without Lining)	3 Members	2 suits	4-5 hours
Gents' Night Suit	2 Members	3 dress	4-5 hours
Children Dresses	2 Members	2 dress	4-5 hours

6. Production Planning

Workdays per month: 30 days

Total workforce: 15 members

Raw material sources: Kullu, Bhuntar

Other resource sources: Kullu, Bhuntar.

S.No.	Product Name	Unit	Quantity	Wages	Average Other Expenses	Total Amount	Product Name	Unit
1.	Ladies' Suit (With Lining)	No.	90	15300	11005	26305	292.27	90
	Ladies' Suit (Without Lining)	No.	180	15300	4010	19310	107.27	180
	Gents' Night Suit	No.	180	10200	4010	14210	78.94	180
	Child Dresses	No.	120	10200	2675	12875	107.29	120
	Total		570	51000	21700	72700	-	-

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

7. Sale & Marketing

7-1	Areas of Operation	Bhunter, Kullu, and Shamshi
7-2	Source of Marketing for the Products	Kullu18Km Manali60Km Bhunter19Km
7-3	Types of Products	Ladies suits, gents night suits, gents night suit , kids Dresses etc.
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. Enterprise Management Among Group 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

Capital Cost)General Category (

S.No.	Activity	Qty	Price	Total Cost	Project Share (50%)	Beneficiary Share (50%)
1	Sewing Machine with Motor	5	7000	35000	17500	17500
2	L Scale	5	200	1000	500	500
3	Press	5	1200	6000	3000	3000
4	Stapler (1 Large, 1 Small)	1	150	150	75	75
		1	50	50	25	25
	Total			42200	21100	21100

Capital Expenditure(BPL ,IRDP,General Category)

S.No.	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing Machine with Motor	4	7000	28000	21000	7000
2	L Scale	4	200	800	600	150
3	Press	4	1200	4800	3600	900
4	Stapler (1 Large, 1 Small)	1	150	150	112.5	28.12
		1	50	50	37.5	9.375
	Total			33800	25350	8450

Total Capital cost

S.No.	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing Machine with Motor	9	7000	63000	47250	15750
2	L Scale	9	200	1800	1350	450
3	Press	9	1200	10800	8100	2700
4	Stapler (1 Large, 1 Small)	2	150	300	225	168.75
		2	50	100	75	18.75
	Total			76000	46450	29550

Recurring Expenses (One month Cycle)

Sr No.	Description	Unit	Quantity	Rate	Amount
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.1	Rent	Month	1	1000	1000
2	Wages	Month	170Days	300	51000
3	Transport	Month	1	2000	2000
4	Packing (Envelopes, Bags, Newspaper)	Number	1	2000	2000
5	Sewing Thread, Buttons, Zippers, Hooks, etc.	Number	570Suit /Dresses	10	5700
6	Suit Lining (Material) Cost	Number	90	100	9000
7	Miscellaneous Expenses (Stationery, Electricity, Water, etc.)	Month	1	2000	2000
	Total				72700

Every day one women will work 4 to5 hours

11. Summary of economics of Buisness Plan

Serial No.	Description	Amount
1	Total Recurring Expense	72700
2	10% Annual Depreciation on Fixed Cost	633
3	Interest on Loan at 7% Annual Rate	801
	Total	74134

12.Assessment of sale value per cycle

Sr. No.	Description	Unit	Qty	Rate	Amount
.1	Cost of Production				
	Ladies Suit with Lining	Number	90	292.27	26305
	Ladies Suit without Lining	Number	180	107.27	19310
	Gents NightSuit	Number	180	78.94	14210
	Child Dresses	Number	120	107.29	12875
	Total		570अग		72700
2	Fixed Profit (in Percentage)				

	Ladies Suit with Lining	54.11%	90	157.73	14195
	Ladies Suit without Lining	86.92%	180	92.73	16690
	Gents NightSuit	153.16%	180	121.06	21790
	Child Dresses	40.18%	120	42.71	5125
	Total		570ग		57800
3	Estimated sales of production				
	Ladies Suit with Lining		90	450	40500
	Ladies Suit without Lining		180	200	36000
	Gents NightSuit		180	200	36000
	Child Dresses		120	150	18000
	Total		570ग		130500

13 Cost-Benefit Analysis for One Cycle

Sr.No.	Item	Amount
1	10% Annual Depreciation on Fixed Cost	633
2	Recurring expenses 30) days(
2-1	Rent	1000
2-2	Wages	51000
2-3	Sewing Thread, Buttons, Zippers, Hooks, etc.	5700
2-4	Miscellaneous Expenses (Electricity, Stationery, etc.)	2000
2-5	Transport	2000
2.6	Suit Lining (Material)	9000
2.7	Packing (Envelopes, Bags, Newspaper)	2000
	Total	72700
3	Total Production)in No. (570नंo/ माह
4	Production per Month	130500
5	Income from sewing Products 570) नंo)	130500
6	Total Profit(72700 +633) - 130500 =	57167
7	Gross Profitfrom Production (IncludingWages& Rent) 1000+ 51000 + 57167 =	109167
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) =130500) -2000 +72700- 51000(106800

"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	76000
2	Recurring expenses	21700
3	Other expenses	-
	Total	97700

. Group's financial resources :

Sr. No	Description of financial resources	Amount
1	Project Assistance Fund amount (75% of capital expenditure)	46450
2	Beneficiary share (25% of capital expenditure)	29550
3	Group's internal savings	3750
	Total	79750

- 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) = 76000 / 130500 -72700

= 76000 / **57800**

=0.76 month = 0.76 x 30 = 23 Days

At the above ratio, by stitching and delivering 570 units, the "Break-Even Point" will be achieved in **23** days. In other words, the invested amount in this activity will be recovered in 23 days.

16 Bank loan repayment (on installment basis)

Sr. No.	Month	Loan Repayment						Principal Loan Repayment	Balance Loan		
		Principal	Total Interest	5% Interest Payable by Project	2% Interest Payable by Group	Monthly Installment Payable by Group	Total		Principal	Interes	Total
1	Month 1								22000	128	22128
2	Month 2	1872	128	92	36	2000	2000	2000	20128	117	20246

3	Month 3	1883	117	84	33	2000	2000	4000	18246	106	18352
4	Month 4	1894	106	76	30	2000	2000	6000	16352	95	16448
5	Month 5	1905	95	68	27	2000	2000	8000	14448	84	14532
6	Month 6	1916	84	60	24	2000	2000	10000	12532	73	12605
7	Month 7	1927	73	52	21	2000	2000	12000	10605	62	10667
8	Month 8	1938	62	44	18	2000	2000	14000	8667	51	8717
9	Month 9	1949	51	36	15	2000	2000	16000	6717	39	6757
10	Month 10	1961	39	28	11	2000	2000	18000	4757	28	4784
11	Month 11	1972	28	20	8	2000	2000	20000	2784	16	2801
12	Month 12	2784	16	12	4	2801	2801	2801	0	0	0
	Total	22000	801	572	227	22801	22801	112801	0	0	0

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., sarees, and palazzo suits & child Dresess** every month.
- By stitching these garments, the group will receive a total amount of **₹106800** for distribution.
- Out of this, **₹51000** will be paid as wages, and **₹55800** will be earned as profit.
- If each member works **4 hours daily**, they will earn an additional **₹10680 per month**.
- Additionally, the **project will bear 5% annual interest** on the loan.
- As a result, the group will also save an extra **₹572**.

18 Rules of the Self-Help Group (SHG)

1. **Group's Work:** Stitching and tailoring.
2. **Group's Address:** Village Bansu, Post Office Dohranala, Tehsil & District Kullu, Himachal Pradesh.
3. **Total Members in the Group:** 10.
4. **First Meeting of the Group:** 19.Oct.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 **Himachal Pradesh Gramin Bank Dohranala Branch**, Account No. **88331300005695**
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 22.07.21 को 'श्री पाल' समान गतिविधि सहायता समूह की बैठक हुई। बैठक प्रधान श्रीमती शांता 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, जेट्स 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।

प्रधान
श्री पाल जाईका परियोजना वन्सू
डा० खड़ीहार जिला कुल्लू (हि०प्र०)

Kusumlatp
समूह के सचिव के हस्ताक्षर

समूह के प्रधान के हस्ताक्षर
शांता देवी

शा.कृ. / प्रधान
श्री पाल जाईका परियोजना वन्सू
डा० खड़ीहार जिला कुल्लू (हि०प्र०)

Recommended for approval
Range Forest Officer
Forest Range Bhunter

Approved
Deputy Conservator of Forest,
Parvati Forest Division, Shamshi

20. Photographs of SHG Members

			
Smt. Shanta devi (Pradhan)	Smt. Kusumlata (Secretary)	Smt. Beeta Devi (Treasurer)	Smt. Reena Devi (Member)
			
Smt. Chamari Devi (Member)	Smt. Reena devi (Member)	Smt. Krishna Devi (Member)	Smt. Seema (Member)
			
Smt. Sangeeta Devi (Member)	Smt. Anitika Devi (Member)		

व्यवसाय योजना में प्रस्तावित पूंजीगत व्यय

S.No.	Activity	Qty	Price	Total Cost	Project Share (50%)	Beneficiary Share (50%)
1	Sewing machine with motor	9	7000	63000	31500	31500
2	L shade	9	200	1800	900	900
3	Fres	9	1200	10800	5400	5400
4	Spl er 1l age 1 stal	2 2	150 50	300 100	150 50	150 50
	Tot a			76000	38000	38000

20% additional Project share was given after the decision of the 8th governing body decision to the SHG

S.No.	Activity	Qty	Price	Total Cost	Project Share (75%)	Beneficiary Share (25%)
1	Sewing machine with motor	9	7000	63000	47250	15750
2	L shade	9	200	1800	1350	450
3	Fres	9	1200	10800	8100	2700
4	Spl er 1l age 1 stal	2 2	150 50	300 100	225 75	75 25
	Tot a			76000	57000	19000