



Business plan

IGA - Handloom

SHG - Veer Kaila, VFDS Bansu



VFDS	-	Bansu
Gram Panchayat	-	Kharihar
FTU -	Bhuntar	
DMU-	Parvati	
FCCU-		Kullu

Table of content

Sr. No.	Description	Page no.
1	Executive Summary	3-4
2	Detail of SHG	5
3	Description of the geographical location of the village	5
4	Description of products related to IGA	5
5	Production processes	6
6	Production Planning	6-7
7	Sales and marketing	10
8	Details of management amongst members	10
9	SWOT Analysis	11
10	Description Potential risks and measures to mitigate them	11
11	Description of economy of business plan	11
12	Summary of economics business plan	13-14
13	Assessment of sale value	14
14	Cost benefit analysis	14-15
15	Requirement of funds	15-16
16	Calculation Break Even Point	16
17	Bank loan repayment	16-17
18	Comments	17
19	List of SHGs Bye laws	18-19
20	Letter of Consent and approval of DMU	20
21	Photograph of SHGs Members	21

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 Bansu 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 Veer kaila and Shri Pal have been formed. Veer Kaila SHG has decided to increase their income by making shawls, stoles, borders and mufflers.

Veer Kaila Self Help Group has been formed on 26th June 2020. There are 10 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 through 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 (Rtd. HPFS), Mrs. Babita Thakur (FTU Co-ordinator) and Mr. Dikesh Kumar 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	Designation	Village	Age	Gender	Qual.	Category	Contact
1	Smt. Parvati Devi W/o Shri Yograj	Pradhan	Bansu	33	Female	10 th	General	8627077485
2	Smt. Usha Devi W/o Shri Dharmender Singh	Secretary	Bansu	30	Female	7 th	General	9817732021
3	Smt. Amravati W/o Shri Surat Ram	Treasurer	Bansu	34	Female	5 th	General	8228988303
4	Smt. Geeta Devi W/o Shri Kali Ram	Member	Bansu	40	Female	5 th	General	9015107778
5	Smt. Shimla Devi W/o Shri Mehar Chand	Member	Bansu	45	Female	7 th	General	7876372093
6	Smt. Kamla Devi W/o Shri Krishan Dutt	Member	Bansu	42	Female	5 th	General	9816057336
7	Smt. Neelu Devi W/o Shri Mehar Singh	Member	Bansu	42	Female	5 th	General	7807578996
8	Smt. Parvati Devi W/o Shri Budh Ram	Member	Bansu	39	Female	5 th	General	8219144632
9	Smt. Mathura Devi W/o Shri Bhaag Chand	Member	Bansu	42	Female	--	General	8580505730
10	Smt. Meena W/o Shri Prem Laal	Member	Bansu	42	Female	--	General	7876769565



Members of SHG Veer Kaila

1.Details of SHG

2-1	Name of common interest group	Bansu
2-2	MIS Code of common Interest Grou	&
2-3	Village forest development	Bansu
2-4	Forest Range	Bhuntar
2-5	Forest Division	Shamshi
2-6	Village	Bansu
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members in SHGs	10
2-10	Date of formation of the group	2020/10/19
2-11	Monthly saving of SHGs	-/50
2-12	Name of Bank and Branch of Saving account opened	HP Gramin Bank Dohranala
2-13	Bank account no.	88331300005679
2-14	Total saving of SHGs	2600-/-
2-15	Interloaning by the SHGs Members	Not Yet
2-16	Status of loan repaid by cash credit limit SHGs members	&

3.Geographical Detail of Village

3-1	Distance from district headquarters	18Kms
3-2	Distance from main road	15Kms
3-3	Name and distance of local market	Kullu ,18 Bhuntar 19Kms
3-4	Name and distance of main market	Kullu 18 f Kms
3-5	Distance from other major cities and towns	Kullu 18Kms Manali 60Kms Bhuntar 19Kms
3-6	Distance from the market where the product will be sold	Kullu 18Kms Manali 60Kms Bhuntar 19Kms
3-7	Any other specialty regarding the village as selected by the SHGs related to the income generation activity	--

4 Details of Products Related to Livelihood Activity

4-1	Name of Product.	Shawls, Stoles, Borders, and mufflers
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

5. Production processes.

First of all, the members of SHGs will be trained by the project to make Shawls, stoles, borders and mufflers 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 mufflers.
- 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.
Pattu (Teen Fool Tara gudi bail)

1. Shawl

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

3. Stall 2@48 Australian Wool Thread.

Stalls of different designs will be prepared by 02 members, will work for 4 to 5 hours per day, 01 stall will be prepared in a day.

4. Border (Bullan/Cashmellon)

4 borders of different designs by handloom will be prepared by 02 members on working 4 to 5 hours per day.

5. Muffler

Mufflers of different designs will be prepared by 02 members. If each member works for 4 to 5 hours a day, 01 muffler will be prepared in 01 day.

6. Description of production planning

6.1	Production cycle will be 30 days	3 Pattu 90 Shawls 60 Stalls 60 Borders 30 Mufflers
-----	----------------------------------	--

6.2	Number of workers required per cycle	03members for Pattu 03 members for shawl 02 members for Stole 01 members for Border 01 members for Muffler Total 10 Members
6.3	Source of raw materials	Kullu ,Bhuntar
6.4	Source of other resources	Kullu, Shamshi , Bhuntar

Requirement of raw material and estimated production

1. Pattu (Teen Fool 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	3Pattu
2	Weft	Kg	1.800	1200	2160	
3	Cashmillon	Kg	0.900	450	405	
4	Washing Charges	-	3	200	600	
	Total				4425	

2. Shawl

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount in Rs	Estimated Quantity of Production
1	woolen wrap and Cashmillon weft	Kg	34.2	1500	51300	90 Total
	Cashmillon	Kg	2.7	430	1161	
	Wrapping Charges	No.	90	25	2250	
	Total				54711	

2. Stole 2/48_Australian Wool Thread

Sr. No.	Detail of raw material	Unit	Qty	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
	Wrap	Kg	0.36	1500	900	60 pieces)16inch(
	WeftCashmillon	Kg	0.36	430	258	
	Total				1158	

4. Muffler

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
	Wrap	Kg	1.5	1400	2100	30Muffler
	Weft	Kg	1.5	1400	2100	
	Total				4200	

7- Description of sale & Marketing

7-1	Name of potential market places	Kullu w] Bhuntar] Manali
7-2	Distance from Village to marketing place.	Kullu 18KM Manali 60 KM Bhuntar 19 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 Bansu
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.

9- 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 Buisness Plan

A Capital cost

Sr. No.	Description	Amount
1	10 Khaddi 55 inchRs 16000 /Khaddi	160000
2	10 Charkhe 1100) /Chrkha ½	11000
	Total capital cost	171000

B	Recurring cost							
o .1	1 Pattu							
	S r. N o .	M o n t h	Detail of raw material	Unit	Qty	Rate	Amou nt	Estimated Quantity of Production
	1		wrap %100)	Kg	1.050	1200	1260	3Pattu
	2		Weft %100)	Kg	1.800	1200	2160	
	3		Cashmill on	Kg	0.900	450	405	
	4		Washing Charges	No.	3	200	600	
	5		Labour	Day	64	300	19200	
			Total				23625	
	2 Shawl							23625
	Sr. No.	Mo nth	Detail of raw material	Unit	Qty	Ra te	Amou nt	Estimated Quantity of Production
			woolen wrap and Cashmillon weft	Kg	34.2	15 00	51300	90 Shawl
			Cashmillon	Kg	2.7	43 0	1161	
			wrapping Charges150 Shawl	No.	90	25	2250	
			Labour	Day	51	27 5	14025	
			Total				68736	
	3 <u>Stole 2/48 aAustrialian wool thread</u>							68736
	Sr. No.	Mo nth	Detail of raw material	Unit	Qt y	Rat e	Amount	Estimated Quantity of Production
			wrap	Kg	9	150 0	13500	60 Stole
			Weft	Kg	9- 5	150 0	14250	
			Cashmillon	Kg	2	430	860	
			Labour	Day	34	275	9350	
			Total				37960	
								37960
								5833

	4 <u>Border ¼woolen & cashmillon½</u>							8875
	Sr. No.	Month	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
			wrap	Kg	0.36	1500	900	60 pieces 16 इंच(
			Weft Cashmillon	Kg	0.36	430	258	
			Labour	Day	17	275	4675	
			Total				5833	
	5. <u>Muffler</u>							
	Sr. No.	Month	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Quantity of Production
			wrap	Kg	1.5	1400	2100	30 Muffler
			Weft	Kg	1.5	1400	2100	
			Labour	Day	17	275	4675	
			Total				8875	
	योग							145029
(i)	Room rent electricity bill etc.							1000
(ii)	Packing material and storage box (Trunk)							2500
(iii)	Rental of a vehicle (for sale of raw material and manufactured goods)							2500
(iv)	Other expenses (Khaddi Repair , stationary etc.)							1000
	Recurring cost =							152029
	Recurring expenditure) = Recurring cost – Labour(100104
	Total cost business plan (A+B) =							323029
स	Income							
1.1	Direct income							
1.1.1	पट्टीतीन फूल तारा गुडी बेल (3 नंबर @16000							48000
1.1.2	Shawl 90 No @ 1710							153900
1.1.3	Stole 2/48 Australian wool thread 60 no 798 @							47880
स. 1.3	Border ¼woolen & cashmillon½ 60 No. 130 @							7800
स 1.4	Muffler 30 No. 350 @							10500
	Total direct income (C.1)							268080
1.2	Indirect savings income (Estimated), if any							2600
	Total estimated income (C.2)							270680
	Total Income (C.1+C.2)							270680

12. Summary of Economics Business Plan

Production Cost

Sr. No.	Description	Amount
1	Total Recurring cost	152029
2	Depreciation of capital cost @ 10% per annum	1425
3	Bank loan interest @ 07% per annum	2371
	Total	155825

13 Assessment of Sale Value

Sr. No.	Description	Amount	Sr. No.
1	Cost of production (1) Pattu (Teen Fool Tara gudi bail) (2) Shawl (3) Stole 2/48 Australian woolen thread (4) Border Woolen Cashmillon (5) Muffler	No.	2625 790 659 123 322
2	Fixed profit (in Percentage) (1) Pattu (Teen Fool Tara gudi bail) (2) Shawl (3) Stole 2/48 Australian woolen thread (4) Border Woolen Cashmillon ½ (5) Muffler	510% %53.80 %17.42 %5.38 %7.71	13375 920 139 7 27
3	(1) Pattu (Teen Fool Tara gudi bail) (2) Shawl (3) Stole 2/48 Australian woolen thread (4) Border Woolen Cashmillon (5) Muffler	No.	16000 1710 798 130 350
4	Market Price 1. Pattu (Teen Fool Tara gudi bail) 2. Shawl 3. Stole 2/48 Australian woolen thread 4. Border Woolen Cashmillon 5. Muffler	No.	18000 1900 900 140 400
5	Assessed selling price (1) Pattu (Teen Fool Tara gudi bail) (2) Shawl (3) Stole 2@48 Australian woolen thread (4) Border ¼ Woolen @Cashmillon ½ (5) Muffler	No.	16000 1710 798 130 350

14 Cost benefit analysis for the enterprise

Sr.no	item	Amount in Rs
1	10% annual depreciation on capital cost	1425
2	Recurring cost (B)	

2-1	Room Rent electricity bill etc.	1000
2-2	Labour	51925
2-3	Raw material	93104
2-4	Other expenses (Repair, Sapre Parts, Stationery) etc.	1000
2-5	Transportation charges of raw material and for sale of manufactured goods)	2500
2-9	Packing material	2500
	Total)ब(152029
3	Total Production	
3.1	Pattu (Teen Fool Tara gudi bail(3 नग
3.2	Shawl	90नग
3.3	Stole 2@48 Australian woolen thread	60नग
3.4	Border ¼Woolen @Cashmillon ½	60नग
3.5	Muffler	30नग
4	Sales Products	
4.1	Pattu (Teen Fool Tara gudi bail(16000
4.2	Shawl	1710
4.3	Stole 2@48 Australian woolen thread	798
4.4	Border ¼Woolen @Cashmillon ½	130
4.5	Muffler	350
5	Income from sale of product ©	
5.1	Pattu (Teen Fool Tara gudi bail(48000
5.2	Shawl	153900
5.3	Stole 2@48 Australian woolen thread	47880
5.4	Border ¼Woolen @Cashmillon ½	7800
5.5	Muffler	10500
	Total)स(268080
6	Total Profit स)-अ+ब(152029 + 1425) - 268080 =(114626
7	Gross profits = total profit + labour wages +Rent 1000 + 51925 + 114626 =	167551
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) + 397 + 6103) – 268080 = (100104	76015
9	Amount available for distribution among members as profit on 50% less production= 50% income from sale of product-(Return of principal and interest+recurring expenses required for second cycle) %50 268080) 134040 =का (100104 + 397 + 6103) – (%50	27436

- Most of the members of the SHG group are very poor and belong to the scheduled caste category. The group will meet 50% of the recurring cost by taking loan from the bank in the first cycle and will manufacture 50% products in the first month. After this, in the second month, when the product is sold, they will bear 100% of the recurring cost and manufacture 100% products This recurring cost will be met from the profit earned from the sale of the product.

- 25% of the capital expenditure will be shared by the group members in the form of cash and 75% will be borne by the project.

15 Fund requirement(Requirement funds for group (First month)

Sr. No.	Item	Amount in Rs
1	Capital cost	171000
2	% 50Recurring cost	50052
	Total	221052

(ख) Financial resources of the group

Sr. No.	Resource	Amount) ₹(
1	75% project share	85500
2	Benificiery share of SHGs	85500
3	Loan from bank	68000
4	Monthly saving	2600
	Total	241600

- Project will provide a revolving fund of Rs. 1,00,000 and loan of Rs. 68,000 will be taken from the bank meet recurring cost.

16- Calculation of break-even pointBreak-even point = 171000 /268080 - 152029

$$= 116051$$

Therefore break even point =171000 / 116051

$$= 0.679 \text{ माह} = 20 \text{ दिन}$$

The break even point on calculating the profit of each ,Pattu, shawl, stole, border and muffler can be achieved by selling them in the above ratio in 20 days.

17- Bank loan Repayment

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	Interest

1	Month 1								68000	39
2	Month 2	6103	397	283	114	6500	6500	6500	61897	36
3	Month 3	6139	361	258	103	6500	6500	13000	55758	32
4	Month 4	6175	325	232	93	6500	6500	19500	49583	28
5	Month 5	6211	289	207	82	6500	6500	26000	43372	25
6	Month 6	6247	253	181	72	6500	6500	32500	37125	21
7	Month 7	6283	217	155	62	6500	6500	39000	30842	18
8	Month 8	6320	180	129	51	6500	6500	45500	24522	14
9	Month 9	6357	143	102	41	6500	6500	52000	18165	10
10	Month 10	6394	106	76	30	6500	6500	58500	11771	6
11	Month 11	6431	69	49	20	6500	6500	65000	5339	3
12	Month 12	5339	31	22	9	5371	5371	5371	0	0
		68000	2371	1693	677	70371	70371	362871	0	0

Details provided month-wise for repayment of the loan with project and group contributions.

Note: Calculations for each cycle include fixed costs, recurring costs, and revenues, ensuring all details align with project support and group contributions.

18. Calculation

In the first cycle the group will prepare 50% of the total production of pattu, shawl stole, border, and mufflers on selling these the group will get Rs. 167551 as gross income . There will be no division of this income and the entire amount will be used for the recurring expenses of the second cycle and the installment of repayment of revolving fund. In the first cycle the group members will not divide the income among themselves so that 100% production and sale can be done in the second cycle After that the profit earned will be equally divided as wages and divided according to the work. The second cycle will generate an additional income of Rs.76015, in which each member will get Rs. 5193 as wages and out of this 27436 will be divided among the members In this way the divided of wages will continue in the next cycle. Apart from this the project will bear the interest at the rate of 5% throughout the year. There will be a saving of Rs. 1693.



19. Bye laws of SHG

- 1- Name of IGA % Hand loom(shawl, stole, border, 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: 26th June 2020
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 88331300005709
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.
The President and Secretary can handle transactions with the bank. This position will be valid for one year.
14. The President, Secretary, or any member will not work against the group and will always make proper use of the group's funds.
15. 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.
16. The purpose of the loan, repayment schedule, loan installments, and interest rate will be decided in the meeting.
17. In case of an emergency, the President and Secretary should have a minimum amount of ₹1000 available.

-

18. The Self-Help Group's register should be read and written in the presence of all members.
19. Those taking large loans must notify the group one week in advance.
20. All members should come together when a loan is needed.
21. 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.
22. The group must submit its monthly report to the Field Technical Unit office every month.

JICA Project

समूह का सहमती पत्र

आज दिनांक 22.07.21 को 'वीर कैला' समान रुची समूह की बैठक हुई। बैठक में प्रधान पार्वती देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए पट्टू, शॉल, स्टॉल, बॉर्डर और मफलर बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं।

Parvati
प्रधान
वीर कैला जाईका परियोजना वन्सू
डा० खड़ीहार जिला कुल्लू (हि०प्र०)

Usha Devi
सचिव
वीर कैला जाईका परियोजना वन्सू
डा० खड़ीहार जिला कुल्लू (हि०प्र०)

समूह के सचिव के हस्ताक्षर

Usha Devi

Parvati
प्रधान
वीर कैला जाईका परियोजना वन्सू
डा० खड़ीहार जिला कुल्लू (हि०प्र०)

Usha Devi
सचिव
वीर कैला जाईका परियोजना वन्सू
डा० खड़ीहार जिला कुल्लू (हि०प्र०)

समूह के प्रधान के हस्ताक्षर

Parvati

Recommended for approval
(Signature)
Range Forest Officer
Forest Range Bhunter

Approved

(Signature)
Deputy Conservator of Forest,
Parvati Forest Division, Shamshi

21. Photographs of members of SHG

			
Smt. Parvati Devi (President)	Smt. Usha Devi (Secretary)	Smt. Amravati)Treasurer(Smt. Kamla Devi (Member)
			
Smt. Parvati Member	Smt. Mathra Devi Member	Smt. Shimla Devi Member	Smt. Geeta Devi Member
			
Smt. Neelu Devi Member	Smt. Meena 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

-

Sr. No.	Activity	Unit	Rate	Amount	Project Share50	Beneficiary Share50
1	Khaddi	10	16000	160000	80000	80000
2	Charkhe	10	1100	11000	5500	5500
	Total			171000	85500	85500

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

Sr. No.	Activity	Unit	Rate	Amount	Project Share50	Beneficiary Share50
1	Khaddi	10	16000	160000	120000	40000
2	Charkhe	10	1100	11000	8250	2750
	Total			171000	128250	42750