



Business Plan

Handloom

Devta ThanSelf Help Group, Pahnala



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

**Project for Improvement of Himanchal Pradesh
Ecosystem management and Livelihood**

Index

Sr. No.	Particulars	Page No.
1	Executive Summary	3-4
2	SHG@CIG Detail List	5
3	Geographical location of the village	5
4	Description of products related to Income Generating Activity	5
5	Production processes	6
6	Description of Production Planning	6
7	Sales and marketing	9
8	Details of management amongst members	9
9	SWOT Analysis	10
10	Description Potential risks and measures to mitigate them	10
11	Description of economy of business plan	10
12	Summary of economy	12
13	Assessment of sale value	10
14	Benefit cost analysis	13-14
15	Requirement of funds	14
16	Calculation Break even point	14
17	Bank loan repayment	15
18	Remarks	15
19	List of SHGs Bye laws	17
20	Letter of Consent and approval of DMU	18
21	Photograph of SHGs Members	19

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 implemented 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 Pahnala 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 Devta Than and Rupan pal have been formed. Devta than SHG has decided to increase their income by making shawls, stoles, borders and mufflers.

Devta Than Self Help Group has been formed on 26th June 2020. There are 11 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 visiting 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 capacity members, availability 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 throughout 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	Qualification	Category	Contact
1	Mrs. Bimla Devi w/o Shri Bhupender	Pradhan	Pahnala	36	Female	MAA	General	8219651629
2	Mrs. Khima Devi w/o Shri Maan Dass	Secretary	Pahnala	26	Female	+2	SC	7876924503
3	Mrs. Kavita w/o Shri Syam Chand	Treasurer	Pahnala	26	Female	5 th	SC	7807893521
4	Mrs. Mani w/o Shri Ram Singh	Member	Pahnala	45	Female	1 th	SC	7876804139
5	Mrs. Lata Devi w/o Shri Bhimi Ram	Member	Pahnala	29	Female	5 th	SC	8894617898
6	Mrs. Bhudhi Devi w/o Shri Chaman Lal	Member	Pahnala	35	Female	3 rd	SC	7807574230
7	Mrs. Sheela w/o Shri Ram Chand	Member	Pahnala	33	Female	7 th	SC	7807301158
8	Mrs. Anita w/o Shri Jograj	Member	Pahnala	24	Female	8 th	SC	9805565253
9	Mrs. Reeta W/o Shri Kamal Raj	Member	Pahnala	23	Female	5 th	SC	8580917904
10	Mrs. Geeta W/o Shri Vinod Kumar	Member	Pahnala	23	Female	+2	SC	8580487735
11	Mrs. Jogdasi W/o Shri Sanjeev Kumar	Member	Pahnala	28	Female	5 th	SC	7876486437



Members of Devta Than SHG

2- Detail of SHG

2-1	Name of common interest group	Devta Than
2-2	MIS Code of common Interest Grou	&
2-3	Village forest development	Pahnala
2-4	Forest Range	Bhuntar
2-5	Forest Division	Shamshi
2-6	Village	Pahnala
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members in SHGs	11
2-10	Date of formation of the group	26, June] 2020
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.	88331300005709
2-14	Total saving of SHGs	6000/-
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	14 Kms
3-2	Distance from main road	11 Kms
3-3	Name and distance of local market	Kullu 14 Kms, Bhuntar 5 Kms
3-4	Name and distance of main market	Kullu 14 Kms
3-5	Distance from other major cities and towns	Kullu 14 Km Manali 56 Km Bhuntar 15 Km
3-6	Distance from the market where the product will be sold	Kullu 14 Km Manali 56 Km Bhuntar 15 Km
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 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 gkaa ¼Consent is attached on page 24)

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.

1. Shawl : Shawls of different designs will be prepared by 05 members. Each member will work for 4 to 5 hours in a day and will prepare 01 shawl.

2. 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.

3. Border (woolen/Cashmellon) : 4 borders of different designs by handloom will be prepared by 02 members on working 4 to 5 hours per day.

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

6- Description of production planning

6-1	Production cycle will be 30 days	150 Shawls 60 Stoles 120 Borders 60 Mufflers
6-2	Number of workers required per cycle	5 members for shawl 2 members for stall 2 members for border 02 Members for muffler Total 11 members
6-3	Source of raw materials	Kullu, Bhuntar
6-4	Source of other resources	Kullu, Shamshi, Bhuntar

Sr. No.	Name of Beneficiary	Designation	Village	Age	Sex	Qual.	Category	Contact no.
1	Mrs. Jaywanti, wife of Mr. Purkh Chand	President	Boshadhar	35	F	12th	General	9817111568

2	Mrs. Urmila Devi, wife of Mr. Yog Raj	Secretary	Boshadhar	34	F	12th	General	8278772078
3	Mrs. Dehari Devi, wife of Mr. Narayan Chand	Treasurer	Boshadhar	52	F	5th	General	9459519299
4	Mrs. Ramkala Thakur, wife of Mr. Ses Ram	Member	Boshadhar	25	F	10th	General	9805251779
5	Mrs. Guma Devi, wife of Mr. Gagan Singh	Member	Boshadhar	45	F	4th	General	9805113898
6	Mrs. Pushpa Devi, wife of Mr. Leeladhar	Member	Boshadhar	47	F	10th	General	9805366376
7	Mrs. Devkala, wife of Mr. Rajneesh Kumar	Member	Boshadhar	19	F	10th	General	8894697724
8	Mrs. Asha, wife of Mr. Om Nath	Member	Boshadhar	24	F	12th	General	8278721202
9	Mrs. Sheela Devi, wife of Mr. Yuvraj	Member	Boshadhar	49	F	9 th	General	9805989604
10	Mrs. _rq Devi, wife of Mr. Rakesh Kumar	Member	Boshadhar	30	F	12th	General	9805506795
11	Mrs. Kirna Devi, wife of Mr. Mohar Singh	Member	Boshadhar	33	F	12th	General	7807219408
12	Mrs. Tripta Devi, wife of Mr. Yog Raj	Member	Boshadhar	25	F	8th	General	8278793414
13	Mrs. Lata Devi, wife of Mr. Dine Ram	Member	Boshadhar	43	F	12th	General	7807400679

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	57	1500	85500	150 Shawl
2	¼ Cashmillon ½	Kg	4.5	430	1935	
3	Expenditure of wrapping machine	No.	150	25	3750	
	Total				91185	

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 ¼woolen@cashmillon½

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount in Rs	Estimated Quantity of Production
1	Wrap	Kg	0.72	1500	1800	120 pieces (16inch)
2	WeftCashmillon	Kg	0.72	430	516	
	total				2316	

4. Muffler

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
1	Wrap	Kg	3	1400	4200	60Muffler
2	Weft	Kg	3	1400	4200	
	Total				8400	

7. Description of sale & Marketing

	Name of potential market places	Kullu, Bhuntar, Manali
7-2	Distance from Village to marketing place.	Kullu 14KM Manali 56KM Bhuntar 14KM
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 Pahnala
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.
S	Decreasing quality of product may result in decrease in sales.	::	To maintain quality the group must keep high standards.

11. Description of economics of the project

A Capital cost

Sr. No.	Description							Amount
1	10 Khaddi 55 inchRs 16000 /Khaddi							160000
2	1 Khaddi 33 inch Rs 9000 /Khaddi							9000
3	11 Charkhe Rs 1100 /Chrkha							12100
4	Storage box (Trunk)							5000
	Total capital cost							186100
B	Recurring cost							
o .1	1. Shawl							
		Month	Detail of raw	Unit	Qty	Rate	Amount	
							Estimated Quantity o	

		material					Production	
		¼woolen wrap and Cashmillon weft ½	Kg	57	1500	85500	150shawl	
		¼ Cashmillon ½	Kg	4.5	430	1935		114835
		Expenditure of wrapping machine 150 <i>Shawl</i>	No.	150	25	3750		
		Labour	Day	86	275	23650		
		Total				114835		
2. Stole 2/48 aAustrialian wool thread								
Sr. No.	Month	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production	37960
1.		wrap	Kg	9	1500	13500	60 Stole	
		Weft	Kg	9-5	1500	14250		
		Cashmillon	Kg	2	430	860		
		Labour	Day	34	275	9350		
		Total				37960		13982
3. Border ¼woolen &cashmillon½								
Sr. No.	Month	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production	
		wrap	Kg	1-44	1500	3600	120 pieces	17750
		Weft Cashmillon	Kg	1-44	430	1032		
		Labour	Day	34	275	9350		
		Total				13982		
4. Muffler								
Sr. No.	Month	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production	
		wrap	Kg	3	1400	4200	60 Muffler	
		Weft	Kg	3	1400	4200		

			Labour	Day	34	275	9350		
			Total				17750		
								Total	184527
(i)			Room rent electricity bill etc.						1000
(ii)			Packing material and storage box (Trunk)						2000
(iii)			Rental of a vehicle (for sale of raw material and manufactured goods)						2000
(iv)			Other expenses (Khaddi Repair , stationary etc.)						500
			Recurring cost =						190027
			Recurring expenditure = (Recurring cost – Labour)						138327
			Total cost business plan (A+B) =						371127
			Income						
1			Direct income						
1.1			Shawl 150 No.@1710						256500
1.2			Stole 2@48 Australian wool thread 60 no @ 798						47880
1.3			Border ¼woolen@cashmillon½ 120 No. @ 130						15600
1.3			Muffler60No. @ 350						21000
			Total direct income (C.1)						340980
1.2			Indirect savings income (Estimated), if any						6000
			Total estimated income (C.2)						346980
			Total Income (C.1+C.2)						346980

12Summary of Economics Production Cost.

Sr. No.	Decription	Amount
1	Total Recurring cost	190027
2	Depreciation of capital cost @ 10% per annum	1551
3	Bank loan interest @ 07% per annum	2470
	Total	194048

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 ¼Woolen @Cashmillon ½ (4)Muffler	No.	766 633 117 296
2	Fixed profit (in Percentage) (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border ¼Woolen @Cashmillon ½ (4) Muffler	123 % 26% 11% 18%	944 165 13 54

3	Total ¼1\$2½ (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border ¼Woolen @Cashmillon ½ (4) Muffler	No.	1710 798 130 350
4	Market Price (1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border ¼Woolen @Cashmillon ½ (4)Muffler	No.	1900 900 140 400
5	Assessed selling price 1) Shawl (2) Stole 2@48 Australian woolen thread (3) Border ¼Woolen @Cashmillon ½ (4) Muffler	No.	1710 798 130 350

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	1551
2	Recurring cost (B)	
2-1	Room Rent electricity bill etc.	1000
2-2	Labour	51700
2-3	Raw material	132827
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	190027
3	Total Production	
3.1	1) Shawl	150
3.2	(2) Stole 2@48 Australian woolen thread	60
3.3	(3) Border ¼Woolen @Cashmillon ½	120
3.4	(4) Muffler	60
4	Sales Products	
4.1	1) Shawl	1710
4.2	(2) Stole 2@48 Australian woolen thread	798
4.3	(3) Border ¼Woolen @Cashmillon ½	130
4.4	(4) Muffler	350
5	Income from sale of product ©	
5.1	1) Shawl	256500
5.2	(2) Stole 2@48 Australian woolen thread	47880
5.3	(3) Border ¼Woolen @Cashmillon	15600
5.4	(4) Muffler	21000
	Total	340980
6	Total Profit स-(अ+ब)= 340980-(1551+190027)	149402
7	Gross profits = total profit + labour wages+ Rent = 149402+51700+1000	202102
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) -340980-(6192+408+138327)	196053

	= 340980 - (6192++++++ + 408 + 138327)	
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% =170490(50% of 340980)-(6192 408 + 138327)	25563

- 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.
- On producing and selling 50% we will not distribute Rs 138327 along with profit and wages and will save recurring expenses for the next cycle. Hence, in the first month, we will distribute only Rs 25563.
- 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.
- 5% of interest on bank loan will be paid by the project directly in their bank account. The remaining 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	186100
2	50 % Recurring cost	69164
	Total	255264

(ख) Financial resources of the group

Sr. No.	Resource	Amount (₹)
1	75% project share	139575
2	Beneficiary share of SHGs	46525
3	Loan from bank	70000
4	Internal saving	6000
	Total	262100

- Project will provide a revolving fund of Rs. 1,00,000 and loan of Rs. 70,000 will be taken from the bank meet recurring cost.

16- Calculation of break-even point - Break-even point = 944 + 165 + 13 + 54 [Profit of (One shawl + One stole + One Border + one muffler)] = 1176

Therefore break even point = 186100 / 1176 = 158 Days

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 158 days.

17- Planning for repayment of bank loan(Installment wise)

	ekg Month	Cummulated Repayment of loan	vo”ks’k _k								
		Principal Amount	Total interest	Amount of 5% interest payable by the project	Amount of interest 2 % payable by the SHGs	Installment payable per month by the SHGs	Total		Amount	Interest	dqy
1	Month 1								70000	408	70408
2	Month 2	6192	408	291	117	6309	6600	6600	63808	372	64181
3	Month 3	6228	372	266	106	6334	6600	13200	57581	336	57916
4	Month 4	6264	336	240	96	6360	6600	19800	51316	299	51616
5	Month 5	6301	299	214	85	6386	6600	26400	45016	263	45278
6	Month 6	6337	263	188	75	6412	6600	33000	38678	226	38904
7	Month 7	6374	226	161	65	6439	6600	39600	32304	188	32492
8	Month 8	6412	188	134	54	6466	6600	46200	25892	151	26043
9	Month 9	6449	151	108	43	6492	6600	52800	19443	113	19557
10	Month 10	6487	113	81	32	6519	6600	59400	12957	76	13032
11	Month 11	6524	76	54	22	6546	6600	66000	6432	38	6470
12	Month 12	6432	38	27	11	6443	6600	6600	0	0	0
	योग	70000	2470	1764	706	70706	72600	369600	0	0	0

Monthwise calculation 7% interest has been done on decreasing amount principle.
Last EMI may decrease or increase on account of adjustment from regular EMI.

18. Calculation

In the second month, the group will manufacture shawls, stoles, borders and mufflers from the full production, on selling these products the group will get Rs. 51700 as wages and Rs. 144353 as profits. In this way, each member will get additional income of Rs. 4700 as wages and Rs. 13123 as profit. But in the first month, the group members will incur 50% production and recurring cost. Hence, Rs. 144927 of profit and wages will be saved and spent for the second cycle. Out of this, Rs. 25563 will be distributed among the members. Apart from this, interest at the rate of 5% will be borne by the project throughout the year and there will be also saving of Rs. 1764.



Traditional Rachh

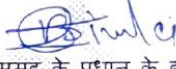
19. Bye laws of SHG

1. Name of IGA % Hand loom(sshawl,**stole, border, aandmuffler**)
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.
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. 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.

समूह का सहमती पत्र

आज दिनांक 10/05/2021 को 'देवता थान' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती विमला देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए 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।

Kheema
समूह के सचिव के हस्ताक्षर
सचिव
थान स्वयं सहायता समूह
पाहनाला जिंसा कुन्स


समूह के प्रधान के हस्ताक्षर
प्रधान
थान स्वयं सहायता समूह
पाहनाला जिंसा कुन्स

Recommended for approval

Range Forest Officer
Forest Range Bhunter

Approved

Deputy Conservator of Forest,
Parvati Forest Division, Shamshi

21. Photographs of members of SHG

			
Smt, Vimla Devi (President)	Smt. Khima Devi (Secretary)	Smt. Kavita Devi (Treasurer)	Smt. Mani Devi (member)
			
Smt. Lata Devi (Member)	Smt. Budhi Devi (member)	Smt. Sheela Devi (Member)	Smt. Anita Devi (Member)
			
Smt. Reeta Devi (Member)	Smt. Geeta Devi (Member)	Smt. Jogdasi (Member)	