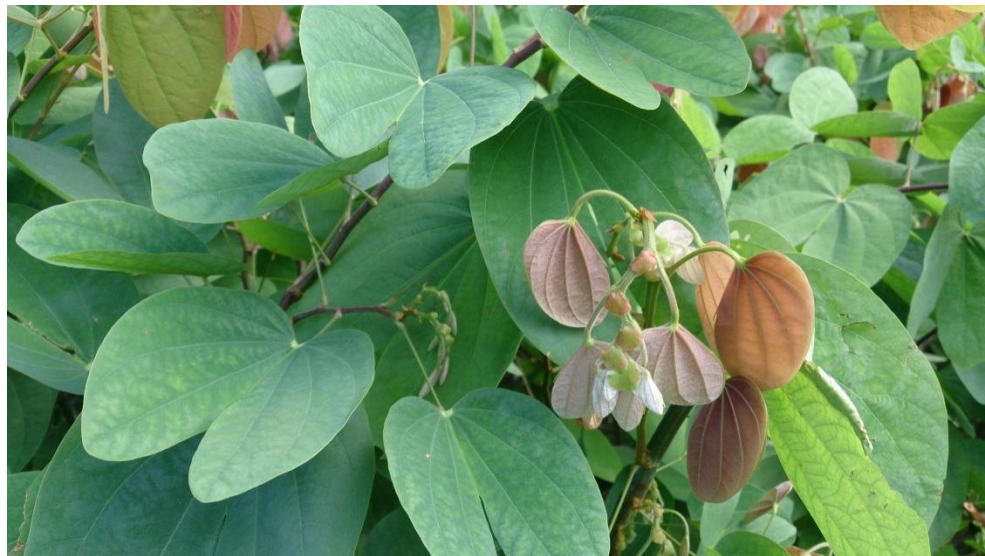




**Income Generation Activity  
Business Plan Pattal Making  
2021**



<b>SHG/Name</b>	:	Jagriti SHG
<b>VFDSName</b>	:	Baba SidhGodriya
<b>FTU/Range</b>	:	Ghumarwin
<b>DMU/Division</b>	:	Bilaspur
<b>FCCU/Circle</b>	:	Bilaspur

**Sponsored by  
PIHPFEM&L**

**Prepared by:-  
DMU- Bilaspur , FTU Ghumarwin& SHG  
Jagriti**

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1.

## **Introduction**

### **Baba SidhGodriya:VFDS: -**

Baba SidhGodriya VFDS falls under development block Ghumarwin, Takrera Beat of Ghumarwin Range in Bilaspur Forest Division. This VFDS was formed during 2020 under PIHPFEM&L (JICA funded) with the objective to manage and enhance forest area ecosystem in the project area by sustainable forest ecosystem management biodiversity. Rohin and Tayamat revenue villages (wards No. 3 and 4) of Rohin panchayat. Under component Livelihood improvement two SHG have been formed under this VFDS one of them is Jagriti SHG Rohin for which this business plan is prepared after detailed discussions held with the group in a series of meetings. Out of nine total members of this group, six members belong to such families who are traditionally doing the activity of Tour pattal making for local requirements such as marriage and "Yagya". Keeping in view the skill of the group and availability of tour leaf in the forest C7 fetidhar and C8 fetidharin sufficient quantity, the pattal making activity is selected by the group by all consent. The demand of such pattal is very high in the locality as well as in the nearby market.

## 2. Description of SHG/CIG

2.1.	Nameof SHG	::	Jaagriti
2.2	VFDS	::	Baba SidhGodriya
2.3	Range	::	Ghumarwin
2.4	Division	::	Bilaspur
2.5	Village	::	Rohin
2.6	Block	::	Ghumarwin
2.7	District	::	Bilaspur
2.8	Totalnoofmembersin SHG	::	09
2.9	Dateofformation	::	27-2-2015
2.10	Bank Name and details	■	PNB Harlog
2.11	Bank A/C No.	::	A/C No. 2135000102040851ifsc code PUNB0213500
2.12	SHG/monthly saving	::	50
2.13	Total Saving	::	4050
2.14	Totalinter-loaning	::	--
2.15	CashCreditlimit	::	--

### 3 Beneficiaries Detail

Sr. No.	Name	Designation	Category	Age
1.	ManormaDevi w/o Sh. SherSingh	President	General	48
2.	Kanta Devi w/o Sh. Rajesh Kumar	Member Secretary	General	40
3.	Anita Devi w/o Sh. Saadhu Ram	Cashier	SC	42
4.	Pano Devi w/o Sh. Rattan Lal	Member	SC	48
5.	Roshni Devi w/o Sh. Mahender Singh	Member	SC	42
6.	Jamuna Devi w/o Sh. Nikka Ram	Member	SC	52
7.	Kalpna Devi w/o Sh. Pratap Singh	Member	SC	40
8.	Ambika Devi w/o Sh. Kuldeep	Member	General	37
9.	Pinki Devi w/o Sh. Naresh Kumar	Member	SC	55

### 4 Geographical detail of the Village

4.1	Distant from District HQ	:	20 km
4.2	Distant from Main Road	:	1 Km (But from link road 100 to 200 mts) approximately
4.3	Name of Local Market and distant	:	Ghumarwin, 12 kms, Bilaspur 20kms app.
4.4	Name of main Cities and distant	:	Ghumarwin 12 kms, Bilaspur 20kms app.
4.5	Name of the main cities where Products will be sold/ marketed	:	Ghumarwin Bilaspur Bhagher etc.
4.6	Status of backward and forward linkages	:	Backward linkages many members of the group are belongs to the families who are making pattal from their forefathers manually and having good skill of this activities however in future they will do this work by modern machine which will we purchased with the assistance of project and on spot traing will be given by the supplier .

**5 Description of product related to Income Generating Activity.**

5.1	NameoftheProduct	::	TheGroupwillbeinvolvedin Making Pattal on Machine.
5.2	Method of ProductIdentificati on	::	Though the entireGroup member grows seasonal vegetable crops. As their land holding is very small, has reached insaturation pointof production, so theyare not able tomeet out their financial requirements' therefore it hasbeendecidedbythegroupmemberthatPattal Making on Machine willenhancetheirincome.Furthertheyusuallygotoselltheir products in the MarketieGhumarwin ,Bilaspur , Bhager and kandroun.

## **6 .ProductionProcesses.**

The training of pattal making on machine will be arranged by JICA project through the supplier on spot training on machine to the group members. The full cost of training with spot demonstration will be borne by the JICA Project.

The Group is already making handmade pattal, as soon as the machine is installed in place the group will start making pattal after attaining on spot training by the pattal making machine supplier. At present the ladies go to forest to collect taur leaves from DPF Fetidhar and from the near by forests of harlog block in a bundle of 20 kg in weight which requires five hours to collect these leaves and carrying to the road side on foot takes 02 Hours, hence almost 07 Hours spent to bring this bundle to road side and from road side to their homes / workplace by Vehicle take around 02 hours, thus around 09 hours a day are spent to bring a 20 kg of leaves bundle. This 20 kg of bundle gives 600 Pattals by deploying three persons, hence four man-days are involve for making 600 pattle of cost @Rs.150, comes out to be 900, thus getting a wage of Rs. 225/day.

With installation of Pattal Making Machine, the group has suggested labour division as under:-

- Running of Machine: - 01 Members
- Making of Pattal on spot: - 03 Members
- Collection and carriage of Pattal (Manual and Vehicle):- 05 Members
- Sale of Product :- Jointly

## 7 .DescriptionofProductionPlanning:

7.1	Production Cycle	::	In Bilaspur District the taurpattaldemand is generally in all the villages and urban areas also and usually the people purchasepattal for use in marriages and other religious function and parties from pattalmakers or the retailers in Bilaspur,Ghumarwin and other market . The major forests of Taur Bauhinia vahlii are in DPF Fetidharand other forest of HarlogBlock which is adjacent to the Rohin village .ThePattal making and availability of Taur leaves in the forest are for 10 month and these Leaves are not available in June or July.
7.2	Manpower required(N o)	::	Initially whole group will work together as they are working in past for collection of leaves making of Pattals and their sale. After the installation of Pattal making Machine there will be division of labour amongst the group members as under:- 1.Five members will collect the leaves for fifteen days during the month including carriage up to site . 2. Three members will stitch the pattalfor fifteen days . 3 one member will make the pattal on the machine for another fifteen days . 4.The sale will be done jointly by the group members for whichfor Thirty days are required.
7.3	Source of rawmaterial	::	DPF- Fetidhar and other DPF's of Harlog Block
7.4	Sourceofother Resources.	::	Private land of Rohinvillege .
7.5	(i)Quantityreq uired forPattal Making for one Month	::	30 qtlfor one month
7.6	Expected production in a month	::	Machine made Pattal @30 no. per kg = 90,000 no.



## 8 .DescriptionofMarketing/Sale

8.1	PotentialMarketPlaces	::	Bilaspur Ghumarwin Bhager Kandrou
8.2	Distancefromunit	::	Bilaspur-20 Ghumarwin -12 Bhager-5 Kandrou -6
8.3	DemandoftheProductinMarket		Pattalsarealwaysindemandthroughouttheyear.
8.4	ProcessofIdentificationofMarket	::	ThemarketforPattalsellingiswellestablishedinGhumarwin and Bilaspur ..
8.5	ImpactofseasonalityonMarket.	::	Pattalis popular for use in all-weather as the Pattals are Biodegradable and to the common Mam reach. However, during marriage, festivals demand riseshigh.
8.6	Potential buyers of theProduct.	::	Potential Market Buyers are Hotels, Hostels,Shops, Local residents/ Marriage and other ceremonialoccasions etc.
8.7	Potentialconsumers inthearea.	::	All ecofriendly citizens/Households.
8.8	Marketingmechanism oftheProduct.	::	SupplyofthePattal is demand based totheMarketandgroupwillalsosell these inopenMarketofBilaspur and GhumarwinBazar.
8.9	Marketing strategy of theProduct.	::	Initially group will continue to sell their product as per their past practice and local order received in and around Ghumarwin and Bilaspur town but as and when their production increases,they will sell their product online also . .
8.10	ProductBranding.	::	“Group Branding”With JICA Logo
8.11.	ProductSlogan	::	“Eco-friendly product of Jaagriti SHG.”Rohin

## 9. SWOT Analysis

SI.no	Detail/Items	:	Description
9.1.	Strength	::	All Group members are like minded, well adapted to local and social environment. Production cost is less, Produce is of high Demand, and the production cycles are daily based, throughout the year. For SHG Financial support and on spot Trainings will be organized by JICA Forestry Project through Supplier
9.2.	Weakness	::	New self-help Group, lack of experience in Machine Making Pattals.
9.3.	Opportunity	::	Demand is high and return is high.
9.4.	Threats	::	Internal Conflict in Group, lack of Transparency, lack of high risk bearing capacity and lack of leadership in distribution of labour amongst the group member.

## 10 .Description of Potential risks and measures to mitigate them

Sr. No	Potential risks	:	Measures to mitigate them.
10.1.	Internal Conflict in Group, Transparency	:	Conflict to be dealt with in the initial stage, to eradicate the cause. Equal exposure to all Group members, equal benefit sharing needed Give Respect, and honor to every member.
10.2.	Market	:	Market is always fluctuating; Demand and supply are always at variance. So members to keep on searching new markets and buyers. And entering into agreement with corporates
10.3.	Production	:	Production will be increased slowly as per the market Demand and members' experience.

## 11. Description of Economics of the Project.

### 1<sup>st</sup> Cycle

PROJECT COST				
Sr. No	Capital cost	Rate / Unit	Units	Amount in Rs.
a	Paper plate making machine with dye	Rs. 1.2 lakh	01	120000
b	Stitching units	Rs. 15000 per unit	1	15,000
	<b>Total Capital Cost</b>			<b>1,35,000</b>

B.	RECURRING COST of One Month (30 days)	
B.1	Labour wages 270 mandays=(@Rs 300/day)	81,000
B.2	Packaging(packaging materialetc.)	3000
B.3	Rent ,Electricityandwaterusagecharges @Rs1000permonth	1000
B.4	Miscellaneous expenditure(stationery,Billbook,receiptetc.)	1500
	<b>Recurring Cost of one cycle=B1+B2+B3+B4</b>	<b>86,500</b>
	<b>Total Project cost (A+B)=1,35,000+86,500=2,21,500</b>	<b>2,21,500</b>

### 12 Cost Benefit Analysis for Month:-

Sr. No	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
12 a. (1)	<b>Depreciation 10% annually on Capital Cost <math>13500/12=1125</math></b>	Month	1	10%	<b>1125</b>
12 a.( 2)	Recurring Cost for 1 Month	Month	1	--	86,500
	<b>Total</b>				<b>87,625</b>
12 b(1)	Total Production in Kg.	Pattals			90,000 No/ Month
12 b(2).	Sale of Production in no..	Machine Pattlas	90,000 No.	@ Rs1.50	1,35,000
12 b(3)	Total Benefit			$1,35,000 - 87,625 = 47,375$	47,375
12 b.(4)	Gross profit			Total Profit + Labour wages $47,375 + 81000 = 1,28,375$	1,28,375

12 C. INCOME FOR ONE YEAR		
12 C.1	Direct income	
	(i) First Month	1,28,375
	(ii) For 1 Year (10 month working period) $1,28,375 * 10$ months=12,83,750	12,83,750

### 13 .Fund requirement:and resources of fund

Sr.No	Particulars	Total Amount (Rs)	Project Contribution	SHG Contribution
1	Total capital cost	1,35,000	1,01,250	33,750
2	Total Recurring Cost	86,500	0	86,500
3	Trainings/capacity building/ skill up-gradation	20,000	20,000	0
	<b>Total</b>	2,41,500	1,21,250	1,20,250

#### Note-

- **Capital Cost** - 75% of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- Rs. One Lac will be provided to SHG as a revolving fund to take the loan from bank .
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

. In case SHG take loan from bank, the subsidy of 5% interest rate will be deposited directly to the bank by DMU and this facility will be only three year .

#### 14 Computation of Breakeven Point

capital cost =1,35,000

Production cost per no.=0.97

Selling price per no.=1.50

Profit in one no. =0.53

Break even point = three months

After sales of 2,54,716 Nos. Patal breakeven point can be achieved after three months.

#### Remarks:

The forth coming vision of the Group is to enhance their income by value addition in the form of Machine Patal instead of Handmade Pattals and Dunas with the help of Dyes etc.

**Taur Pattals are ecofriendly and Biodegradable**

**Individual Photo of each member**



BabliChinta

AnitaAmbika



PanodeviJamanaManorama

Kanta



KalpanaBabli



**Group member photo**

## Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the group... Jaagriti SHG... held on 15-04-2014 at Jashu... that our group will undertake the Patal-Making... as Livelihood Income Generation Activity under the Project for Improvement of Hirnchal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).

Kanjadest  
Signature of Group Pradhan

मनोरमा देवी  
Signature of Group Secretary

Pradhan  
बाबा सिद्ध गोदडिया जी  
ग्राम वन विकास समिति रोहिंग  
तह. घुमारवी जिला बिलासपुर (हि.प्र.)

**Business Plan Approval by VFDS**

Jaagriti..... group will undertake the..... Patal - Makhi..... as  
Livelihood Income Generation Activity under the Project for Improvement of  
Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).  
In this regard Business Plan of amount (Rs)..... 2,41,500..... has been  
submitted by this group on dated..... 4-10-2021..... and this business plan has been  
approved by Baba Sidh Godhiya..... VFDS. Business Plan with SHG  
resolution is being submitted to DMU through FTU for further action, please.

Thank you

Pranav  
बाबा सिद्ध गोदिया जी  
Signature of VFDS Pradhan  
ग्राम वन विकास समिति रोहिण  
मुमास्वी जिला बिलासपुर (हि.प्र.)

Pinki Devi  
Signature of VFDS Secretary  
बाबा सिद्ध गोदिया जी  
ग्राम वन विकास समिति रोहिण  
तह. घुमास्वी जिला बिलासपुर (हि.प्र.)



KANJA DEVI  
Signature of group pardhan

अनोरमा देवी  
Signature of group secretary

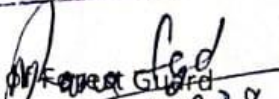
  
Signature of VFDS Pardhan

Pinki Devi  
Signature of VFDS Secretary

प्रधान  
बाबा सिद्ध गोदड़िया जी  
ग्राम वन विकास समिति रोहिण  
तह. घुमारवीं जिला बिलासपुर (हि.प्र.)

सचिव  
बाबा सिद्ध गोदड़िया जी  
ग्राम वन विकास समिति रोहिण  
तह. घुमारवीं जिला बिलासपुर (हि.प्र.)

Signature

  
H. C. Talwar  
Beat

Signature of Block officer

Signature of Range Forest officer  
Range Forest Officer  
Cum FTU officer  
Bilaspur (H.P.)

Approved by

  
Divisional Management Unit-DMU  
Officer JCA Forestry Project,  
Distt. Bilaspur (H.P.)  
Bilaspur Forest division