

BUSINESS PLAN

INCOME GENERATING ACTIVITY - CUTTING AND TAILORING

BY

Aadarsh Self Help Group Badiar



SHG/CIG Name	::	Aadarsh
VFDS Name	::	Chetna VFDS Badiar-Bhajanu
Range	::	Saraswati-nagar
Division	::	Rohru

Prepared under:



Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted)

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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Aadarsh SHG Badiar
2.2	VFDS	::	Chetna VFDS Badiar-Bhajanu
2.3	Range	::	Sarswati-nagar
2.4	Division	::	Rohru
2.5	Village	::	Badiar
2.6	Block	::	Jubbal-Kotkhai
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	13 - females
2.9	Date of formation	::	06/04/2021
2.1 0	Bank a/c No.	::	44810107316
2.1 1	Bank Details	::	HP State Co-operative Bank Sawra
2.1 2	SHG/CIG Monthly Saving	::	100/-
2.1 3	Total saving		8450/-
2.1 4	Total inter-loaning		---
2.1 5	Cash Credit Limit		--
2.1 6	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age /yrs	Category	Income Source	Address
1	Smt. Shakuntla	W/o Manohar Singh	41	General	Agriculture	Badiar
2	Smt. Subhadra	W/o Rajinder Singh	49	General	Agriculture	Badiar
3	Smt Geeta Thakur	W/o Narayan Singh	51	General	Agriculture	Badiar
4	Smt. Ranjana Devi	W/o Davinder Singh	45	General	Agriculture	Badiar
5	Smt. Nirmala	W/o Kishan Singh	45	General	Agriculture	Badiar
6	Smt. Poonam Thakur	W/o Naresh Thakur	36	General	Agriculture	Badiar
7	Smt. Monira	W/o Vikrant Thakur	30	General	Agriculture	Badiar
8	Smt. Rajkumari	W/o Inder Singh Thakur	47	General	Agriculture	Badiar
9	Smt. Shashi	W/o Surinder Thakur	37	General	Agriculture	Badiar
10	Smt. Sushma Thakur	W/o Pritam Thakur	51	General	Agriculture	Badiar
11	Smt. Bina	W/o Late Sh. Manmohan	35	General	Agriculture	Badiar
12	Smt. Suman Thakur	W/o Jeevan Thakur	38	General	Agriculture	Badiar
13	Smt. Subhadra Thakur	W/o Sanjay Thakur	40	General	Agriculture	Badiar

3. Geographical details of the Village

3.1	Distance from the District HQ	::	120 Km
3.2	Distance from Main Road	::	100 Mtrs.
3.3	Name of local market & distance	::	Anti-Sarswatinagar-Rohru 13 kmtrs
3.4	Name of main market & distance ::		Anti 6 Kmtrs, Rohru—33 Kmtrs
3.5	Name of main cities & distance	::	Shimla—120 Kmtrs
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered - Badiar, Bajhanu, Anu, Malog, Nandpur, Sabhar etc. Institutions nearby---Senior Secondary, Sub-Tehsil, College etc.

4. Executive Summary

Cutting and tailoring income generation activity has been selected by Badiar Self Help Group. This IGA will be carried out by all ladies of this SHG initially. Different types of suits will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with less machines initially and as group members' skill/ efficiency improve

then group will purchase more machines. This business activity will be carried out whole year by group members. Suits will be stitched as per order by consumer and cloth will be provided by consumer or depends on order.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Stitched Suit
2	Method of product identification	::	This activity is being already done by some SHG ladies. Has been decided by group members
3	Consent of SHG/ CIG / cluster members	::	Yes

6. Description of Production Planning

6.1	Time taken	::	1 suit takes around 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/ Main market
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected stitched suits per day	::	5 suits initially

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Anti, Saraswatinagar, Rohru, Jubbal etc.
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/ group level) from nearby villagers/households/institutions.

8. Risk Analysis

- Skill based
- Demand driven

- Highly competitive market

9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in Pre-Production process (i.e- procuring of raw material etc.)
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics:

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing Machine	13	6000	78000
2	Interlock Machine	2	6000	12000
3	Tailor Scissor	13	500	6500
4	Tailoring Ruler Set	13	600	7800
5	Sewing Tailor Tape	13	100	1300
6	Iron Press	3	700	2100
7	Almirah	3-4	LS	10000
8	Hanger	4 set	400	1600
9	Chairs, Table etc	Approx	LS	6000
Total Capital Cost (A) =				125300

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/month	200	10	2000
2	Other finishing materials (bookerm, neck etc)	Suits/month	LS	LS	5000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair)	Month			1500
Total Recurring Cost (B)					10000

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	10000
2	10% depreciation annually on capital cost	1050
	Total	11050

D. Stitched Suit price (per suit)					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	300-350	

11. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	1050
2	Total Recurring Cost	10000
3	Total Stitched Suit per month	200 (approx. quantity)
4	Selling Price of Stitched Suit (per suit)	250
5	Income generation (150*250)	50000
6	Net profit (50000 - 11050)	38950
7	Distribution of net profit	<ul style="list-style-type: none"> · Profit will be distributed equally among members monthly/yearly basis. · Profit will be used for further investment in IGA

12. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	125300	62650	62650
2	Total Recurring Cost	10000	0	10000
3	Trainings	50000	50000	0
	Total	185300	112650	72650

Note-

- **Capital Cost** - 50% of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

13. Sources of fund:

Project support;	<ul style="list-style-type: none"> · 50% of capital cost will be utilized for purchase of machines. · Upto Rs 1 lakh will be parked in the SHG bank account. · Trainings/capacity building/ skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> · 50% of capital cost to be borne by SHG being General Group · Recurring cost to be borne by SHG 	

14. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project. Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

15. Loan Repayment Schedule

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is no repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

16. Monitoring Method -

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per pr

Group members Photos-



Resolution-Cum-Group Consensus

It is decided in the General House Meeting of the group Aadarsh S.H.G. Badiyar held on at Badiyar that our group will undertake the Cutting-Tailoring as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).

Sushma
Signature of Group President
~~President~~
Aadarsh Self Help Gr
Badiyar G.P. Nandpur
Jubbhal Distt. Shimla

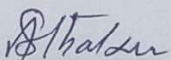
[Signature]
Signature of Group Secretary
~~Secretary~~
Aadarsh Self Help Group
Badiyar G.P. Nandpur
Jubbhal Distt. Shimla

Business Plan Approval by VFDS

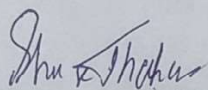
...Adarsh Self Help ^{Badiyar} group will undertake the...Cutting - Tailoring as
Livelihood Income Generation Activity under the Project for Improvement of
Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).
In this regard Business Plan of amount (Rs).....1,85,300/2.....has been
submitted by this group on dated.....and this business plan has been
approved byChetna.....VFDS. Badiyar - Bhajanu.

Business Plan with SHG resolution is being submitted to DMU through FTU for
further action, please.

Thank you


Signature of VFDS Pradhan

President
Chetna V. F. Dev. Society
G. P. Nandput
Jubbol Distt. Shimla (H.P.)

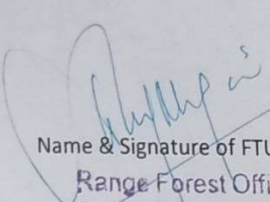

Signature of VFDS Secretary

Chetna V. F. Dev. Society
Badiyar-Bhajanu G.P. Nandput
Teh. Jubbol Distt. Shimla (H.P.)

Name & Signature of Authorized Signatories

1. Sh. ATAR SINGH THAKUR President VFDS (Badiya) Rohru	2. Sh. Prakash Self Help Group Badiyar G.P. Nandpur Jubbhal Distt. S.
3. Sh. ISHWAR SINGH (Secretary) VFDS (Badiya - P.O. Rohru)	4. Sh. Prakash Adarsh Self Help Group Badiyar G.P. Nandpur Jubbhal Distt. S.

Submitted to DMU through FTU


Name & Signature of FTU Officer
Range Forest Officer
Saraswati Nagar


Name & Signature of FTU Co-coordinator
F. T. U. Coordinator
F.T.U./Range S. Nagar
D. M. U. Rohru

Approved


Divisional Forest Officer
Rohru Forest Division Rohru
Name & Signature of DMU Officer

