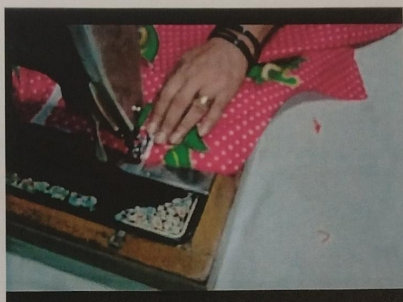


BUSINESS PLAN

INCOME GENERATING ACTIVITY – CUTTING AND TAILORING

BY

Jai Sabharsu Devta C & T – SELF HELP GROUP Sabhar



SHG/CIG Name	::	Jai Sabharsu Devta C&T Group Sbhar
VFDS Name	::	VFDS Chhajpur Valley
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	::	Jai Sabharsu Devta C&T Group Sbhar
2.2	VFDS	::	VFDS Chhajpur Valley
2.3	Range	::	Sarswati-nagar
2.4	Division	::	Rohru
2.5	Village	::	Sbhar
2.6	Block	::	Jubbal-Kotkhai
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	11members
2.9	Date of formation	::	May,2020
2.1 0	Bank a/c No.	::	13810110030523
2.1 1	Bank Details	::	Uco Bank Anti
2.1 2	SHG/CIG Monthly Saving	::	100/-
2.1 3	Total saving		17070/-
2.1 4	Total inter-loaning		8000/-
2.1 5	Cash Credit Limit		-----
2.1 6	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address
1	Isha	Ravinder	26	SC	Agriculture	Sabhar
2	Urmila	Kalam Singh	31	SC	Agriculture	Sabhar
3	Ritu	Anil	25	SC	Agriculture	Sabhar
4	Nisha	Deep Bharti	38	SC	Agriculture	Sabhar
5	Jina Devi	Shivsaran	40	SC	Agriculture	Sabhar
6	Maina Devi	Sukh Ram	60	SC	Agriculture	Sabhar
7	Rumti Devi	Roop Dass	44	SC	Agriculture	Sabhar
8	Bimla Devi	Dhian Singh	58	SC	Agriculture	Chhajpur
9	Meera Devi	Busher Chand	45	SC	Agriculture	Chhajpur
10	Rachna	Ramesh	36	SC	Agriculture	Chhajpur
11	Roshani	Chander Mohan	32	SC	Agriculture	Sabhar

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-Sarswatanagar-Rohru—14kmtrs
3.4	Name of main market & distance	::	Anti 6 Kmtrs, Rohru—34 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 – Sabhar , Chhajpur etc. Institutions nearby---Senior Secondary, Sub-Tehsil, College etc.

4. Executive Summary

Cutting and tailoring income generation activity has been selected by Ekta 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	11	6000	66000
2	Interlock Machine	1	6000	6000
3	Tailor Scissor	11	500	5500
4	Tailoring Ruler Set	11	600	6600
5	Sewing Tailor Tape	11	100	1100
6	Iron Press	3	700	2100
7	Almirah	3-4	LS	10000
8	Hanger	3 set	400	1200
9	Chairs, Table etc	Approx	LS	5000
Total Capital Cost (A) =				103500

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	4000
3	Rent	Month			1000
4	Other (stationary, electricity bill, transportation, machine repair)	Month			1000
Total Recurring Cost (B)					8000

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	8000
2	10% depreciation annually on capital cost	800
Total		8800

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	800
2	Total Recurring Cost	8000
3	Total Stitched Suit per month	160 (approx quantity)
4	Selling Price of Stitched Suit (per suit)	250
5	Income generation (160*250)	40,000

6	Net profit (40000 - 8800)	31200 ✓
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

Fund requirement No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	103500	77625	25875
2	Total Recurring Cost	8000	0	8000
3	Trainings	50000	50000	0
	Total	161500	127625	33875

Note-

- **Capital Cost** - 75% of capital cost to be covered under the Project being SC group
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

12. Sources of fund:

Project support;	<ul style="list-style-type: none"> • 75% 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"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	

13. 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

14. 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 not 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.

15. 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 projection.

16. Remarks

Group members Photos-

Group Members Photo



Resolution-cum-Group Consensus Form

It is decided in the General House meeting of the group, ~~Jai Sabharasu Devta meeting~~ held on 5/09/2020 at Sabhar 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).

JSL

Signature of Group Pradhan

Ranjit

Signature of Group Secretary

President
Jai Sabharasu Devta Self Help
Group Chhajpur Valley Vill. Sabhar
Teh. Jubbal Distt. Shimla H.P.

Secretary
Jai Sabharasu Devta Self Help
Group Chhajpur Valley Vill. Sabhar
Teh. Jubbal Distt. Shimla H.P.

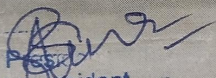
Business Plan Approval by VFDS

...Jai Sabharwal Dev 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).....1,61,500-00.....has been
submitted by this group on dated.....and this business plan has been
approved by VFDS Chhajpur Valley VFDS.

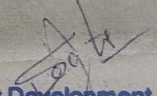
Business Plan with SHG resolution is being submitted to DMU through FTU for
further action, please.

Thank you

Signature of VFDS Pradhan


Village Pradhan
Village Forest Development Society
Chhajpur Valley G. P. Anti

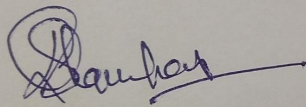
Signature of VFDS Secretary


Secretary
Village Forest Development Society
Chhajpur Valley G. P. Anti

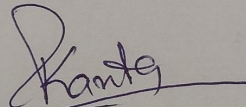
Name and Signature of Authorized Signatories

<p>1 Sh. Sunny Sharma President VFDS Chhajpur Valley</p>	<p>2 Smt Isha President SHG Jai Sabharsu Devta Jai Sabharsu Devta Self Help Group Chhajpur Valley Vill. Sabhar Teh. Jubbal Distt. Shimla H.P.</p>
<p>3 Sh. Ashok Kumar Negta. Sec VFDS Chhajpur Valley</p>	<p>4 Smt Usmila Sec SHG Jai Sabharsu Devta.</p>
<p>President Village Forest Development Society Chhajpur Valley G. P. Anti</p>	<p>Secretary Village Forest Development Society Chhajpur Valley G. P. Anti</p>
<p>Secretary Usmila Jai Sabharsu Devta Self Help Group Chhajpur Valley Vill. Sabhar Teh. Jubbal Distt. Shimla H.P.</p>	

Submitted to DMU through FTU

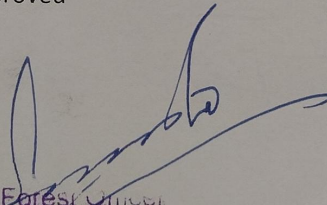


Name and Signature of FTU Officer
Range Forest Officer
Saraswati Nagar



Name and 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 and Signature of DMU officer