



Buissness Plan

Making of Traditional Jackets & Topi

ARADHYA Self Help Group (Kalingcha Sub Committee)



Biodiversity Manegment Committee
Sub-committee
Gram Panchayat
Field Technical unit
Divisional Manegment unit

Old Manali
Kalingcha
Old Manali
Wildlife Range Manali
Wildlife Division Kullu

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

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1. Background

Cutting and tailoring center by SHG Aaradhya will be located at village Kalingcha P.O. Manali Tehsil Manali, Distt. Kullu HP. The small villages surrounding Kalingcha for which this cutting and tailoring centre will cater for. This centre will provide excellent service and guide the customers about what suits them the best to provide them the product that mark the highest level of satisfaction and comfort for them.

2. Description of SHG/CIG

2.1	SHG/CIG Name	::	Aaradhya
2.2	VFDS / BMC	::	Old Manali
2.3	Range	::	Manali (WL)
2.4	Division	::	Kullu(WL)
2.5	Village	::	Kalingcha
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	15
2.9	Date of formation	::	17/06/2022
2.10	Bank a/c No.	::	100
2.11	Bank Details	::	Canara Bank Manali
2.12	SHG/CIG Monthly Saving	::	110053855933
2.13	Total saving		5590
2.14	Total inter-loaning		
2.15	Cash Credit Limit		
2.16	Repayment Status		

3. Beneficiaries Detail:

Sr.No	Name	Father/Husband Name	Age	Category	Income Source	Address	Contact Detail
1.	Hemlata	Rewat Ram	35	SC	agriculture	Kalingcha	8627885707
2.	Nokhi Devi	Puran Chand	38	General	agriculture	Kalingcha	9015399310
3.	Rita Devi	Chuni Lal	33	General	agriculture	Kalingcha	9882513805
4.	Savitri	Anand Thakur	39	General	agriculture	Kalingcha	8580990274
5.	Preeti	Raj Kumar	31	General	agriculture	Kalingcha	9805299839
6.	Sushma	Ved Ram	42	SC	agriculture	Kalingcha	8894421875
7.	Manjubala	Maan Chand	32	SC	agriculture	Kalingcha	9882197822
8.	Sushma	Krishan Chand	32	SC	agriculture	Kalingcha	8679639761
9.	Tripta Devi	Rakesh Kumar	39	ST	agriculture	Kalingcha	8894915697
10.	Sonia	Lekh Raj	29	General	agriculture	Kalingcha	9816846723
11.	Kiran bala	Pyare Ram	23	General	agriculture	Kalingcha	9736641005
12.	Binta Devi	Sanjay Kumar	35	General	agriculture	Kalingcha	8219701415
13.	Dimpal Thakur	Chaman Lal	31	General	agriculture	Kalingcha	9418266654
14.	Nirmala	Yashpal	42	SC	agriculture	Kalingcha	8580479601
15.	Pinki Devi	Ramesh Kumar	50	ST	agriculture	Kalingcha	8626804668

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	50 Km
3.2	Distance from Main Road	::	1 Km
3.3	Name of local market & distance	::	Kullu 50 KM approx. Bhuntar 60 KM approx
3.4	Name of main market & distance	::	Kullu 50 KM approx. Bhuntar 60 KM approx Manali 5 KM approx
3.5	Name of main cities & distance	::	Patlikul 30 KM approx.
3.6	Name of places/locations where product will be sold/ marketed	::	Bhuntar , Kullu, Manali, Patlikul

5. Management

Cutting and tailoring centre by SHG Aaradhya have 15 women members and they will have individual sewing machines and will hire a room in the village to execute their plan and work in a collective manner. Before the start of the actual work in the centre all the members will be imparted a short term capsule course for training them in cutting and tailoring under some professional trainers.

6. Customers

The primary customers of our centre will mostly be ladies and some cloth merchants around village Kalingcha but later on this business can be scaled up by catering to nearby small townships.

7. Target of the centre

The centre primarily aims at to provide unique modern and high class stitching service to the residents of Kalingcha village in particular and all other residents of nearby villages.

This centre will ensure to become the most renowned stitching centre with quality work in its area of operation in coming years.

8. The reason to start this business

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

9. The initial stage to start the business

The SHG Aaradhyia will hire a spacious room to house the 15 members along with their equipments at a centrally located place which will be easily accessible to all the members. The detailed requirement along with financial projection to start up the project will be as under:

1. Room rent =2000 / month
2. Sewing machine with foot pedal= 15 @ 8000= 1,20,000
3. Room carpet 1 @ =1500
4. Cutting scissors = 15 @ 450 =6,750
5. Tailors scale = 15 @200 =3000
6. Measuring tape = 15 @ 100 = 1500
7. Marking material Chalk = 100
8. Iron = 6 no's. 700 = 4200
9. Sewing thread different colours = 4 pkt @ 500 =2000
10. Oiling pippet = 12 no's. 100=1200

10. Some salient features to attract customers

- The center will ensure stitching of the traditional, non- traditional fancy, daily use modern and stylish dresses
- Emphasis will be on stitching fancy and simple clothes for women and children
- The centre will repair all types of defects and ensure that no customer go unattended.
- Later on the SHG may scale up their business by going into readymade garments sale-purchase.

11. Marketing analysis of cutting & tailoring business

This is the most important factor which will ensure the success of our business. A detailed analysis and market survey of the command area is essential ingredient and it will give us the overview of our targeted customers and the members of the group will know the latest demands and trends.

12. Business targets

This SHG Aaradhya will broadly aim at becoming the best stitching centre in the area and nearby villages. Our goal will be to scale up the business gradually and transform it into profit making unit within next 3-5 years.

13. Financial forecast/ projections

The final rather foremost step to start up the business is to make a financial plan to determine the cost to run the business and it should also cover the business profit which the SHG is going to earn in nutshell a cost benefit analysis is required to be projected.

14. Description of Economics:

A. CAPITAL COST				
Sr. No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing machine with tool pedal	15	8000	1,20,000
3	Room carpet	01	1500	1500
4	Cutting scissors	15	450	6,750
5	Tailor's scale	15	200	3000
6	Measuring tape	15	100	1500
7	Interlocking machine	01	7000	7000
8	Hangers	15	100	1500
9	Counter table along with wardrobe inbuilt	01	8000	8000
10	Stools	15	500	7,500
11	Iron	06	700	4200
	Total Capital Cost (A) =			1,60,950
B. RECURRING COST				
Sr. No	Particulars	Quantity	Price	Total Amount (Rs)
1	Room rent	1	2000	2000
2	Marking material chalk etc.	L/S	L/S	100
3	Sewing thread of different colours	04 m	500	2000
4	Oiling pippet	15	100	1500

5.	Buttons different types	1 box	1000	1000
6.	Bukerem	20m	50	1000
7.	Misc. expenditure (i.e. electric bills, repair of machines, etc.)	L/S	L/S	1000
Total Recurring Cost (B)				8,600

15. Income projections:

To start with it is estimated that each member will stitch one ladies suit in a day complete in all respect. The stitching charges as on today for basket is approximately 500. On an average the 15 members of group may stitch 300 jacket or Topi in a month to be on safer side and keeping in view the other household obligations of the members of group. Therefore the total output of the group is estimated $500 \times 300 = \text{Rs } 1,50,000/-$ only.

16. Analysis of Income and Expenditure (Monthly):

Sr. No.	Particulars	Expenditure / month (Rs)	Income per month (Rs)
1.	10% Depreciation on capital cost i.e. 1342	1342	
2.	Total Recurring Cost	8600	
3.	Total	9942	1,50,000
4.	Net Profit (150000 - 9942)	140058	
5.	Distribution of Net Profit	<ul style="list-style-type: none"> • Profit will be distributed equally among all the group members. • Part of the profit will be used for further investment in IGA 	

17. Fund flow in the group:

Sr. No.	Particulars	Total Amount (Rs)	Project contribution 50 %	SHG contribution 50%
1	Total capital cost	1,60,950	80,475	80,475
2	Total Recurring Cost	8600	0	8600
3	Trainings	60000	60000	0
	Total outlay	2,29,550	1,40,475	89,075

Note-

- **Capital Cost** – 50% of the total capital cost will be borne by the Project
- **Recurring Cost** – The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** – Total cost to be borne by the Project

18. Sources of funds and procurement:

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 accounts a revolving fund• Trainings/capacity building/ skill up-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all formalities.
SHG contribution	<ul style="list-style-type: none">• 50% of capital cost to be borne by SHG.• Recurring cost to be borne by SHG	

19. 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

20. 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.

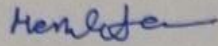
21. Monitoring Method –

- Social Audit Committee of the VFDS/BMCs 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.

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Aradhya
held on 3/06/2022 at old Manali that our group will undertake the
Tapi & Jacket as Livelihood Income Generation Activity under the Project for
Implementation of Himachal

Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

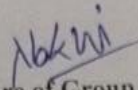


Secretary

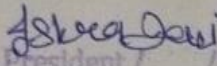
Aradhya Self Help Group

Signature of Group President
V.P.O. Old Manali,

Distt. Kullu (H.P.)-175131



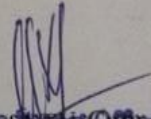
Signature of Group Secretary



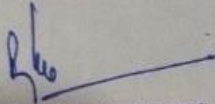
President / Treas.

Signature of President BMCach

Teh. Manali Distt. Kullu (H.P.)




Signature of Range Officer RFO
Wild Life Range Manali



ASSISTANT CONSERVATOR of Forest
Wild Life Division KULLU

Approved


Divisional Management Unit Officer
Divisional Forest Officer, Cum-
Wild Life Division, Kullu
Kullu, District Kullu.

Member of Aradhya Self Help Group :

 <p>Sushma</p>	 <p>Manju Bala</p>	 <p>Sonia</p>	 <p>Hemlata</p>
 <p>Nirmala</p>	 <p>Kiranbala</p>	 <p>Tripta Devi</p>	 <p>Sushma</p>
 <p>Binta Devi</p>	 <p>Savitri Devi</p>	 <p>Nokhi</p>	 <p>Rita Devi</p>
 <p>Priti</p>	 <p>Dimple</p>		

Prepared by:

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