

BUSINESS PLAN

INCOME GENERATING ACTIVITY - CUTTING AND TAILORING BY KHUSHBOO - Self Help Group MELTHI



SHG/CIG Name	::	Khushboo
VFDS Name	::	Jai Jaga Mata vfds Maltheshwari
Range	::	Jubbal
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

1	SHG/CIG Name	::	Khushboo
2	VFDS	::	Jai Jaga Mata vfds Maltheshwari
3	Range	::	Jubbal
4	Division	::	Rohru
5	Village	::	Melthi
6	Block	::	Sheel
7	District	::	Shimla
8	Total No.of Members in SHG	::	11 - females
9	Date of formation	::	16/05/2022
10	Bank a/c No.	::	41533996054; IFSC:SBIN0007304
11	Bank Details	::	SBI Melthi
12	SHG/CIG Monthly Saving	::	100/-
13	Total saving		5000/-
14	Total inter-loaning		---
15	Cash Credit Limit		--
16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age /yrs	Category	Income Source	Address
1	Pushpa Dharta	Pradeep Kumar	51	General	Agriculture	Melthi
2	Kritika Dutta	Lucky Dutta	27	General	Agriculture	Melthi
3	Rashwanti Dutta	Brij Lal	47	General	Agriculture	Melthi
4	Sunila	Prem Singh Dutta	61	General	Agriculture	Melthi
5	Kalpana	Khem Singh	40	General	Agriculture	Melthi
6	Seema	GyanSingh	47	General	Agriculture	Melthi
7	Suman	OmPrakash	37	General	Agriculture	Melthi
8	Reenu	Vipin	34	General	Agriculture	Melthi
9	Sharda sharma	Pankaj	30	General	Agriculture	Melthi
10	Asha devi	Krishan chand	47	General	Agriculture	Melthi
11	Sonia	Surinder	34	General	Agriculture	Melthi

3. Geographical details of the Village

3.1	Distance from the District HQ	::	120 Km
3.2	Distance from Main Road	::	200 Mtrs.
3.3	Name of local market & distance	::	Melthi 2.5km
3.4	Name of main market & distance ::		Rohru—30 Km
3.5	Name of main cities & distance	::	Rohru - 30km
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered - Kalgaon , Melthi.

4. Executive Summary

Cutting and tailoring income generation activity has been selected by Jai Lankra Veer 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 the 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	::	Melthi, Sheelghat, Jubbal, Rohru 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

- a. Skill based
- b. Demand driven
- c. 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.

- a. Some group members will involve in Pre-Production process (i.e- procuring of raw material etc.)
- b. Some group members will involve in Production process.
- c. 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	10	5500	55,000
3	Tailor Scissor	10	500	5,000
4	<u>Interlock machine</u>	1	6000	6,000
5	Sewing Tailor Tape	10	200	2,000
6	Iron Press	10	700	7,000
7	Almirah	1	LS	5,000
8	Hanger	3 set	400	1200
9	Chairs, Table etc	Approx	LS	6000
Total Capital Cost (A) =				87,200

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. N O	Particulars	Amount (Rs)
1	Total Recurring Cost	10000
2	10% depreciation annually on capital cost	727
	Total	10,727

D. Stitched Suit price (per suit)					
Sr.N O	Particulars	Unit	Quantity	Amount (Rs)	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	40-500	

11. Analysis of Income and Expenditure (Monthly):

Sr.N O	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	727
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 - 10727)	39,273
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.N O	Particulars	Total Amount (Rs)	Project contribution	SHG Contribution
1	Total capital cost	87,200	65,400	21,800
2	Total Recurring Cost	10000	0	10000
3	Trainings	50000	50000	0
	Total	1,47,200	1,15,400	31,800

Note:

- **Capital Cost** - 75% 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">· 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 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:

- a. Team work
- b. Quality control
- c. Packaging and Marketing
- d. 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.

- a. 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.
- b. In term loans, the repayment must be made as per the repayment schedule in the banks.

16. Monitoring Method -

- a. 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.
- b. 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.

17. Individual Photos Of Members :



SEEMA



RASHWANTI



PUSHPA



KALPNA



ASHA DEVI



SHARDA



KRITIKA



SUNILA



SUMAN



REENU



SONIYA

18. **GROUP PHOTO OF MEMBERS:-**



BUSINESS PLAN APPROVED BY VFDS

Khushboo Self help 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) *1,47,200* has been submitted by this group on dated *20-12-2022* and this business plan has been approved by *Jai Jaga Mata* VFDS *Malleshwari*

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

Thank you

President *[Signature]*
Jai Jaga Mata Village Forest
Dev. Society Malleshwari
G.P. Katlah Te. Rohru
Distt. Shimla H.P.

Signature Of VFDS President

[Signature]

Signature Of VFDS Secretary

RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group *Khushboo* held on *16-05-2022* at *Melthi* 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).

खुशबू स्वयं सहायता समूह
प्रधान *Kokki* सचिव

Signature of Group President

खुशबू स्वयं सहायता समूह
प्रधान *Sharda* सचिव

Signature of Group Secretary

NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

S.No.	NAME	DESIGNATION	SIGNATURE
1.	Sh Kalyan Singh Dutta	Vfds president	<i>Kalyan</i> President Jai Jaga Mata Village FC D.M.U. Society Malleshwar G.P. Katlah Te. Rohru Distt. Shimla H.P.
2.	Sh. Rohit Dutta	Vfds Secretary	<i>Rohit</i>
3.	Smt. Kailika Dutta	Shg president	<i>Kailika</i>
4.	Smt. SHARDA	Shg secretary	<i>Sharda</i> स्वयं सहायता समूह प्रधान सचिव

Submitted to DMU through FTU

[Signature]
Range Forest Officer
Jubbah Forest Range
Name & Signature of FTU Officer

[Signature]
Name & Signature of FTU Co-ordinator

Divisional Forest Officer
Rohru Forest Range
Approved *[Stamp]*

[Signature]
Name & Signature Of DMU Officer

