



75
आज़ादी का
अमृत महोत्सव



Business Plan

Bag+ cushion + Bedsheet Making

Bhadhadev (Bobbar Sub-committee)



Bio Diversity Management Committee
Sub-Committee
Gram Panchyat
Forest Technical Unit
Divisional Management Unit

Bobbar
Bobbar
Bobbar
Wild Life Range, Sundernagar
Wild Life Division, Kullu

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

Table of Contents

Sl. No.	Particulars	Page/s
1.	Background	3
2.	Description of SHG/CIG	3
3.	Beneficiaries Detail:	4
4.	Geographical details of the Village:	4
5.	Management	4
6.	Customers	5
7.	Target of the centre	5
8.	The reason to start this business	5
9.	The initial stage to start the business	5
10.	Some salient features to attract customers	6
11.	Marketing analysis of cutting & tailoring business	6
12.	Business targets	6
13.	Financial forecast/ projections	6
14.	Description of Economics:	7
15.	Some projections:	8
16.	Analysis of Income and Expenditure (Monthly):	8
17.	Fund flow in the group:	8
18.	Sources of funds and procurement:	9
19.	Trainings/capacity building/skill up-gradation	9
20.	Loan Repayment Schedule	9
21.	Monitoring Method	9
22.	Remarks	9

1. Background

Cutting and tailoring center by SHG Bobbar will be located at village Bobbar P.O. Jarol Distt. Mandi HP. The total households in village Bobbar 95 and 2 small village surrounding Bobbar 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	::	Badhadev Cutting & Tailoring
2.2	BMC	::	Bobber
2.3	Range	::	Sundernagar (WL)
2.4	Division	::	Kullu(WL)
2.5	Village	::	Bobber
2.6	Block	::	Sundernagar
2.7	District	::	Mandi
2.8	Total No. of Members in SHG	::	11 – females
2.9	Date of formation	::	29/06/2022
2.10	Bank a/c No.	::	87681300000051
2.11	Bank Details	::	PNB,JAROL (Distt-Mandi)
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		3500 (till date)
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
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1.	Reetadevi	Shyamlal	40	General	agriculture	Bobbar
2.	Latadevi	Shureshkumar	29	General	agriculture	Bobbar
3.	Poonam	Sita Ram	30	General	agriculture	Bobbar
4.	Hemlata	Lekh ram	37	General	agriculture	Bobbar
5.	Girama	Manojkumar	28	General	agriculture	Bobbar
6.	Pooja	Harman singh	27	General	agriculture	Bobbar
7.	Sivani	Balak ram	22	General	agriculture	Bobbar
8.	Mehandra	Shomnath	42	General	agriculture	Bobbar
9.	Babita	Roshanlal	32	General	agriculture	Bobbar
10.	Rajesvari	Erbardhas	33	General	agriculture	Bobbar
11.	Nirmala	Sonu	30	General	agriculture	Bobbar

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	34 Km
3.2	Distance from Main Road	::	14 KM
3.3	Name of local market & distance	::	Sundernagar, 14km
3.4	Name of main market & distance	::	Mandi, 34km
3.5	Name of main cities & distance	::	Mandi, 34km Sudernagar, 14km
3.6	Name of places/locations where product will be sold/ marketed	::	Mandi, Sundernagar, Nairchock

5. Management

Cutting and tailoring centre by SHG Badha Dev have 11 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 Maloh 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 Maloh 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 BhadhaDev will hire a spacious room to house the 11 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 =1500 / month
2. Sewing machine with foot pedal= 11@ 9000= 99,000
3. Room carpet 11 @ =1500
4. Cutting scissors = 11@ 450 =4950
5. Tailors scale =11@200 =2200
6. Measuring tape =11 @ 100 = 1100
7. Marking material Chalk = 100
8. Iron = 11no's. 700 = 7700
9. Sewing thread different colours = 11 pkt @ 500 =5500
10. Oiling pippet = 11no's. 50=550

10. Some salient features to attract customers

- The center will ensure stitching of the traditional, non- traditional fancy, daily use modern stylish dresses, Cushion, Bags etc

- Emphasis will be on stitching fancy and simple clothes for women and children and also make cushions and bag.
- 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 BadaDev 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 machinewith tool pedal	11	9000	99000
2	Room carpet	01	1500	1500
3	Cutting scissors	11	450	4950
4	Tailor's scale	11	200	2200
5	Measuring tape	11	100	1100
6	Interlocking machine	01	6000	6000
7	Hangers	11	100	1100
8	Iron	11	700	7700

	Total Capital Cost (A) =			1,23,550
B.	RECURRING COST			
Sr.No	Particulars	Quantity	Price	Total Amount (Rs)
1	Room rent	1	1500	1500
2	Marking material chalk etc.	L/S	L/S	100
3	Sewing thread of different colours	04 m	500	2000
4	Oiling pipette	7	50	350
5.	Misc. expenditure (i.e. electric bills, repair of machines, etc.)	L/S	L/S	1000
Total Recurring Cost (B)				4,950

15. Income projections:

To start with it is estimated that each 4 member will stitch one Bag in a day, 4 Member will make Cushion in a Day and 4 Member will make Bedsheets complete in all respect.

The charges as on today for simple bag is approximately 200 per Bag. On an average the 4 members of group may stitch 120 bags in a month Therefore the total output of the group is estimated $120 \times 200 = \text{Rs } 24000/-$ only.

The charges as on today for cushion cover is approximately 100 per cushion . On an average the 4 members of group may 240 cushion covers in a month Therefore the total output of the group is estimated $240 \times 100 = \text{Rs } 24000/-$ only.

The charges as on today for simple bedsheet is approximately 500 per Bedsheet. On an average the 4 members of group may stitch 24 bedsheets in a month Therefore the total output of the group is estimated $24 \times 500 = \text{Rs } 12000/-$ only 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 $\text{Rs } 60000/-$ only.

16. Analysis of Income and Expenditure (Monthly):

Sr.No.	Particulars	Expenditure / month (Rs)	Income per month(Rs)
1.	10% Depreciation on capital cost	1,030	
2.	Total Recurring Cost	4950	
3.	Total	5,980	60000
4.	Net Profit (60000 -5980)	54020	
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:

- **Trainings/capacity building/skill up-gradation** – Total Capital Cost - 75% of the total capital cost will be borne by the Project
- **Recurring cost** – The entire cost will be borne by the SHG/CIG.

Sr.No	Particulars	Total Amount (Rs)	Project contribution 75%	SHG contribution 25%
1	Total capital cost	1,23,550	92,662.5	30,887.5
2	Total Recurring Cost	4950	0	4950
3	Trainings	60000	60000	0
	Total outlay	188,500	152,662.5	35837.5

18.Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"> • 75% of capital cost will be utilized for purchase of machines. • UptoRs. 1 lakh will be parked in the SHG bank account as a revolving fund • Trainings/capacity building/skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
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SHG contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	
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15. 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

16. **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.

17. Monitoring Method –

- Social Audit Committee of the VFDS/ BMC 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.

Remarks

Resolution-CUM-Group-consensus Form

It is decided in the General house meeting of the Group Bhabha Dev SHG held on 18-10-2022 at Bobbar that our group will undertake the Cutting and tailoring Livelihood Income Generation Activity under the project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

प्रधान Lata Devi सचिव
जय बाहा देव बाहावता समूह
Signature of Group President
प.ओ. सुन्दरनगर, मण्डी (हि.प्र.)

जय बाहा देव बाहावता समूह
साथ बोबर, मण्डी (हि.प्र.)
Signature of Group Secretary

President Stuti
The Bobar, Bio Diversity
Management Committee
Village Bobar, P. O. Jarol
Tushil, Sundernagar, Mandi (H.P.)

Signature of CUM-REO
Range Forest Officer
Wildlife Range
Sundernagar

B.O. Bober
Treasurer
B.O. Bober

A.P.P.
Wild Life Divisor
Kullu [H.P.]

Approved

[Signature]
Divisional Management Unit Officer-CUM -
Divisional Forest Officer, Wild Life Division,
Kullu, District Kullu .

Group members Photos



Pooja (Member)



Latu (Member)



Poonam (Member)



Mehendra (Member)



Shivani (Member)



Garima (Member)



Babita (Member)



Rajeshwari (Member)



Nirmladevi (Member)



Reetadevi (Member)



Hemlata (Member)

