



75
आज़ादी का
अमृत महोत्सव



Business Plan

Cutting and Tailoring

Mahamaya (Maloh-I Sub-committee)



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

Maloh
Maloh-I
Maloh
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 Mahamaya will be located at village Maloh P.O. Maloh Distt. Mandi HP. The total households in village Maloh 35and 1 small village surrounding Maloh 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 | :: | Mahamaya Cutting & Tailoring |
| 2.2 | BMC | :: | Maloh -I |
| 2.3 | Range | :: | Sundernagar (WL) |
| 2.4 | Division | :: | Kullu (WL) |
| 2.5 | Village | :: | Maloh |
| 2.6 | Block | :: | Sundernagar |
| 2.7 | District | :: | Mandi |
| 2.8 | Total No. of Members in SHG | :: | 12– females |
| 2.9 | Date of formation | :: | 16/01/2022 |
| 2.10 | Bank a/c No. | :: | 7314000100032946 |
| 2.11 | Bank Details | :: | PNB,Maloh (Distt-Mandi) |
| 2.12 | SHG/CIG Monthly Saving | :: | 100 |
| 2.13 | Total saving | | 7200 (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 |
|--------|----------------|---------------------|-----|----------|---------------|---------|
| 1. | Tara devi | Naresh kumar | 31 | General | agriculture | Maloh-I |
| 2. | Saroj kumari | Dharpal | 33 | General | agriculture | Maloh-I |
| 3. | Gorja devi | Devkinandan | 40 | General | agriculture | Maloh-I |
| 4. | Dimple devi | Chaman lal | 43 | General | agriculture | Maloh-I |
| 5. | Pawana devi | Rajender kumar | 38 | General | agriculture | Maloh-I |
| 6. | Saraswati | Hirasingh | 30 | General | agriculture | Maloh-I |
| 7. | Bhima devi | Sohan lal | 47 | General | agriculture | Maloh-I |
| 8. | Narmda devi | Nagender | 49 | General | agriculture | Maloh-I |
| 9. | Rewati | Dhani ram | 42 | General | agriculture | Maloh-I |
| 10. | Savitri sevi | Lakshman | 42 | General | agriculture | Maloh-I |
| 11. | Kaushalya devi | Shyamlal | 43 | General | agriculture | Maloh-I |
| 12. | Meena devi | Sohan lal | 38 | General | agriculture | Maloh-I |

4. Geographical details of the Village:

| | | | |
|-----|---|----|---------------------------------|
| 3.1 | Distance from the District HQ | :: | 25 Km |
| 3.2 | Distance from Main Road | :: | 7 KM |
| 3.3 | Name of local market & distance | :: | Sundernagar, 7km |
| 3.4 | Name of main market & distance | :: | Mandi, 25km |
| 3.5 | Name of main cities & distance | :: | Mandi, 25km Sundernagar, 7km |
| 3.6 | Name of places/locations where product will be sold/ marketed | :: | Mandi |

5. Management

Cutting and tailoring centre by SHG Mahamaya have 12 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 of the actual work in the centre all the members will be imparted a short term capsule course for training then in cutting and tailoring under some professional trainers.

6. Customers

The primary customers of our centre will mostly be some cloth merchants around village Maloh-I 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-I 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 Mahamaya will hire a spacious room to house the 10 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= 12@ 8000= 96000
3. Room carpet 1 @ =1500
4. Cutting scissors = 12 @ 250 =3000
5. Tailors scale =12 @200 =2400
6. Measuring tape =12@ 50 = 600
7. Marking material Chalk = 100
8. Iron = 12 no's. 700 = 8400
9. Sewing thread different colours = 5pkt @ 500 =2500
10. Oiling pippet = 12no's. 50=600

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 Mahamaya 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 project

14. Description of Economics:

| A. CAPITAL COST | | | | |
|-----------------|-------------------------------|----------|------------|--------------------|
| Sr.No | Particulars | Quantity | Unit Price | Total Amount (Rs.) |
| 1 | Sewing machinewith tool pedal | 12 | 9000 | 108,000 |
| 2 | Room carpet | 01 | 1500 | 1500 |
| 3 | Cutting scissors | 12 | 450 | 5400 |
| 4 | Tailor's scale | 12 | 200 | 2400 |
| 5 | Measuring tape | 12 | 50 | 600 |
| 6 | Interlocking machine | 01 | 6000 | 6000 |

| | | | | |
|---------------------------------|---|-----------------|--------------|--------------------------|
| 7 | Hangers | 12 | 100 | 1200 |
| 8 | Stools | 12 | 500 | 6000 |
| 9 | Iron | 10 | 700 | 8400 |
| | Total Capital Cost (A) = | | | 139,500 |
| 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 pippet | 10 | 50 | 500 |
| 5. | Buttons different types | 2 box | 1000 | 2000 |
| 6. | Bukerem | 30m | 50 | 1500 |
| 7. | Misc. expenditure (i.e. electric bills, repair of machines, etc.) | L/S | L/S | 1000 |
| Total Recurring Cost (B) | | | | 8600 |

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 Suit 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 120 cushion covers in a month Therefore the total output of the group is estimated $120 \times 100 = \text{Rs } 12000/-$ only.

The charges as on today for Suit is approximately 300 per suit. On an average the 4 members of group may stitch 120 suit in a month Therefore the total output of the group is estimated $120 \times 300 = \text{Rs } 36000/-$ only

Therefore the total output of the group is estimated Rs 72000/- only.

16. Analysis of Income and Expenditure (Monthly):

| Sr.No. | Particulars | Expenditure / month (Rs) | Income per month(Rs) |
|--------|----------------------------------|---|----------------------|
| 1. | 10% Depreciation on capital cost | 1163 | |
| 2. | Total Recurring Cost | 8600 | |
| 3. | Total | 9763 | 72000 |
| 4. | Net Profit (72000 - 9763) | 62,237 | |
| 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 75% | SHG contribution 25% |
|-------|----------------------|-------------------|--------------------------|----------------------|
| 1 | Total capital cost | 1,39,500 | 1,04,625 | 34,875 |
| 2 | Total Recurring Cost | 8,600 | 0 | 8,600 |
| 3 | Trainings | 60,000 | 60,000 | |
| | Total outlay | 2,08,100 | 1,64,625 | 43,475 |

Note-

- **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.
- **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"> • 75% of capital cost will be utilized for purchase of machines. • Upto Rs. 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. |
| SHG contribution | <ul style="list-style-type: none"> • 25% 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/ 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 SHG Mahamaya held on 24-06-22 at Maloh-T that our group will undertake the Cutting and Tailoring as Livelihood Income Generation Activity under the project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (HICA assisted).

प्रधान [Signature] सचिव
महामाया स्वयं सहायता समूह
मलोट-1, सुन्दरनगर (हि०प्र०)
Signature of Group President

प्रधान [Signature] सचिव
महामाया स्वयं सहायता समूह
मलोट-1, सुन्दरनगर (हि०प्र०)
Signature of Group Secretary

प्रधान Hemichud
जैव विविधता प्रबंधन उप समिति
मलोट-1, सुन्दरनगर (हि०प्र०)
Signature of President

[Signature]
Signature of ETD-CUM-RFO
Range Forest Officer
W. Forest Division
S. Forest Division

[Signature]
Treasurer
B. O. Bober

[Signature]
A.C.F.
Wild Life Division
Kullu (H.P.)

Approved

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

Group members photo

| | | | |
|---|---|--|---|
|  |  |  |  |
| Tara Devi (Member) | SavitriDevi (Member) | DimpleDevi (Member) | Rewati Devi (Member) |
|  |  |  |  |
| Sarswati Devi (Member) | Pawana devi (Member) | Gaurja Devi (Member) | Narvda Devi (Member) |
|  |  |  |  |
| Meena Devi (Member) | BhimaDevi (Member) | Saroj (Member) | Koshaly Devi (Member) |

Prepared by: Priya Thakur (SMS)

Prem Lata (FTU Co-ordinator)

