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आज़ादी का
अमृत महोत्सव



Business Plan

Cutting and Tailoring

Radhe Shayam (Nalini Bhardrolu Sub-BMC)



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

Nalini Bhardrolu
Nalini Bhardrolu
Maloh
Wild Life Range, Sundernagar
Wild Life 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 Radhe Syham will be located at village Bhadrolu P.O. Maloh Distt. Mandi HP. The total households in village Maloh 40 and 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	::	Radhe SyhamCutting & Tailoring
2.2	BMC	::	Nalini Bhadrolu
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	::	8 females
2.9	Date of formation	::	24/06/2022
2.10	Bank a/c No.	::	7314000100033121
2.11	Bank Details	::	PNB,MALOH (Distt-Mandi)
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		501 (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.	Parvati	Mohan lal		ST	agriculture	Nalini Bhadrolu
2.	Hardeyi	Chaman lal		ST	agriculture	Nalini Bhadrolu
3.	Meena kumara	Himat kumar		ST	agriculture	Nalini Bhadrolu
4.	Khimi devi	Duryodhan		ST	agriculture	Nalini Bhadrolu
5.	Savki devi	Girdhari lal		ST	agriculture	Nalini Bhadrolu
6.	Uma vati	Sarvan kumar		ST	agriculture	Nalini Bhadrolu
7.	Pdhma devi	Naresh kumar		ST	agriculture	Nalini Bhadrolu
8.	Kanta devi	Liladhar		ST	agriculture	Nalini Bhadrolu

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	39 Km
3.2	Distance from Main Road	::	14 KM
3.3	Name of local market & distance	::	Sundernagar, 14 km
3.4	Name of main market & distance	::	Mandi, 39 km
3.5	Name of main cities & distance	::	Mandi,39km Sundernagar, 14km
3.6	Name of places/locations where product will be sold/ marketed	::	Mandi

5. Management

Cutting and tailoring centre by SHG Radhe Syam have 08 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 Radhe Shyam will hire a spacious room to house the 08 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= 8@ 9000= 72000
3. Room carpet 1 @ =1500
4. Cutting scissors = 8 @ 250 =2000
5. Tailors scale =8@200 =1600
6. Measuring tape =8 @ 50 =400
7. Marking material Chalk = 100
8. Iron = 8 no's. 700 = 5600
9. Sewing thread different colours = 4 pkt @ 500 =2000
10. Oiling pippet = 8no's. 50=400

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 Rdahe shyam 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	8	9000	72000
2	Room carpet	01	1500	1500
3	Cutting scissors	8	450	3600
4	Tailor's scale	8	200	1600
5	Measuring tape	8	50	400
6	Interlocking machine	01	6000	6000
7	Hangers	8	100	800
8	Counter table alongwith wardrobe inbuilt	01	8000	8000
9	Stools	8	500	4000
10	Iron	8	700	5600

	Total Capital Cost (A) =			103,500
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 pipette	8	50	400
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)				7000

15. Income projection

To start with it is estimated that each 3 member will stitch one bag in a day , 3 Member will make cushion in a day and 2 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 3 members of group may stitch 90 bags in a month Therefore the total output of the group is estimated $90*200=18000/-$ only

The charges as on today for cushion cover is approximat 200 per cushion. On an average the 3 members of group may 90 cushion covers in a month Therefore the total output of the group is estimated $90 *200 = 18000/-$ only .

The charges as on today for simple bedsheet is approximately 500 per bedsheet. On an average the 2 members of group may stitch 10 bedsheets ‘ in a month Therefore the total output of the group is estimated $10*500 = RS 5000/-$ 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 Rs 41000 /- only.

16. Analysis of Income and Expenditure (Monthly):

Sr.No.	Particulars	Expenditure / month (Rs)	Income per month(Rs)
1.	10% Depreciation on capital cost $130,500/12*10$	863	
2.	Total Recurring Cost	7000	
3.	Total	7863	41000
4.	Net Profit (41000 - 7863)	33,137	
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	1,03,500	77,625	10,350
2	Total Recurring Cost	7000	0	7000
3	Trainings	60,000	60,000	0
	Total outlay	1,70,500	1,37,625	17,350

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 Rashmi Shyam SHG held on 07-06-2022 at Halni Bhabra 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 (JICA assisted).

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Signature of Group President
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मण्डी बहावलपुर, सुन्दरनगर (हि.प्र.)

प्रधान Harleen सचिव
Signature of Group Secretary
मण्डी बहावलपुर, सुन्दरनगर (हि.प्र.)

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Range Forest Officer
Signature of Range RFO
Sundernagar

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A. C. F.
Wild Life Division
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Approved B.O. Bober
Treasurer

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

Group Members Photos:



Khimi devi (Member)



Meena devi (Member)



Kanat (Member)



Sewaki Devi (Member)



Padma Devi (Member)



Uma vati (Member)



Hardeyi (Member)



Parwati Devi (Member)

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