



75
आज़ादी का
अमृत महोत्सव



Business Plan

Beg+ Cushions+ suit

Namo Narayana Nalni-Bhadrolu Sub-committee)



Bio Diversity Management Committee
Sub-Committee
Gram Penchayt
Forest Technical Unit
Division Management Unit

Nalni Bhadrolu
Nalni Bhadrolu
Maloh
Wild Life Range, Sundernager
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 center	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.	Come 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 Namo Narayana will be located at village Nalni P.O. Maloh Distt.Mandi HP. The total households in village Nalni 137 and 2 small village surrounding Maloh for which this cutting and tailoring center will cater for. This center 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	::	Namo Narayan Cutting & Tailoring
2.2	BMC	::	Nalni -Bhadrolu
2.3	Range	::	Sudernagar(WL)
2.4	Division	::	Kullu(WL)
2.5	Village	::	Nalni
2.6	Block	::	Sundernagar
2.7	District	::	Mandi
2.8	Total No. of Members in SHG	::	11 - females
2.9	Date of formation	::	24/06/2022
2.10	Bank a/c No.	::	7314000100033051
2.11	Bank Details	::	PNB ,Maloh (Distt-Mandi)
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		4401 (till date)
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repaymnt Status		--

3. Beneficiaries Detail:

Sr. No	Name	Father/Husband Name	Age	Category	Income Source	Address
1.	Spna kumari	Maan singh	41	General	agriculture	Nalni
2.	Veena Devi	Prdeep kumar	37	General	agriculture	Nalni
3.	Bandana Devi	Mukesh Kumar	32	General	agriculture	Nalni
4.	Kiran kumari	Dharmpal	34	General	agriculture	Nalni
5.	Mamta Devi	Utam Chand	38	General	agriculture	Nalni
6.	Kamla Devi	Dharmpal	36	General	agriculture	Nalni
7.	Sonu Devi	Hemraj	38	General	agriculture	Nalni
8.	Himachali Devi	Ramesh kumar	45	General	agriculture	Nalni
9.	Nirmla Devi	Hemraj	37	General	agriculture	Nalni
10.	Geeta Devi	Deena nath	35	General	agriculture	Nalni
11.	Ganga Devi	Dharm singh	33	General	agriculture	Nalni

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	25 Km
3.2	Distance from Main Road	::	24KM
3.3	Name of local market & distance	::	Sundernagar, 24km
3.4	Name of main market & distance	::	Mandi, 25km
3.5	Name of main cities & distance	::	Mandi, 25 Sundernager, 24
3.6	Name of places/locations where product will be sold/ marketed	::	Mandi

5. Management

Cutting and tailoring center by SHG Namo Narayan 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 center 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 center will mostly be ladies and some cloth merchants around village Nalni but later on this business can be scaled up by catering to nearby small townships.

7. Target of the centre

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

This center will ensure to become the most renowned stitching center 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 Nalni will hire a spacious room to house the 11 members along with their equipment's 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 @ 10000 = 110000
3. Cutting scissors = 11 @ 250 = 2750
4. Tailors scale = 11 @ 200 = 2200
5. Measuring tape = 11 @ 50 = 550
6. Marking material Chalk = 100
7. Iron = 11 no's. 700 = 7700
8. Sewing thread different colours = 11 pkt @ 500 = 5500
9. Oiling pippet = 11 no's. 50 = 550

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 center 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 Namo Narayan 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	Ambrella Sewing machine with tool pedal	11	10000	110000
3	Cutting scissors	11	450	4950
4	Tailor's scale	11	200	2200
6	Interlocking machine	01	8000	8000
9	Iron	11	700	7700
	Total Capital Cost (A) =			1,32,850

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	7	50	350
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)				6950

15. Income projections:

The charges as on today for Bag is approximately 150 per Bag. On an average the 4 members of group may 120 bags in a month Therefore the total output of the group is estimated $120 \times 150 = \text{Rs } 18000/-$ only.

The charges as on today for cushion cover is approximately 100 per cushion. On an average the 4 members of group may 480 cushion covers in a month Therefore the total output of the group is estimated $480 \times 100 = \text{Rs } 48000/-$ only.

The charges as on today for Suit is approximately 300 per suit. On an average the 3 members of group may stitch 90 suit in a month Therefore the total output of the group is estimated $90 \times 300 = \text{Rs } 27000/-$ only

Therefore the total output of the group is estimated Rs 93000/- only.

16. Analysis of Income and Expenditure (Monthly):

Sr.No.	Particulars	Expenditure / month (Rs)	Income per month(Rs)
1.	10% Depreciation on capital cost	1107	
2.	Total Recurring Cost	6950	
3.	Total	8057	93000
4.	Net Profit (93000 - 8057)	84943	
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	132850	99638	33213
2	Total Recurring Cost	6950	0	6950
3	Trainings	60000	60000	0
	Total outlay		1,59,638	40163

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

19.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.
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.

Dr. Pooja 20230623 14:45:55

Sheet no. 01

Resolution-CUM-Group-consensus Form

It is decided in the General house meeting of the Group Mamo Jayasan SHG, held on 24-06-2022 at Malini, that our group will undertake Cutting and Tailoring as Livelihood Income Generation Activity under the project for implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

Signature of Group President
Safina Kumari
प्रधान
नामो नारायण स्वयं सहायता समूह
सुन्दरनगर (हि०प्र०)

Signature of Group Secretary
Mishra Kumari
सचिव
नामो नारायण स्वयं सहायता समूह
सुन्दरनगर (हि०प्र०)

Signature of President BMC
[Signature]
जय विविधता प्रकल्पन जय
समिति, नादानी, मंडरोहन,
स० सुन्दर नगर, मण्डी (हि०प्र०)

Signature of EIL-CUM-RFO
[Signature]
Range Forest Officer
Wildlife Range
Sundernagar

Approved
[Signature]
B.O. Bober
Treasurer

[Signature]
ACF(WL) Kullu

Divisional Management Unit Officer-CUM-
Divisional Forest Officer, Wild Life Division,
Kullu, Distric Kullu .

MEMBER:



Himchli Devi(Member)



Nirmla Devi(Member)



Ganga Devi(Member)



Sonu Devi (Member)



Veena Devi (Member)



Sapna Kumari(Member)



Kiran devi (Member)



Geeta Devi(Member)



Kamla Devi(Member)



Bandna Devi (Member)



Mamta Devi (Member)

Prepared by: Priya Thakur (SMS)

Premlata (FTU Co-ordinator)