



75
आज़ादी का
अमृत महोत्सव



Business Plan

Beg+ cushions+ Suit

Shiv sahayata samhu (Dharli Sub-committee)



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

Dharli
Dharli
Jarl
Wild Life Range, Sudernagar
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 Shiv sahayata SHG will be located at village Jarl P.O. Seri khoti Distt. Mandi HP. The total households in village Dharli 38 and 2 small village ssurrounding Dharli 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	::	Shiv Sahayata Samhu Cutting & Tailoring
2.2	BMC	::	Dharli
2.3	Range	::	Sundernagar
2.4	Division	::	Kullu(WL)
2.5	Village	::	Dharli
2.6	Block	::	Sundernagar(WL)
2.7	District	::	Mandi
2.8	Total No. of Members in SHG	::	11- females
2.9	Date of formation	::	25/06/2022
2.10	Bank a/c No.	::	32510121256
2.11	Bank Details	::	PNB,Maloh (Distt-Mandi)
2.12	SHG/CIG Monthly Saving	::	50
2.13	Total saving		800 (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.	Guma devi	Cheet Ram	45	General	agriculture	Dharli
2.	Dumani Devi	Thakur d	34	General	agriculture	Dharli
3.	Sapna devi	Manohar lal	30	General	agriculture	Dharli
4.	Shtya devi	Balak Ram	33	General	agriculture	Dharli
5.	Sumitra Devi	Roshan lal	31	General	agriculture	Dharli
6.	Lata Devi	Daya Ram	33	General	agriculture	Dharli
7.	Mera Devi	Narayn Das	40	General	agriculture	Dharli
8.	Anju Devi	Chaman lal	28	General	agriculture	Dharli
9.	Pinki Devi	Lila Dhar	26	General	agriculture	Dharli
10.	Ahilya devi	Tek Chand	30	General	agriculture	Dharli
11.	Bhavna devi	Inder Dev	28	General	agriculture	Dharli

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	25 Km
3.2	Distance from Main Road	::	38KM
3.3	Name of local market & distance	::	Sunder agar, 38 km
3.4	Name of main market & distance	::	Mandi, 25km
3.5	Name of main cities & distance	::	Mandi, 25 Sundernager,38
3.6	Name of places/locations where product will be sold/ marketed	::	Mandi

5. Management

Cutting and tailoring center by SHG Hari Om 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 centre will mostly be ladies and some cloth merchants around village Fagla 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 Fagla 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 Fagla 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 Hari Om 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.

Resolution-CUM-Group-consensus Form

It is decided in the General house meeting of the Group Shiv Sahayal
on 5-07-2022 at Dharli that our group will undertake
the Cutting and Tailoring as Livelihood Income Generation Activity under
Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood

Sapna Devi Sumitra Devi Dumani Devi
प्रधान सचिव कोषा०

शिव सहायता समूह गार्ली
ग्रामोप० पंचायत जरल डा० सेरीकोठी
ज० सुन्दरनगर जिला मण्डी हि० प्र०

Signature of Group President

Sapna Devi Sumitra Devi Dumani Devi
प्रधान सचिव कोषा०

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Signature of Group Secretary

प्रधान Roshan Lal
Signature of President BMC
प्रधान उच्च समिति
धारली सुन्दरनगर (हि० प्र०)

Aband
Treasurer
B.O. Bober

Joms
Signature of FTU-CUM-RFO
Range Forest Officer
Wildlife Range
Sundernagar

Approved

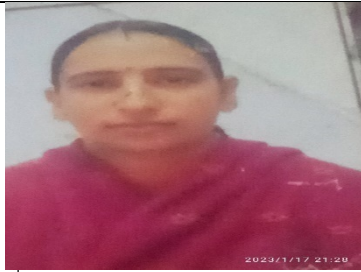
Rho
ACF(WL)

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

Member of SHG



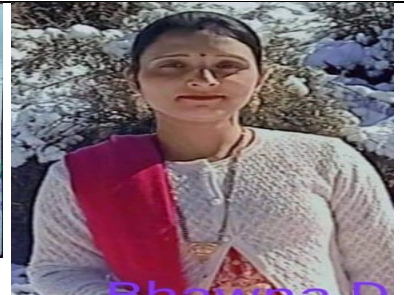
Dumni Devi (member)



Satya Devi(member)



Goma Devi(member)



**Bhawna
Devi(member)**



Sumitra Devi(member)



Sapana Devi(member)



Meera Devi(member)



Pinki Devi(member)



Lata Devi(member)



Halya Devi(member)



Anju devi (Member)

Prepared by:

Priya Thakur (SMS)

Premlata (FTU Co-ordinator)

