



## Business Plan

On

### Income Generation Activity PATTAL MAKING

For

Self Help Group - Paryas



SHG/CIG name

Paryas

VFDS name

Maa Jagat tarini (Kharul)

Range

Daroh

Division

Palampur

Prepared Under-

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

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## 1. Introduction-

Paryas SHG was formed under Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted), which fall under VFDS Maa Jagattarini(Kharul) and Range Daroh. This SHG consists of 9 females and 1 Male they collectively decided of making pattals ( Plates) and duna ( bowl) as there Income Generation Activity (IGA). These members already had abundance of tour leaves in nearby forest. The demand of such pattal is very high in the locality as well as in the near by market.

Making plates from the tour leaves is not new a new concept. It is an old concept, where a person used to collect tour leaves, clean the leaves by washing and then bind two to three leaves together with small pins of wooden. This traditional method still exist but in a very small number. The main reason for the shrinking of making tour leaves plate in traditional way is the availability of other plates in the market such as aluminium plates and shelf life of the tour leaves plates was less. Other reason are it is time consuming and require a lot of labor and their are few people left now those are still making these plates from the traditional method.

As the demand of eco-friendly things are on rise. It is a good Income generation activity which is purely bio-degradable and have no affect on human health, completely safe and can replace the aluminium plates. Aluminium plates are good and does not possess any serious threat to human health but as their is depletion of resources and aluminium being an important resource can be used for other purposes.

As discussed above the traditional method of making tour leaves plate is not feasible for large scale production. With the advancement in technology, now there are specific machines available in the market for the production of tour leaves plates in a very less time. Many people have started this business but still there is huge scope for the other such businesses that can flourish too. As the demand of such plates is huge. As these ladies have a huge supply of tour leaves and knowing about the market, they together decided pattal making as their Income Generation Activity.

## 2. Description of SHG/CIG

1.	SHG/CIG Name	Paryas
2.	VFDS	Maa Jagattarini (Kahrul)
3.	Range	Daroh
4.	Division	Palampur
5.	Village	Kahrul
6.	Block	Bhedu-Mahadev
7.	District	Kangra
8.	Total no. of members in SHG	10
9.	Date of formation	May,2022
10.	Bank a/c No.	50074569150
11.	Bank details	KCC Daroh
12.	SHG/CIG monthly savings	1000( 100 per person)
13.	Total saving	7000
14.	Total inter loaning	-
15.	Cash Credit Limit	-
16.	Repayment status	-

### 3. Beneficiaries Detail

S.no	Name	M/F	Father/ Husband name	Category	Designation	Contact no.
1	Sapna Devi	F	Pyar Singh	ST	President	9418396720
2	Nisha Kapoor	F	Pawan Kumar	ST	Secretary	8894621210
3	Saroj Kumari	F	Man Singh Kapoor	ST	Member	9816162530
4	Gogi	F	Kuldeep Chand	SC	Member	7876203806
5	Godan Devi	F	Desh Raj	OBC	Member	8629029053
6	Ravinder Kumar	M	Madho ram	ST	Member	9459027042
7	Nirmla Devi	F	Jagdish Chand	OBC	Member	8988219173
8	Bindra Devi	F	Om Parkash	OBC	Member	9808531880
9	Pawna Devi	F	Pritam Chand	OBC	Member	9459439431
10	Binta Devi	F	Baldev Singh	General	Member	9015343968

#### 4. Geographical details of the Village

1	Distance from the District HQ	Dharamsala- 86 Km
2	Distance from Main Road	100 mtr.
3	Name of local market & distance	Bhawarna - 10 Km
4	Name of main market & distance	Bhawarna - 10 KmPalampur -25 Km
5	Name of main cities & distance	Palampur - 25 Km
6	Name of main cities where product will be sold/ marketed	✧ Bhawarna ✧ Palampur ✧ Daroh ✧ Local Market

#### 5. Executive Summary-

Pattal making income generation activity has been selected by this Self Help Group. This IGA will be carried out by all ladies and one man of this SHG. This business activity will be carried out yearly by group members. The process of making a bundle which will consist of 25 plates will take 30 minutes initially. Later, this time will be decreased as the group members will be comfortable in using the machine. Product will be sold directly by group or indirectly through retailers and whole sellers of near market initially.

## 6. Description of product related to Income Generating Activity-

1	Name of the Product	Tour Pattal Making by machines.
2	Method of product identification	Has been decided by group members as the availability of tour leaves is in abundance and the process of making plates is also easy. Also, there is a huge demand of plates in market.
3	Consent of SHG/ CIG / cluster members	Yes

## 7. Production Processes-

The training of pattal making on machine will be arranged by JICA project through the supplier on spot training on machine to the group members. The full cost of training with spot demonstration will be born by the JICA Project.

The taur leaves are in abundant in the forest area of VFDS Maa Jagattarini. The group members will collect these taur leaves and use them for making taur pattal. In the process of pattal making, collecting the leaves from forest and bringing them to the place where machine is installed is a time consuming work.

With installation of Pattal Making Machine, the group has suggested labour division as under:-

- Running of Machine: -01Members
- Making of Pattal on spot:-03Members
- Collection and carriage of Pattal(Manual and Vehicle):-04Members
- Sale of Product :-Jointly
- Arranging the printed logo of their group- 1 members ( In each bundle 1 printed logo will be kept)
- Handling account- 1 members

As there are total of 10 members in the group, they will be able to do the work efficiently.

In every monthly meeting, they will divide the work of each member and set their monthly

product target and can also change the role of member if necessary.

### 8. Production Planning -

1.	Production Cycle	<p>In Kangra District the taur pattal demand is generally in all the villages and urban areas also and usually the people purchase pattal for use in marriages and other religious function.</p> <p>There is huge demand of taur leaves as they are eco-friendly and people are well aware and want to contribute in the protection of environment.</p> <p>The Pattal making and availability of Taur leaves in the forest are for 10 Month and these leaves are not available in June or July.</p>
2.	Man power required per cycle (No.)	<p>All ladies and one Man</p> <p>After the installation of Pattal making Machine there will be division of labour among the group members as under:-</p> <p>Running of Machine: -01 Members</p> <p>Making of Pattal on spot: -03 Members</p> <p>Collection and carriage of Pattal (Manual and Vehicle): -04 Members</p> <p>Sale of Product :- Jointly</p> <p>Arranging the printed logo of their group- 1 members (In each bundle 1 printed logo will be kept)</p> <p>Handling account- 1 members</p>
3.	Source of raw materials	Nearby forest.
4.	Source of other resources	Local market / Main market
5.	Quantity required per month (plates)	30000 brown card board paper and Taur leaves 400 Kg
6.	Expected production per month (plates)	30000 plates per month



## 9. Sale &Marketing -

1	Potential market places	Daroh, Bhawarna, Palampur and Local Market
2	Distance from the unit	<ul style="list-style-type: none"> <li>✧ Dharamsala - 86Km</li> <li>✧ Palampur - 21 Km</li> <li>✧ Bhawarna - 10 Km</li> <li>✧ Daroh – 8 Km</li> </ul>
3	Demand of the production marketplace/s	Pattals are in demand all round the year.Potential demand will be from marriage, other religious functions.
4	Process of identification of market	Group members, according to their production potential and demand in market,will select list of retailer or whole seller. Initially product will be sold in near markets.
5	Marketing Strategy of the product	SHG members will directly sell their product through village shops and from manufacturing place/shop. Also by retailer, wholesaler of near markets. Initially product will be sold in 25 pattals per bundle..
6	Product branding	At CIG/SHG level product will be marketed by branding CIG/SHG. Later this IGA may required branding at cluster level.
7	Product “slogan”	“A product of SHG- Eco-friendly pattals”

## 10. SWOT Analysis-

### ❖ Strength–

- Raw material easily available.
- Manufacturing process is simple.
- Proper packing and easy to transport.
- Product shelf life is long.
- Production cost is less
- Few competition with other same product.
- High chance to be a well established brand.

### ❖ Weakness–

- Lack of experience of making pattals with machine.
- New SHG may face difficulties while management and planning.

### ❖ Opportunity–

- There are good opportunities of profits as other product of same category are less that are eco-friendly.
- There are opportunities of expansion with production at a larger scale.
- Demand is high during marriages and other functions. Daily demand can come from local food stalls.

### ❖ Threats/Risks–

- Internal conflict in group, lack of transparency, lack of high risk bearing capacity and lack of leadership in distribution of labour among the group member.
- Availability of raw material during rainy season from the forest and during leave shedding time of trees will decrease greatly.

## 11. Description of management among members-

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- ❖ Some group members will involve in Pre-production process (i.e. -procuring of raw material etc).
- ❖ Some group members will involve in production process.
- ❖ Some group members will involve in packaging and marketing.

## 12. Description of Economics –

A. Capital Cost				
S. No.	Particulars	Quantity	Unit Price	Amount (Rs)
1	Taur plate making machine with dye(Duna,Small Plate,Big Plate die)	1	1,85,000	1,85,000
2	Stitching units	1	15,000	15,000
3	Working Table 4x6	2	8,000	16,000
4	Working Stool	4	1,000	4,000
5	Office Chair	10	1500	15000
6	Rack	1	10,000	10,000
7	Almirah	1	10,000	10,000
<b>Total Capital Cost (A) =2,55,000</b>				

B. Recurring Cost					
S. No.	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Room rent	Month	1	1,000	1,000
2	Packaging material	Month	LS	0.2 per sheet	10,000
3	Transportation	Month		1,000	1,000
4	Other (stationary, electricity, water bill, machine repair )	Month		2,000	2,000
6	Brown cardboard paper	Month		0.2 per sheet	10,000
<b>Total Recurring Cost (B) = 24,000</b>					

C. Cost of production		
S. No.	Particulars	Amount
1	Total recurring cost	24,000
2	10% depreciation annually on capital cost	25,500
<b>Total = 49,500</b>		

D. Selling price calculation			
S. No.	Particulars	Unit	Amount
1	Production of pattal	Month	30,000
2	Expected sellingprice	Rs 3 per Plate	90,000
3	Production Cost	Rs 1.5 per Plate	45,000

### 13. Analysis of Income and Expenditure ( per month) -

S. No.	Particulars	Amount
1	10% depreciation annually on capital cost	25500
2	Total Recurring Cost	24,000
3	Total Production (plate)	30,000
4	Selling Price (per plate)	Rs 3
5	Income generation	90,000
6	Net profit ( Total selling Price-Total Recurring Cost)	90,000 – 24,000 = 66,000
8	Distribution of net profit	<ul style="list-style-type: none"> <li>✧ Profit will be distributed equally among members monthly/yearly basis.</li> <li>✧ Profit will be utilized to meet recurring cost.</li> <li>✧ Profit will be used for further investment in IGA</li> </ul>

### 14. Fund Requirement -

S. No.	Particulars	Total Amount (Rs)	Project Contribution	SHG contribution
1	Total capital cost	255000	191250	63,750
2	Total Recurring Cost	24,000	0	24,000
3	Training/capacity building/skill up-gradation.	50,000	50,000	0
<b>Total</b>		<b>329,000</b>	<b>241,250</b>	<b>87,750</b>

### 15. Sources of Fund -

Project support	<ul style="list-style-type: none"> <li>✧ 75% of capital cost will be provided by project.</li> <li>✧ Up to Rs 1 lakhs will be parked in the SHG bank account.</li> <li>✧ Training/capacity building/ skill up-gradation cost.</li> <li>✧ The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG have to pay the installments of the Principal amount on regular basis.</li> </ul>	Procurement of machines/equipment will be done by respective DMU/FCCU after following all codal formalities.
SHG Contribution	<ul style="list-style-type: none"> <li>✧ 25% of capital cost to be borne by SHG. <b>But members belongs to low income group and they can contribute 25% and project has to bear remaining 75%.</b></li> <li>✧ Recurring cost to be borne by SHG</li> </ul>	

## 16. Training/capacity building/skill up-gradation -

Training/capacity building/ skill up-gradation cost will be borne by project.

Following are some training/capacity building/ skill up-gradation proposed/needed:

Cost effective procurement of raw material

Quality control

Packaging and Marketing

Financial Management

## 17. Computation of break-even point -

= Capital Expenditure/(selling price (per plate)-cost of production (per plate))

= 2,55,000 (3-1.5)

=170000

In this process break-even will be achieved after selling 170000 number of plates .

## 18. Bank Loan Repayment-

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is not 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.
- ✧ Project support - The subsidy of 5% interest rate will be deposited directly to the Bank/Financial Institution by DMU and this facility will be only for three years. SHG/CIG have to pay the installments of the Principal amount on regular basis.

## 19. Monitoring Method-

- ❖ Social Audit Committee of the VFDS 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.

Some key indicators for the monitoring are as:

- ❖ Size of the group
- ❖ Fund management
- ❖ Investment
- ❖ Income generation
- ❖ Quality of product

## 20. Remarks

The forth coming vision of the group is to enhance their income by value addition in the form of Machine Pattal and Dunas with the help of dyes etc. To establish themselves as a brand as their is no brand associated with this product. By maintaining the high quality of their product and maintaining a proper manufacturing plan they have targeted to achieve this.

But members belongs to low income group and they can contribute 25% and project has to bear remaining 75%.



## 21. Individual Photograph of Group Members



**Sapna Devi  
(President)**



**Nisha Kapoor  
(Secretary)**



**Saroj Kumari**



**Gogi**



**Godan Devi**



**Nirmla Devi**



**Bindra Devi**



**Pawna Devi**

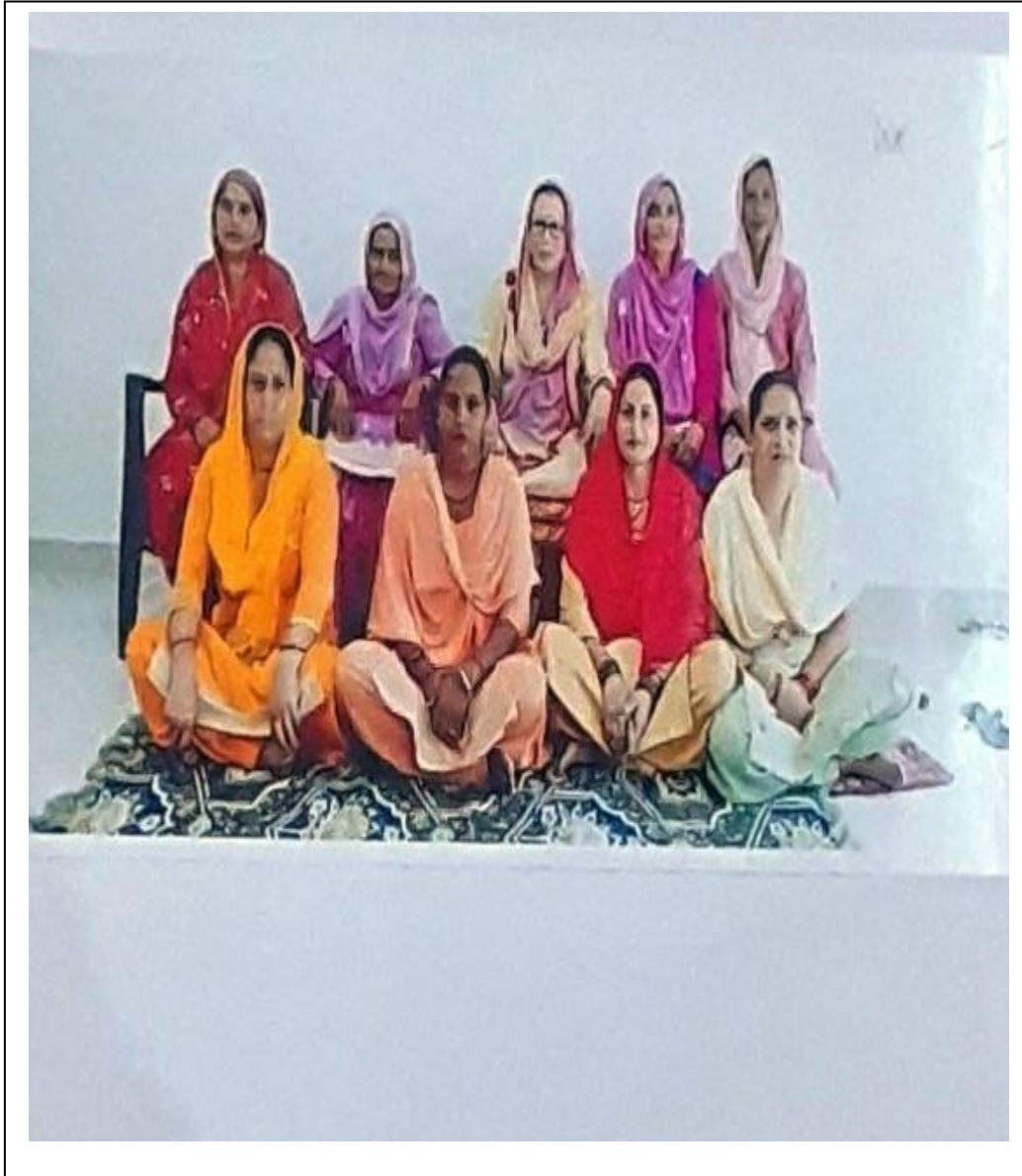


**Binta Devi**



**Ravinder Kumar**

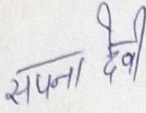
**22. Group Photo:**

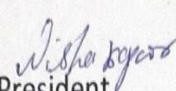


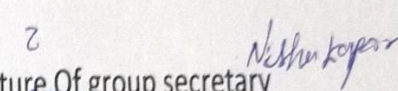
## 21. Resolution-cum-Group-Consensus Form

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Prayas held on 18.12.22 at Khrul that our group will undertake the Pattal Making as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

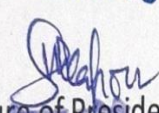
  
Signature Of group President  
अध्यक्ष

  
Signature Of group secretary  
अध्यक्ष

  
Signature Of group secretary  
अध्यक्ष

प्रयास स्वयं सहायता समूह  
सोहरना डा० खडुल  
विकास खण्ड सुलह

प्रयास स्वयं सहायता समूह  
सोहरना डा० खडुल  
विकास खण्ड सुलह

  
Signature of President VFDS  
प्रधान

माँ जगत तारिनी (खडुल)  
तहसील पालामपुर  
जिला कांगड़ा हि० प्र०

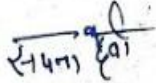


22. Business Plan Approved by VFDS and DMU

Business Plan Approval by VFDS and DMU.

Prayas Group will undertake the Pattal Making as Livelihood Income Generation Activity under the Project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted). In this regard business Plan of Amount Rs. 329,000 has been submitted by the group on 18.12.22 and the Business Plan has been approved by VFDS Maa Jagat Tarini

Business Plan is submitted to DMU through FTU for further action please.

  
अध्यक्ष

सचिव

प्रयास स्वयं सहायता समूह  
सोहरना डा० खडुल  
विकास खण्ड सुल्हा

Signature Of group President

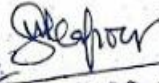
Thank You.

अध्यक्ष


सचिव

प्रयास स्वयं सहायता समूह  
सोहरना डा० खडुल  
विकास खण्ड सुल्हा

Signature Of group secretary

  
प्रधान  
ग्राम वन विकास समिति  
Signature of President VFDS  
मौ जगत सोहरना (खडुल)  
तहसील पालमपुर  
जिला कांगड़ा हि० प्र०

Approved

  
DMU DRI 150/12/2022/P.2  
Palampur (H.P.)