



Buissness Plan

Bag,cushion,bedsheet Making

Jagriti Self Help Group)Seobag-II Sub Committee)



Biodiversity Manegment Committee
Sub-committee
Gram Panchayat
Field Technical unit
Divisional Manegment unit
Circle

Gahar
Seobag-II
Gahar
Wildlife Range Manali
Wildlife Division Kullu
GHNP ,Shamshi

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

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1. Background

Cutting and tailoring center by SHG Jagriti will be located at village Seobag P.O. Seobag Tehsil Kullu, Distt. Kullu HP. The small villages surrounding gahar Pharmey 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	::	Jagriti
2.2	VFDS / BMC	::	Gahar
2.3	Range	::	Manali
2.4	Division	::	Kullu
2.5	Village	::	Seobag
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	11
2.9	Date of formation	::	10/03/2022
2.10	Bank a/c No.	::	100
2.11	Bank Details	::	PNB Seobag
2.12	SHG/CIG Monthly Saving	::	2430000100212997
2.13	Total saving		2300
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	Contact Detail
1.	Santoshi Devi (President)	Yog raj	42	General	agriculture	Seobag	9882080966
2.	Seeta Devi (Sachiv)	Faleshwar Dass Mahant	39	General	agriculture	Seobag	8219099039
3.	Kanta Devi	Veer Singh	43	General	agriculture	Seobag	7807852451
4.	Sheela Devi	Roop Das Mahant	51	General	agriculture	Seobag	9882703077
5.	Kushla	Gautum Bisht	51	General	agriculture	Seobag	8988320778
6.	Krishna Devi	Jai Chand Thakur	50	General	agriculture	Seobag	9459987750
7.	Prema Devi	Dhani Ram	37	General	agriculture	Seobag	7876435184
8.	Swati Thakur	Totu Ram	38	General	agriculture	Seobag	9805565808
9.	Nathi Devi	Murari Lal	40	General	agriculture	Seobag	9736699074
10	Prema Devi	Chaman Lal	54	General	agriculture	Seobag	9882355807
11	droupati	Ram Das Mahanat	36	General	agriculture	Seobag	8580833770

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	7 Km
3.2	Distance from Main Road	::	0 Km
3.3	Name of local market & distance	::	Kullu 7 KM approx. Bhuntar 15 KM approx
3.4	Name of main market & distance	::	Kullu 7KM approx. Bhuntar 15KM approx Manali 5 KM approx
3.5	Name of main cities & distance	::	Patlikul 30 KM approx.
3.6	Name of places/locations where product will be sold/ marketed	::	Bhuntar , Kullu, Manali, Patlikul

5. Management

Cutting and tailoring centre by SHG Jagriti 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 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 Seobag 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 Sharsha 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 Jagriti will hire a spacious room to house the 11 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 =2000 / month
2. Sewing machine with foot pedal= 10@ 10000= 110000
3. Cutting scissors = 10 @ 450 =4500
4. Tailors scale = 11@300 =3300
5. Measuring tape = 11@ 100 = 1100
6. Marking material Chalk = 100
7. Iron = 11no's. 700 = 2100
8. Sewing thread different colours = 4 pkt @ 500 =2000

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 Jagriti 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 machine with tool pedal	10	10000	110000
2	Cutting scissors	10	450	4500
3	Tailor's scale	11	300	3300
4	Measuring tape	11	100	1100
5	Interlocking machine	1	8000	8000
6	Hangers	11	100	1100
7	Iron	11	700	7700
Total Capital Cost (A) =				1,35,700
B. RECURRING COST				
Sr. No	Particulars	Quantity	Price	Total Amount (Rs)
1	Room rent	1	2000	2000
2	Marking material chalk etc.	L/S	L/S	100
3	Sewing thread of different colours	04 m	500	2000
4	Oiling pippet	6	100	600
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)				7700

15. Income projections:

To start with it is estimated that each 3 member will stitch one bag in a day, 4 Member will make cushion in a day and 4 Member will make Bedsheets complete in all respect.

The charges as on today for simple bag is approximately 200 per Bag Therefore the total output of the group is estimated $90 \times 200 = 18000/-$ only

The charges as on today for simple Cushion is approximately 200 per Cushion Therefore the total output of the group is estimated $120 \times 200 = 24000/-$ only

The charges as on today for cushion cover is approximately 500 per bedsheet. On an average the 4 members of group may stitch 120 bedsheets 'in a month Therefore the total output of the group is estimated $120 \times 500 = 60,000/-$ 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 102,000/- only.

16. Analysis of Income and Expenditure (Monthly):

Sr. No.	Particulars	Expenditure / month (Rs)	Income per month (Rs)
1.	10% Depreciation on capital cost i.e 852Rs.	880	
2.	Total Recurring Cost	7700	
3.	Total	8580	1,02,000
4.	Net Profit (102000- 8580)	93420	
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	135700	101775	33925
2	Total Recurring Cost	7700	0	7700
3	Trainings	60000	60000	0
	Total outlay	2,03,400	1,61,775	41,625

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.
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21. 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.

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Jagriti SHG
held on 10-11-2022 at Seobag that our group will undertake the
Cutting Tailoring as Livelihood Income Generation Activity under the Project
Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

प्रधान सीता देवी सचिव
जगति स्वयं सहायता समूह
गांव व डाक० सेऊबाग
तहसील व जिला कल्लू हि०प्र०

Signature of Group President

Siya Devi
Signature of Group Secretary

hcc Treas.
BMC Sub-Committee Seobagh-II
Teh. & Dist. Kullu

Signature of President BMC

hcc
Signature of FTU-Cum-RFO

hcc
Assistant Conservator
Wild Life Division KULLU

hcc
Divisional Management
-cum Divisional Forest
Divisional Manager
Wild Life Division
Divisional Forest Officer, Wild Life
Kullu, District Kullu.

Member of Jagriti Self Help Group :

 <p>नाथी देवी</p>	 <p>द्रौपती</p>	 <p>प्रेमा देवी</p>
 <p>स्वाति ठाकुर</p>	 <p>कृष्णा देवी</p>	 <p>प्रेमा देवी</p>
 <p>कुशलदा</p>	 <p>शीला देवी</p>	 <p>कान्ता देवी</p>
 <p>सन्तोषी देवी</p>	 <p>सीता देवी</p>	

