



75  
आज़ादी का  
अमृत महोत्सव



## Business Plan

### Making of Traditional Jackets & Topi

*Hidimba Self Help Group (Kalingcha Sub Committee)*



Biodiversity Management Committee  
Sub-committee  
Gram Panchayat  
Field Technical unit  
Divisional Management Unit

Old Manali  
Kalingcha  
Old Manali  
Wildlife Range Manali  
Wildlife 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 Hidimba will be located at village Kalingcha P.O. Manali Tehsil Manali, Distt. Kullu HP. The small village Kalingcha 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	::	Hidimba
2.2	VFDS / BMC	::	Old Manali
2.3	Range	::	Manali (WL)
2.4	Division	::	Kullu(WL)
2.5	Village	::	Kalingcha
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	7
2.9	Date of formation	::	21/07/2022
2.10	Bank a/c No.	::	100
2.11	Bank Details	::	Canara Bank Manali
2.12	SHG/CIG Monthly Saving	::	110059903036
2.13	Total saving		4500
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.	Savitra Devi	Dile ram	38	SC	agriculture	Kalingcha	9805687193
2.	Phula Devi	DayaluRam	35	SC	agriculture	Kalingcha	7018306263
3.	Hukmi Devi	Govind	41	SC	agriculture	Kalingcha	8894663193
4.	Urmila	Tara Chand	30	SC	agriculture	Kalingcha	9805692580
5.	Jaivanti	Managl Chand	31	SC	agriculture	Kalingcha	8628815005
6.	Veena Devi	Puran chand	40	SC	agriculture	Kalingcha	9816235270
7.	Isra Devi	Karam singh	41	SC	agriculture	Kalingcha	8894662807

### 4. Geographical details of the Village:

3.1	Distance from the District HQ	::	50 Km
3.2	Distance from Main Road	::	1 Km
3.3	Name of local market & distance	::	Kullu 50 KM approx. Bhuntar 60 KM approx
3.4	Name of main market & distance	::	Kullu 50 KM approx. Bhuntar 60 KM 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 Hidimba have 7 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 Market 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 Kaligcha 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 Hidimba will hire a spacious room to house the 15 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 = 7 @ 8000 = 56000
3. Cutting scissors = 7 @ 450 = 3150
4. Tailors scale = 7 @ 200 = 1400
5. Measuring tape = 7 @ 100 = 700
6. Marking material Chalk = 100
7. Iron = 7 no's. 700 = 4900
8. Sewing thread different colours = 4 pkt @ 500 = 2000
9. Oiling pippet = 12 no's. 100 = 1200

#### **10. Some salient features to attract customers**

- The center will ensure stitching of the traditional Basket, Kulvi topi daily use modern and stylish Jackets.
- Emphasis will be on stitching fancy and simple clothes for Men, 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 Hidimba 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:

<b>A. CAPITAL COST</b>				
<b>Sr. No</b>	<b>Particulars</b>	<b>Quantity</b>	<b>Unit Price</b>	<b>Total Amount (Rs.)</b>
1	Sewing machine with tool pedal	7	8000	56000
2	Cutting scissors	7	450	3150
3	Tailor's scale	7	200	1400
4	Measuring tape	7	100	700
5	Interlocking machine	01	8000	8000
6	Hangers	7	100	700
9	Iron	7	700	4900
<b>Total Capital Cost (A) =</b>				<b>74850</b>
<b>B. RECURRING COST</b>				
<b>Sr. No</b>	<b>Particulars</b>	<b>Quantity</b>	<b>Price</b>	<b>Total Amount (Rs)</b>
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	15	100	1500
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
<b>Total Recurring Cost (B)</b>				<b>8,600</b>

### 15. Income projections:

To start with it is estimated that each member will stitch one ladies suit in a day complete in all respect. The stitching charges as on today for jacket and topi is approximately 500 per Jacket and 500 per topi approx. On an average the 3 members of group may stitch 180 Jacket & 4 members of group may stitch 240 topi in a month to be on safer side and keeping in view the other household obligations of the members of group. The total output of the group is estimated for Jacket is  $180 \times 500 = \text{Rs } 90,000/-$  only and the total output of the group is estimated for Topi is  $240 \times 500 =$

1,20,000/- only

Therefore the total output of the group is estimated 2,10,000/- 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. 624	624	
2.	Total Recurring Cost	8600	
3.	Total	<b>9224</b>	<b>2,10,000</b>
4.	<b>Net Profit (2,10,000 – 9224 )</b>	<b>2,00,776</b>	
5.	Distribution of Net Profit	<ul style="list-style-type: none"><li>• Profit will be distributed equally among all the group members.</li><li>• Part of the profit will be used for further investment in IGA</li></ul>	

### 17. Fund flow in the group:

Sr. No.	Particulars	Total Amount (Rs)	Project contribution 75 %	SHG contribution 25%
1	Total capital cost	74850	56137.5	18,712.5
2	Total Recurring Cost	8600	0	8600
3	Trainings	60000	60000	0
	<b>Total outlay</b>	<b>1,43,450</b>	<b>1,16,137.5</b>	<b>27312.5</b>

**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"> <li>• 75% of capital cost will be utilized for purchase of machines.</li> <li>• Upto Rs. 1 lakh will be parked in the SHG bank accounts a revolving fund</li> <li>• Trainings/capacity building/ skill up-gradation cost.</li> </ul>	Procurement of machines will be done by respective DMU/FCCU after following all formalities.
SHG contribution	<ul style="list-style-type: none"> <li>• 75% of capital cost to be borne by SHG.</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

### 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 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 HIDIMBA  
held on 03/06/2022 at Old Manali that our group will undertake the  
Topi & Jacket as Livelihood Income Generation Activity under the Project for  
Implementation of Himachal  
Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

*Savhan Dui*  
Signature of Group President  
**Hadimba Self Help Group**  
V.P.O. Old Manali, Teh. Manali,  
Distt. Kullu (H.P.)  
Signature of President BMC  
Teh. Manali Distt. Kullu (H.P.)

*Phulu Devi*  
Signature of Group Secretary

*[Signature]*  
Range Forest Officer  
Signature of RFO-Cum-RFO  
Wild Life Range Manali

*[Signature]*  
Assistant Conservator of Forest  
Wild Life Division KULLU

Approved

*[Signature]*  
Divisional Management Unit Officer  
Divisional Forest Officer-Cum-  
Wild Life Division, Kullu

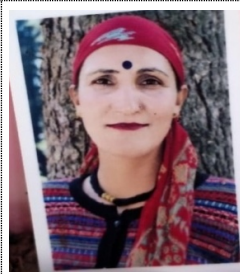
**Member of Self Help Group Hidimba:**



**Isra Devi**



**Hukmi Devi**



**Savitri Devi  
(Pradhan)**



**Jaivanti**



**Nisha Devi**



**Phula Devi  
(Sachiv)**



**Urmila**

**Prepared By: Priya Thakur (SMS)**