

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring

By

Lakh Data Peer SHG Stitching - Self Help Group



SHG/CIG Name	::	Lakh Data Peer SHG
VFDS Name	::	Bhol Khas
Range	::	Jawali
Division	::	Nurpur

Prepared under:



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

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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Lakh Data Peer SHG
2.2	VFDS	::	Bhol Khas
2.3	Range	::	Jawali
2.4	Division	::	Nurpur
2.5	Village	::	Bhol Khas
2.6	Block	::	
2.7	District	::	Kangra
2.8	Total No. of Members in SHG	::	24- females
2.9	Date of formation	::	09-03-2023
2.10	Bank a/c No.	::	50075710705
2.11	Bank Details	::	KCC Bharmar
2.12	SHG/CIG Monthly Saving	::	50rs
2.13	Total saving		4800/-
2.14	Total inter-loaning		-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name (Smt.)	Father/Husband Name (Sh.)	Age	Cat egor y	Income Source	Address
1	Radha Rani	Puran chand	54	ST	Agriculture	Vill. Bhol Khas
2	Veena Devi	Chain Singh	43	Gen	Agriculture	Vill. Bhol Khas
3	Raani devi	Harbans singh	61	Gen	Agriculture	Vill. Bhol Khas
4	Mamta Devi	Parveen Singh	28	ST	Agriculture	Vill. Bhol Khas
5	Diksha Guleria	Sher Chand	28	ST	Agriculture	Vill. Bhol Khas
6	Trishla Devi	Arjun Singh	34	ST	Agriculture	Vill. Bhol Khas
7	Seema devi	Shadi Lal	31	ST	Agriculture	Vill. Bhol Khas
8	Reenu devi	Vishav Bandhu	27	Gen	Agriculture	Vill. Bhol Khas
9	Kamlesh Kumari	Kewal Singh	26	Gen	Agriculture	Vill. Bhol Khas
10	Anju Kumari	Rajinder Singh	40	Gen	Agriculture	Vill. Bhol Khas
11	Pushpa Devi	Narinder Singh	39	Gen	Agriculture	Vill. Bhol Khas
12	Kalavati	Karam Singh	53	SC	Agriculture	Vill. Bhol Khas
13	Sanjogita Devi	Ravinder Singh	39	Gen	Agriculture	Vill. Bhol Khas

14	Seema Kumari	Prahlad Kumar	31	Gen	Agriculture	Vill. Bhol Khas
15	Nirmala Devi	Bahadur Singh	49	Gen	Agriculture	Vill. Bhol Khas
16	Swarni devi	Kikar Singh	64	Gen	Agriculture	Vill. Bhol Khas
17	Santoshi Devi	Baljit Singh	83	Gen	Agriculture	Vill. Bhol Khas
18	Shrishta Devi			ST	Agriculture	Vill. Bhol Khas
19	Bavita Devi	Balkar Singh	28	Gen	Agriculture	Vill. Bhol Khas
20	Mangla Devi	Vijay Kumar	38	Gen	Agriculture	Vill. Bhol Khas
21	Sahni devi	Balwant Singh	63	Gen	Agriculture	Vill. Bhol Khas
22	Jyoti Devi	Inderjit	31	SC	Agriculture	Vill. Bhol Khas
23	Rachna Devi	Tarsem Singh	50	Gen	Agriculture	Vill. Bhol Khas
24	Santosh Kumari	Mohinder Singh	48	Gen	Agriculture	Vill. Bhol Khas

3. Geographical details of the Village

3.1	Distance from the District HQ	::	85 Km
3.2	Distance from Main Road	::	5Km
3.3	Name of local market & distance	::	Raja Ka Talab 6 Km
3.4	Name of main market & distance	::	Rehan 9 Km, Pathankot 30Km
3.5	Name of main cities & distance	::	Rehan 9Km
3.6	Name of places/locations where product will be sold/ marketed	::	Nurpur 15Km

4. Executive Summary

Cutting and tailoring income generation activity has been selected by Lakh Data Peer SHG Self Help Group. This IGA will be carried out by all ladies of this SHG initially. Different types of suits will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with fewer machines initially and as group members' skill/ efficiency improve then group will purchase more machines. This business activity will be carried out whole year by group members. Suits will be stitched as per order by consumer and cloth will be provided by consumer or depends on order.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Stitched
2	Method of product identification	::	This activity is being already done by some SHG ladies and has been decided by group members
3	Consent of SHG/ CIG / cluster members	::	Yes

6. Description of Production Planning

6.1	Time taken	::	1 suit takes around 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/ Main market
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected stitched suits per day	::	5 suits initially

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered –Bhol Khas
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/ group level) from nearby villagers/households/institutions.

8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

9. 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.

10. Description of Economics

A. CAPITAL COST				
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing Machine	24	15000	360000
2	Interlock Machine	2	10000	20000
3	Tailor Scissor	13	500	6500
4	<u>Tailoring Ruler Set</u>	13	500	6500
5	Sewing Tailor Tape	23	100	2300
6	Iron Press	3	2000	6000
7	Almirah	2	8000	16000
8	Hanger	8 Sets	300	2400
9	Chairs, Table etc	Approx	LS	15000
Total Capital Cost (A) =				434700

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/month	306	10	3060
2	Other finishing materials (book rum, neck etc)	Suits/month	LS	LS	4800
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair)	Month			1000
Total Recurring Cost (B)					10360

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	10360
2	10% depreciation annually on capital cost	3622
	Total	13982

D. Stitched Suit price (per suit)					
Sr.No	Particulars	Unit	Quantity	Amount (Rs)	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	300-450	

Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	3622
2	Total Recurring Cost	10360
3	Total Stitched Suit per month	255 (approx. quantity)
4	Selling Price of Stitched Suit (per suit)	350
5	Income generation (180*250)	89250
6	Net profit 89250 - 10360)	78890
7	Distribution of net profit	<ul style="list-style-type: none"> • Profit will be distributed equally among members monthly/yearly basis. • Profit will be used for further investment in IGA

11. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	434700	326025	108675
2	Total Recurring Cost	10360	0	10360
3	Trainings	50000	50000	0
	Total	495060	376025	119035

Note-

- **Capital Cost - 75%** of capital cost to be covered under the Project
- **Recurring Cost** - To be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** - To be borne by the Project

12. Sources of fund:

Project support;	<ul style="list-style-type: none"> • 70% of capital cost will be utilized for purchase of machines. • Upto Rs 1 lakh will be parked in the SHG bank account. • Trainings/capacity building/ skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
G contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	

13. 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

14. 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 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.

15. 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.

16. Remarks

17. Photos of SHG Members

लख दाता पीर (SHG)

Ward 130-4



शर्दा रानी
(प्रधान)



शनी देवी
(सचिव)



समता देवी



दीक्षा गुरुराज



निशला देवी



सीमा कुमारी



रीनु देवी



कमलेश कुमारी



अंजू कुमारी



पुष्पा देवी



कालावती



संचो गीता देवी



सीमा देवी



निर्मला देवी



श्वानी देवी



सतोष देवी



षविता देवी



संवाला देवी



साहनी देवी



ज्योति



संतोष कुमारी



स्मना देवी



पीना देवी

Resolution cum Group Consensus Form

Lakh Data Peer

It is decided in the general house meeting of the group 09/06/2023 held on 09/06/2023 at VFDS Bhol Khas that our group will undertake the Cutting & Bag 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

राधा देवी

सचिव - कोषा-181
राज्यपाल पार्क, लखन पुर, जिला
नाम प्रस्ताव शीतलपुर, जिला

Romi Devi
Signature of Group Secretary

Business Plan Approval by VFDS & DMU

Lakhdata Peer Group will undertake the Cutting + Bag making as livelihood Income Generation Activity under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (IC A assisted). In this regard business plan of amount Rs. 495060 has been submitted by group on 9/6/2023 and the business plan has been approved by the VFDS Bhol Khas

Business plan is submitted through ITU for further action please.

Thank you
Signature of Group President

Signature of Group Secretary

Signature of President VFDS

प्रधान सचिव कोषाध्यक्ष
लखदाता पीर स्वयं सहायता समूह
नाम पंचायत भोलखस जरियाल

Approved
DMU cum Nurpur

