



## Income Generation Activity

Boarder & Topi making

(Kullvi Topi)



### Lakshmi - Self Help Group

SHG/ Name	::	Lakshmi
VFDS Name	::	Bari
FTU/Range	::	Patlikuhall
DMU/Division	::	Kullu
FCCU/ Circle	::	Kullu

<b>Sponsored by</b>  <b>PIHPFEM&amp;L</b>	<b>Prepared by</b> FTU CO-ORIDNATOR – VISHAL VERMA SHG PRADHAN - Gehri Devi SHG SECRETARY - Meera devi
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## 1. Introduction

Kullvi Topi is not just a headwear; it is a timeless piece of art that reflects the spirit of the picturesque Kullu Valley in Himachal Pradesh, India. The 13 female members of the SHG are deeply rooted in the traditional craft of topi-making, passed down through generations. Now, they come together to transform their passion into an income-generating activity, contributing to their families' financial well-being

## 2. Executive summary

### VFDS: -

Bari VFDS falls under development block Naggar, Patlikuhul beat of Patlikuhul Rrange in Kullu forest Division.

## 3. Description of SHG

- The informal Lakshmi SHG group was formed in October January 18 2022 VFDS to provide Livelihoods Improvement Support by up gradating skill and capacities. The group consists of poor and marginal farmers.

a women group consist of marginal and weaker section of the society having less land resources. Though all Group member grow high value cash crops Viz. Cauliflower, Cabbage, Peas, Garlic Onion Tomatoes etc. but as the land holding of these members is very small and the production level has reached near saturation, so in order to meet out their financial requirements' they decided to go ahead with knitting which can enhance their income. There are 10 members in this group and their monthly contribution is Rs 650- per month, the detail of Group members is as under:-

### Detail of SHG Members along with Photos

Sr. No.	Name	Name of Father/ Husband	Designation	Category	Age	Qualification	Cont. No.
1	Gehri Devi	Amar Singh	President	S.T	52	2 <sup>nd</sup>	9459720282
2	Meera devi	Bipen thakur	Secretary /treasure	Genral	41	12 <sup>th</sup>	9736591507
3	Jauwanti	Ghanshaym	Member	Genral	39	12 <sup>th</sup>	98164 62818
4	Dhanu Devi	Deemp Raj	Member	Genral	41	8 <sup>th</sup>	98052 77379
5	Meera Devi	Bhemi chand	Member	Genral	48	8 <sup>th</sup>	98175 41059
6	Kaushalya Devi	Veer chand	Member	Genral	30	5 <sup>th</sup>	8298 89736
7	Rekha Devi	Loot ram	Member	Genral	48	5 <sup>th</sup>	7018396216
8	Kusum lata	Hukkum singh	Member	Genral	51	12 <sup>th</sup>	9805774642
9	Kush lata	Nayan Prakash	Member	Genral	50	10 <sup>th</sup>	9817356260
10	Bhima Devi	Rajiv Kumar	Member	OBC	39	9 <sup>th</sup>	9816836574
11	Manju	Raj kumar	Member	OBC	50	8 <sup>th</sup>	9816766717

12	Tahkri	Ram krishan	Member	Genral	38	10 <sup>th</sup>	9805035198
13	Yamuna devi	Shiv kumar	Member	Genral	42	B.A	8219325295

### 3.1 Lakshmi SHG Group VFDS Bari .

3.1.	Name of SHG/	::	Lakshmi
3.2	SHG/CIG MIS Code No	::	-
3.3	VFDS	::	Bari
3.4	Range	::	Patlikuhal
3.5	Division	::	Kullu
3.6	Village	::	Bari
3.7	Block	::	Naggar
3.8	District	::	Kullu
3.9	Total no of members in SHG	::	13 females
3.10	Date of formation	::	10/08/2020
3.11	Bank Name and details	::	SBI PATLIKUHAL
3.12	Bank A/C No.	::	395643386710
3.13	SHG/ monthly saving	::	650
3.14	Total Saving	::	25000
3.15	Total inter- loaning	::	
3.16	Cash Credit limit	::	
3.17	Repayment status		

### 4. Geographical detail of the Village

4.1	Distant from District HQ	:	21km
4.2	Distant from Main Road	:	5km
4.3	Name of Local Market and distant	:	5.5 , 10KM
4.4	Name of main Cities and distant	:	Patlikuhal, 5.5KM
4.5	Name of the main cities where products will be sold/ marketed	:	Manali 20 KM, Kullu 50 KM Bhuntar 62km approx.
4.6	Status of backward and forward link ages	:	Kullu, Manali, Bhuntar ,patluikull

### 5. Description of product related to Income Generating Activity.

5.1	Name of the Product	::	Kulvi topi
5.2	Method of Product Identification	::	Some members are already has done handloom work.
5.3	Consent of SHG/ CIG/ Cluster	::	Yes (page no.____)

## 6. Production Processes.

First of SHG/CIG will be given training in making of Topi Boarder & Top. after the training following process will be done by the members of group in preparing the product:

1. In the group, 05 members will do the work of making a boarder.
2. In the group, 06 members will make topi of these boarder.
3. The members of the group will do the marketing in turn and also bring raw materials.

After the training, the following products will be prepared by the group. whose description is as under -

Kulvi Topi of different designs will be prepared by 011 members. On working 4 to 5 hours a day by 11 members, 35 Topis will be prepared in 30 days

## 7. Description of Production Planning :

7.1	Production cycle (in days) 30 days (would work 4-5 hours a day)	::	35
7.2	Manpower required (No)	::	05 for Boarder 06 for Topi
7.3	Source of raw material	::	Patlikuhal/ Kullu/ Manali
7.4	Source of other resources.	::	Patlikuhal/ Kullu/ Manali

## 8. Description of Marketing / Sale

8.1	Potential Market Places	::	Patlikuhal, Manali ,Kullu, solang nala
8.2	Distance from unit	::	1km to 55km
8.3	Demand of the Product in Market		Patlikuhal ,Manali ,Kullu, solang nala
8.4	Process of Identification of Market	::	Group based on its own capacity and local demand <ul style="list-style-type: none"> <li>• Listing of sellers</li> <li>• Contact with sellers</li> </ul>
8.5	Impact of seasonality on Market.	::	Higher demands in festival season.
8.6	Potential buyers of the Product.	::	Local people, urban, and tourist.
8.7	Potential consumers in the area.	::	Tenants, job seekers, outsiders.
8.8	Marketing mechanism of the Product.	::	<ul style="list-style-type: none"> <li>• Contact with shopkeepers</li> <li>• Own sells center</li> <li>• Stall/exhibition in fairs</li> <li>• Various offices</li> <li>• Religious places</li> </ul>
8.9	Marketing strategy of the Product.	::	<ul style="list-style-type: none"> <li>• Wholesaler</li> <li>• Rental merchant</li> <li>• Agent 20-25 % subsidy</li> <li>• Local network promotion</li> <li>• Promotion in social media</li> </ul>
8.10	Product Branding.	::	Lakshmi Kullvi Topi
8.11.	Product Slogan	::	

## 9.SWOT Analyses

Sl.no	Detail/Items	:	Description
1.	Strength	::	<ul style="list-style-type: none"> <li>• Women have a passion for work.</li> <li>• Already some members are engaged in weaving.</li> <li>• The group also has experienced members</li> </ul>
2.	Weakness	::	<ul style="list-style-type: none"> <li>• Women also do the work of agriculture and animal husbandry.</li> <li>• Finding only 2 to 3 hours' time for work.</li> <li>• Working in group for the first time.</li> </ul>
3.	Opportunity	::	<ul style="list-style-type: none"> <li>• Support and funds will be available from the HP Forest Ecosystem Management and Livelihood Improvement Project.</li> <li>• Training will increase efficiency and capability.</li> <li>• There are women in the group.</li> <li>• There is a demand for the producers locally and in the cities. Kullu and Manali are tourist places</li> </ul>
4.	Threats	::	<ul style="list-style-type: none"> <li>• Not producing good products.</li> <li>• Not understanding the situation (demand) of market .</li> <li>• Competition with other product centers.</li> <li>• Lack of coordination with consumers.</li> <li>• Engagement in other (agriculture, horticulture and animal husbandry) works</li> </ul>

## 10. Description of Potential risks and measures to mitigate them.

Sl.no	Potential risks	:	Measures to mitigate them.
1.	Not understanding the situation (demand)of market	:	Work As per the market demand from time to time
2.	Not producing good products	:	Creating customized products for the consumers
3.	Competition from other product centers	:	To make better products than other product centers and earn less profit initially
4.	Lack of coordination with consumers	:	Always be in touch with the consumers
5.	More engagement in agriculture,	:	To pay attention to agriculture, horticulture and animal husbandry and weaving along with other household works

	horticulture and animal husbandry		
6.			

## 11. Description of Economics of the Project.

### Cycle

S. No	PROJECT COST			Amount in Rs.	
<b>A</b>	<b>CAPTIAL COST</b>				
	5 Khadi (Rs 10000 per machine)			50000	
	6 Suing machine with mother (11000)			66000	
	5 Gola making machine (Rs 999 per machine)			4500	
	12 Iron (2000 per Iron )			24000	
	6 Cutting scissors (650 per )			3900	
	12 Mastering tape (350 each)			4200	
				152600	
<b>B.</b>					
<b>RECURRING COST of First Cycle</b>					
Sr.no	Description	Unit	Amount	Rates	Amount
<b>1</b>	<b>Kullvi Topi</b>				
<b>a</b>	<b>Raw material (warp and weft) for 390 kulvi topi boarder</b>	kg	0.030	800	9360
<b>b</b>	<b>Raw material (Cashmere) 390 For Cap Border</b>	kg	0.05	550	10725
<b>C</b>	<b>Bukram</b>	Mtr	350	40	1400
<b>D</b>	<b>pasting</b>	Mtr	72	90	6480
<b>E</b>	<b>linen cloth</b>	Mtr	36	30	1080
<b>F</b>	<b>sewing thread</b>				16000
	<b>Total (a+b+c+d+e+f)</b>				45045
	<b>Wags 100*30*12</b>				36000

## 12. Cost Benefit Analysis First Cycle:-

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	<b>Depreciation 10% on Capital Cost</b>	Month	12	10%	<b>1270</b>
B	Recurring Cost				
1.	Kullvi Topi	Number	390		45045



<b>c.</b>	<b>Product sells revenue</b>				
1	<b>Product sells revenue topi</b>	Number	390	280	109200
	<b>Total</b>				<b>109200</b>
	<b>Total profit (c-a+b)(109200-450454+1270=62858)</b>				<b>62858</b>

### 13.1 Benefit Cost Analysis (Yearly)

Sr. No	Particulars	Amount (Rs)
1	10% depreciation on capital cost	1270
2	Recurring cost	540540
3	Total profit	754296
4	Gross profit	322296

### 14. Summary of Economics

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG contribution (25%)
Total capital cost	152600	114450	38,150
<b>Recurring cost</b>			
10% depreciation on capital cost	<b>1270</b>		<b>1270</b>
Other expenditure	45045	-nil-	45045
<b>Total</b>	<b>84,465</b>		<b>84,465</b>

**Note:** -This amount is excluding Labour wages and room rent.

### 14. Resources of Funds and Fund Requirement

Sr no	Detail of Resources	Amount in Rs.
1	Project share on Capital cost of 152600 (75%)	114450
2.	Monthly contribution till date	24000
3.	Loan from bank	0
	<b>Total</b>	

● Rs 100000 will be provided to self-help Group as a revolving fund to take the loan from bank.

- 75% of Capital cost will be borne by Project.

## 15. Computation of Break-even Point

**Break-even Point** = Capital Cost/ Sale /kg.- Recurring Cost /Kg.

Even point of kullvi topi

$$152600/280=545$$

After sales of 152600 breakeven point can be achieved after 545 days circle.

## 16. 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.

## 17. Training

**The training will be done for 30 days (240 hours) 08 hours a day. 1000/- per day will be given to the master trainer for training. During the period of training, the raw material will be supplied to the group once at the rate of Rs. 1000/- per trainee. From will be given**

Sr.no.	Description	Training	Member	Rates	Amount in Rs
1	master trainer	30 days		1000/day	30000
2	Training hall rent	30days		2000/month	2000
3	Boarding loading	30days		100/day	3000
4	Raw material /training material	30days	10	100/member	10000

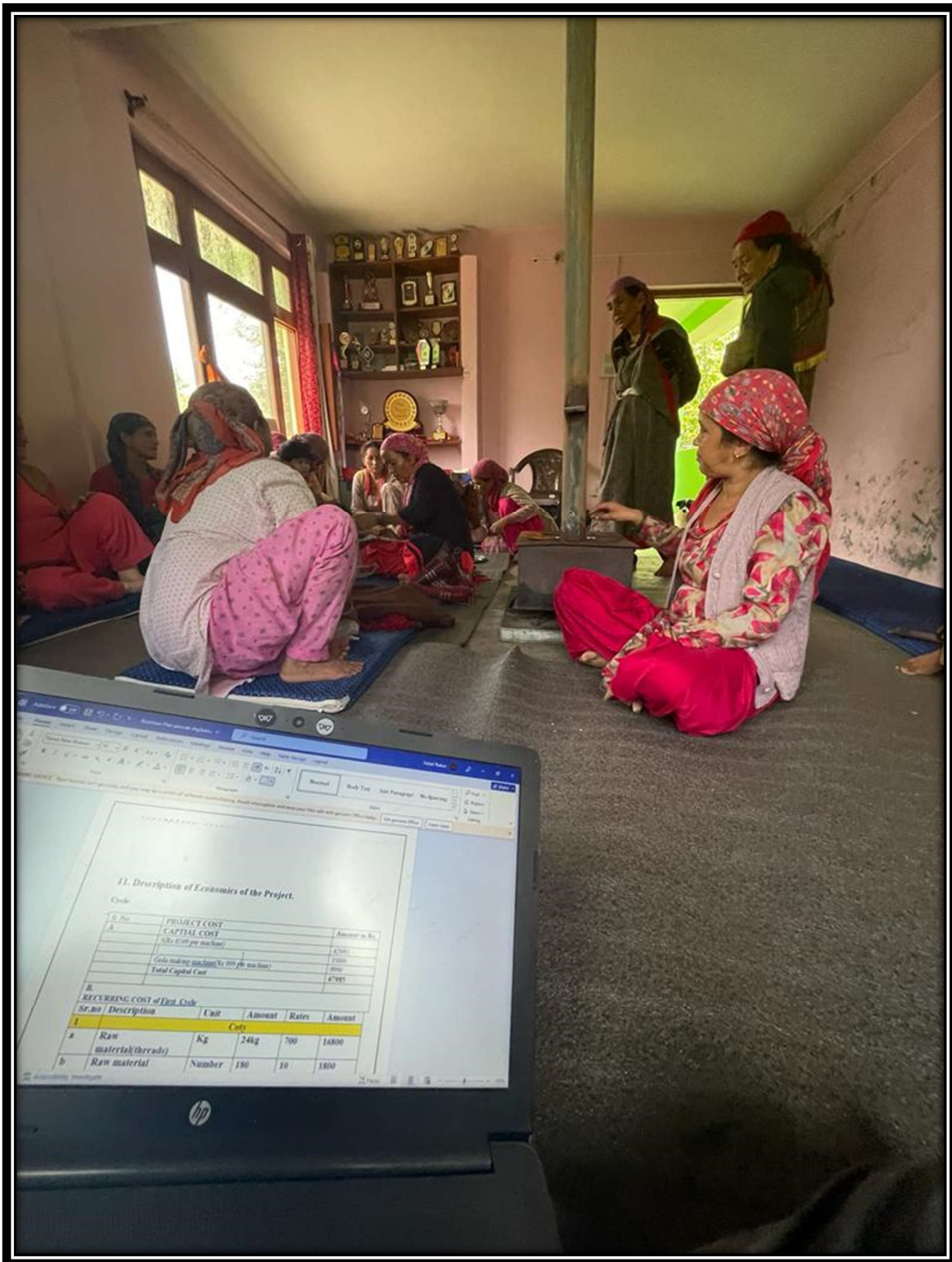
	<b>Total</b>				<b>45000</b>
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**Group member photos:-**

				
Gehri Devi	Meera devi	Rekha Devi	Dhanu Devi	Kusum lata
				
Thakri devi	Kaushalya devi	Meera devi	Jaibanti	Bhima Devi
				
Manju	Kushlata	Yamuna devi		

**18. Remarks:**

## Glimpse of Photos during Discussion



Group Members and Project staff having Discussion on business plan issues

### List of rules of SHG

1. Group work: Making of Kullvi topi
2. Group address: village - **Bari**
3. Total members of the group: **13**
4. Date of the first meeting of the group; **10/08/2020**
5. For every Rs. 50 in the group, there will be an interest of Rs. 2
6. The monthly meeting of the group is held every month. will be on the date of **5th**
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self-Help Group
9. Self Help Group Account SBI Patlikuhal Account number **395643386710**
10. In order to attend the meeting of the group, the principal and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The Principal and Secretary of the Self-Help Group shall be elected unanimously
14. The principal and secretary can transact with the bank; this post will be valid for one year.
15. The Principal, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.
16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the principal and secretary should have an amount of at least Rs 1000
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. **GROUP HAS TO SUBMITT THERE MONTHLY REPORT TO THE FTU!**



Agreement

**Resolution-com- Group-Consensus Form**

It is decided in the General House meeting of the Lakshmi S.H.G  
Held on 05.08.2023 at Badi our group will undertake the  
Kullu Tapi makshya livelihood income generation activity under the project  
of implementation of Himachal Pradesh ecosystem management and livelihood  
(JICA assisted).

शही देवी  
Signature of group president  
बाड़ी जिला कुल्लू (हि.प्र.)

शही देवी  
signature of Group secretary  
बाड़ी जिला कुल्लू (हि.प्र.)

Shahi  
signature of VFDS president

[Signature]  
Signature of DFO cum-RFO  
Forest Range Officer  
Patlikuhal Forest Range

**Approval**

Business plan Kullu Tapi makshya Lakshmi SHG in VFDS  
Badi approved by divisional management unit cum Divisional Forest  
officer Kullu on Dated 31.08.2023.

[Signature]  
DFO cum-DEC Kullu  
Patlikuhal Forest Range  
Kullu Forest Division Kullu