

# BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring

By

Pandal Dev - Self Help Group



SHG/CIG Name	::	Pandal Dev
VFDS Name	::	Banal
Range	::	Dharampur
Division	::	Joginder Nagar

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	::	Pandal Dev
2.2	VFDS	::	Banal
2.3	Range	::	Dharampur
2.4	Division	::	Joginder Nagar
2.5	Village	::	Banal
2.6	Block	::	Dharampur
2.7	District	::	Mandi
2.8	Total No. of Members in SHG	::	17- females
2.9	Date of formation	::	23-03-2021
2.10	Bank a/c No.	::	2454000100026716
2.11	Bank Details	::	State cooperative Bank Dharampur
2.12	SHG/CIG Monthly Saving	::	-
2.13	Total saving		-
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	Category	Income Source	Address
1	S/Smt. Krishna	Kasmir Chand	45	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
2	Gita Devi	Ramesh Kumar	44	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
3	Mamta	Vinod	35	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
4	Poonam	Anil Kumar	33	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
5	Sarla Devi	Raj Pal	45	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
6	Anjna	Desh Raj	46	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
7	Leela	Balam	45	Gen	Agriculture	Vill. & P.O. Banal Tehsil

						Dharampur Distt. Mandi(HP)
8	Salochna	Sunil	42	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
9	Sapna	Surrender	42	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
10	Rekha	Dinesh	32	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
11	Reeta	Manohar	42	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
12	Monika	Harji	36	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
13	Satya Devi	Jagdish	41	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
14	Jayoti	Rakesh	36	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
15	Rajo Devi	Sohan	46	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
16	Bimla Devi	Vinod	25	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)
17	Asha Devi	Santosh	23	Gen	Agriculture	Vill. & P.O. Banal Tehsil Dharampur Distt. Mandi(HP)

### 3. Geographical details of the Village

3.1	Distance from the District HQ	::	115 Km
3.2	Distance from Main Road	::	1 Km
3.3	Name of local market & distance	::	Dharampur 9 Km
3.4	Name of main market & distance	::	Joginder Nagar 84 Km
3.5	Name of main cities & distance	::	Mandi 115 Km
3.6	Name of places/locations where product will be sold/ marketed	::	Villages covered - Banal

### 4. Executive Summary

Cutting and tailoring income generation activity has been selected by Pandal Dev 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 Suit
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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 – Tanehad
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:

<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	17	6000	102000
2	Interlock Machine	2	6000	12000
3	Tailor Scissor	17	400	6800
4	<a href="#">Tailoring Ruler Set</a>	17	600	10200
5	Sewing Tailor Tape	17	100	1700
6	Iron Press	3	500	1500
7	Almirah	2	LS	15000
8	Hanger	4 Sets	400	1600
9	Chairs, Table etc	Approx	LS	8000
<b>Total Capital Cost (A) =</b>				<b>158800</b>

<b>B. RECURRING COST</b>					
<b>Sr.no</b>	<b>Particulars</b>	<b>Unit</b>	<b>Quantity</b>	<b>Price</b>	<b>Total Amount (Rs)</b>
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
<b>Total Recurring Cost (B)</b>					<b>10360</b>

<b>C. Cost of Production (Monthly)</b>		
<b>Sr. No</b>	<b>Particulars</b>	<b>Amount (Rs)</b>
1	Total Recurring Cost	10360
2	10% depreciation annually on capital cost	1100
	<b>Total</b>	<b>11360</b>

<b>D. Stitched Suit price (per suit )</b>					
<b>Sr.No</b>	<b>Particulars</b>	<b>Unit</b>	<b>Quantity</b>	<b>Amount (Rs)</b>	
1	Simple suit	1	1	250-300	
2	Other (Plazo, lining etc)	1	1	300-350	

Analysis of Income and Expenditure (Monthly):

<b>Sr.No</b>	<b>Particulars</b>	<b>Amount (Rs)</b>
1	10% depreciation annually on capital cost	1100
2	Total Recurring Cost	10360
3	Total Stitched Suit per month	255 (approx quantity)
4	Selling Price of Stitched Suit (per suit)	250
5	Income generation (180*250)	63750
6	Net profit (63750 - 10360)	53390
7	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 used for further investment in IGA</li> </ul>

#### 11. Fund requirement:

<b>Sr.No</b>	<b>Particulars</b>	<b>Total Amount (Rs)</b>	<b>Project contribution</b>	<b>SHG contribution</b>
1	Total capital cost	158800	79400	79400
2	Total Recurring Cost	10360	0	10360
3	Trainings	50000	50000	0
	<b>Total</b>	<b>219160</b>	<b>129400</b>	<b>89760</b>

Note-

- **Capital Cost** - 50% 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"> <li>• 50% of capital cost will be utilized for purchase of machines.</li> <li>• Upto Rs 1 lakh will be parked in the SHG bank account.</li> <li>• Trainings/capacity building/skill up-gradation cost.</li> </ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> <li>• 50% of capital cost to be borne by SHG.</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

## 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

## Group members Photos-



**Individual members Photos-**



Salochna devi



Leela Devi



Sapna Bharti



kirshni devi



Satya devi



rekha devi



monika devi



anjan devi



Asha devi



jyoti devi



sarla devi



poonam



rajo devi

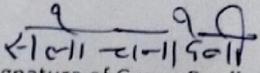


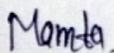
Mamta Devi

**Resolution - cum -Group Consensus Form**

It is decided in General House meeting of self Help Group Pandal Dev\_ held on 17-09-2021 at Banal that our Self Help Group will undertake the Cutting & Tailoring as Livelihood income generation activity under the project for improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihood (JICA Assisted).

  
Signature of Group Pradhan

  
Signature of Group Secretary

### Business Plan Approval by VFDS & DMU

Pandal Dev Self help group will undertake the Cutting & Tailoring has livelihood income generation activity under the project for improvement of Himachal Pradesh Forest Extension, Management and Livelihood (IFCA Assisted) in this regard business plan of amount (Rs.) 2,10,160 has been submitted by this group on dated 17-09-2021 and this business plan has been approved by 17-09-2021 VFDS.

Business plan with SHG resolution being submitted to DMU through FTU for further action please.

Thank you

  
Signature of VEDS Pradhan  
ग्राम वन विकास समिति ग्राम  
पंचसाल बमाल हा. जोगिंदर नगर

सचिव

  
Signature of VEDS Secretary

D.M.U.-Cum-  
Divisional Forest Officer  
Joginder Nagar