



# BUSINESS PLAN

## Handloom

(Shawl, stole and muffler knitting)

Veer Kaila Self Help Group (Janahal Sub Committee)



Biodiversity Management Committee	Shillirajgiri
Sub Committee	Janahal
Gram Panchayat	Shillirajgiri
Field Technical Unit/Forest Range	Wildlife Sanctuary, Kullu
Divisional Management Unit /Forest division	Wildlife Sanctuary, Kullu
Forest Circle Coordination Unit/ Forest Circle	GHNP Circle, Shamshi

Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project

(JICA Funded)

## Index

No.	Topic	Page Number
1	Introduction	3
2	Administrative Process	3-5
3	Physical and Social Environment: Food and Water	5-6
4	Overview of Agriculture and Forestry	6
5	Importance of Community and Environment Management	7
6	Causes and Effects of Environmental Changes	7-8
7	Environmental Measures	8-9
8	Social and Economic Analysis	9
9	Community Participation in Environmental Management	9-10
10	SWOT Analysis (Strengths, Weaknesses, Opportunities, and Threats)	10-11
11	Legal and Regulatory Compliance	11
12	Planning for Sustainable Development	11-12
13	Development Strategies	12-13
14	Objectives	13
15	Marketing and Economic Strategy	13
16	Market Research	14
17	Market Research Implementation	14
18	Social Impact Assessment	15
19	Loan Repayment Plan	15-16
20	Group Rules and Regulations	16-17
21	Group Agreement and Biodiversity Limited Zone Approval	18
22	Member Photos	19

### 1. Introduction

The handloom industry has been providing livelihood for artisans since ancient times. In India, over time, the handloom industry has emerged as one of the most important cottage industries. Handloom weavers produce products using cotton, silk, and woolen yarns. The handloom industry is an integral part of India's cultural heritage. Initially, the Kullu people wove simple shawls, but after the arrival of Bushahri weavers from the Shimla district of Himachal Pradesh, the weaving of patterned handlooms became popular. Until some time ago, men and women used to weave on traditional pit looms in their homes and produce clothes for their families. Later, the handloom industry grew, possibly due to their value during the British era. Kullu's traditional handloom products include woolen socks, tweed, shawls, caps, borders, and mufflers. After the increase in the influx of tourists over the decades, there has been a steady rise in demand for Kullu handloom products, especially for women weavers, who make up nearly 70% of the weavers. This has become a source of livelihood for many. However, weavers and industries in

the plains, producing power loom products, are facing challenges in marketing their products. The Indian government and state governments are making efforts to support this industry. Recently, the Indian government included Nagar, a village in Kullu, in the Handloom Cluster Village. The government will invest approximately 1.40 crore rupees to create basic infrastructure and modernize the handloom facilities in the village, and the products made will be marketed.

The Himachal Pradesh Forest Department, under the JICA-funded “Himachal Pradesh Forest-Based Livelihoods and Environmental Management Project” (PIHPFEM&L), has been working to improve livelihoods of the communities living near forests. Women's self-help groups (SHGs) are being formed, and based on their skills, activities are selected to provide financial assistance and guidance. One such activity is handloom weaving, a traditional craft of Kullu, in which women have expressed interest in working. The "Veer Kaila" Women's Self-Help Group of the Janahal Sub-Committee in Shilarajgiri has chosen handloom weaving as their activity, and a business plan has been prepared for it, keeping all aspects of the craft in mind.

## **2. Summary of the Project**

Himachal Pradesh is located in the northern Himalayas of India. The state is abundant in natural beauty and rich cultural and religious heritage. It is home to various plants, rivers, and mountains. The state's population is about 7 million, and it spans an area of 55,673 square kilometers. The state experiences a range of climatic conditions, from alpine to cold zones, due to its diverse geography. Agriculture is the primary occupation of the people of Himachal Pradesh. Out of the state's 12 districts, six districts are part of a forestry conservation and livelihood improvement project under JICA (Japan International Cooperation Agency), which includes the Kullu district.

The Himachal Pradesh Forestry Conservation and Livelihood Improvement Project (JICA-supported) involves the creation of biodiversity management committees and local initiatives. The project began with the establishment of the "Janahal" Sub-Committee in the Shilarajgiri area. The primary occupations of the local people are farming, horticulture, and manual labor. However, most families own less than five bighas of land, and they lack adequate irrigation facilities. As a result, many people migrate for labor outside the district, and without sufficient irrigation, their income remains limited. People here primarily grow wheat, barley, oats, and pulses, along with fruit crops like apples, plums, and peaches.

To improve livelihoods, the Vir Kaila Self-Help Group decided to start a business of making and selling shawls, scarves, and mufflers. This decision was made to increase their income, as these activities offer viable alternative sources of livelihood. The Vir Kaila Self-Help Group was formed on August 1, 2020, with 10 female members, all of whom are from local, marginalized families. The village is not connected to the main road network, and these families face significant challenges in terms of access and infrastructure. After discussing the group's needs, the members decided to focus on the production and marketing of shawls, scarves, and mufflers.

Some members of this group are already engaged in the weaving of shawls, scarves, and mufflers. After production, the group will connect with local shopkeepers or wholesale vendors for marketing. Along with the increase in production, the group will need to explore more marketing opportunities and expand their reach. Recently, the Chief Minister of Himachal Pradesh mentioned that the state government is working towards promoting the sale of Himachal's handloom products through development channels. It is hoped that this initiative will help continuously improve the livelihood of self-help group members. The group has decided to increase production collectively, which will help enhance their income.

The group will seek assistance from the project and take a loan at a 4% interest rate from the revolving fund. Alternatively, the group can deposit the revolving fund in the bank and take a loan from the bank. They will also contribute 25% of the required capital in cash. However, members are hesitant to take loans from the bank, so in the first phase, they will produce 50% of the goods and use the profits and wages earned to fund the second phase. The remaining profits will be divided among the members. After the second phase, all members will divide the profits and wages equally based on mutual agreement.

The raw materials and resources required for making shawls, scarves, and mufflers are locally available, and there is immense potential for marketing them locally, especially since the Kullu Valley witnesses a continuous flow of tourists throughout the year. Kullu's shawls, scarves, borders, hats, and mufflers are renowned for their beauty and are popular across India. Therefore, tourists often purchase these products as gifts for their families and friends when they return home. Making borders takes more time and requires skill, and the profits are lower. Therefore, the group will decide on the time required for making borders as production increases. The members of the group will be provided with a training program for making shawls, scarves, borders, and mufflers, which will be a comprehensive plan costing approximately 75,000 rupees.

The group consists of five families, and for this, the project will provide 75% of the required capital assistance. The remaining 25% will be contributed by the members in cash. The project will also cover the expenses related to the delivery and establishment of the products in the village. In addition, a revolving fund of 100,000 rupees will be provided. The group has decided that all members will share the profits and benefits according to the rules and mutual agreement.

To create the business plan, a detailed discussion was held with Mr. Jugat Ram, a weaving technique expert. After this discussion, the business plan was formulated based on his advice. When preparing the business plan, special consideration was given to the group's ability to make shawls, scarves, and mufflers, the availability of raw materials, demand, and marketing. The business plan outlines the production of 40 shawls, 60 scarves, and 90 mufflers per month.

The group plans to dedicate 4-5 hours a day to production throughout the year. During the farming season from March to November, less time will be available for this work, but in the remaining months, sufficient time will be available for production. For this purpose, services related to design, quality control, and marketing will be taken from Mr. Jugat Ram or other experts who may visit the site to provide guidance for the production of shawls, scarves, borders, and mufflers.

### 3. Details of the self-help group

S.No.	Member's Name	Village Name	Age	Gender	Contact Number
1	Bhagwan Dasi Sukhdav	Shapaka	56	Female	9459864158
2	Taramain Nain	Kash Sychav	23	Female	7018224713
3	Heena Thakur Harish Upadhayan	Bhota	28	Female	7876330068
4	Bhavna Vishal	Shapaka	30	Female	8894419633
5	Duggan Devi, W/O Neerat Sah	Shapaka	45	Female	9625756646
6	Geeta Devi Dhamchand	Bhota	42	Female	9459232087
7	Khimi Devi Sher Sah	Shapaka	31	Female	8894366940
8	Taramain Fateh Chand	Shapaka	36	Female	8219553573
9	Naraddu Devi, W/O Chan Chand	Bhota	34	Female	7876695659
10	Anita Kumari, W/O Naresh Kumar	Bhota	32	Female	9816658551

Additionally, details of the group:

- **Group Name:** Veer Kaila SHG
- **BMC:** Shilrajigiri
- **Subcommittee:** Janahal
- **Location:** Viyani, Kullu
- **Bank Name:** Himachal Gramin Bank, Dohanala
- **Bank Account Number:** 88331300005792
- **Group Capital:** 7000 rupees

### 4. Geographical situation of village

S.No.	Activity/Item	Details
4-1	Training Duration	14 days (FD0EH0)
4-2	Training Start Date	5 days (FD0EH0)
4-3	Training Location & Participants	Kullu 14, Bhuntar 13 (FD0EH0)
4-4	Training Location & Participants (Alternate)	14 days (FD0EH0)
4-5	Training Duration	14 days (FD0EH0)
4-6	Workshop/Training Topics	“Skills and techniques for weaving and making products 14 days (FD0EH0), Useful 54 days (FD0EH0), and HqUrj 13 days (FD0EH0)”
4-7	Theoretical Training	Few members have already been informed about handloom weaving techniques.

## 5. Production of Handloom Products from Weaving

S.No.	Activity/Item	Details
5-1	Products Produced	Shawls, Stalls, Borders, and Mufflers
5-2	Production Scope & Demand	The handloom products have good demand and are being made in large quantities, including shawls, stalls, and borders. There is a heavy demand for these products in the market, with significant orders.
5-3	SHG Members' Progress	Members' progress in weaving is attached (as indicated).

## 6. Details of Production Processes

### Uniform Approach:

Members of the group will be trained under the project in making shawls, stoles, borders, and mufflers. Post-training, the members will engage in production through the following processes:

- 1. Purchase of Raw Materials:**  
Raw materials for shawls and stoles, such as wool and yarn, will be procured directly from suppliers at their locations, ensuring reduced costs and price transparency.
- 2. Division of Work:**  
All members will divide tasks among themselves to efficiently produce shawls, stoles, borders, and mufflers.
- 3. Selling the Products:**  
Members will handle the sale of their products and also source raw materials when required.
- 4. Work Commitment:**  
Each member will work an average of 4 to 5 hours per day on production activities.
- 5. Time Tracking:**  
Every member will keep a detailed record of the time spent on group activities.

After training, the group will focus on producing the following items, with the processes detailed as follows:

### 1. Shawls

Kullu shawls are renowned for their traditional patterns, particularly for the motifs woven on both ends. These patterns may include floral designs and are typically placed only at the corners or borders. The designs can feature up to eight colors. Traditionally, vibrant colors like red, yellow, magenta pink, green, orange, blue, black, and white were used, along with natural shades

for the base. However, to cater to current customer preferences, these vibrant shades are gradually being replaced by pastel colors.

A variety of colored woolen threads are used for the base, while an extensive range of acrylic colors is employed for patterns on the borders. These shawls are available in materials such as sheep wool, angora, pashmina, yak wool, and hand-spun fabrics. The price of a shawl depends on the quality of wool, the number and width of the patterns used, and customer demands. Seven members of the group will prepare different shawls, with each member producing one shawl every two days, working 4–5 hours daily. Collectively, five members can produce 40 shawls in a month.

## **2. Stoles**

Stoles are a formal accessory, often made of expensive fabrics, and are worn by fashion-conscious women. These can be draped around the body or hung from the shoulders. Compared to shawls, stoles are smaller in length and width.

Five members of the group will prepare stoles. On average, each member can make 1.3 stoles per day by working 4–5 hours. Three members can collectively produce 60 stoles in a month.

## **3. Borders (Woven/Chemical Wool)**

A unique feature of Kullu shawls is the traditional woven border, often adorned with bright patterns in colors like yellow, green, white, and red. Borders are also a key element of traditional Kullu caps, giving them a distinct identity. Border weaving will commence once members gain experience and improve their skills. Initially, the focus will remain on three other types of weaving.

## **4. Mufflers**

In the mountains, gifting caps and mufflers is a traditional way of honoring people on special occasions. Mufflers will be produced by three members of the group. Each member can prepare three mufflers in two days, working 4–5 hours daily. Two women can produce up to 90 mufflers in a month.

## 7. Production Arrangement Details

<b>7-1 Production Cycle (in Days)</b>	30 days, 4–5 hours of work per day
<b>Expected Output</b>	
Shawls	40 pieces
Stoles	60 pieces
Mufflers	90 pieces
<b>7-2 Workforce Requirement per Production Cycle</b>	
For Shawls	5 members
For Stoles	3 members
For Mufflers	2 members
<b>Total Members Required</b>	10 members
<b>7-3 Raw Material Source</b>	Wool, Bhuntar
<b>7-4 Other Resource Sources</b>	Wool, dyes, Bhuntar

*Note: The estimated quantity of each product is indicative and will be adjusted according to market demand.*

## 8. Raw Material Requirements and Estimated Production

S.No	Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production
<b>1</b>	<b>Shawl (80:20 Yarn)</b>					<b>40 Shawls</b>
(a)	Yarn (Warp & Weft)	kg	12.25	800	9,800	
(b)	Chemical Dyeing	kg	1.2	500	600	
(c)	Warping Labor	Pieces	40	25	1,000	
(d)	Daily Labor Wages	Days	75	275	20,625	
(e)	Packaging & Washing	Pieces	40	25	1,000	
	<b>Total</b>				<b>33,025</b>	
<b>2</b>	<b>Stole (80:20 Yarn)</b>					<b>60 Stoles</b>
(a)	Yarn (Warp & Weft)	kg	18	800	14,400	
(b)	Chemical Dyeing	kg	1.8	500	900	
(c)	Daily Labor Wages	Days	45	275	12,375	
(d)	Packaging & Washing	Pieces	60	20	1,200	
	<b>Total</b>				<b>28,875</b>	
<b>3</b>	<b>Woolen Muffler</b>					<b>90 Mufflers</b>



S.No	Name	Unit	Quantity	Rate (₹)	Amount (₹)	Estimated Production
(a)	Yarn (Warp & Weft)	kg	9	1,500	13,500	
(b)	Daily Labor Wages	Days	30	275	8,250	
(c)	Packaging & Washing	Pieces	90	15	1,350	
<b>Total</b>					<b>23,100</b>	

## 9. Market Analysis and Product Distribution Plan

S.No	Details	Information
9-1	<b>Estimated Markets/Locations</b>	Kullu, Bhuntar, Manali
9-2	<b>Distance from Village for Product Sale</b>	Kullu: 14 km, Manali: 56 km, Bhuntar: 13 km
9-3	<b>Estimated Market Demand</b>	Demand exceeds production
9-4	<b>Market Attraction</b>	Products are purchased in large quantities by tourists at retail shops and by locals for weddings/events.
9-5	<b>Seasonal Demand</b>	High demand during winters; moderate demand during summers by tourists.
9-6	<b>Potential Buyers</b>	Tourists and local residents
9-7	<b>Potential Consumers in the Region</b>	Residents of Lahaul and Mandi districts
9-8	<b>Distribution Strategy</b>	Products will be marketed in Kullu, Manali, and Bhuntar via retail shop tie-ups and displayed at fairs/stalls.
9-9	<b>Marketing Policy</b>	In case of low local demand, products will be marketed in Mandi and Shimla retail shops. Production will adjust based on demand.
9-10	<b>Brand Name</b>	“VK”
9-11	<b>Revenue Source</b>	Income from weaving

## 10. Details of Management among Group Members

1. Rules will be established for effective management.
2. Group members will coordinate and plan tasks collectively.
3. Task allocation will be based on the efficiency and capability of the members.
4. Profit distribution will also be determined by the quality, efficiency, and effort of the work.
5. Members with sales experience will handle sales in rotation.
6. The head and secretary of the group will regularly evaluate and review the management process.
7. In the initial phase:
  - 50% of production and revenue will be reinvested.
  - For subsequent cycles, reinvestment will be financed through wages and profits from the first cycle.
  - Only after reinvestment, the remaining profits will be distributed among members.
  - For future cycles, equal distribution of wages and profits will be ensured.

## 11. SWOT Analysis of the Group

### *Strengths*

1. All members have similar and positive mindsets.
2. Some members have prior experience in small-scale production and marketing, which will ease the weaving and marketing process for others.
3. Low production costs with high demand for the products.
4. Members can use their available time near home to generate additional income.

### *Weaknesses*

1. The group is new.
2. Lack of work experience within the group.
3. Members have weak financial conditions.

### *Opportunities*

1. Large-scale production can be achieved if the group operates effectively.
2. High demand for shawls, stoles, borders, and mufflers in the local market due to the area's tourist attractions.
3. The project provides support for purchasing looms and spinning wheels, covering 50% to 75% of the cost.
4. Special training in handloom techniques will be arranged either on-site or in training institutions.

## Threats

1. Internal disputes within the group can impact its functioning.
2. Lack of transparency and demand might lead to the group disbanding.
3. Demand for products is seasonal, mostly reliant on tourist arrivals in November.
4. Competition from established handloom organizations.

## 12. Potential Challenges and Mitigation Measures

S. No.	Challenges	Mitigation Measures
1	There is a possibility of low demand for products in the local market, which may adversely affect revenue.	Retailers from markets in Shimla and Mandi will be engaged for product marketing.
2	Decline in product quality may reduce demand.	The group will need to adhere to quality standards and acquire necessary skills to maintain high-quality production.
3	The group may face competition from established organizations.	Maintaining quality and work efficiency will be essential. The group should also continuously explore new marketing opportunities.

## 13. Financial Overview of the Project

S. No.	Item	Quantity	Rate (₹)	Total Cost (₹)	Project Share (%)	Project Contribution (₹)	Beneficiary Contribution (₹)	Total (₹)
1	Loom (60")	5	15,000	75,000	75/25	56,250	18,750	75,000
2	Charkha (with stand)	3	1,700	5,100	75/25	3,825	1,275	5,100
3	Box	2	2,000	4,000	75/25	3,000	1,000	4,000
<b>Total</b>				<b>84,100</b>		<b>63,075</b>	<b>21,025</b>	<b>84,100</b>

## 14. Activity-wise Financial Breakdown

S. No.	Name	Unit	Quantity	Rate (₹)	Amount (₹)	Output	Production Cost (₹)
1	Shawl (80:20 yarn)					40 shawls	
(a)	Yarn (warp & weft)	kg.	12.2	800	9,800		
(b)	Yarn Mixing	kg.	1.2	500	600		
(c)	Weaving Labor	Days	40	25	1,000		
(d)	Labor Wages	Days	75	275	20,625		
(e)	Packaging, Washing			25	1,000		
<b>Total</b>					<b>33,025</b>		<b>33,025</b>
2	Stole (80:20 yarn)					60 stoles	
(a)	Yarn (warp & weft)	kg.	18	800	14,400		
(b)	Yarn Mixing	kg.	1.8	500	900		
(c)	Labor Wages	Days	45	275	12,375		
(d)	Packaging, Washing			20	1,200		
<b>Total</b>					<b>28,875</b>		<b>28,875</b>
3	Wool Muffler					90 mufflers	
(a)	Yarn (warp & weft)	kg.	9	1,500	13,500		
(b)	Labor Wages	Days	30	275	8,250		
(c)	Packaging, Washing			15	1,350		
<b>Total</b>					<b>23,100</b>		<b>23,100</b>

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## **Additional Costs**

<b>S. No.</b>	<b>Details</b>	<b>Amount (₹)</b>
1	Rent, Electricity, etc.	800
2	Transportation Costs	1,000
3	Miscellaneous Expenses	300
<b>Total</b>		<b>2,100</b>

## **15. Financial Summary**

<b>Details</b>	<b>Amount (₹)</b>
Total Input Cost	87,100
Labor Wages Deducted	(41,250)
Net Input Cost	<b>45,850</b>
Business Plan Total Cost	<b>84,100</b>
Estimated Revenue from Sales	<b>1,07,930</b>
Additional Savings/Income (if any)	<b>7,000</b>
Total Estimated Income	<b>1,14,930</b>

## 16. Financial summary

Description	Amount (₹)
Total Input Cost	87,100
Capitalized Interest at 10% Annual Rate	840
Interest on Bank Loan at 12% Annual Rate	1,054
<b>Total</b>	<b>88,994</b>

S. No.	Item	Estimated Production Quantity	Production Cost	Profit	Percentage Profit	Dividend	Total Market Value (3+5)	Market Price per Unit	Total Income from Production
1	Shawl	40	826	35	289	1,115	1,350	44,600	
2	Towel	60	481	25	120	601	700	36,060	
3	Muffler	90	257	18	46	303	400	27,270	
	<b>Total Income from Production</b>	-	-	-	-	-	-	<b>107,930</b>	

### Value-Profit Analysis (One Month = 1 Month)

S. No.	Item	Amount	Total Amount
1	Capital Loan Interest (10% annual interest)	840	840
2	Rent, Electricity, and other expenses (monthly)	800	800
3	Labor Cost	41,250	41,250
4	Raw Material Cost	39,200	39,200
5	Miscellaneous Expenses (Repairs, Stationery, etc.)	300	300
6	Transportation Costs (Raw and finished goods)	1,000	1,000
7	Packaging, Dyeing, Cleaning, etc.	6,825	6,825
	<b>Total Expenses</b>	-	<b>89,375</b>

S. No.	Item	Amount	Total Amount
<b>Total Profit</b>	Income from production – (Capital Loan Interest + Total Cost)	107,930 - (840 + 87,100)	19,990
<b>Total Profit from Production (Profit + Labor + Rent)</b>	19,990 + 41,250 + 1,000	62,240	62,240
<b>Distribution Amount for the Group (Monthly)</b>	Income from production – (Average Capital + Interest Repayment + Other Expenses)	107,930 - (1,335 + 50 + 45,850)	60,695
<b>Distribution Amount if Production is Halved</b>	50% of production income – (Average Capital + Interest Repayment + Other Expenses)	53,965 - (1,335 + 50 + 45,850)	6,730

## 17. Cash Requirement

Sr. No.	Item	Amount
1	Capital Expenditure	84,100
2	50% of Operating Expenses	22,925
<b>Total</b>		<b>107,025 or 107,000</b>

## 18. Financial Resources for the Group

Sr. No.	Financial Source Description	Amount
1	Grant for Capital Expenditure from Project	63,075
2	Cash Contribution from Group Members	21,025
3	Group Savings	7,000
<b>Total</b>		<b>91,100</b>
<b>Bank Loan Amount</b>	(107,000 - 91,100)	<b>15,900 or 16,000</b>

*Note: To take a loan from the bank, a grant of 1,00,000 INR will be provided through the project, and in addition, there is a consideration to take a loan of 16,000 INR from the bank for operating expenses.*

#### **Calculation of Break-even Point**

Break-even Point = 289 + 120 + 46 (Profit from one Shawl + one Towel + one Muffler) = 455  
 Therefore, the break-even point = 84,100 / 455 = 185 days

By calculating the profit of one Shawl, Towel, and Muffler, the break-even point is 185 days, which means that the break-even point can be achieved within approximately six months.

#### **19. Repayment Plan of Bank Loan:**

<b>Month</b>	<b>Principal Amount</b>	<b>Interest Payable (5%)</b>	<b>Total Payment</b>	<b>Principal Balance</b>	<b>Remaining Loan</b>	<b>Cumulative Principal Repayment</b>
1	16,000	160	16,160	15,840	16,000	16,160
2	1,268	160	1,428	1,335	2,500	14,732
3	1,274	147	1,421	1,335	5,000	13,458
4	1,279	135	1,414	1,335	7,500	12,179
5	1,284	122	1,406	1,335	10,000	10,895
6	1,290	109	1,399	1,335	12,500	9,605
7	1,295	96	1,391	1,335	15,000	8,310
8	1,300	83	1,383	1,335	17,500	7,010
9	1,306	70	1,376	1,335	20,000	5,704
10	1,311	57	1,368	1,335	22,500	4,393
11	1,317	44	1,361	1,335	25,000	3,076
12	1,322	31	1,353	1,335	4,354	0
13	1,774	0	1,315	1,315	0	0
<b>Total</b>	<b>15,561</b>	<b>1,054</b>	<b>16,615</b>	<b>16,000</b>	<b>0</b>	<b>16,615</b>

#### **Additional Information:**

- The repayment is calculated at an interest rate of 7%.
- During the second month, the group will produce Shawls, Towels, and Mufflers, and will earn wages of 41,250 rupees and total profit of 19,990 rupees.
- This way, each member will receive 4,125 rupees as wages and 1,999 rupees as profit.



- In the third month, the group members will contribute 50% of the total production and expenses. Therefore, savings from profits and wages will be used for expenses.
- The project will bear the 5% interest rate for the entire year, resulting in a saving of 439 rupees.

## 20. Rules for the Self-Help Group

1. **Products Manufactured by the Group:** Handloom (stalls, shawls, borders, and mufflers).
2. **Group's Location:** Village Shapaka/Bhotan, Post Office Doharanala, Tehsil and District Kullu, Himachal Pradesh.
3. **Group's Minimum Membership:** 10.
4. **Group's Formation Date:** 01.08.2020.
5. **Group's Sales Target:** 100 pieces in the first month, then 2 pieces in subsequent months.
6. **Payment for Products:** Payment must be made within 5 days of receiving the product.
7. **Penalty for Late Payment:** A fine will be imposed if the payment is delayed beyond the specified date.
8. **Key Members of the Group:** Some members must be chosen to take on the role of handling finances and distribution of benefits.
9. **Account Details:** The account details of the group are held in the State Bank of India, Doharanala branch, with account number 88331300005792.
10. **Product Processing:** Any product-related issues should be resolved by contacting the group members or authorized persons within 7 days.
11. **Operations in Case of Disputes:** Any disputes or issues that arise should be resolved within 3 meetings of the group.
12. **Records Maintenance:** Proper financial records must be maintained, and updates should be provided to the concerned officials as per guidelines.
13. **Group's Operations in the Future:** The group will continue to operate and provide its products while adhering to the operational standards.
14. **Regulatory Compliance:** The group should comply with all legal regulations and provide documentation as required by the authorities.
15. **Product Distribution:** Members should be provided a share of the group's product for use or selling, according to the distribution rules.

16. **Member Contributions:** Each member must contribute to the overall success of the group by actively participating and sharing the workload.
17. **Product Quality:** A quality control officer must be appointed to ensure that all products meet the required standards before distribution.
18. **Sales Strategy:** The group is encouraged to explore marketing options to increase their sales.
19. **Revenue from Sales:** Earnings from sales should be used for group development and increasing financial stability.
20. **Grants and Loans:** The group can apply for financial support to further its activities from external sources as needed.
21. **Member Benefits:** Members are entitled to financial benefits and compensation based on their contribution to the group.
22. **Loan Recovery:** A strict system must be in place for the recovery of any loans or dues from members.
23. **Field Technical Unit Support:** The group should ensure that all activities are coordinated with the Field Technical Unit (FTU).

2

समूह का सहमती पत्र

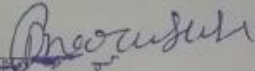
आज दिनांक 08.11.2021 को 'वीर कैला' स्वयं सहायता समूह, शिल्लिंगजगिरी जैव विविधता प्रबंधन कमेटी की जनाहल उपसमिति की बैठक हुई। बैठक में प्रधान श्रीमती भगवान दासी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए शॉल, स्टॉल और सफल बुनाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका वित्तपोषित) से जुड़ने की सहमती प्रदान करते हैं तथा उपरोक्त परियोजना की सहायता से सभी सदस्यों द्वारा चयनित की गई गतिविधि को इस व्यवसाय योजना के अनुसार या बाजार की मांग के अनुसार सभी सदस्य मिलजुल कर सफल बनायेंगे।

Taramani

समूह के सचिव के हस्ताक्षर  
Secretary  
Veerkaila Self Help Group  
Vill Janahal P.O. Mohal  
Teh Bhuntar Distt. Kullu (H.P.)

भगवान दासी

Pradhan  
समूह के प्रधान के हस्ताक्षर  
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Teh Bhuntar Distt. Kullu (H.P.)



हस्ताक्षर  
प्रधान  
प्रसन्न जैव विविधता समूह  
जैव विविधता शिल्लिंगजगिरी तह. नू.  
...शिला, कुल्लू (हि.प्र.)



फील्ड तकनीकी यूनिट (FTU)  
कुल्लू

स्वीकृत



संरक्षित प्रबंधन इकाई (SICU)  
Divisional Management Unit Officer  
वन्द्य जीव विभाग  
Wild Life Division, Kullu

## Photographs of members of SHG

