

# VESHANO SHG Sub BMC KANDAR-I

## Business Plan



### Mashroom Cultivaton



**Bio Diversity Management Committee  
Sub Committee  
Gram Panchayat  
Forest Technical Unit  
Division Management unit**

**Kandar-I  
Kandar  
Kandar  
Wild Life Range ,Sundernagar  
Wild Life Division Kullu**

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## 1. Executive Summary

Himachal Pradesh is famous for its beauty and serenity, rich culture and religious heritage. The state has diverse ecosystems, rivers and valleys, and has a population of 75 lakhs and is spread over 55,673 sq km, ranging from the foot hills of Shivalik to the middle hills (300-6816 m above MSL), high hills and cold arid regions of the upper Himalayas. It is spread across valleys in which several perennial rivers flow. About 90% of the population of the state lives in rural areas. Agriculture, horticulture, hydropower and tourism are important components of the state's economy. The state has 12 districts. Himachal Pradesh Bavan Ecosystem Management and Livelihood Improvement Project is being implemented in seven districts of this state, including Mandi district. The area of Sundernagar in Mandi district along with Bandli Sanctuary has been selected for Biodiversity Sub-Committee. It also includes Basahu Biodiversity Sub-Committee.

Forests and forest ecosystems in the region are repositories of rich biodiversity. They play a vital role in the conservation of fragile sloping lands and are the primary source of livelihood for the rural population through agriculture and animal husbandry. The rural people are directly dependent on forest resources for their livelihood and socio-economic development. But the reality is that these resources are continuously depleting due to overexploitation (e.g. fodder, fuel, NT

FP from overexploitation and grazing, fire and drought etc.).

On the commencement of Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project of JICA, a micro plan of Biodiversity Sub-Committee Basahu was prepared. The main occupation of the people of Biodiversity Sub-Committee is agriculture and animal husbandry, but due to lack of proper irrigation system, people are not able to get the expected increase in their income. People here mainly produce wheat, maize and cash crop ginger, but most of the people of Biodiversity Sub-Committee have very little land due to which they are not able to sustain their livelihood properly. Most of the youths go to other states of India for employment, some youths even work abroad.

A self help group has been formed to implement livelihood improvement activities under Biodiversity Sub Committee Basahu. This group has opted for mushroom cultivation. All the members belong to general caste and have small land holdings. To enhance their economic conditions, they have decided to cultivate button and dingri mushrooms.

Adarsh Self Help Group was formed on 30/10/2023 under Biodiversity Sub Committee to provide livelihood improvement support by classifying skills and capabilities.

All the members of Adarsh Self Help Group are women. All of them have taken the help of self help group to fulfill their financial needs.

For this reason, they have decided to move forward with mushroom farming so that they can increase their income. There are 9 members in this group

and their monthly contribution is Rs. 50 per month. The details of group members are as follows:-

**The details of the members included in the Adarsh Self Help group are as follows:**

Sr No	Name and address of beneficiary sutra/ smt	Father& Husbands Name	Post	Village	Age	Gender	Category	Contact Number
1	Jaya mala	Rup singh	Pradhan	Kandar	304	Women	General	8988740773
2	Prbha devi	Ramlal	Secretary	Kandar	32	Women	General	8894217379
3	Amra vti	Muni lal	Treasurer	Kandar	35	Women	General	9459425332
4	Lila devi	Surrender kumar	Members	Kandar	28	Women	General	9459676277
5	Lila devi	Mstram	Members	Kandar	36	Women	General	
6	Krishna devi	Jeher singh	Members	Kandar	39	Women	General	9015435420
7	Lila devi	Snju ram	Members	Kandar	28	Women	General	8988589147
8	Savirtri devi	Ranesver	Members	Kandar	25	Women	General	9418901570

## 2. Details of Self Help Group/Similar Interest Group

2.1.	Name of Self Help Group	::	Veshnu SHG
2.2	M.I.S. of Common Interest Group, Kotha	::	-
2.3	BMC Sub Committee	::	Knadar-I
2.4	Range	::	WL Sundernagar
2.5	Dividion	::	Wl kullu
2.6	Village	::	Kandar
2.7	Teshil	::	Sundernagar
2.8	District	::	Mandi
2.9	Total number of self help group members	::	08
2.10	Date of formation	::	5/07/2022
2.11	Bank name & details	::	PNB Jarol
2.12	Bank account number	::	2032000100115292
2.13	Self help group/ monthly saving	::	50
2.14	Total saving	::	900
2.15	Loans given bt the group to its members	::	_ 2032000100115292
2.16	Status of loan repaid by cash credit limit group members	::	—

## 2. Geographical location of the village.

3.1	Distance from District headquartes	:	125 Km
3.2	Away from the main road	: :	1KM
3.3	Name of the local market and the name of the market	: :	Sundernagar 47 km Nerchowke 59km Mandi 72km
3.4	Name of the main city and city	: :	Sundernagar 47km Nerchowk 59 km Mandi 74 km
3.5	Names of the main cities where the product is sold What will be the marketing?	: :	Sundernagar, Nerchowk, but the main market is Mandi

## 3. Details of the product related to the income generating activity

4.1	Product Name	::	The group will be involved in the production of button machines and shells in a controlled environment. I
4.2	Product Identification Methods	::	Although the members of the entire group grow the cash crop of ginger, they are less in the market, so they are not able to meet their financial needs. Therefore, it has been decided by the group that farming will increase their income.
4.3	Consensus of member of common interest group	::	The consent is attached as annexure.

## 4. Description of production processes

Arrangement for training on mushroom cultivation will be done by JICA project at krishi vikhs Kendra sundernagar.the entire cost of the training will be borne by JICA Project

The group decided to start with the cultivation of the fish in the beginning, which will be completed during February and is more suitable for the cultivation of this cultivated fish in the month leading up to the early July. For 250 bags, tudi and pawn bags will be purchased and produced in the room. For this, a three-tier wood/bamboo rack fug will be installed along with two zot fans. A single plug fan to increase the room temperature and reduce the heat lower will be installed in the hall to maintain the required room temperature. Before loading the bag, the room should be

soaked two to three times with folion (5 ml/mL). (100 mg/l). After the Sundernagar input of agricultural development, the Vasaya Yojana has been formulated after Chacha with the group with two crops of Dhagari Mush and two crops of Button Moo (70 to 75 per cent for the crop). Group members 1 hour, half an hour in the morning and half an hour in the evening.

## 6. Details of planning for production

Expected production in first cycle 75 days	: :	<p>The average production of dthingri in one vaam of dthingri tuhi is about 5 kgdham. The yield for 250 bags will be 1000kg of dthingri</p> <p>First crop of dthingri mushroom from april to end of june</p> <p>Button mushroom;_</p> <p>The average yield of mushroom from one beg is 2.5 kg</p> <p>1 beg = 2.5 kg</p> <p>250 bags x 2.5 kg. = 625 kg</p>
Second cycle Expected production in 75 days	: :	<p>The average yield of dthingri from one bage of straw is about 5 kgdham.</p> <p>The yield for 250 bags will be 1000kg of dthingri</p> <p>Second crop of dthingri mushroom from (july to end September)</p> <p>Button mushroom</p> <p>The average yield of mushroom from one beg is 2.5 kg</p> <p>1 beg = 2.5 kg</p> <p>250 bags x 2.5 kg. = 625 kg</p>
Third Expected production in first cycle 75 days)	: :	<p>. Button mushroom can be grown from October to March in Mandi district. After mixing spawn in compost bag, it takes 30 to 40 days for pinning up of mushrooms. After this three flushes can be taken. A total of 75 days are required for taking three flushes of mushroom crop. The production cycle of one crop will be of 75 days. It will be repeated in four cycles in a year as per the details given below: -First crop of button mushroom (October to December = 75 days)</p> <p>Button Mushroom:-</p> <p>The average yield of mushrooms from one bag is 2.5 kg</p> <p>1 bag = 2.5 kg</p> <p>250 bags x 2.5 kg. = 625 kg.</p> <p>Second Crop of Button Mushroom (January to March = 75 days)</p>

	IV (Production cycle (75 days)	: :	Button mushroom is grown from October to April in Mandi district. After mixing the spawn in the bag, it takes 30 to 40 days for the mushrooms to pin up. After this three flushes can be taken. A total of 75 days are required for three crop of mushroom. The production of one crop will be of 75 days. Four cycles in a year will be repeated as per the details given below First crop of button mushroom (September to November = 75 days Second crop of button mushroom (November to January = 75 days)
	Manpower Requirement (Nos.)	: :	<p>Initially the whole group will work together to install/build the racks, clean the room and carry the compost bags from the road to the production sites. After that for the first 30 days 2 persons will work on rotation ben 1 hour each (1/2 hour morning and 1/2 hour evening) for cleaning, humidity, temperature and marketing etc.</p> <p>For the next 31 to 75 days, 4-persons will spend 3 hours a day harvesting, weighing and packing. Marketing hours are not included as one member will regularly sell mushrooms along with ginger in the market.</p> <p>4 person making compost will work 2 hours a day for 2 days.</p> <p>The total labour work will be for 706 hours, if we divide it by 8 (hours)</p> <p>So this will be 88 days and if we multiply it with the wage rate of Rs 350/day then the cost of labour will be Rs 30800/-</p>
6.3	source of raw materials	: :	Agricultural University Palampur and Solan Mushroom Centre is in District Himachal Pradesh
6.4	source of other resources	: :	Agricultural University Palampur and Solan Mushroom Centre is in District Himachal Pradesh



## 7. Marketing / Sales Details

7.1	potential market place	::	Sundernagar 15 km Nerchowk 25 km Mandi 40 km
7.2	distance from unit	::	Sundernagar 15 km Nerchowk 25 km Mandi 40 km
7.3	demand for the product in the marke		There is demand for mushrooms throughout the year.
7.4	Market Identification Process	::	Vegetable selling market Mandi is well established in Sundernagar town.
7.5	Impact of seasonality on the market.	::	The demand for mushrooms remains high throughout the year. However, during summer, the demand increases further due to tourist and marriage ceremonies.
7.6	Potential buyers of the product.	::	Potential markets are Mandi, Hospitals of Sundernagar, Hotels, Hostels, Shops, Local residents/ Marriage and other formal occasions etc.
7.7	Potential consumers in the area		All health conscious citizens / households.
7.8	Marketing system of the product		Based on the demand and daily supply of mushrooms in the market the group will also sell it in the open market of Sundarnagar market along with local vegetables. Initially the group will contact all the vegetable retailers of Sundarnagar town.
7.9	Marketing strategy of the product.		After this, as the production increases, retailers in Mandi Bazar will also be approached to sell their produce on commission basis.
7.10	Product Branding.		"Ideal Fresh Mushroom
7.11	product slogan		"Eat mushrooms and stay healthy"

## 8. Details of management among group members

All members will undergo training and take care of daily work operations, marketing, departmental relations and biodiversity support, and the SHG members will share the work among themselves

## 9. Strength , weakness, opportunity, threat Analysis (SWOT Analysis)

Sr no	Expansior		Description
1.	Power	: :	All group members have low local production costs, and demand There are more. The product is in high demand in the local market.
2.	weakness	: :	New self help group, lack of experience in mushroom production/cultivation.
3.	opportunity	: :	The demand is high and the profits are also high.
4.	Risk	: :	he group is plagued by internal conflict, lack of transparency, and high risk appetite.

## 10. Description of potential challenges and measures to mitigate the

	Potential risk	::	Ways to reduce them
1.	<p>1. Sometimes harmful infections can destroy the crop.</p> <p>2. Temperature protection and regulation</p> <p>3. Market saturation</p>	<p>::</p> <p>::</p> <p>::</p>	<p>Firstly, it is mandatory to wash hands and feet with soap before entering the room and maintain the cleanliness of the room.</p> <p>Only 2 to 3 persons will enter the room in full uniform (hat, gloves, apron etc.).</p> <p>To avoid fungal attack, spray formalin regularly.</p> <p>Keep checking the required temperature with the help of a thermometer. Keep inspecting other working equipment from time to time. In case of high production or decrease in sales, mushroom soup powder</p> <p>::And value addition will be done to make other products like pickles, etc.</p>
2.	Internal conflict, transparency in the group	::	To eliminate this cause, conflicts should be resolved at an early stage. Equal risk and equal benefit sharing is required for all group members, give equal respect to every member.
3.	Market		There are always fluctuations in the market, demand and supply always increase and decrease. Therefore, members should keep searching for new markets and buyers.
4.	Production	::	Production will be gradually increased according to the market demand and experience of the members.

## 11. Description of the economics of the project

Sr.No	Project cost	Amount
A	Capital cost	
A1	Construction of three tire wood/bamboo rack fittings	17000
1	Ceiling Fan (1 No.)	2500
2	exhaust fans (2)	3000
3	room heat/blower	3500
4	Dry and Wet Thermometer (1 set)	1000
5	Electronic Weighing Machine (1 No.)	1000
6	Hot Plastic Rod (1 No.)	800
7	Medium Spray Pump (1 No.)	2000
8	Set of Sharp Knives (1 Set)	75
9	Scissors, (2 nos.)	400
10	Trays/ Baskets (7 Nos)	700
11	Cantt (4 nos.).	2400
12	Water tank 1000 m 1 no. including vehicle fa	8000
13	Water and electricity fittings material and charges	5000
14	other expenses	3000
	total capital cost	50,375

## Cost benefit analysis first cycle:-

SR.NO	Description	Unit	Quantity/number	Rate	Amount (in Rs)
अ.1	10% annual depreciation on capital expenditure	Month	3	10%	1260
ब.2	Recurring cost for 3 months	month			
(1)	Cost of renting a room in 1 hall Dingri (Mushroom growing unit) @ 1500/month (3 months)	No.	3	1500	4500
(2)	Each bottle contains 250 Formalin	No	2 bottle	300	600
(3)	Wages 88 days (Rs350/day)=26400	day	88	350	30,800
(4)	Dhingri compost bags 250 nos @ 50 Rs bag and other raw material including cart	No	250	50	12,500
(5)	Packaging (packaging material ect.)	Kilogram	5	600	3000
(6)	Other transportation	-	-	-	2000
(7)	Electricity and water usage charges @ 1000 per month	Month	3	1000	3000
(8)	Miscellaneous expenses (stationery, bill books, Receipts)			-	1500
	SUM				57900
(9)	Total production (kg)	Dhingri mushroom compost 4kg/bag			1000 dhingri 500 compost
(10)	Production sales (kg)	Dhingri 1000 kg @ 200 compost 500 kg Rs @ 10			2,00,000 5000
		Total			2,05,000
(11)	Total profit	2,05,000 - (1260 + 59160)			1,44,580
(12)	Gross profit	Gross profit wages room rent 144580 + 30800 + 4500			1,79,880
(13)	“(k) net recurring expenditure	RECURRING Expenses-Wages 57900 – 30800			27100
(13)	Amount available for distribution of profit among members in first cycle (sale of product-net recurring expenses for next cycle)	205000 – 27100			1,77,900

## Cost benefit analysis second cycle

Sr No	Decription	Unit	Quantity/number	Rate	Amount(in Rs)
A.1	10 % Annual depreciation on capital expenditure	Month	3	10%	1260
B.2	Recrring cost for 3 months				
(1)	Rental Room cost 1 hall (Dhingri Mushroom Growing unit) @ 1500/ Month (3 Month )	Month	3	1500	4500
(2)	Each Bottle contains 250 formalin	No	2 Bottel	300	600
(3)	Wages 88 days (Rs. 350/day) = Rs. 26400	day	88	350	30,800
(4)	Dhingri Compost Bags 250 Nos. @ Rs.50 per bag and other raw material including cart	no	250	50	12,500
(5)	Packaging (packaging materials etc.)	kg	5	600	3000
(6)	Other transport	-	-	-	2000
(7)	Electricity and water usage charges Rs. 1000 per month	month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery, Bill Books, Receipts etc.			-	1500
	Total				57,900
(9)	Hut Production(kg)	4kg/bag Dhingri Mushro Compost 4ag			1000kg 500 kg
(10)	Production Sales(kg)	Dhingri 1000 Kg @ Rs. 200 Compost 500 kg Rs 10			2,00000 5000
		योग			2,05000
(11)	Total profit	2,05000 - (1260 +59160)			1,44580
(12)	gross profit	gross profit wages room rent 1,79880 144580+30800+4500			1,79880

(13)	net recurring expenditure	Recurring Expenses – Wages 57900 – 30800	27100
(13)	Amount available for distribution of profit among members in first cycle = Sale of product – Net recurring expenses for next cycle) 205000 – 27100		1,77,900

### Cost benefit analysis third cycle

Sr No	Description	Unit	Quantity/number	Rate	Amount
A	10% annual depreciation on capital expenditure	Month	3	10%	1260
B	Recurring cost for 3 months				
(1)	Cost of renting a room 1 hall (mushroom growing unit)	Month	3	1500	4500
(2)	250ml Formalin in each bottle	No	2 bottel	300	600
(3)	Wages 88 days (Rs.350/day)	Day	88	350	30800
(4)	Button Mushroom Compost Bag 250 Nos @ 90 Nos	No	250	90	22,500
(5)	Packaging (packaging materials etc.)	Kilo gram	2.5	600	1500
(6)	Other transport	-	-	-	2000
(7)	Electricity and water usage charges @ Rs 1000 per month	Month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery, Bill Books, Receipts etc.)	Month	3	-	1500
	Total				66400
(9)	Total Production(kg)	Button Mushroom Compost			625 kilogram1250kilogram
(10)	Production Sales(kg)	625 kg @ Rs. 150 Compost 1250 kg @ Rs. 10			93750 12500
			Total		1,06,250

(11)	total profit	106250- (1260 + 67660)	37,330
(12)	gross profit	Gross profit + wages + room rent 37330 + (30800 +4500) =	72630
(13)	net recurring expenditure	Recurring Expenses – Wages 64400 – 30800	33600
(14)	106250 - 33600 Amount available for distribution of profit among members in the third cycle (Sale of product – Net recurring expenses for the second cycle)		72650

#### Cost benefit analysis fourth cycle

Sr No	Description	Unit	Quantity/number	Rate	Amount (in
A	10% annual depreciation on capital expenditure	Month	3	10%	1260
<b>B</b>	Recurring cost for 3 months				
(1)	Cost of renting a room 1 hall (mushroom growing unit) @ 1500 / month (3 month )	Month	3	1500	4500
(2)	Each bottle contains 250 Formalin	No	2 Bottel	300	600
(3)	Wages 88 days (Rs.350/day)	Day	88	350	30800
(4)	Button Mushroom Compost Bags 250 nos @ Rs.90 per bag and others including cart	No	250	90	22,500
(5)	Packaging (packaging materials etc.)	Kilogram	2.5	600	1500
(6)	transportation	-	-	-	2000
(7)	electricity and water usage charges1000	Month	3	1000	3000
(8)	Miscellaneous Expenses (Stationery, Bill Books, Receipts etc.)	Month	3	-	1500
	<b>Total</b>				<b>66400</b>



(9)	Total Production(kg)	Button Mushroom Compost	625 किलो ग्राम 1250 किलो ग्राम
(10)	Production Sales(kg)	625 kg @ Rs. 150 Compost 1250 kg @ Rs. 10	93750 12500
		Total	106250
(11)	total profit	106250- (1125 + 62,500)	37330
(12)	gross profit	Total profit + wages room rent 37330+(30800+4500) =	72630
small (13 )	net recurring expenditure	Amount available for distribution of profit among members in third cycle = Sale of product for second cycle net recurring expenditure 106250 - 33600	72650

\* Next year after the above four cycles. In every year the cycles will be repeated in the same manner.

The above net recurring expenditure for mushrooms has been kept in the first cycle of the next year

C.	income	
S .1	Direct income	
	(i) First cycle degree	177900
	(ii) Second cycle Dhangri	
	(iii) Third wheel button mushroom	1,77900
	(IV) Fourth cycle button mushroom	72650
		72650
	Total direct you	501100
स.2	Indirect income	
	Labour	
	(i) First cycle	30,800
	(ii) second cycle	30,800
	(iii) third cycle	30,800
	(iv) Fourth cycle	30,800
	Total	1,23,200
	Room rent	
	(i) First cycle	4500
	(ii) Second cycle	4500
	(iii) Third cycle	4500
	(iv) Fourth cycle	4500
	Total	18,000
	Indirect you	1,41,200
	“kq) Net income	3,59,900

## 12. Summary of the Economy

(a) cost of production (for all four cycles

Sr no	Description	Amount
1	total recurring cost	
	(1)	57900
	first cycle	
	boastful	57900
	(II ) Second round	
	boastful	
	(3rd round)	66400
	button mushroom	
	(IV ) fourth circle	
	Buttm musroom	66400
	Total	2,48,600
2	10% annual depreciation on capital cost	5040
	Total	2,53,640

(B) Summary of production costs  
sequential

Sr No	Description	Amount
1	recurring costs	2,48,600
2	10% annual depreciation on capital cost	5040
	Amount (in Rs)	
	Total	2,53,640

( C ) estimation of selling price

sequencia

Sr No	Description	Unit	Amount
1	Recurring cost (2,48,600/3250)	Kilogram	76.5
2	लाभ (fixed) 101.5%	Kilogram	77.7
	Total		154.2
3.	Average market price	Kilogram	180

### 13. Benefit-Cost Analysis (Annual)

Sr No	Description	Amount
1	10% annual depreciation on capital cost (a)	5,040
2	Recurring cost	
2.1	Room rent	18000
2.2	Lobour	1,23,200
2.3	Cost of compost bags	70000
2.4	Pheomelin	2400
2.5	Packaging (packaging materials etc.)	6000
2.6	Transportation	8000
2.7	electricity and water usage	12000
2.8	Miscellaneous Expenses (Stationery, Bill Books, Receipts etc.)	6000
	Total	2,45,600
3	Total production of Dhingri and Button mushroom	3250Kg
4	Selling price of Dhingri and Button Mushroom	501100
5	selling price of fertilizer	42500
	Total	543600
6	Total Profit = Selling Price – (Depreciation + Recurring Cost) = 543600- (5040 +245600)	293560
7	Gross profit = Total profit Wages Room rent = 293560+123200+ 18000	434760
8	Distribution of profit among group members after four cycles = Total profit (Net recurring expenditure for fifth cycle) = 293560-27100)	266460

Note: This amount is excluding the labourer. It is clear from the above that every member will get a profit of Rs. 29606 by working two hours per day. This work will be done by the labour group member. Hence the group member will get an additional income of Rs. 13689 from wages. Thus, there will be an increase of Rs. 43295 in the income in a year.

#### 14. Need for money

Sr No	Description	Amount
1	75% grant of capital expenditure by the project	37781
2.	Beneficiary Share (25% of capital expenditure)	12594
3.	Monthly contribution till now	6000
4	Loan from bank	-
	Total	44375

a • \* Rs. 1,00,000 will be provided to the self help groups as a revolving fund to avail loan from the bank.

- 75% of the capital cost will be borne by the projec

The remaining beneficiary share of recurring expenditure and capital expenditure will be deposited by the group members in cash

#### 15. Calculation of break even point:

Break Even Point = Capital Cost / Sales / Kg – Recurring Cost / Kg

$$50375/154.2-76.5 = 50375/77.7-648.3 \text{ kg}$$

The break even point will be achieved after six months after selling average Dhingri & Button Mushroom of 648.3 Kg.

## **16 Comment:**

If there is more production of mushrooms, the group members can increase their income by adding value to the mushrooms by making pickles, soups, etc.

"They contain several minerals, such as selenium, potassium, copper, iron and phosphorus, that are often not found in plant-based fertilizers."

1. Mushrooms can help keep you young.
2. Mushrooms can improve your brain power as you age.
3. Mushrooms can improve your memory.
4. Mushrooms can help keep your heart healthy.
5. Mushrooms can help strengthen your bones.
6. Mushrooms will help give you energy.
7. Mushrooms help in fighting many diseases, especially cancer.

## समूह का सहमती पत्र

आज दिनांक 02/09/2023 को वैष्णु

जयमाला की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व समिति में निर्णय लिया की आय बढ़ाने के लिए मशरूम का कार्य करने के लिए हिमाचल प्रदेश वन परिस्थितिक तन्त्र प्रबंधन और अजीबिका सुधार परियोजना (JICA) में जुड़ने की सहमती प्रदान करते हैं।

समूह के सचिव के हस्ताक्षर Taimala सचिव प्रमी देवी

वैष्णु स्वयं सहायता समूह

समूह के प्रधान के हस्ताक्षर Taimala सचिव प्रमी देवी

वैष्णु स्वयं सहायता समूह कम्पाउंड-1

प्रधान President

जैव विविधता समिति

JMC Sub Comm.

B.O. Bober  
Treasurer

फिल्ड तकनीकी यूनिट (F.T.U.) कम  
वन परिक्षेत्र अधिकारी, व. प्र. परिक्षेत्र सुंदरनगर

Sw  
F.T.U. Co-ordinator

स्वीकृत

मण्डलीय प्रबंधन इकाई  
वन्य प्राणी मंडल कुल्लू

Rmo  
Assistant Conservator of Forests  
Wild Life Division KULLU

## List of Common Interest Group Rules

1. Name of the group Balkeshwar Self Help Group
2. Group Address State Village Basahu, Post Office Seri Kothi Tehsil Sundernagar and District Mandi, Himachal
3. Total members of the group: 09
4. Date of the first meeting of the group:
5. There will be an interest of Rs 2 on every Rs 50 in the group
8. The group will meet on the 1st of every month
7. All the members of the group will deposit the amount saved every month in the group
  - a. All members must attend the self-help group meeting
9. An account has been opened by the self-help group in the State Co-operative Bank, whose account number is
10. In order to remain absent from the group meeting, permission has to be taken from the head and secretary by citing appropriate work.
11. If a person does not deposit the savings amount in the group or remains absent from the group for 3 meetings, then that person will be expelled from the group.
12. If any person in the group remains absent without giving any reason then the next meeting will be held at that person's house whose expenses will have to be borne by that person himself. If there are two members then the expenses will have to be borne jointly.



13. The head and secretary of the self-help group will be elected by consensus
14. Pradhan and Secretary can do transactions with the bank. This post will be valid for one year.
15. The head, secretary or member will not do anything against the group and will always use the money of the group properly.
16. If a member wants to leave the group for any reason, if this person has taken a loan, then he has to return it to the group, only then he is allowed to leave the group, otherwise not.
17. The purpose of the loan, the time of repayment of the amount, the loan instalments and the rate of interest will be decided in the meeting.
18. The head and secretary should have at least Rs 1000 for emergency situations
19. The register of the self help group should be read and written in front of all the members
20. Big borrowers will have to give one week's notice
21. Loan should be available to all members in times of need
22. If a member wishes to leave the group without reason then the deposit of that member will be distributed among the group
- 23 The group will have to submit its monthly report to the office of the Field Technical Unit every month.

Photographs of Veshnu self help group ( Bobber Sub Committee Kandar –I

			
जयमाला( धान)	भु देवी (सचिव)	लीला देवी (सद )	लीला देवी (सद )
			
अमरावती (खजा ी)	लीला देवी (सद )	सावि ीदेवी (सद )	कृ ी देवी (सद )