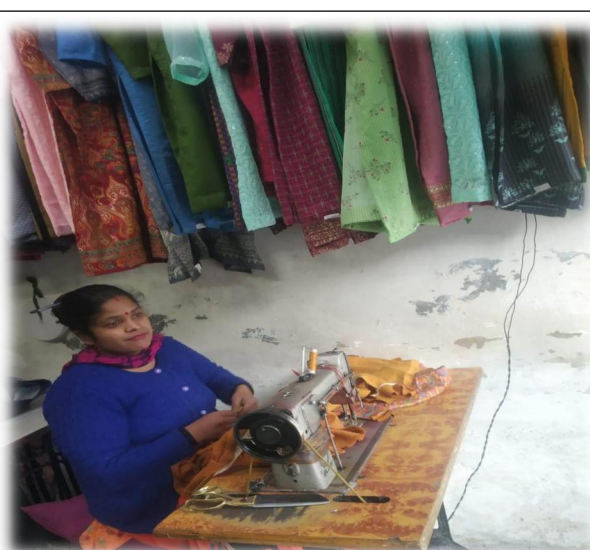




Business Plan - IGA Cutting and tailoring

Ladies Suit (Lining & Bin LINING) GENTS KNIT SUIT and kids dresses

SHG - Kashu Narayan, VFDS Kamand



Name of VFDS
Gram Panchayat
VFDS
Division
Circle

Mata Mandasana Kamand
Manjhali
Hurla
Parvati
Kullu

**Himachal Pradesh Forest Ecosystem Management
and Livelihood Improvement Project**

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Introduction

Located in the western Himalayas of Himachal Pradesh, this state is known for its natural beauty and rich cultural heritage. The state is filled with diverse ecosystems, rivers, and valleys. Its population is approximately 70 lakhs, and it covers a geographical area of 55,673 square kilometers. The high altitude and cold zone areas span from the Shivalik hills to the middle Himalayas. The main occupation of the people of the state is agriculture.

The **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project** is being implemented in 6 out of 12 districts of Himachal Pradesh, in collaboration with JICA. This includes the Kullu district as well.

With the launch of the **Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project** by JICA, the **Gram Forest Development Committee** and the **Mother Mandasan Command** have created a plan. According to the plan, the main occupation of the people in the **Van Vikas Samiti** (Forest Development Committee) is agriculture and gardening, but the average land area per family is quite small. People primarily grow wheat, maize, barley, and pulses, along with vegetables and horticultural crops such as apples, plums, and apricots. However, due to limited resources, the expected increase in their income is not happening.

To address this, the **Self-Help Group Kashu Narayan** decided to enhance its livelihood by engaging in sewing, cutting, and related activities. The group was formed on **March 23, 2021**, and later on **August 13, 2021**, it was changed to a **Common Interest Group**.

The group consists of **15 women members**. After detailed discussions, the group decided to focus on tailoring and marketing. Initially, with the help of the project, they will be trained in stitching **ladies suits (without lining and with lining), gents night suits, and kids' dresses**.

The project will bear **50% of the capital expenditure** for the general category and **75% for poor women in the general category**. Additionally, a **Revolving Fund of ₹1,00,000** will be provided, making it easier for the group to take loans from the bank.

The group has agreed that all members will work together according to the terms and conditions, and will equally distribute the dividends based on the work done.

Key individuals involved:

- **Mr. Padam Singh Chauhan** (Retd HPFS)
- **Mrs. Babita Thakur** (for preparing the business plan of the common interest group)
- **Mr. Pappu Soni** (Forest Guard)

This business plan has been created after several meetings with the group members.

According to the business plan, the group is expected to produce the following each month:

- **300 ladies suits (without lining)**
- **180 ladies suits (with lining)**
- **180 gents night suits**
- **120 kids dresses**

The group is expected to work **4 to 5 hours a day** to produce these items.

The details of the group members will follow.

Sr.no.	Name	Designation	Vill.	Age	Gender	Qual.	Cat.	Contact
1	Mrs. Oma vanti Wife of Mr. Nimant Ram	President	Kamand	49	Female	7th	General	8988226164
2	Smt. Geeta Devi wife of Shri Ludhar	Secretary	Kamand	32	Female	+2	General (IRDP)	9805163760
3	Smt. Lata Devi wife of Shri Novindra	treasurer	Kamand	31	Female	M.A.	General	8219675288
4	Smt. Indra Devi wife of Shri Gyan Chand	Member	Kamand	46	Female	8th	General	9459870831
5	Smt. Poonam wife of Shri Mohan Lal	Member	Kamand	28	Female	+1	General	9459761808
6	Smt. Parvati wife of Shri Prem Singh	Member	Kamand	31	Female	10th	General	8219950440
7	Mrs. Ghamesru wife of Mr. Dindayal	Member	Kamand	40	Female	6th	General	8894659346
8	Mrs. Sheela wife of Mr. Dhan Shyam	Member	Kamand	35	Female	+2	General (IRDP)	8580552842
9	Mrs. Meera Devi wife of Mr. Yodh Raj	Member	Kamand	42	Female	8th	General	9816678174
10	Smt. Oommen wife of Shri Sudarshan Singh	Member	Kamand	61	Female	8th	General	9805725049
11	Mrs. Kaushalya wife of Mr. Durga Chand	Member	Kamand	69	Female	5th	General	8580774922
12	Smt. Sita Devi wife of Shri Yog Raj	Member	Kamand	50	Female	5th	General	9816192127
13	Smt. Durga wife of Shri Ram Prasad	Member	Kamand	41	Female	10th	General	9805013646
14	Smt. Nirma Devi wife of Shri Nihal Chand	Member	Kamand	40	Female	10th	General (IRDP)	8894096053
15	Smt. Vimla Devi wife of Shri Moti Ram	Member	Comm nd	38	Female	8th	General	9805721565

Summary category wise

Sr. No	GEN.	Scheduled	I R D P	VPL
1	12	,	3	,



Kashu Narayan Group Member of Kamand

Detail of self help group members

2-1	Name of Common Interset Group	Kashu Narayan
2-2	MIS code of SHG	-
2-3	Village Forest Development Society	Mata Mandasana Kamand
2-4	Range Forest office	Hurla
2-5	Division	Shamshi
2-6	Village	Kamand
2-7	Block	Bhuin
2-8	Distt.	Kullu
2-9	Total number of members in SHG	15
2-10	Date of formation of the group	23-03-2021
2-11	Monthly saving of SHGs	50@&
2-12	Name of Bank and Branch of Saving account opened	The Kangra Central Co-operative Bank Ltd Parla Bhuntar
2-13	Bank account no.	50073031339
2-14	Total saving of SHGs	6300,
2-15	Loan given by the SHGs Members	,
2-16	Status of loan repaid by cash credit limit SHGs members	,

3-Geographical Detail of village

3-1	Distance from district headquarters	24 km
3-2	Distance from main road	14km
3-3	Name and distance of local market	Bhuntar 14 Km, Kullu 24 Km
3-4	Name and distance of main market	Bhuntar 14 Km, Kullu 24 Km
3-5	Distance from other major cities and towns	Bhuntar 14 Km, Kullu 24 Km
3-6	Distance from the market where the product will be sold	Bhuntar 14 Km, Kullu 24 Km
3-7	Any other specialty regarding the village as selected by the SHGs related to the creation activity	-

(K) Why do you need a business plan?

The Village Forest Development Committee (VFDC) Mata Mandasanain did not have an existing women's group, so the project facilitated the formation of a Self-Help Group (SHG). All the women in this group aim to enhance their livelihoods through sewing and cutting work.

Some women in the group already have experience in sewing and cutting but lack proper training and currently only undertake small stitching tasks for their households. Additionally, some women neither own a sewing machine nor have any training. Due to these challenges, they have been unable to expand their livelihood opportunities.

To address these issues, the women have organized themselves into a group under the JICA project and have requested sewing and cutting machines along with proper training to improve their skills and income prospects.

(b) Business Objectives of the scheme:

- Building the capacity of all group members
- Providing a steady stream of income for the group
- Connecting the product to the right market
- Motivating all members to work in a group
- To promote latest and modern techniques of sewing and cutting industry
- increase in livelihood

(G) Business plan includes the following tasks

- Tailoring – Cutting (including ladies suits, children dresses, men night suits etc.

(d) Statement of functions of the business plan,

(1) Community Mobilization : Under this, after creating awareness and community mobilization among the villagers, the livelihood enhancement options have been selected and the beneficiaries have been shortlisted for the same.

(2)Formation of the group: A group has been formed by gathering the members of the self-help group and the president, secretary and treasurer of the group have been elected unanimously. A With the consent of the group members, provision has been made to determine the rules and conditions for the group and implement them.

(3) Capacity Building: Proper training is essential for capacity building.

(4) Distribution of sewing machines etc.: Good quality machines should be made available to all the members of the group so that they can work properly

(5) Market Linkage:The group is ready to enter into a relationship with any government or private society to sell its products on reasonable terms and conditions. A Like dresses for children of local schools, business will be linked with the tailors of local market Will work in collaboration with the tailors of Bhuntar market area.

(6) Linkages with financial institutions and related departments : To expand the business, efforts will be made to link the group with financial institutions and provide them with loans from various banks. }kjkYou will be made aware of the loan facilities being provided and the project}kjkwill be linked to banksA

(7) Market Information : Will work in collaboration with the tailors of Bhuntar market areaA

(8)Mode of monitoring: Baseline survey of beneficiaries will be conducted before starting the business planAAfter this, economic survey will be done every six months! Its parameters will be as followsA

- | | |
|--------------------------------|---------|
| (i) Increase in production | (Later) |
| (ii) Increase in products sold | (Later) |
| (iii) Growth in the group | (Later) |
| (iv) Increase in income | (Later) |

(9) Support and Resources Required

- (i) Financial Management : (50% and 75% of capital expenditure category wise by project assistance will be given, remaining 50% and 25% will be borne by members., in addition to this, Rs. 6300 of recurring expenditure will be borne from group savings and Rs. 25500 will be taken as loan from bank.

- (ii) Human : 15 members
- (iii) Technical: Technical assistance is provided by providing project by appointing master trainers in the village itself. Provision of proper training for the members will be given by project.

(10) Estimated profit

- Domestic employment will be available for women
- A long-term and continuous means of livelihood enhancement will be available for all the members of the group.
- The women of the group can do this work in their free and extra time and can increase their income by approximately Rs. 100 per member. 10713 Rupee can increase up to monthly.

3 Details of Products Related to Livelihood Activity

4-1	List of Products	kids dresses + gents night suit + suit lining + suit without lining
4-2	Method of Product Identification	Discussion and consultation within the group
4-3	Consent from Self-Help Group Members	Yes, with written consent attached.

Production Process Details

Self Help Groups

This involves the stitching of Ladies Suits Lining, Without Lining, Kids Dresses, and Gents Night Suits.

1. **Ladies Suit Lining:**
 - 6 group members will do the stitching of ladies suit linings.
 - If each member works 4 to 5 hours per day, they will prepare 1 suit in a day.
2. **Ladies Suit Without Lining:**
 - 5 group members will do the stitching work of ladies suits without lining.
 - Each member will earn Rs. 1000 per day by working 4 to 5 hours per day.
 - They will prepare 2 suits in one day.
3. **Gents Night Suit:**
 - 2 members of the group will do the stitching work for gents night suits.
 - In 1 day, a member will earn Rs. 1000 by working 4 to 5 hours.
 - They will prepare 3 suits in one day.
4. **Children's Dresses:**
 - 2 members of the group will do the stitching work for children's dresses.
 - Each member will earn Rs. 1000 per day by working 4 to 5 hours.
 - They will prepare 2 dresses in one day.

Planning:

6.1 Working days per month: 30 days

6.2 People working per month: 15 people

6.3 Source of raw materials: Kullu, Bhuntar

6.4 Source of other resources: Kullu, Bhuntar

Sr No.	Item name	Unit	amount	Labour	Average other expenses	Total amount of money	Cost per piece	Neglected production volume
1.	Ladies Suit Lining	Number	180	30845	7338	38183	212.13	180
2	ladies suit without lining	Number	300	25703	12231	37934	126.45	300
3	gents night suit	Number	180	10276	7338	17614	97.85	180
4	Children's Apparel	Number	120	10276	4893	15169	126.41	120
Total			780	77100	31800	108900	,	,

Note: The project cost for the training of the Self-Help Group is borne separately and is not included in this business plan.

7. Description of marketing / sales"

Sr. No.	Marketing Plan	Details
7-1	Areas of Operation	Kullu, Bhuntar, Mohal and Shamshi
7-2	Source of Marketing for the Products	Bhuntar
7-3	Types of Products	Lady Suit, Gents Night Suit, School Dresses, Kids Dresses.
7-4	Marketing Strategy	The finished products are being supplied to the local market. FPF UGR has been carried out in areas such as schools, Bhuntar, Mohal, and Shamshi.
7-5	Seasonal Marketing Strategy	Woolen suits will be stitched during winters and cotton suits during summers.
7-6	Target Customers	Local villagers
7-7	Customer Types	School children, women/men from villages and cities
7-8	Marketing Approach	Direct contact with tailors and women of the village will stitch suits for men and women.

7-9	Marketing Activities to be Done Initially	(1) Initially we will stitch ladies suits, gents night suits, school dresses, children dresses. A Later we will stitch pillows, cushions, quilt covers etc. A (2) The group will select members based on their proficiency in tasks such as cutting, stitching, seams, buttoning, ironing etc.
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Management of Work Among Group Members

The members of the group will divide the work by mutual consent, and the income will be distributed according to the work done. All members of the Self Help Group will be responsible for work. The work distribution and each member's role will be based on their economic, physical, and mental capabilities. These members will also maintain the financial records.

9 SWOT Analysis **Strengths**

1. All group members have a similar and positive outlook.
2. One group member will work on small-scale tailoring.

Weaknesses

1. It is a new Self Help Group.
2. The group does not have experience in working together.

Opportunities

1. Working in the group can lead to large-scale production.
2. There is high demand for suit stitching and other services in local markets due to the tourism sector.
3. The project will provide 75% support for Scheduled Caste/Tribe and poor general category women, and 50% for general category women for purchasing tailoring machines and other equipment.
4. The project will provide expert training for tailoring either on-site or through institutions.

Threats

1. Internal conflicts within the group can affect the group's work.
2. Lack of demand and transparency can lead to the breakdown of the group.

10. Here is the table for the **Estimated Cost and Sales Price Calculation for the Work:**

Capital expenditure (General Category Member-12)

Sr. No.	Action	Amount	Price	Total Expenses	Project Share (50%)	Beneficiary Share (50%)
1	Sewing machine with pedal	11	7000	77000	38500	38500
2	L Scale	12	200	2400	1200	1200
3	Press	9	1200	10800	5400	5400
4	Inchtape	12	20	240	120	120
5	Scissors	12	500	6000	3000	3000
6	Stapler 1 large 1 small	1 1	150 50	150 50	75 25	75 25
Total				96640	48320	48320

Capital Expenditure (IRDP/VPL General Category Member-3)

Sr. No.	Action	Amount	Price	Total Expenses	Project Share (75%)	Beneficiary Share (25%)
1	sewing machine with pedal	3	7000	21000	15750	5250
2	L Scale	3	200	600	450	150
3	Press	3	1200	3600	2700	900
4	Inchtape	3	20	60	45	15
5	Scissors	3	500	1500	1125	375
6	Stapler 1 large 1 small	1 1	150 50	150 50	112.5 37.5	37.5 12.5
Total				26960	20220	6740

- One member already has his own machine and some other equipment.

Summary Capital Expenditure

Sr No.	Action	amount	Price	Total Expenses	Project Share (50% & 75%)	Beneficiary Share (50% & 25%)
1	sewing machine with pedal	14	7000	98000	54250	43750
2	L Scale	15	200	3000	1650	1350
3	Press	12	1200	14400	8100	6300
4	Inchtape	15	20	300	165	135
5	Scissors	15	500	7500	4125	3375
6	Stapler 1 large 1 small	2 2	150 50	300 100	187.5 62.5	112.5 37.5
Total				123600	68540	55060

- The beneficiary's share of the above capital expenditure will be borne by him/her himself in cash.

(b) Recurring expenses (for one cycle) are taken as per one month

Sr No.	Description	Unit	amount	Rate(Rs)	amount of money(Rs)
1.	Rent	fine	1	1000	1000
2	Labour	fine	257 days	300	77100
3	transportation	fine	1	1000	1000
4	Packing (envelopes, bags, newspapers)	Number	1	2000	2000
5	Sewing thread, cotton, zip, hook, etc.	Number	780 For suits / dresses	10	7800
6	Suit Lining (Material) Price	Number	180	100	18000
7	Other Expenses (Stationery, Electricity, Water etc.)	fine	1	2000	2000
Total					108900

- each day A woman will work for 4/5 hours

Cost of Production for One Cycle)

Sr. No	Description	Amount
1	Total Recurring Expense	108900
2	10% Annual Depreciation on Fixed Cost	1030
3	Interest on Loan at 7% Annual Rate	869
	Total	110799

(The,Calculation / Estimation of Selling Price (Counter-cycle):

Lining and non lining suits, gents night suits, kids wear

Sr. No	Description	Unit	Amount	Rate	Amount
1.	cost of production				
	Ladies Suit Lining	Number	180	212.13	38183
	ladies suit without lining	Number	300	126.45	37934
	gents night suit	Number	180	97.85	17614
	Children's Apparel	Number	120	126.41	15169
	Total Cost		780 Nos.		108900

2	Fixed profit (in percentage)				
	Ladies Suit Lining	112.13%	180	237.87	42817
	ladies suit without lining	58.16%	300	73.55	22065
	gents night suit	104.39%	180	102.15	18387
	Children's Apparel	18.66%	120	23.59	2831
	Total		780 Nos.		86100
3	estimated sales of the product				
	Ladies Suit Lining		180	450	81000
	ladies suit without lining		300	200	60000
	gents night suit		180	200	36000
	Children's Apparel		120	150	18000
	Total		780 Nos.		195000

11. Cost benefit Analysis (for one cycle) :

Serial No.	Item	Amount (INR)
1	10% annual depreciation on capital expenditure (a)	1030
2	Recurring Expenses (30 days)	
2-1	Rent	1000
2-2	Labour	77100
2-3	Sewing thread, cotton, zip, hook, etc.	7800
2-4	Other Expenses (Electricity, Stationery etc.)	2000
2-5	transportation	1000
2.6	Suit Lining (Material)	18000
2.7	Packing (envelopes, bags, newspapers)	2000
	Total	108900
3	Total Production (in Nos.)	780No./ Month
4	selling price of production per month	195000
5	Income from tailoring of products (780 Nos.)	195000
6	Total profit =195000,1030,108900,	85070
7	Gross profit from tailoring of product (suit) = Total profit + wages and rent) 85070,77100, 1000	163170
8	Amount available for distribution among members as profit after one cycle = Income from stitching of product,(Refund of principal and interest + recurring expenses required for second cycle,Labour) 195000,2500,108900,77100,	160700

- **This amount is in addition to wages and rent.**
The distribution per member will be based on the agreed ratio among the members.
- **5% interest rate on the bank loan project** will be deposited directly into the bank account.
The remaining interest will be paid by the group.

12. Funding required Group financial Need :

Sr. No.	Item	Amount (Rs)
1	Capital expenditure	123600
2	Recurring Charges	31800
3	Other Expenses	---
	Total	155400

Note: The beneficiary share of the above capital expenditure of ₹54,460 will be paid in cash by the group members themselves. Out of the recurring expenditure of ₹31,800, ₹6,300 will be spent from savings. The remaining recurring expenditure amount of ₹25,500 will be taken as a loan from the bank.

13. Financial Resources of the Group :

Sr. No.	Description of the resource	Amount (Rs)
1	Relief Fund Amount (50% & 75% of Capital Expenditure) by project	68540
2	Beneficiary Share(50% & 25% capital expenditure)	55060
3	Internal savings of the group	6300
	Total	129900

Note: : An additional amount of Rs. 1,00,000 will be given in the form of a Revolving Fund for the project."

14. Calculation of the Break-Even Point (BEP)

Break Even Point = Capital Expenditure / Selling Price, Recurring Charges

123600,195000,108900,123600,86100

1.436 Month = 1.436 30 = 4543 Day

in the above proportion "Break-even point" after stitching 780 pieces 43 will receive it in days
other words, the amount of money invested in the activity 43 will receive it within days.

15- Loan Repayment Schedule Framework:

Sr. No	Month	Loan Repayment						savings loan repayment	Balance Loan		
		Principal amount	Total Interest	5 % interest payable amount by project	Remaining interest payable at 2%by group	Installment payable per month by group	Total		Principal amount	interest	total
1	Month 1								25500	149	25649
2	Month 2	2351	149	106	43	2500	2500	2500	23149	135	23284
3	Month 3	2365	135	96	39	2500	2500	5000	20784	121	20905
4	Month 4	2379	121	87	34	2500	2500	7500	18405	107	18512
5	Month 5	2393	107	77	30	2500	2500	10000	16012	93	16106
6	Month 6	2407	93	67	26	2500	2500	12500	13606	79	13685
7	Month 7	2421	79	57	22	2500	2500	15000	11185	65	11250
8	Month 8	2435	65	47	18	2500	2500	17500	8750	51	8801
9	Month 9	2449	51	36	15	2500	2500	20000	6301	37	6338
10	Month 10	2463	37	26	11	2500	2500	22500	3838	22	3861
11	Month 11	2478	22	16	6	2500	2500	25000	1361	8	1369
12	Month 12	1361	8	6	2	1369	1369	1369	0	0	0
	Total	25500	869	620	245	26369	26369	138869	0	0	0

First point: Something about loan repayment and the "last installment" being reduced after payment. It seems to relate to a financial agreement or system that is being implemented.

Second point: It seems to refer to a certain "method" or "process" for repayments, which could be related to an interest system or a structured repayment plan.

Third point: You mentioned "advance in one installment" and something about checking your bank account for the last installment.

Calculation :- The group will prepare lady suits (with and without lining), gents' night suits, and children's dresses every month. After stitching these items, the group will have a total amount of ₹160,700 for distribution. Out of this amount: ₹77,100 will be distributed as wages & ₹83,600 will be received as dividends. Each member will earn an additional income of ₹10,713 per month by working an average of 4 hours per day. Additionally, the project will carry an interest rate of 5% throughout the year. As a result, the group will save ₹620 more."

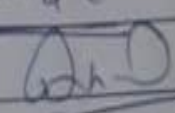
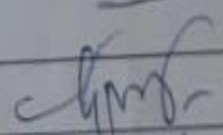
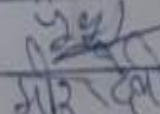
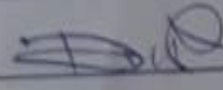
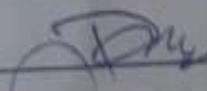
Self Help Group Details:

1. **Work Details:** Sewing and cutting work at the level of production.
2. **Location:** Village Kammand, Post Office Diyar, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. **Interest Rate:** 15%.
4. **Date of Formation:** March 23, 2021.
5. **Target Group:** 100% of the group works, with 2% of them participating actively.
6. **Work Process:** The work involves stitching, and it will be supervised by a trained expert.
7. **Output:** There is an ongoing monitoring of every individual's progress and work distribution.
8. **Project Supervision:** Experienced supervisors will check each worker's progress and help guide them.
9. **Financial Setup:** The group works in collaboration with Kangra Central Co-operative, Bhuntar, and the financial system is linked to account number 50073031339.
10. **Project Scope:** The group's activities are overseen by the local administration and there will be continuous monitoring to ensure standards are met.
11. **Training/Support:** There will be additional training provided to members who do not meet certain required work standards.
12. **Benefits:** Each member has the opportunity to increase their earning potential through skill development.
13. **Support and Development:** Continuous guidance and development support will be provided to members.
14. **Funding:** Funding will come from government and cooperative sources, ensuring financial stability for the project.
15. **Team Coordination:** Each worker will be part of a team where leadership is shared, ensuring smooth workflow.
16. **Supervision:** External supervisors will provide feedback and check the overall performance and progress of the group.
17. **Payouts:** Payments will be made regularly for work completed, based on the set targets.
18. **Future Plans:** The project aims to expand its reach and include more members in the future.
19. **Group Activities:** Additional tasks and group activities will be carried out to engage members and enhance productivity.
20. **Output Quality:** All produced items will be inspected for quality assurance before distribution.
21. **Training:** Regular sessions will be held for all workers to improve their skills and productivity.
22. **Project Sustainability:** Long-term sustainability of the group will be ensured through regular assessment and feedback mechanisms.
23. **Field Supervision:** The project will have field technical units for on-ground monitoring and support.

आज दिनांक 20/11/21 को भाग्य बहासना समिति बन विनम्र
सुमित्र की बैठक का आयोजन प्रधान श्री सुमित्र राय की
की अध्यक्षता में की गई।

बैठक में अमरनाथ मेहता, आर्यु गणेश (विलड-
वाहाई) ने भाग्य बहासना (सिलड-कलड) को अमरनाथ
मेहता के बारे में विस्तृत जानकारी दी गई तथा
आयोजकों के सदस्यों ने अमरनाथ मेहता को पूर्ण
वहुता से अक्षरों में नमोदित किया गया।

आगामी आयोजकों हैं २५०० २००० के आधुनिक
से २००० २००० के स्वीकृति हैं प्रत्यक्ष करने के
लिए वगैरह श्री पप्पू लाली श्री सुमित्र हैं आधिकार
किया गया।

क्र.सं.	नाम	पद	हस्ताक्षर
1	श्री सुमित्र राय	प्रधान	
2	श्री कल्याण चंद	संयोजक	
3	श्री योगेश्वर	अध्यक्ष	
4	श्रीमती नीरा देवी	उपप्रधान	मीरा देवी
5	श्रीमती सुनील देवी	अध्यक्ष	सुनील देवी
6	श्रीमती पार्वती देवी	उपसंयोजक	Pirvati
7	श्रीमती नीरा देवी	अध्यक्ष	MEERA DEVI
8	श्रीमती रेलु देवी	अध्यक्ष	रेलु देवी
9	श्री रेलु राय	अध्यक्ष	
10	श्री दुर्गा चंद	अध्यक्ष	
11	श्री गणेश राय	अध्यक्ष	Ganesh

समूह का सहमती पत्र

आज दिनांक 30-11-2021 को 'काशु नारायण' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती ओमावती की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए सिलाई-कटाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं।

प्रधान
काशु नारायण स्थान समूह
कमाव रा.0 दियार जिला कुस्वू (हि.प्र.)

समूह के सचिव के हस्ताक्षर
Greta Devi

प्रधान
काशु नारायण स्थान समूह
कमाव रा.0 दियार जिला कुस्वू (हि.प्र.)

समूह के प्रधान के हस्ताक्षर
ओमा वती

Recommended for approval.

[Signature]
प्रमुख अधिकारी, जिला कुस्वू (हि.प्र.)

approved

[Signature]
DMU Officer JICA EP-cum
DFO Parvati at Shamsi

Photographs of each member of the common interest group

			
Mrs. Omavanti (President)	Smt. Geeta Devi (Secretary)	Smt. Lata Devi (Treasurer)	Smt. Indra Devi (Member)
			
Mrs. Poonam (Member)	Mrs. Parvati (Member)	Mrs. Ghamesaru (Member)	Mrs. Sheela (Member)
			
Smt. Meera Devi (Member)	Mrs. Omana (Member)	Mrs. Kaushalya (Member)	Smt. Sita Devi (Member)
			
Mrs. Durga (Member)	Smt. Nirma Devi (Member)	Smt. Vimla Devi (Member)	