



# Business plan - SHG Shanti

Coats, sweaters, kids sets, socks, caps etc

## IGA -Knitting



<b>VFDS</b>	-	<b>Piyashni</b>
<b>Gram Panchayat</b>	-	<b>Naresh</b>
<b>Range</b>	-	<b>Hurla</b>
<b>Division</b>	-	<b>Parvati</b>
<b>Circle</b>	-	<b>Kullu</b>

**(Himachal Pradesh Forest Ecosystem Management & Livelihood Improvement Project - JICA Funded)**

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# 1.Introduction

Himachal Pradesh Forest Ecosystem Management & Livelihood Improvement Project (JICA Funded)

Located in the Western Himalayas, Himachal Pradesh is a state full of natural beauty, rich cultural heritage, and religious significance. The state has diverse ecosystems, rivers, and valleys, making it a unique geographical region. Himachal Pradesh has a population of approximately 70 lakhs and covers a geographical area of 55,673 square kilometers.

The high-altitude and cold zone areas of the state extend from the Shivalik Hills to the Middle Himalayas. The main occupation of the people here is agriculture. To support sustainable livelihoods and forest conservation, the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project is being implemented in six out of the twelve districts of Himachal Pradesh in collaboration with JICA, which also includes Kullu district.

Implementation of the Project in Gram Van Vikas Samiti, Piyashan

Under the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA Funded), a Micro Plan has been developed for Gram Van Vikas Samiti, Piyashan. According to this plan:

- The primary occupation of the people in Gram Van Vikas Samiti is agriculture and horticulture.
- The average landholding per family is less than one bigha, and there is no proper irrigation facility.
- Due to lack of irrigation, the villagers struggle to increase their income.
- The villagers mainly cultivate wheat, maize, barley, pulses, and horticultural crops such as apples, plums, apricots, and pomegranates.

Formation of Self-Help Groups (SHGs) for Livelihood Improvement

To address these challenges and improve livelihood opportunities, the Shanti Self-Help Group was formed. The group decided to engage in knitting coats, sweaters, children's sets, caps, and socks as a sustainable livelihood activity.

Under the livelihood improvement plan, two Self-Help Groups (SHGs) have been formed. Among these, the Shanti Self-Help Group was officially established on March 31, 2021, with 10 women members. Later, on October 19, 2021, this SHG was converted into a Common Interest Group (CIG) named Shakti.

After thorough discussions, the interest group decided to manufacture and market knitted coats, sweaters, children's sets, caps, and socks.

## Support from the Project

Training: The project will provide training for knitting coats, sweaters, children's sets, caps, and socks.

## Financial Support:

The project will cover 50% of the capital cost for the General Category members. A Revolving Fund of ₹1,00,000 will be provided to help the group secure bank loans for expanding their business. Work Division & Profit Sharing: The group has decided that all members will divide the work among themselves according to set terms and conditions, and profits will be distributed equally based on their contributions. Business Plan & Monthly Production Target

The business plan for the Common Interest Group (CIG) was prepared with the guidance of:

- Mr. Padam Singh Chauhan (Retd. HPFS)
- Mr. Madan Lal (SMS)
- Mrs. Babita Thakur (Coordinator)
- Mr. Chaman Lal (Forest Guard)

After multiple meetings with the group members, they formulated the following monthly production plan:

Product	Monthly Production Target
Coats	45 pieces
Sweaters	45 pieces
Children's Sets	120 sets
Socks	120 pairs
Knitted Caps	120 pieces

Each member will work for 3-4 hours per day, and collectively, the group will achieve the set production target annually.

**The details of the members of the group are as follows:**

Sr. No.	Detail of beneficiary	Designation	Vill.	Age	gender	Qual.	Category	cont.
1	Smt. Krishna Thakur wife of Shri Chandra shekhar	President	Piyashni	38	Woman	10th	General	8219438820
2	Mrs. Vijay Kumari wife of Mr. Shamsheer	Secretary	Piyashni	36	Woman	8th	General	8544736436
3	Mrs. Ruma Thakur Wife of Shri Roshan Lal	treasurer	Piyashni	45	Woman	12th	General	9816534805
4	Smt. Premlata wife of Shri Yan Singh	Member	Piyashni	25	Woman	12th	General	9418892208
5	Smt. Champa Devi wife of Shri Tek Singh	Member	Piyashni	57	Woman	5th	General	9805424610
6	Smt. Maheshwari Devi wife of Shri Ram Lal	Member	Piyashni	52	Woman	5th	General	7018698903
7	Smt. Larja Devi Wife Shri Dole Ram	Member	Piyashni	35	Woman	8th	General	9816019170
8	Smt. Doli Devi wife of Shri Tek Singh	Member	Piyashni	35	Woman	8th	General	7807699457

9	Smt. Hari Priya Wife of Shri Vishwajeet	Member	Piyashni	44	Woman	8th	General	9805229140
10	Smt. Tara Thakur wife of Shri Gupt Ram	Member	Piyashni	45	Woman	8th	General	9805584281



**Photograph of the members of group**

## **2. Group details at the local level**

2-1	Name of Common Interest Group	Shanti
2-2	Village forest development	Piashny
2-3	Forest Range	Hurla
2-4	Forest Division	Shamshi
2-5	Village	Piyashni
2-6	Development Block	Bhuin
2-7	District	Kullu
2-8	Total Number of members in SHGs	10
2-9	Date of formation of the group	31.03.2021
2-10	Monthly saving of SHGs	100@&
2-11	Name of Bank and Branch of Saving account opened	The Kangra Central Co-operative Bank Ltd Parla Bhuntar
2-12	Bank account no.	50073224945
2-13	Total saving of SHGs	7000,
2-14	Loan given by the SHGs Members	
2-15	Status of loan repaid by cash credit limit SHGs	

## Geographical Detail of village

3-1	Distance from district headquarters	18 km
3-2	Distance from main road	8 Km
3-3	Name and distance of local market	Bhuntar 8 km, Kullu – 18 km
3-4	Name and distance of main market	Bhuntar 8 km, Kullu
3-5	Distance from other major cities and towns	Bhuntar 8 km, Kullu
3-6	Distance from the market where the product will be sold	Bhuntar 8 km, Kullu
3-7	Any other specialty regarding the village as selected by the SHGs related to the creation activity	,

### (A) Why Do You Need a Business Plan?

The Village Forest Development Committee (VFDS) of Shanti Piyashani did not have an existing women's group. Therefore, under the JICA-funded project, a Self-Help Group (SHG) was formed, where all women members aim to enhance their livelihoods through knitting. To achieve this goal, the women's group has requested knitting machines and proper training from the JICA project to establish a sustainable source of income.

### (B) Objectives of the Business Plan

- **Capacity building** of all group members.
- **Providing a steady income** to the group.
- **Connecting products to the right market** for better sales.
- **Encouraging teamwork** and group motivation.
- **Promoting modern knitting techniques** to improve production.
- **Enhancing livelihood opportunities** for women.

**(C) Scope of Business Activities : Knitting: Includes coats, sweaters, children's sets, caps, and socks.**

**(D) Key Functions of the Business Plan :** Community Mobilization, Creating awareness among villagers, Identifying livelihood enhancement options, Shortlisting beneficiaries for training and support.

### Formation of the Group

A Self-Help Group (SHG) has been formed. : Members have unanimously elected a President, Secretary, and Treasurer, Rules and regulations have been established with group consensus. Capacity Building : Proper training will be provided to beneficiaries for skill development. Distribution of Knitting Machines : High-quality knitting machines will be supplied to members for efficient work. Market Linkage : The group will collaborate with government and private agencies for sales. Products will be sold through: Local shopkeepers in nearby markets.

## Exhibitions in fairs and festivals : Shops in Nature Awareness Parks.

Wholesale buyers in Kullu and Manali after increasing production : Financial & Institutional Linkages The group will seek bank loans for business expansion. Members will be made aware of loan facilities and linked with banks.

**Market Research & Information :** The group will work with shopkeepers in Bhuntar, Kullu, and Manali to understand market demand. Monitoring & Evaluation A baseline survey will be conducted before starting the business. Economic surveys will be conducted every six months, assessing: Increase in production. Increase in sales. Growth in group membership. Increase in income.

**(E) Support & Resources Required :** Financial Management, 50% of capital expenditure will be covered by the project. The remaining 50% will be borne by group members. Additional financial needs: ₹7,000 from group savings for recurring expenses. ₹85,500 as a bank loan for business expansion. Human Resources 10 women members will be engaged in the business. Technical Support Master trainers will be appointed in the village. Training programs will be organized under the project.

### (F) Estimated Profit & Benefits

- **Domestic employment** will be generated for women.
- A **long-term and continuous livelihood source** will be established.
- Women can utilize their **free time** for knitting and **increase their income**.
- Each member can earn an **estimated ₹7,328 per month** through this activity.

## Planning for marketing

6.1	Working days per month	-30 days
6.2	Persons worked per month	-10 Person
6.3	Source of raw materials	-Kullu, Bhuntar
6.4	Source of other resources	-Kullu, Bhuntar

6-1	Will work for 3-4 hours daily for 30 days	45 crore 45 Sweaters 120 Kids Sets 120 socks 120 hats
6-2	Per cycle?	03 for member category 03 InL; Sweaterd 02 InL; Kids Sets 01 InL; socks 01 InL; Cap 10 day
6-3	sources of raw materials	Bhuntar
6-4	sources of other raw materials	handloom (like wool, dyes, or threads), nursery supplies, or something else?

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

## 7. Geographical location

7-1	Areas of Operation	Manali, Kullu and Bhuntar
7-2	Source of Marketing for the Products	3 kms from bhuntar
7-3	Types of Products	Coats, sweaters, kids sets, caps, socks etc
7-4	Marketing Strategy	Markets at Kullu, Manali, Kullu and Bhuntar
7-5	Seasonal Marketing Strategy	Production will be increased or decreased depending on demand
7-6	Target Customers	Local residents
7-7	Customer Types	Women/Men of village and town
7-8	Marketing Approach	Direct contact with shopkeepers, women and men of the village.
7-9	Marketing Activities to be Done Initially	1. Knitting of coats, sweaters, children's sets, caps, socks etc. will be reduced as per demand or will increase. 2. The group will select members based on their proficiency in the work such as stitching, buttoning, etc.A

## 8. Management of Work Among Group Members

"The members of the group will divide the work by mutual consent and will distribute the income received in proportion to the work done. All members will be involved in knitting. The division of work and the role of each member will be based on their financial, physical, and mental capacity. The member responsible for finance will keep track of transactions."

**Strengths:** All group members have similar and compatible thinking. One member of the group will do weaving work on a small scale.

**Weaknesses:** The group is new and lacks prior experience. No experience working in a group.

### Opportunities:

1. Large-scale production is possible by working in groups.
2. There is high demand for products like coats, sweaters, kids' sets, caps, and socks in local markets due to the tourist area.
3. For the project, 75% contribution will be given to SC/ST and poor general category women, and 50% contribution will be given to general category women for purchasing sewing machines and other goods.
4. On-the-spot training will be provided by a sewing expert for the project.

### Threats:

1. Internal conflicts within the group may affect the group's work.
2. In the absence of demand and transparency, the group may break up.



## 9. Calculation / Estimation of estimated cost and selling price of the product: Capital expenditure (normal range)

Sr No.	action	Amount	Price	Total Expenses	Project share 50%	Beneficiary Share 50%
1	Automatic card knitting machine	5	22000	110000	55000	55000
2	knitting machine with scissors	5	5500	27500	13750	13750
3	Wool Binder / Gola Machine	10	450	4500	2250	2250
4	The machine's cards	20	120	2400	1200	1200
	<b>Sum</b>			<b>144400</b>	<b>72200</b>	<b>72200</b>

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

### (b) Recurring Expenses (for one cycle) taken for one month

Sr. No.	Description	Unit	Amount	Rate(Rs)	amount of money(Rs)
1	Transportation cost	,		L/S	1000
2	Rent a room	Per month		L/S	1000
<b>Category</b>					
1	Raw Material Chelsea Yarn	Kg	31.5	650	20475
2	button raw material	No	270	L/S	2700
3	Labour	Day	39	300	11700
4	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.			L/S	900
	<b>Total</b>				<b>35775</b>
<b>Sweater</b>					
1	Raw Material Chelsea Yarn	Kg	36	650	23400
2	button raw material	No	0	0	0
3	Labour	Day	39	300	11700
4	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.			L/S	900
	<b>Total</b>				<b>36000</b>
<b>Kids Sets</b>					
1	Raw Material Chelsea Yarn	Kilogram	36	650	23400
2	button raw material	No	0	0	0
3	Labour	Day	26	300	7800
4	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.			L/S	650
	<b>Total</b>				<b>31850</b>
<b>Socks</b>					
1	Raw Material Chelsea Yarn	Kilogram	6	650	3900
2	raw material nylon thread	Kilogram	12	250	3000

3	button raw material	No	0	0	0
4	Labour	Day	13	300	3900
5	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.			L/S	650
	<b>Total</b>				<b>11450</b>
<b>Cap</b>					
1	Raw Material Chelsea Yarn	Kilogram	18	650	11700
2	button raw material	No	0	0	0
3	Labour	Day	13	300	3900
4	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.			L/S	650
	<b>Total</b>				<b>16250</b>
	<b>sum</b>				<b>131325</b>

- A woman will work for 4/5 hours each day -(for one cycle)

Sr. No	Description	Amount
1	Total Recurring Expense	131325
2	10% Annual Depreciation on Fixed Cost	1203
3	Interest on Loan at 7% Annual Rate	3037
	<b>sum</b>	<b>135565</b>

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

Sr. No.	Description	Unit	amount	Rate	Amount of money
1	Cost of production				
	Category	Number	45	795	35775
	Sweater	Number	45	800	36000
	Kids Sets	Number	120	265.41	31850
	socks	Number	120	95.41	11450
	Cap	Number	120	135.41	16250
	Total Cost		450 Nos.		131325
2	Fixed profit (in percentage)				
	Category	25.79%	45	205	9225
	Sweater	50%	45	400	18000
	Kids Sets	31.87%	120	84.59	10150
	socks	25.77%	120	24.59	2950
	Cap	18.16%	120	24.59	2950
	sum		450 Nos.		43275
3	estimated sales of the product				
	Category		45	1000	45000

	Sweater		45	1200	54000
	Kids Sets		120	350	42000
	socks		120	120	14400
	Cap		120	160	19200
	sum		450Nos.		174600

### 11. Cost benefit Analysis (for one cycle) :

Sr. No.	Item	Amount
1	10% annual depreciation on capital expenditure (a)	1203
2	Recurring Charges	
2-1	Rent	1000
2-2	transportation	1000
2-3	Raw Material Chelsea Yarn	82875
2-4	raw material nylon thread	3000
2-5	button raw material	2700
2.6	Labour	39000
2.7	Other charges: Packaging, stickers, electricity, water etc.	1750
	sum	131325
3	Total Production (in Nos.)	450 Nos./ Month
4	selling price of production per month	174600
5	Income from knitting products (450 nos.)	174600
6	Total profit =174600 ,(1203 +131325,	42072
7	Gross profit from weaving the product = Total profit + (Wages and room rent)  ,42072+ (39000 + 1000)	82072
8	Amount available for distribution among members as profit after one cycle = Income from weaving of product,(Refund of principal and interest + recurring expenses required for second cycle,Labour) ,174600 , (7501 + 499 +131325 ,39000)	74275

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

### 12. Funding required

#### Group financial Needs :

Sr. No.	Item	Amount (Rs)
1	Capital expenditure	144400
2	Recurring Charges	92325
3	Other Expenses	0
	<b>sum</b>	<b>236725</b>

The beneficiary share of the above capital expenditure is ₹69,450, which the group members will pay in cash. Out of the ₹92,325 recurring expenditure, ₹7,000 will be covered from savings. The

remaining recurring expenditure of ₹85,325 (rounded to ₹85,500) will be taken as a loan from the bank."

### 13. Financial Resources of the Group :

Sr. No.	Description of the resource	Amount (Rs)
1	Project Relief Fund Amount 50% Capital Expenditure	72200
2	Beneficiary Share 50% of Capital Expenditure	72200
3	Internal savings of the group	7000
	sum	151400

Note : An additional amount of Rs. 100,000 will be given in the form of a Revolving Fund for the project.

### 14. Calculation of the break-even point

Break Even Point = Capital Expenditure / (Selling Price - Recurring Charges)

- Capital Expenditure = 144,400
- Selling Price = 174,600
- Recurring Charges = 131,325
- Formula: Break Even Point =  $144,400 / (174,600 - 131,325) = 144,400 / 43,275 = 3.336$  months

In other words, after weaving 450 pieces, the "break even point" will be achieved in 100 days (3.336 months x 30 days). This means the amount of money invested in this activity will be recovered within 100 days."

### 15 Loan Repayment Schedule Framework:

Sr. No.	Month	Loan Repayment						Principal Loan Repayment	Balance Loan		
		Principle	Total	5 % interest will be payable by project	Remaining interest will be payable by SHG	Installment of Group payable per month	Total		Principal	Interest	Total
1	Month-1								85500	499	85999
2	Month-2	7501	499	356	143	8000	8000	8000	77999	455	78454
3	Month-3	7545	455	325	130	8000	8000	16000	70454	411	70865
4	Month-4	7589	411	294	117	8000	8000	24000	62865	367	63231
5	Month-5	7633	367	262	105	8000	8000	32000	55231	322	55554
6	Month-6	7678	322	230	92	8000	8000	40000	47554	277	47831
7	Month-7	7723	277	198	79	8000	8000	48000	39831	232	40063
8	Month-8	7768	232	166	66	8000	8000	56000	32063	187	32250
9	Month-09	7813	187	134	53	8000	8000	64000	24250	141	24392
10	Month-10	7859	141	101	40	8000	8000	72000	16392	96	16487

11	Month-11	7904	96	68	28	8000	8000	80000	8487	50	8537
12	Month-12	8487	50	35	15	8537	8537	8537	0	0	0
	<b>sum</b>	<b>85500</b>	<b>303</b>	<b>216</b>	<b>869</b>	<b>88537</b>	<b>88537</b>	<b>448537</b>	<b>0</b>	<b>0</b>	<b>0</b>
			<b>7</b>	<b>9</b>							

What is the objective of the loan in the project? Please make sure to clarify before proceeding with any actions. The process includes verifying the disbursement of funds from e-portal, ensuring proper transaction records. In addition, the project's interest will be advanced in one installment. The last installment, which is reduced upon payment, will be credited to your account. It is necessary to check your bank account carefully for the last installment."

## Calculation

"Every month, the group will knit coats, sweaters, children's sets, socks, caps, etc. After knitting, the group will have a total amount of Rs. 74,275 available for distribution. Of this, Rs. 39,000 will be allocated as wages, Rs. 34,275 as dividends, and Rs. \_\_\_ will be received by each member. On average, by working 3 hours per day, each member will earn approximately Rs. 1,000 in a month. The income will be distributed as a dividend of Rs. \_\_\_, and in addition, Rs. 3,900 will be received as wages. Thus, the total income of each member will increase by Rs. 7,328. Moreover, the project's interest will be charged at the rate of 5% annually. This will result in an additional saving of Rs. 2,169 for the group in a year."

## Self-Help Group Details:

1. Level of Work: % Knitting
2. Location: Village Piashny, Post Office Piplage, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. Members of the Group: 10 members.
4. Establishment Date: 31st March 2021.
5. Monthly Work Hours: 100 hours per month for 2 people for knitting.
6. Contribution/Work Distribution: Members contribute based on their capacity and skills.
7. Role of Members: Each member will be assigned work based on their ability, and they will be involved in knitting.
8. Savings of the Group: The group will save part of its income for reinvestment.
9. Bank Account Information: The group's bank account is held at Kangra Central Co-operative Bank, Parla Bhuntar. Account No: 50073224945.
10. Fund Utilization: Funds will be allocated for purchasing raw materials and other operational expenses.
11. Work Distribution: If any member is unable to work, the group will redistribute the workload amongst remaining members.
12. Record Keeping: The group maintains accurate records of the work completed and the payments received.
13. Future Plans: The group plans to expand its scope by including more members and extending its product line.
14. Loan Management: The group has applied for a loan to cover initial costs.

15. Project Funding: The project will receive financial support for further operations and expansions.
16. Revenue Generation: The group expects an increase in revenue over time as more products are sold.
17. Product Distribution: The final products will be marketed locally, and the group will keep track of sales.
18. Investment and Returns: The group is expected to earn Rs. 1,000 per month from knitting activities.
19. Product Sales: The group will sell products at local markets and exhibitions.
20. Profit Sharing: The members will share the profit equally based on the total income.
21. Regular Updates: Members will meet regularly to review progress and discuss future plans.
22. Growth Potential: As the group becomes more established, its potential for growth and profitability will increase.
23. Technical Support: The group will receive ongoing technical support from the Field Technical Unit (FTU).

classmate  
Date \_\_\_\_\_  
Page \_\_\_\_\_

आज दिनांक 27/11/21 को आगामी वन विकास समिति के बैठक का आयोजन प्रधान श्री नन्दबोरकर जी की अध्यक्षता में की गई।  
बैठक में शामिल समान कार्य समूह (हथकरघा) की व्यवसाय योजना व शामिल (समूह) समान के समूह के सदस्यों की व्यवसाय योजना को कार्याचरण के अंतर्गत अनुमोदन किया गया।  
आगामी कार्यवाही हेतु एक रुपया 1000 के माध्यम से 100 रुपया तक पारसी को स्वीकार्य हेतु प्रस्ताव करने के लिए वनरक्षक श्री चमन लाल जी को स्वीकार्य हेतु कार्रवाई किया गया।

क्र.सं.	नाम	परिचय/रूप	हस्ताक्षर
1)	तारना ठाकुर	सदस्य	Taruna Thakur
2)	विजय कुमारी	सदस्य	Vijay Kumari
3)	कुशा	(सहायक)	Kusha
4)	रवि शंकर	सदस्य	Ravi Shankar
5)	सुव राज	सदस्य	Suv Raj
6)	चरण दास	सदस्य	Charan Das
7)	रिंकु	सदस्य	Rinku
8)	चमन लाल वन रक्षक	सदस्य	Chaman Lal
9)	डौली देवी	(उप प्रधान)	Douli Devi
10)	प्रमिता	सदस्य	Prmita
11)	साजनता	सदस्य	Sajanata

समूह का सहमती पत्र

आज दिनांक 29-11-2021 को 'शांति पियाशनी' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती कृष्णा ठाकुर की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए सिलाई व कटाई का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते हैं।

समूह के सचिव के हस्ताक्षर

प्रधान *Krishna* <sup>Vijay Homari</sup> सचिव  
शान्ति समूह पियाशनी  
गाँव पियाशनी डा. पिपला आगे  
जिला कुल्चू (हि.प्र.)

समूह के प्रधान के हस्ताक्षर

प्रधान *Krishna* सचिव  
शान्ति समूह पियाशनी  
गाँव पियाशनी डा. पिपला आगे  
जिला कुल्चू (हि.प्र.)

*Recommended for approval*

*[Signature]*  
Range Forest Officer  
Forest Range Hurla  
at Bhuln

*approved*

*[Signature]*  
DMU Officer JICA PP-cum  
DFO Parvati at Shamshi

**Photographs of each member of the common interest group**



Smt. Krishna Thakur  
(Prime)



Smt. Vijay Kumari  
(Secretary)



Mrs. Ruma Thakur  
(Treasurer)



Mrs. Premalatha  
(Member)



Smt. Champa Devi  
(Member)



Smt. Maheshwari  
Devi  
(Member)



Smt. Larja Devi  
(Member)



Smt. Dolly Devi  
(Member)



Smt. Hari Priya  
(Member)



Smt. Tara Devi  
(Member)



## Revised Capital Expenditure

Details of Capital Expenditure as per decision taken in the 8th Meeting of the Governing Body It is shown as follows

### Capital expenditure proposed in the business plan

Sr. No.	Action	Amount	Price	Total Expenses	Project share 50%	Beneficiary Share 50%
1	Automatic card knitting machine	5	22000	110000	55000	55000
2	knitting machine with scissors	5	5500	27500	13750	13750
3	Wool Binder / Gola Machine	10	450	4500	2250	2250
4	The machine's cards	20	120	2400	1200	1200
<b>Sum</b>				<b>144400</b>	<b>72200</b>	<b>72200</b>

### Revised Capital Expenditure After the decision of the 8th meeting of the governing body :-

Sr No.	Action	Amount	Price	Total Expenses	Project Share 75%	Beneficiary Share 25 %
1	Automatic card knitting machine	5	22000	110000	82500	27500
2	knitting machine with scissors	5	5500	27500	20625	6875
3	Wool Binder / Gola Machine	10	450	4500	3375	1125
4	The machine's cards	20	120	2400	1800	600
<b>Sum</b>				<b>144400</b>	<b>108300</b>	<b>36100</b>