



Business Plan

Income Generation Activity - Knitting

Coats, sweaters, kids sets, socks, caps etc

Self Help Group - Nav Durga, VFDS Ningna



VFDS
Grampanchayat
FTU
DMU
FCCU

-Tariyugi narayan Nigana
-Manjhali
-Hurla
-Parvati
-Kullu

**Project for Improvement of Himachal Pradesh
Ecosystem management and Livelihood
(JICA Funded)**

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1. Executive Summary

Located in the western Himalayas of Himachal Pradesh, this state is full of natural beauty and rich cultural and religious heritage. The state has diverse ecosystems, rivers, and valleys. Its population is around 70 lakhs, and its geographical area is 55,673 square kilometers.

In Himachal Pradesh, high-altitude and cold-zone areas are found from the Shivalik hills to the middle Himalayas. The primary occupation of the people in the state is agriculture. The Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project is being implemented in 6 out of the 12 districts of Himachal Pradesh in collaboration with JICA, including the Kullu district.

On the launch of the Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project (JICA), the Gram Van Vikas Samiti Triyugi Narayan Ningnal has formulated a plan. According to the plan, the main occupation of the people in the Gram Van Vikas Samiti is agriculture and horticulture. However, the average landholding per family is less than one bigha, and there is no irrigation facility. Due to the lack of a proper irrigation system, people are unable to achieve the expected increase in their income.

The people here mainly cultivate wheat, maize, barley, and pulses, along with horticultural crops like apples, plums, apricots, and pomegranates. To address this issue, the Shakti Self-Help Group (SHG) has decided to enhance their livelihood by engaging in knitting activities such as making coats, sweaters, kids' sets, caps, socks, etc.

As part of the livelihood improvement plan activity, two self-help groups have been formed under the project. One of them, Nav Durga Ningna Self-Help Group, was established on March 20, 2021, with a total of 10 women members. This group was later converted into Nav Durga Common Interest Group on November 10, 2021. After detailed discussions, the group decided to focus on knitting coats, sweaters, kids' sets, caps, socks, and marketing these products.

Initially, with the help of the project, training will be provided for knitting coats, sweaters, kids' sets, caps, and socks. The project will bear 50% of the capital expenditure for general category members and 75% for economically weaker women. The remaining amount will be contributed by the general category (50%) and poor members (25%) in cash. Additionally, a revolving fund of ₹1,00,000/- will be provided to make it easier for the group to avail loans from banks.

The group has decided that all members will divide the work among themselves as per the agreed terms and conditions, and the profits will be distributed equally based on their contributions.

The business plan for the Common Interest Group has been prepared by Mr. Padam Singh Chauhan (Retd. HPFS), Mr. Madan Lal (SMS), Mrs. Babita Thakur (Coordinator), and Mr. Pappu Soni (Forest Guard) after multiple meetings with the group members.

As per the business plan, the group will produce the following items per month:

- **75 coats**
- **60 sweaters**
- **120 kids' sets**
- **240 socks**
- **240 caps**

Group members will work 4-5 hours per day to make above products. The details of the members in the group are as follows:

Detail of SHG members

No.	Name of Beneficiary	Designation	Village	Age	Sex	Qual.	Category	Contact no.
1	Smt. Nirmala Devi wife of Shri Bahadur Singh	President	Ningna	32	Female	12th	General	8629845930
2	Smt. Kaushalya Devi wife of Shri Veer Singh	Secretary	Ningna	33	Female	B.A.	General	9805997092
3	Smt. Vineeta Thakur wife of Shri Rakesh Kumar	treasurer	Ningna	30	Female	B.A.	General	9805150306
4	Smt. Naina Devi wife of Shri Dola Singh	Deputy head	Ningna	30	Female	10th	General	8626949010
5	Smt. Usha Devi wife of Shri Nimat Ram	Member	Ningna	31	Female	8th	General	7807591745
6	Mrs. Vegma Devi Wife of Mr. Khem Raj	Member	Ningna	25	Female	8th	General	9816539991
7	Smt. Vimla Devi wife of Shri Khem Raj	Member	Ningna	47	Female	5th	General	9817481957
8	Smt. Kalpana Devi wife of Shri Shishu Pal	Member	Ningna	30	Female	10th	General	8628031558
9	Smt. Nisha Thakur wife of Shri Dola Singh	Member	Ningna	36	Female	10th	General	7807024897
10	Smt. Devkala wife of Shri Chandra Singh	Member	Ningna	31	Female	12th	General	9625520398
11	Smt. Cheti Devi wife of Shri Dola Singh	Member	Ningna	52	Female	5th	General	9418574508
12	Smt. Draupadi Devi wife of Shri Kehar Singh	Member	Ningna	49	Female	5th	General	7807894551
13	Smt. Dhali Devi wife of Shri Tek Singh	Member	Ningna	32	Female	8th	General	8091057625
14	Smt. Kaushalya Devi wife of Shri Giridhar	Member	Ningna	31	Female	12th	General	9805061401
15	Smt. Hari Devi wife of Shri Devi Singh	Member	Ningna	57	Female	5th	General	9418455806



Nav Durga SHG Group Photograph

2 Details of the Self-Help Group

Sr. no.	Description	Value
2-1	Name of common interest group	Nav Durga
2-2	MIS Code of common Interest Group	-
2-3	Village forest development	Triyugi Narayan Ningna
2-4	Forest Range	Hurla
2-5	Forest Division	Shamshi
2-6	Village	Ningna
2-7	Development Block	Bhuin
2-8	District	Kullu
2-9	Total Number of members in SHGs	15
2-10	Date of formation of the group	20.03.2021
2-11	Monthly saving of SHGs	100@&
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.	50073293023
2-14	Total saving of SHGs	12000
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	26 km
3-2	Distance from main road	16 Km
3-3	Name and distance of local market	Bhuntar 16 Km, Kullu - 26 Km
3-4	Name and distance of main market	Bhuntar 16 km, Kullu,26 Kms
3-5	Distance from other major cities and towns	Bhuntar 16 km, Kullu,26 Kms
3-6	Distance from the market where the product will be sold	Bhuntar 16 km, Kullu,26 Kms
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?

In the Gram Van Vikas Samiti (Village Forest Development Committee) of Triyugi Narayan Ningna, there was no pre-existing women's group. Therefore, the project facilitated the formation of a Self-Help Group (SHG), where women aim to enhance their livelihood by engaging in knitting activities. As a result, the women have requested the JICA project to provide knitting machines and appropriate training through the SHG

B) Objectives of the Business Plan:

- Build the capacity of all group members.
- Ensure a sustainable income source for the group.
- Link products to appropriate markets.
- Motivate all members to work collectively within the group.
- Promote the latest and advanced techniques in knitting businesses.
- Enhance livelihood opportunities.

(C) Activities Included in the Business Plan:

- Knitting (includes sweaters, coats, baby sets, caps, socks, etc.).

(D) Description of Business Plan Activities:

1. Community Mobilization:

Awareness campaigns were conducted, and community mobilization efforts led to the selection of livelihood enhancement options and the shortlisting of beneficiaries.

2. Formation of the Group:

The Self-Help Group was formed by gathering members. Positions such as President, Secretary, and Treasurer were unanimously elected. Rules and regulations for the group were defined and implemented with the consent of all members.

3. Capacity Building:

Adequate training for beneficiaries is necessary to enhance their skills.

4. Distribution of Knitting Machines and Equipment:

High-quality knitting machines will be provided to all group members to ensure efficient work.

5. Market Linkage:

The group is prepared to establish connections with government and private societies under favorable terms to sell their products. They will generate income by connecting with local shopkeepers, setting up exhibitions at fairs, and establishing shops in Nature Awareness Parks. For higher production, they will collaborate with shopkeepers in the Kullu and Manali markets.

6. Linking with Financial Institutions and Related Departments:

Efforts will be made to connect the group with financial institutions to expand their business. They will be informed about loan facilities offered by various banks, and the project will facilitate their connection with these banks.

7. Market Awareness: The group will work with shopkeepers in the Bhuntar, Kullu, and Manali market areas.

8. Monitoring Mechanism: A baseline survey of beneficiaries will be conducted before initiating the business plan. Subsequently, an economic survey will be conducted every six months with the following indicators: Increase in production. Increase in products sold. Growth in the group. Increase in income.

(E) Required Support and Resources:

Financial Management: 50% of the capital expenditure will be provided by the project, while the remaining 50% will be borne by group members. For recurring expenses, ₹10,400 will come from group savings, and ₹1,05,000 will be taken as a loan from the bank.

Human Resources: 13 members.

Technical Support: The project will provide technical assistance and proper training through a master trainer in the village.

(F) Estimated Benefits:

- Women will gain access to home-based employment opportunities.
- The group will have a long-term and sustainable livelihood enhancement source.
- The women of the group can do this work in their free time and extra hours, increasing their income by approximately Rs. 11,228 per member per month (including wages of Rs. 3,860 and dividends of Rs. 7,368).

4. Product Details Related to the Production Process

4-1	Name of the Products:	Coats, sweaters, kids sets, caps, socks etc
4-2	Method of Product Identification:	group discussion
4-3	Consent of the SHG/Equal Participation of Members:	Yes (Consent letter is attached).

Details of the Production Process:

First of all, the Self-Help Group Project members will be provided with knitting training for coats, sweaters, kids' sets, caps, and socks. The Nav Durga group, consisting of 15 members, will be engaged in this work. After completing the training, the group will carry out the following tasks:

1. Coats – A group of 5 members will knit designed coats. Each member will complete 1 coat in 2 days, working 3 to 4 hours per day.
2. Sweaters – 4 members will knit designed sweaters. Each member will complete 1 sweater in 2 days, working 3 to 4 hours per day.
3. Kids' Sets – 2 members will knit designed children's sets. Each member can prepare 2 kids' sets in 1 day, working 3 to 4 hours per day.
4. Socks – 2 members will knit designed socks. Each member will complete 4 pairs of socks per day, working 3 to 4 hours per day.
5. Caps – 2 members will knit designed caps. Each member will make 4 caps per day, working 3 to 4 hours per day.
- 6.

6, Planning for Production

6.1	working days per month	30 days
6.2	Persons worked per month	15 Person
6.3	Source of raw materials	Kullu, Bhuntar
6.4	Source of other resources	Kullu, Bhuntar

6.1	Production Cycle (Monthly):	Coats: 75 units.Sweaters: 60 units.Baby Sets: 120 units.Socks: 240 pairs.Caps: 240 units.
6.2	Workforce Allocation (Per Production Cycle):	Coats: 5 members, Sweaters: 4 members, Baby Sets: 2 members, Socks: 2 members, Caps: 2 member, Total: 15 members.
6.3	Source of Raw Materials:	Kullu, Bhuntar.
6.4	Source of Other Resources:	Kullu, Shamshi, Bhuntar.

Note :

The training cost for the Self-Help Group is covered by the project and is not included in this business plan.

Details of Marketing and Sales

7-1	Expected Markets/Locations:	Manali, Kullu and Bhuntar
7-2	Distance from Village to Markets	Kullu: 26 km, Manali: 65 km, Bhuntar: 16 km
7-3	Estimated Demand in the Markets:	Coats, sweaters, baby sets, caps, socks, etc.
7-4	Strategy for Identifying Markets:	The local markets of Manali, Kullu, and Bhuntar have been identified as target areas.
7-5	Demand Based on Seasonal Changes:	Production will be increased or decreased depending on demandA
7-6	Potential Buyers:	Local residents
7-7	Target Consumers in the Region	Women/Men of village and town
7-8	Distribution Model:	Direct contact with shopkeepers and knitting coats, sweaters, baby sets, caps, socks, etc., for village women and men.
7-9	Marketing Strategy	Adjust knitting production of coats, sweaters, baby sets, caps, and socks based on demand.Select members based on skill proficiency for tasks such as stitching, attaching buttons, etc.

8. Entrepreneurship Management Among Group Members

The group members will divide tasks among themselves through mutual agreement and distribute income according to the amount of work done. All members of the Self-Help Group will participate in knitting activities. Task allocation and roles will be based on the economic, physical, and mental capacities of the members. Members will also maintain financial records.

9. SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats)

Strengths: All group members share a positive and cooperative mindset.One member of the group already has experience in knitting on a small scale.

Weaknesses: It is a newly formed Self-Help Group.Members lack experience in large-scale work.

Opportunities: By working together, the group can scale up production significantly.High demand for coats, sweaters, baby sets, caps, and socks due to the area's tourism-centric nature.The project provides a subsidy of **75%** for scheduled caste/tribe and economically weak women, and **50%** for general category women for purchasing sewing machines and other tools.Sewing training will be provided by experts at the site or through training institutions under the project.

Threats:Internal conflicts within the group may impact its functioning.Lack of demand and transparency could lead to the group breaking apart.

10. Estimated Cost and Product Selling Price Calculation for the Enterprise:

Capital Expenditure (General Category):

S. No.	Activity	Qty	Rate	Expense Total	Project Share 50%	Beneficiary Share 50%
1	Automatic card knitting machine	7	22000	154000	77000	77000
2	knitting machine with scissors	9	5500	49500	24750	24750
3	Wool Binder / Gola Machine	15	450	6750	3375	3375
4	The machine's cards	30	120	3600	1800	1800
	Total			213850	106925	106925

The beneficiary share of the above capital expenditure will be borne by the members themselves in the form of cash.

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

S. No	Description	Unit	Qty	Rate	Amount
Coats					
1	Raw Material Chelsea Yarn	Kg	52.5	650	34125
2	button raw material	Nos	450	5	2250
3	Labour	Days	64	300	19200
4	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.	LS		L/S	1400
	Total				56975
Sweater					
1	Raw Material Chelsea Yarn	Kg	48	650	31200
2	button raw material	No	0	0	0
3	Labour	Day	51	300	15300
4	Other expenses: Packaging, stickers, electricity, water, average transportation and room rent expenses etc.			L/S	1300
	Total				47800
Kids Sets					
1	Raw Material Chelsea Yarn	Kg	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	1100
	Total				32300
Socks					
1	Raw Material Chelsea Yarn	Kilogram	12	650	7800
2	raw material nylon thread	Kilogram	24	250	6000
3	button raw material	No	0	0	0
4	Labour	Day	26	300	7800
5	Other expenses: Packaging, stickers, electricity, water, average transportation			L/S	1100

	and room rent expenses etc.				
	Total				22700
Cap					
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	1100
	Total				32300
	Grand Total				192075

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

Production Cost (for one cycle)

Sr.No	Description	Amount
1	Total Recurring Expenses	192075
2	Annual Depreciation on Capital Expenditure (10%)	1782
3	Interest at 7% Annual Rate	4306
	Total	198163

Sales Price Calculation / Assessment (Per Cycle):

S. No.	Description	Units	Quantity	Rate	Amount
1	cost of production				
	Category	Number	75	759.67	56975
	Sweater	Number	60	796.67	47800
	Kids Sets	Number	120	269.17	32300
	socks	Number	240	94.58	22700
	Cap	Number	240	134.58	32300
	Total Cost		735 Nos.		192075
2	Fixed profit (in percentage)				
	Category	50.08%	75	240.33	18025
	Sweater	70.62%	60	403.33	24200
	Kids Sets	21.04%	120	80.83	9700
	socks	14.74%	240	25.42	6100
	Cap	10.67%	240	25.42	6100
	sum		735 Nos.		64125
3	estimated sales of the product				
	Category		75	1000	75000
	Sweater		60	1200	72000
	Kids Sets		120	350	42000
	socks		240	120	28800

	Cap		240	160	38400
	Total		735 Nos.		256200

11. Cost benefit Analysis (for one cycle) :

Sr.No	Description	Amount
1	10% annual depreciation on capital expenditure (a)	1782
2	Recurring Charges	
2-1	Rent	1000
2-2	transportation	2000
2-3	Raw Material Chelsea Yarn	119925
2-4	raw material nylon thread	6000
2-5	button raw material	2250
2.6	Labour	57900
2.7	Other expenses: Packing, water, stickers, electricity etc.	3000
	Total	192075
3	Total Production (in Nos.)	735 nos/month
4	selling price of production per month	256200
5	Income from knitting products (735 nos.)	256200
6	Total profit =256200 -1782,192075,	62343
7	Gross profit from weaving the product = Total profit + (Wages and room rent) 62343+ (57900 + 1000)	121243
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) 256200 , (10788 + 712 +192075 ,57900)	110525

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

12. Funding required

Financial Requirements: :

Sr.No	Item	Amount (Rs)
1	Capital expenditure	213850
2	Recurring Charges	134175
3	Other Expenses	0
	Total	348025

- Beneficiary Share: Out of the total capital expenditure of ₹ 98,503, the group members will contribute this amount in cash. Recurring Expenditure: The total recurring expenditure is ₹1,34,175.

- ₹12,000 will be covered from the group's savings.
- The remaining ₹1,22,175 (rounded to ₹1,22,000) will be taken as a loan from the bank.

13. Financial Resources of Group: :

Sr.No	Description of the resource	Amount (Rs)
1	Project Support Fund (50% Capital)	106925
2	Beneficiary Contribution (50%)	106925
3	Group Internal Savings	12000
	Total	225850

Note :An additional amount of ₹1,00,000 will be provided by the project as a revolving fund.

Break-even Point Calculation

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

213850 ,256200,192075= 213850 / 64125, 3.334 months = 3.334 x 30 = 100 days

In the given proportion, after stitching 735 pieces, the 'Break-Even Point' will be achieved in 100 days. In other words, the amount invested in this activity will be recovered within 100 days."

15 Loan Repayment Schedule,

Sr. No.	Month	Loan Repayment						Principal Loan Repayment	Balance Loan		
		Principal	Total Interest	5 % interest will be payable by project	Remaining interest will be payable by SHG	Installment of Group payable per month	Total		Principal	Interes	Total
1	Month 1								12200 0	712	12271 2
2	Month 2	10788	712	508	204	11500	11500	11500	11121 2	649	11186 0
3	Month 3	10851	649	463	186	11500	11500	23000	10036 0	585	10094 6
4	Month 4	10915	585	418	167	11500	11500	34500	89446	522	89968
5	Month 5	10978	522	373	149	11500	11500	46000	78468	458	78925
6	Month 6	11042	458	327	131	11500	11500	57500	67425	393	67819
7	Month 7	11107	393	281	112	11500	11500	69000	56319	329	56647

8	Month 8	11171	329	235	94	11500	11500	80500	45147	263	45411
9	Month 9	11237	263	188	75	11500	11500	92000	33911	198	34108
10	Month 10	11302	198	141	57	11500	11500	103500	22608	132	22740
11	Month 11	11368	132	94	38	11500	11500	115000	11240	66	11306
12	Month 12	11240	66	47	19	11306	11306	11306	0	0	0
	Total	122000	4306	3076	1232	126306	126306	643806	0	0	0

The annual profit calculation is based on the initial investment, considering monthly reductions. Due to adjustments, the final EMI may be lower than the regular installment. Additionally, the project's interest will be advanced in a single installment, and the last installment will be reduced accordingly upon payment. It is essential to check your bank account carefully for the last installment details.

Monthly Financial Distribution

- Total Revenue from Knitted Products: ₹1,68,425
- Wages Distribution: ₹57,900
- Dividend Distribution: ₹1,10,525

Individual Member Earnings (Per Month)

- Each member's average earnings: ₹10,000 (working 3 hours per day)
- Additional earnings per member: ₹11,228
 - Wages: ₹3,860
 - Dividend: ₹7,368

Annual Interest & Savings

- Interest on the project loan: 5% annually
- Annual savings from the group: ₹3,076

Self-Help Group (SHG) By - laws

1. Group Work: The group will engage in knitting activities.
2. Group Address: Village: Voshadhar, Post Office: Diyar, Tehsil: Bhuntar, District: Kullu, Himachal Pradesh.
3. Number of Members: The group will consist of 15 members.
4. Date of Establishment: 20th March 2021.
5. Interest Rate: A 2% interest will be applied to every ₹100.
6. Meeting Schedule: The group's monthly meeting will be held on the 5th of every month.
7. Member Contribution: All members will deposit their monthly savings into the group.
8. Meeting Participation: Attendance at group meetings is mandatory for all members.
9. Group Account Details: Bank: Kangra Central Cooperative Bank, Branch: Parla Bhuntar, Account Number: . 50073293023
10. Absence Notification: If a member is absent from a meeting, they must seek permission from the President and Secretary.
11. Group Expulsion Rules: A member who fails to deposit their savings for 3 consecutive meetings or remains absent will be expelled from the group.
12. Home Meeting Rule: If a member does not attend a meeting, the next meeting will be conducted at their home, and the related savings will be collected.
13. Decision-Making Process: All group decisions will be made unanimously through the President and Secretary.
14. Tenure of President and Secretary: The tenure of the President and Secretary will be 1 year.
15. Utilization of Group Funds: Group funds will only be used for the welfare of the members.
16. Rules for Leaving the Group: If a member wishes to leave the group and has an outstanding loan, they must repay the loan first.
17. Loan Process: Loan distribution, repayment, and interest rate determination will be decided during meetings.
18. Emergency Fund: The group should maintain a minimum fund of ₹1,000 for emergencies.
19. Record-Keeping: The group's register will be read and signed in front of all members.
20. Large Loan Notification: For large loan requirements, a notice must be given one week in advance.
21. Transparency Among Members: Attendance of all members is mandatory during loan processes.
22. Membership Termination: If a member leaves the group without valid reason, their deposited amount will be forfeited.
23. Monthly Reporting: The group must submit its monthly report to the Field Technical Unit (FTU).

Conclusion: These rules ensure smooth operation, transparency, and financial stability of the group. Adhering to them will enhance mutual cooperation among members and ensure the long-term success of the group.

जापू दिनांक 27/11/21 को प्रिन्सिपल नारायण गिरीना
 वतामूल का विकास समिति को संबोधित कर
 काठमाडौं प्रखण्ड श्री सुवराज जी को
 अध्यक्ष पद का निर्वाचन के लिए
 समिति के अध्यक्ष योजना प्रस्तावित
 समिति के सदस्य समूह (बुनाई) व वतामूल समिति
 के सदस्य समूह (बुनाई) की अध्यक्षता योजना के
 लिए निर्वाचित किया गया है। तथा कार्यकारी
 के सदस्यों के अध्यक्षता योजना को पूरा कर
 से प्रमुख समिति के अध्यक्ष किया गया।
 के अध्यक्षता कार्यवाही हेतु समिति के
 के अध्यक्ष ही प्रमुख समिति के स्वीकृति
 हेतु प्रमुख समिति के लिए कार्यवाही श्री
 पदों के स्वीकृति हेतु कार्यवाही किया गया।

क्र. सं.	नाम	पद	सहस्र
1)	श्री सुवराज ठाकुर	प्रधान	प्र.
2)	श्रीमती लीला देवी	उप प्रधान	Bajra
3)	श्री टीका सिंह	Secretary	Pr.
4)	श्री मति निशा देवी	Gen. Secretary	Nisha
5)	श्री मति जयवन्दी	Member.	Pr.
6)	श्री मति पुष्पा देवी	Member.	Pr.
7)	श्री मति अमिता देवी	Member.	Pr.
8)	" पतिता ठाकुर	"	Pr.
9)	श्रीमती रिश	"	Pr.
10)	श्रीमती रिश	"	Pr.
11)	निर्मला देवी	"	Pr.
12)			
13)			

समूह का सहमती पत्र

आज दिनांक 27-11-2021 को 'नव दुर्गा समान रूचि समूह त्रियुगी नारायण ग्रामीण वन विकास समिति की बैठक हुई। बैठक में प्रधान श्रीमती निर्मला देवी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए बुनाई (knitting) 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

नवदुर्गा स्वयं सहायता समूह
गाँव निगना, डाकघर
तह० भुन्तर जिला कुल्लू (हि०प्र०)

सचिव *Kaushalya Devi*

समूह के प्रधान के हस्ताक्षर

प्रधान *Nirmala* सचिव
नवदुर्गा स्वयं सहायता समूह
गाँव निगना, डाकघर
तह० भुन्तर जिला कुल्लू (हि०प्र०)

Recommended for
Approval

[Signature]
Range Forest Officer
Forest Range Hurla
at Bhujin

approved

[Signature]
DMU Officer JICA PP-cum-
DFO Papanti at Shimshi

Photographs of each member of the common interest group



Smt. Nirjala Devi
(Prime)



Smt. Kaushalya Devi
(Secretary)



Smt. Vineeta Thakur
(Treasurer)



Smt. Naina Devi
(Member)



Smt. Usha Devi
(Member)



Mrs. Vegma Devi
(Member)



Smt. Vimla Devi
(Member)



Smt. Kalpana Devi
(Member)



Mrs. Nisha Thakur
(Member)



Mrs. Devkala
(Member)



Smt. Cheti Devi
(Member)



Smt. Draupadi Devi
(Member)



Smt. Dhali Devi
(Member)



Smt. Kaushalya Devi
(Member)



Smt. Hari Devi
(Member)

