



**Buissness Plan (Handloom)**  
**Income Generation Activity**  
**(Jacket,Topi, Pattu and shawl)**



**Project for Improvement of Himanchal Pradesh  
Ecosystem management and Livelihood**

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# 1. Executive Summary

Himachal Pradesh is located in the western Himalayas. This state is full of natural beauty and rich cultural and religious heritage. The state has diverse ecosystem, rivers, valleys. Its population is around 70 lakh. Geographical area is 55673 square kms. Himachal Pradesh has high altitude and cold zone areas ranging from Shivalik hills to the middle Himalayas. The main occupation of the people of the state is agriculture. Project for Improvement Himachal Pradesh Forest Ecosystem Management and Livelihood being implemented in 6 out of 12 districts of Himachal Pradesh with funding of JICA. Out these 7 districts this project is also being implemented in Kullu district. 1

Under Project for Improvement Himachal Pradesh Forest Ecosystem Management and Livelihood, a micro plan of Van Vikas Samiti Shat has been prepared. The main occupation of the people of Van Vikas Samiti is agriculture and horticulture. Due to lack of irrigation facilities, people are not able to get the expected increase in their income. The people here mainly cultivate wheat, maize, barley and pulses along with horticultural crops like apple, plum, apricot etc. But most of people of VFDS are having small land due to this reason holding. Due to this reason they are unable to meet their livelihood properly. To overcome this problem women want to increase their income by alternate source like making jacket, topi, pattu, shawl making. To enhance their livelihood. Three SHG have been formed. Out of these Laxmi SHG has been formed on 5 February, 2023. There are 11 women members in this group. After discussion in detail, this group has decided to make and market jacket, topi, pattu and shawl. Group members can collect raw material and machinery for making jacket, topi, pattu, shawl, are available locally and there is immense possibility of marketing at the local level as tourists keep visiting this area almost throughout the year. The specialty of Kullu shawls, topi, shawl, is famous in India, tourists buy these products in large quantities for family and gift. and the project will also provide share 75% of the capital expenditure. Apart from this, Rs. 1,00,000/- will be given as revolving fund. So that they can get loan from bank. The group has decided that all the members will divide the work among themselves as per the term and conditions.

Raw material and machinery for making jacket, topi, pattu, shawl, are available locally and there is immense possibility of marketing at the local level as tourists keep visiting this area almost throughout the year. The specialty of Kullu shawls, topi, & jacket, is famous in India, tourists buy these products in large quantities for family and gift. and the project will also provide share 75% of the capital expenditure. Apart from this, Rs. 1,00,000/- will be given as revolving fund. So that they can get loan from bank. The group has decided that all the members will divide the work among themselves as per the term and conditions.

While preparing business plan number group member, capacity to work availability raw material used for making jacket, pattu, topi and shawl were kept in view for making 90 jacket, 600 topi 2 pattu and 60 shawl. Marketing will be done by establishing linkage with local shopkeepers in Kullu and Bhuntar markets. The group will work 4 hours in day throughout the year and produce the above products. This business plan has been prepared on technical knowledge of business plan of batch I. Marketing will be done by establishing linkage with local shopkeepers in Kullu and Bhuntar, Jari, Kasol and Manikarn markets

Business plan of SHG Luxmi has been prepared by Padam Singh Chauhan (Retd HPFS), Rahul Verma SMS, Babita Thakur (FTU coordinator) after discussion with members of SHG. again and again. Detail of members of SHG are as under.

Sr. No.	Name and Address SHGs Members	Designation	Village	Age	Gender	Qualification	Category	Contact
1	Mrs.Chintamani w/o Sh. Pana Lal	Pradhan	Shat	34	Female	12 th	SC	7018825627
2	Mrs. Chandra Devi w/o Sh.Ses Ram	Secretary	Shat	32	Female	10 th	SC	8219973391
3	Mrs.Savitra Devi w/o Sh.Luder Chand	Treasurer	Shat	34	Female	7 th	SC	8627024826
4	Mrs.Dimple w/o Sh.Mahinder Singh	Member	Shat	18	Female	12 th	SC	6230607248
5	Mrs.Veena Devi w/o Sh.Maya Balwant	Member	Shat	30	Female	12 th	SC	85806648025
6	Mrs.Reena Devi w/o Sh.Bhimi Ram	Member	Shat	30	Female	7 th	SC	9805171978
7	Mrs.Kalu Devi w/o Sh.Ses Ram	Member	Shat	31	Female	6 th	SC	9805721041
8	Mrs.Shermila w/o Sh.Gahru Ram	Member	Shat	31	Female	10 th	SC	8580908109
9	Mrs.Hima Devi w/o Sh.Khimi Ram	Member	Shat	42	Female	7 th	SC	8626910601
10	Mrs.Reeta w/o Sh.Deepak Kumar	Member	Shat	25	Female	10 th	SC	9805194699
11	Mrs. Sita Devi w/o Sh.Neel Chand	Member	Shat	35	Female	8 th	General	6230257312



**Members of SHG Laxmi**

## 2. Detail of SHGs

2-1	Name of common interest group	Laxmi
2-2	MIS Code of common Interest Grou	&
2-3	Village forest development	Shat
2-4	Forest Range	Jari
2-5	Forest Division	Parvati
2-6	Village	Shat
2-7	Development Block	Kullu
2-8	District	Kullu
2-9	Total Number of members in SHGs	11
2-10	Date of formation of the group	05/02/2023
2-11	Monthly saving of SHGs	100@&
2-12	Name of Bank and Branch of Saving account opened	Himachal Gramin Bank Sarsari
2-13	Bank account no.	88321300000491
2-14	Total saving of SHGs	2200@&
2-15	Interloaning by the SHGs Members	Not Yet
2-16	Status of loan repaid by cash credit limit SHGs members	&

## 3. Geographical Detail of village

3.1	Distance from district headquarters	Kullu 25 Kms
3.2	Distance from main road	25 Kms
3.3	Name and distance of local market	Jari 7 Kms, Kasol 10 Kms & Shat 200 mts
3.4	Name and distance of main market	Bhuntar 16 Kms, Kasol 10 Kms, Kullu 25 Kms, Manali 64 Kms
3.5	Distance from other major cities and towns	Bhuntar 16 Kms, Kasol 10 Kms, Kullu 25 Kms, Manali 64 Kms
3.6	Distance from the market where the product will be sold	Bhuntar 16, Kasol 10 Kms, Kullu 25 Kms, Manali 64 Kms
3.7	Any other specialty regarding the village as selected by the SHGs related to the income generation activity	--

#### 4. Description of product related to the income generating activity

4.1	Name of Product.	Jacket , Topi, Pattu and Shawl
4.2	Method of Product identification .	There is high demand of products in local market. There is vast possibility earning additional income on producing and marketing
4.3	Consent of SHGs members	Yes ¼ Consent from is attached on page--

#### 5. Production process

First of all, the members of SHGs will be trained by the project to make Jacket, Topi, pattu and Shawl etc. Out of 11 members of SHG Laxmi 03 members will make jacket, 04 member will make topi] 02 member will make shawl aaand 02 member will make shawl. After training SHG will make following product. Detail is as

**6. Production of long jacket woolen twid patti)** In accordance with market demand 38,40,42 no. full sleeves twid patti 3 jacket will be made by 04 members on working 4 to 5 hours per day.

**1- Topi woolen twid patti** In accordance with market demand 5,6,7,8 no. twid patti topi 20 will be made. by 04 members on working 4 to 5 hours per day.

**2- Pattu teen phool Tara guddi bel in (different desgin)**

2 Pattu of teen phool taragudi bel will be made by 2 member on working 4 to 5 hours in 30 days. Each member will prepare 1 pattu in 30 days

**4 Shawl 2@48 Austeralian wool thread** Shawl of different designs will be prepared by 02 members, will works for 3 to 4 hurs per day, 02 shawl will be prepared in a day by each members.



**Kullvi Topi**

## 6. Production planning

6-1	Production cycle(30days) 4-5 working hours per day	90 Jacket 600 topi 02 pattu 60 Shawl
6-2	Number of person needed per cycle.	03 members for Jacket 04 members for topi 02 members for pattu 02 members for Shawl Total <b>11</b> members
6-3	Source of raw material	Kullu, Bhunter
6-4	Other Source of raw material	Kullu, Bhunter Shamshi

## 6. Requirement of Raw Materials and Estimated Production

### 1. Production of long jacket (woolen twid pattu)

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated ty of Production
1	Twid Patti	Meter	180	250/-	45000	90 Jacket
2	Cloth	Meter	270	50/-	13500	
3	Machine border pattu Border Patti	Meter	180	40/-	7200	
4	Thread	No.	90	3	270	
5	Button	No.	450	6	2700	
	<b>Total</b>				68670	

### 2. Topi woolen twid pattu

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	Twid Patti	mts	108	250	27000	600 Topi
2	Bukram mota( heavey )	mts	180	80	14400	
3	Wooli cloth	mts	108	40	4320	
4	pestring	No.	60	130	7800	
5	magzi cloth	No.	40	40	1600	
6	Purchase of Kullu border	No.	600	150	90000	
7	Cost of self made border	No.	200	3	600	
	<b>Total</b>				145720	

- For making 600 topi 600 borders are needed so these will be purchase from the open market.

• **3. Pattu teen phool Tara Gudi bel in different desgin**

Sr. No.	Detail of raw material	Unit	Qty	Rate	Amount	Estimated Qty of Production
1	Wrap (100%)	Kg	0.700	1200	840	<b>2 Pattu</b>
2	Weft (100%)	Kg	1.300	1200	1560	
3	Cashmillon	Kg	0.4	550	220	
4	Washing charges	Piece	2	220	440	
<b>Total</b>					<b>3060</b>	

**4. Shawl 2/48 Australian wool thread**

Sr. No.	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Qty of Production
1	Wrap	Kg	22.8	1550	35340	60 shawl
2	Weft	Kg	1.8	450	810	
3	Wrapping machine charges	No.	60	30	1800	
<b>Total</b>					<b>37950</b>	

**7. Detail of sale & Marketing**

7-1	Name of possible marketing places	Jari, Kasol, Manikaran, Bhuntar, Kullu
7-2	Distance from Village to marketing place	Kullu 25 KM Kasol 10 KM 65 KM Bhuntar 15 KM
7-3	Estimated demand of products in market.	Demand is more than production
7-4	Process of identification of market	From retail stores tourists buy large quantity of product and local residents purchase on wedding and social occasions. Local Handloom products topi, shawl, stole are liked by foreign as well as by local tourist so demand of these product is high at their visiting place Jari, Kasol, Manikarn..
7-5	Impact of seasonality on market	The demands of product increases in summer due to tourist season. In winter, it remains normal.
7-6	Potential buyer of products	Indian, foreign tourist and local residents
7-7	Potential consumer of products in the area.	Indian, foreign tourist and local residents
7-8	Marketing mechanism of	SHGs will be linked with retailers of Kasol,

	products	Manikarn and Jari for marketing and marketing will be done at nature park Kasol and Mohal
7-9	Strategy for marketing of	Demand increases or decreases, the production will be increased or decreased according to the demand.
7-10	Brand name of product	Laxmi, Handloom Product,Shat

## 8 Description of management among the members

SHGs members will divide the works among them by mutual consent and will divide income proportionately in accordance with work done. Out of 11 members of SHG Laxmi 03 members will make jacket, 04 members will make topi 02 members will make pattu and 02 members will make shawl.

## 9- SWOT Analysis:

### Strength

1. All group members have similar and compatible thinking.
2. Some members of the SHGs is already doing this work of manufacturing and marketing of above products on a small scale. This will make it easier for other members of the SHGs to weave and market above product
3. Production cost is low where as demand is high.

### Weakness: -

1. SHG is new group.
2. No experience of working in a group

### Opportunity

1. Large scale production can be done by working in Groups
2. Demand for Jacket, topi, pattu and stoles etc. is high in the local markets due to its being a tourist area.
3. 75% of the capital cost for purchasing Khaddi and charkha etc. will be borne by the project.
4. The project will provide handloom training

### Risk

1. If there are internal conflicts in the group, the work of the group may be affected.
2. In the absence of demand and transparency there may be a possibility of group breakdown.

## 10. Description of potential risks & measures to mitigate them

Sr. No.	Description of risks	Measures to mitigate
10-1	There may be a possibility of reduced demand for the products in the local markets. Which will have an adverse effect on sales and income.	Retail Shopkeepers of Manikaran, Kasol and Jari markets will be linked for marketing.
10-2	Decreasing quality of product may result in decrease in sales.	To maintain quality the group must keep high standards.

## 10. Description of economics of Business Plan

### A. Capital Costs

Sr. No.	Particular	Rate	Amount	Project Share (75%)	Beneficiary share (25%)	
<b>A.</b>	<b>Capital cost</b>					
(1)	2 Local big handloom(Rachh)4.5 long x 4ft broad @ 6000 each	6000	12000	9000	3000	
(2)	Sewing machine with motor 7 No. Rate @8000 per machine	8000	56000	42000	14000	
(3)	Khaddi ¼60 inch.½ 2 No. Rate 17000 Each	17000	34000	25500	8500	
(4)	Large comb (6x20) 2 No. Rate 700 Each	700	1400	1050	350	
(5)	Bruwa (12X20) 2 No. Rate Each	750	1500	1125	375	
(6)	Hathnali 4 No. Rate 100 Each	100	400	300	100	
(7)	Hathu 2 No. Rate 800 Each	800	1600	1200	400	
(8)	Press including lead 7 No 1800 Each	1800	12600	9450	3150	
(9)	Scissors 7 No. Rate 650 Each	650	4550	3413	1138	
(10)	Scale set 7 No. Rate 500 Each	500	3500	2625	875	
(11)	Cutter machine 1 No. Rate 7000	7000	7000	5250	1750	
(12)	Wool binder 2 No. Rate 1300 प्रति	1300	2600	1950	650	
(13)	Trunk	5000	5000	3750	1250	
(14)	Transportation charges	3500	3500	2625	875	
	<b>Total</b>		145650	<b>109238</b>	36412	
<b>B</b>	<b>Recurring Cost</b>					
	<b>1 . Production of long jacket (woolen twid patti)</b>					
	Detail of raw material	Unit	Quantity	Rate	Amount	Estimated Quantity of Production
	Twid Patti	Kgs	180	250/-	45000	<b>90 jacket</b>
	Cloth	Kgs	270	50/-	13500	
	Machine border patti	Kgs	180	40/-	7200	
	Sewing thread	NO	90	3	270	
	Button	days	450	6	2700	
	Labour		51	350	17850	
	<b>Total</b>				86520	

<b>2. Topi woolen twid patti</b>						<b>86520</b>
<b>Detail of raw material</b>	<b>Unit</b>	<b>Quantity</b>	<b>Rate</b>	<b>Amount</b>	<b>Estimated Qty of Production</b>	
Twid Patti	Mts	108	250	27000	600 Topi	
Bukram mota heavy	Mts	180	80	14400		
Wooli Cloth	Mts	108	40	4320		
Pesting	No.	60	130	7800		
Magzi cloth	No.	40	40	1600		
Purchase of border	No.	600	150	90000		
Sewing Thread	No.	200	3	600		
Labour	days	69	350	24150		
<b>Total</b>				<b>169870</b>		
<b>3. Pattu teen phool Tara Gudi bel in different design)</b>						<b>169870</b>
<b>Month</b>	<b>Detail of raw material</b>	<b>Unit</b>	<b>Qty</b>	<b>Rate</b>	<b>Amount</b>	
wrap	Kgs	<b>0.700</b>	<b>1200</b>	<b>840</b>	<b>2 Pattu</b>	
weft	Kgs	<b>1.300</b>	<b>1200</b>	<b>1560</b>		
Cashmillon	Kgs	<b>0.4</b>	550	<b>220</b>		
Washing charges	No	<b>2</b>	<b>220</b>	<b>440</b>		
Labour	<b>Days</b>	<b>34</b>	<b>350</b>	<b>11900</b>		
<b>Total</b>				<b>14960</b>		
<b>4. Shawl 2/48 Australian wool thread</b>						<b>14960</b>
<b>Detail of raw material</b>	<b>Unit</b>	<b>Qty</b>	<b>Rate</b>	<b>Amount</b>		
Detail of raw material	Unit	22.8	1550	35340	60 Shawl	
Wrap	Kg	1.8	450	810		
Weft	Kg	60	30	1800		
Labour	<b>Days</b>	34	350	11900		
<b>Total</b>				<b>49850</b>		
<b>Total Cost</b>						<b>321200</b>
Room Rent electricity bill etc						1500
Packing material (Polythene bag, sticker, tag etc.						<b>2000</b>
Transportation charges of raw material and for sale of manufactured goods.						<b>1500</b>

	Other expenses (Machine repair , spare parts, oil, stationary etc.	<b>1500</b>
	<b>Total</b>	<b>6500</b>
	<b>Total Recurring cost</b>	<b>327700</b>
	Recurring expenditure = ( Recurring cost – Labour )	<b>261900</b>
	Total cost business plan (A+B)	<b>473350</b>
<b>S</b>	<b>Income</b>	
SS1	Direct income	
S1.1	long jacket (woolen twid patti) 90 no average rate 1400	126000
S1.2	Topi woolen twid patti 300 @ 400 per no	240000
S1.3	Pattu teen phool Tara Gudi bel in different design 2no@ 20000 each	40000
S1.4	shawl 2@48 Australian woolen 60 no average rate 1500	90000
	Total income (C.1)	<b>496000</b>
	<b>Total estimated income</b>	<b>496000</b>

## 12. . Summary of Economics of business plan.

Sr. No.	Decription	Amount
1	Total Recurring expenditure	261900
2	Depericiation of capital cost @ 10% per annum	1214
3	Bank loan interest @ 10.5% per annum	4093
	<b>Total</b>	<b>2067207</b>

## 13. Assessment of sale value (per cycle)

Sr.no	Particulars	Unit	Amount in Rs
1	<b>Cost of production</b> (1 ) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3 ) Pattu (4) Shawl 2/48 Australian woolen thread	No	970 291.76 7488.64 839.47
2	<b>Fixation of profit (in Percentage)</b> (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3 ) Pattu (4) Shawl 2/48 Australian woolen thread	44.32% 37.10% 167.07% 78.68%	430 108.24 12511.36 660.53
3	<b>Total</b> (1 ) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3 ) Pattu (4) Shawl 2@48 Australian woolen thread	No	1400 400 20000 1500
4	<b>Market Price</b> (1) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3 ) Pattu (4) Shawl 2@48 Australian woolen thread	No	1600 450 22000 1900

5	<b>Assessed selling price</b> (1) ) Ladies Long Jacket Production (2) Topi Woolen Twid Patti (3) ) Pattu (4) Shawl 2@48 Australian woolen thread	No	1400 400 20000 1500
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## 14 . Cost benefit analysis ( 01 month)

Sr.no	item	Amount in Rs
1	10% annual depreciation on capital cost	1214
<b>2</b>	<b>Recurring cost (B)</b>	
2-1	Room Rent electricity bill etc	1500
2-2	Labour	65800
2-3	Raw material	255400
2-4	Other expenses ( Repair, Sapre Parts, Stationery) etc	1500
2-5	Transportation charges of raw material and for sale of manufactured goods	1500
2-9	Packing material	2000
	<b>Total (B)</b>	<b>327700</b>
<b>3</b>	<b>Total Production</b>	
3.1	Ladies Long Jacket Production	90
3.2	Topi Woolen Twid Patti	600
3.3	Pattu	2
3.4	Shawl 2@48 Australian woolen thread	60
<b>4</b>	<b>Market Sale price of Products</b>	
4.1	Ladies Long Jacket Production	1400
4.2	Topi Woolen Twid Patti	400
4.3	Pattu	20000
4.4	Shawl 2@48 Australian woolen thread	1500
<b>5</b>	<b>Income from sale of product ©</b>	
5.1	Ladies Long Jacket Production	126000
5.2	Topi Woolen Twid Patti	240000
5.3	Pattu	40000
5.4	Shawl 2@48 Australian woolen thread	90000
	<b>Total (S)</b>	<b>496000</b>
6	Total Profit S-(A+B)+ = 496000-(1214+327700)	167086
7	Gross profits = total profit + labour wages+ Rent =167086+65800+1500	234386
8	Amount available for distribution among members as profit after one cycle=Income from sale of product-(Repayment of loan and interest +Recurring cost required for second cycle)f = 496000-(7300+700+261900)	<b>226100</b>

In the second cycle it has been proposed that principle & interest will be repaid to the bank. Initially group will manufacture 50% of product thereby the 50% recurring cost is estimated. It is also estimated that out of the full income Rs.478000 50% will be Rs.239000 is with spending recurring cost 50% as proposed. Out of this amount after deducting Rs. 7500 bank loan installment & other expenditure net amount 224000 will be

available for recurring cost. & Rs.10000 will be paid by SHG to meet the recurring cost. In the first cycle group will not distribute this income & will spend to meet the recurring cost of second cycle. Thereafter of the second cycle the profit & wages will be distributed.

## 15. Funds requirement

### (A) Requirement funds for group (First month)

Sr. No.	Item	Amount in Rs
1	Capital cost	145650
2	Recurring cost	261900
	<b>Total</b>	<b>407550</b>

### (B) Financial Resources of the Group

Sr. No	Details of Resources	Amount in Rs
	75% Grant on Capital Expenditure through the Project	109238
2	Beneficiary Contribution	36412
3	Financial Support through the Bank	80000
4	Internal Savings of the Group	2200
	<b>Total</b>	<b>227850</b>

To meet the above requirement, the project will provide a revolving fund of ₹100,000.

## 16- Calculation of Break-Even Point :

$$\begin{aligned} \text{Break-Even Point} &= 145,650 / (496,000 - 327,700) \\ &= 145,650 / 168,300 = 1.16 \times 30 \text{ days} = 35 \text{ days} \end{aligned}$$

The break-even point can be achieved in 35 days if jackets, caps, pattus, and shawls are sold in the above-mentioned proportion, based on the calculation of profit for each product.

## 17- - Bank loan repayment (on installment basis)

Sr. No.	Month	- Repayment of loan						Cumulative Repayment of loan Payable interest @ 5 % by project Total	Balance loan		
		Principal	Total	Payable interest @ 5 % by project	Payable interest @ 5.5 % by SHG	Payable monthly installment by SHG	Total		Principal	Interest	Amount in Rs
1	Month - 1								80000	700	80700
2	Month - 2	7300	700	333	367	8000	8000	8000	72700	636	73336
3	Month	7364	636	303	333	8000	8000	16000	653	572	65908

	- 3								36		
4	Month - 4	7428	572	272	300	8000	8000	24000	579 08	507	58415
5	Month - 5	7493	507	241	266	8000	8000	32000	504 15	441	50856
6	Month - 6	7559	441	210	231	8000	8000	40000	428 56	375	43231
7	Month - 7	7625	375	179	196	8000	8000	48000	352 31	308	35539
8	Month - 8	7692	308	147	161	8000	8000	56000	275 39	241	27780
9	Month - 9	7759	241	115	126	8000	8000	64000	197 80	173	19953
10	Month - 10	7827	173	82	91	8000	8000	72000	119 53	105	12058
11	Month - 11	7895	105	50	55	8000	8000	80000	405 8	36	4093
12	Month - 12	4058	36	17	19	4093	4093	4093	0	0	0
	<b>Total</b>	<b>80000</b>	<b>4093</b>	<b>1949</b>	<b>2145</b>	<b>84093</b>	<b>84093</b>	<b>84093</b>	<b>0</b>	<b>0</b>	<b>0</b>

- Calculation of interest 10.5% has been made on the basis reducing principal amount.
- Last installment of EMI may increase or decrease from regular installment at time of final repayment.

## 18. Comments

In the initial cycle, they will purchase one-third of the raw material and produce one-third of the total production, with a total expenditure of ₹87,300. For this expenditure, ₹80,000 will be taken as a bank loan, and the remaining ₹7,300 will be contributed in cash. By spending and producing one-third of products, the group expects a total income of approximately ₹165,333. There will be no distribution of profits or wages among the members in the first cycle. This income generated will be used to cover the recurring expenses of the second cycle. In the second cycle, the group is expected to earn ₹330,666. From this income, ₹261,900 will be allocated for recurring expenses, and ₹8,000 will be paid as a loan installment. The remaining amount will be distributed among the members. Only after the third cycle, from the projected income of ₹496,000, after paying the ₹8,000 loan installment and setting aside ₹261,900 for recurring expenses for the next cycle, the remaining ₹226,100 will be shared among the members. This distribution will include both profit and wages.

## 19. Estimated Training cost

Sr. N.	Particulars	Period	Rate in Rs	Amount in Rs
1.	Honrarium of expert.			
	(i) Handloom	30 day (8 hours per day)	Rs 1000	30000
	(ii) Sewing of topi,jacket.	15 days ( 8 days)		15000
2.	Bus fair of expert.	45 (30+15) days actual bus fair.	Rs 70 per day	3150
3.	Raw material w (wrap, weft) Twid patti, cloth, border thread.	11 trainee	1000	11000
4.	Rent room, including electricity bill	45 days ( one and half)	1500	2250
5.	Other expenses( stationary sancks,tea,etc)	45 days	Rs 15 per day per trainee	7425
			<b>Total</b>	68825

- Above training expenses will be born by project

## 20. By laws SelfHelp Group (SHG)

1. Group Activity – Handloom production (jackets, caps, pattus, and shawls).
2. Group Address – Village Shat, Post Office Shat, Tehsil Bhuntar, District Kullu, Himachal Pradesh.
3. Total Members of the Group – 11 members.
4. Date of the Group's First Meeting – 05 February 2023.
5. Interest on loans within the group – ₹2 per ₹100.
6. Monthly Meetings – Will be held on the 5th of every month.
7. All members will deposit their monthly savings into the group.
8. Attendance of all members is mandatory in support meetings.
9. Group Bank Account – Opened in Himachal Pradesh Gramin Bank, Sarasari Branch. Account Number: 88321300000491.
10. For being absent in meetings, prior permission must be taken from the President and Secretary.
11. Any member absent for three consecutive meetings or not depositing savings may be removed from the group.
12. If a member is absent without valid reason, the next meeting will be held at that member's house, and a fine will be imposed. If two members are responsible, the fine will be shared.
13. The President and Secretary will be selected unanimously by all members.
14. The President and Secretary are authorized to handle bank transactions. Their term will be for one year.
15. The President, Secretary, or any member will not act against the group's interests. Group funds will always be used appropriately.
16. If any member wishes to leave the group and has an outstanding loan, they must clear the loan first; only then can they exit the group.
17. The purpose of loans, repayment period, and interest rates will be decided during the group meeting.
18. For emergency situations, the President and Secretary must keep a minimum cash balance of ₹1,000.
19. The group register must be read aloud and written in front of all members.
20. For large loans, a one-week prior notice must be given.
21. Loan requests must be discussed with all group members.
22. Any member who leaves the group without reason must reapply for membership to rejoin.
23. The group must submit its monthly report to the concerned technical regional office every month.

## 21. Approval of VFDS

Date: / / 2022

आज दिनांक 15/09/2022 को ग्राम वन विकास समिति की कार्यकारिणी की बैठक का आयोजन प्रधान श्री विक्रम राम की अध्यक्षता में की गई। बैठक में स्वयं सहायता समूह मुख्यालय पालन (आस्था व ग्रामीण स्वयं सहायता समूह) के हथ करघा की व्यवस्था योजना के प्रधान श्री मति - सविनि श्रीमती कुमारी ने कार्यकारिणी में व्यवस्था योजना के प्रस्तुत किया गया तथा कार्यकारिणी में विस्तार से चर्चा करने पर उपरोक्त व्यवस्था योजना को स्वयं सहायता से पारित किया गया तथा आगामी कार्यवाही हेतु F.T.U. जरी के अधिन किया गया। बैठक में जायका परियोजना के कार्यकारिणी के निम्न लिखित सदस्यों ने भाग लिया: →

	पद	हस्ताक्षर
1. विक्रम राम	प्राध्यक्ष	
2. विद्या देवी	उपप्रधान	Talkamla
3. लाल राम	सचिव	
4. सोनिया कुमारी	सहसचिव	
5. साख्वा देवी	वार्ड पंच	
6. धान्ना देवी	वार्ड पंच	
7. रीना देवी	सदस्य	Dhanadevi
8. सुनीता देवी	सदस्य	
9. कृष्णा देवी	सदस्य	
10. प्रेम चन्द	"	Bhim Chand
11. मोती राम	"	Moti Ram

## 22. Letter of Consent and approval of DMU

### समूह का सहमती पत्र

आज दिनांक <sup>22/02/2023</sup> ~~05/02/2023~~ को 'लक्ष्मी' समान रुची समूह की बैठक हुई। बैठक में प्रधान श्रीमती चिंतामणी की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए जैकेट, टोपी, पट्टू और शॉल बुनाई 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,  
सचिव *Chandea DEVI*  
लक्ष्मी स्वयं सहायता समूह  
शाह

समूह के प्रधान के हस्ताक्षर  
प्रधान *Chintamani*  
लक्ष्मी स्वयं सहायता समूह  
शाह

*Mad*  
वन परिक्षेत्र अधिकारी, जरी  
Approved

*[Signature]*  
Divisional Forest Officer  
Parvati Forest Division  
Shamshi

## 23. Photographs of SHGs Members



Mrs.Chintamani  
(Pradhan)



Mrs. Chandra Devi  
(Secretary)



Mrs.Savitra Dev  
(Treasure)



Mrs.Dimple  
(member)



Mrs.Veena Devi  
(Member)



Mrs.Reena Devi  
(Member)



Mrs.Kalu Devi  
(Member)



Mrs.Shermila  
(Member)



Mrs.Hima Devi  
(Member)



Mrs.Reeta  
(Member)



Mrs. Sita Devi  
(Member)