



BUSINESS PLAN

INCOME GENERATING ACTIVITY– Bamboo Craft
By
Self Help Group



SHG/CIG Name	::	Bhagour 2
VFDS Name	::	Gahliyan
Range	::	Jawalamukhi
Division	::	Dehra

Prepared under:

Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods (JICA Assisted)

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1. Introduction

Himachal Pradesh is a State in the Northern part of the India and is situated in the western Himalayas. It is characterized by an extreme landscape featuring several peaks and extensive river system. Himachal Pradesh is known as “Land of God” and is also known for its scenic beauty. Himachal Pradesh is rich in flora and fauna. Himachal Pradesh has 12 districts and Kangra is one of the 12 administrative districts of the State. The Kangra district is divided into Thirty-Five administrative sub division. The total geographical area of the district Kangra is 5,739 Sqr.KM and the population is 1423794 as per 2011 census.

The district has number of valleys varying from an altitude of 733 mt to. The District of Kangra Extends from Jalandhar Doab far into the southern ranges of Himalaya it is a town at the confluence of Baner River and Majhi River and Beas is an important river here.

About Bamboo

Bamboo is a versatile and sustainable material that can be used to create a wide range of products, from furniture and handicraft to textiles and construction material. Bamboo grows rapidly, making it a highly renewable resource that can be harvested without causing harm to the environment.

In many developing countries, including parts of Asia, Africa, and Latin America, Bamboo plays a significant role in poverty alleviation by providing Income generating opportunities to local communities. Moreover, the demand for sustainable and environmentally friendly products is increasing worldwide, creating a market for bamboo goods that can benefit both producers and consumers. By promoting the use of Bamboo and supporting local artisans and communities in their production efforts, individual can contribute to poverty reduction and sustainable development while enjoying the benefits of high quality, eco conscious products.

Bamboo products such as Bamboo furniture, flooring, utensils, and even Bamboo charcoal have gained popularity in global markets due to their ecofriendly nature and durability. By engaging in the production and sale of the Bamboo Products, poor communities can generate income through various activities like Bamboo cultivation, harvesting, processing and crafting.

1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Bhagour - 2
2.2	VFDS Name	::	Gahliyan
3	Range	::	Jawalamukhi
3.4	Division	::	Dehra
3.5	Village	::	Bhagour
3.6	Block	::	Jawalamukhi
3.7	District	::	Kangra H. P
3.8	Total No. of Members in SHG	::	08 - Female
3.9	Date of formation	::	07-10-2022
3.10	Bank a/c No.	::	50100530476769
3.11	Bank Details	::	HDFC DEHRA
3.12	SHG/CIG Monthly Saving	::	50/- Rs.
3.13	Total saving/Monthly	::	400/- Rs,
3.14	Total inter-lending	::	-
3.15	Cash Credit Limit	::	-
3.16	Repayment Status	::	-

List of the Members: -

Sr.No.	Name & W/o	Designation	GEN/OBC/SC/ST	Age	Qualification	Cont. Info.
1	Nisha Rani W/o Veer Singh	President	SC	33	12 th	9015022177
2	Bharati Devi W/o Sushil Kumar	Secretary	SC	25	8 th	7807566328
3	Raj Kumari W/o Vishandas	Member	SC	37	5 th	7807251175
4	Veena Devi W/o Dilbag	-do-	SC	25	5 th	9015022177
5	Rani Devi W/o Sakeen Chand	-do-	SC	33	8 th	8894243705
6	Kaushalya Devi W/o Vishambhar Das	-do-	SC	65	5 th	8627034175
7	Kanta Devi W/o Mehar Chand	-do-	SC	48	5 th	8894621186
8	Rani Devi W/o Kuman Ram	-do-	SC	38	5 th	9805538510

Geographically Details of the Village Manoh

4.1	Distance from the District HQ	::	80 Km
4.2	Distance from the Range Office	::	12 Km
4.3	Distance from Main Road	::	1 km
4.4	Name of local market & distance	::	Jawalamukhi, Naduan & Approx. 10 Km
4.5	Name of main market & distance	::	Dehra 10 Kms, Jawalamukhi 10 Kms & Naduan 10 Kms
4.6	Name of main cities & distance	::	Naduan & jawalamukhi 10 Kms, Dehra 10 Kms
4.7	Name of places/locations where product will be sold/marketed		Dehra, Naduan & Jawalamukhi Approx. 10 Kms

4. Description of product related to income generating activity

Sr.no	Particulars		Description
1.	Name of the Product		Bamboo Craft
2.	Method of product identification		This activity has been decided by SHG members. Further, Two to Three of the members of the SHG is already doing this activity. There is heavy demand in the local market which will enhance the additional income.
3.	Consent of SHG/ CIG / cluster members		Yes

4. Description of Production Planning:

In the production planning of Bamboo crafting or products, several key steps are involved to ensure efficient and effective manufacturing processes.

- 1. Raw Material sourcing:** - Raw material sourcing from the forest area near Jawalamukhi range and the forest nearby the village Forest Development Society Gahliyan as well as local private land will be the sustainable source raw materials for bamboo craft activities.
- 2. Production Process of Planning:** - This step involves determining the manufacturing processes required to transform Bamboo into the desired product. It includes selecting the appropriate tools, equipment, and techniques for cutting, shaping, and joining Bamboo.

(a) Planning of Production

Sr. No	Working Days	Persons Working	Source of Material
1.	25 Days/Month	08 Members	Local Forest Area & Private Land
	300 Days per Annum		

- 3. Cost Estimation and Budgeting:** - The cost associated with production, including raw materials, labor, overhead costs, and any other expenses.

Estimated production:

Sr. No	Avg. Production/Day	Per Month	Anum
1.	08*200 = Rs, 1600/-	Rs. 40,000/-	Rs. 480000/-

- 4. Production Scheduling:** - Developing a production schedule that outlines the sequence of operations, production timelines, and resource allocation to ensure timely delivery of products.
- 5. Packaging:** - Planning the packaging requirements for the products to ensure the transportation and storage. By following these steps in the production planning of Bamboo crafting or products, manufactures can streamline their operations, maintain quality standards, and meet customer demands effectively.

6.1	Time taken	::	1 Day
6.2	Number of members involved	::	08 Female
6.3	Source of raw materials	::	Local Forest Area and Pvt. Lands
6.4	Places of Selling the Products	::	Local Market Jawalamukhi, Naduan & Dehra
6.5	Production cycle (in days) 25 days per day after 4 hour/day work.	::	08x200 = Rs. 1600 Per Day
6.6	Workers Required Per Cycle (Nos.)	::	Total- 08 Members

5. Raw Material Requirement and Estimated Production

1. Description of Marketing/Sale:

Sr.No.	Particulars	❖	Market & Sale
1.	Potential market's places/locations	❖	Jawalamukhi, Naduan, Dehra
2.	Demand	❖	Bamboo Products (Baskets of Various Sizes) and etc.
3.	Process of Identification of market	❖	Jawalamukhi Temple the product will be used for Parsad Dona, other Baskets etc., Baglamukhi Temple at Dehra (Bankhandi), Naduan Local Market.
4.	Market Strategy	❖	Gazebo Tents and Outlet & Other fairs will be used for the Marketing the products.
5.	Brand of the Product	❖	"Him Tradition"

Details of management among group members:

- Rules will be made for management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skill and hard work.
- All members having experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time.

2. Customers

The primary customers of our center will mostly be, Contractor Local people of Gahliyan and Jawalamukhi.

10. re as on to start this business

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

11. Analysis

❖ Strength

- ➔ Activity is being already done by some SHG members
- ➔ Raw material easily available from Local Forest
- ➔ Manufacturing process is simple
- ➔ Proper packing and easy to transport
- ➔ Other family members will also cooperate with beneficiaries
- ➔ Product self-life is long

❖ Weakness

- ➔ Lack of technical know-how

❖ Opportunity

- ➔ Increasing demand for good products

❖ Threats/Risks

- ➔ Competitive market
- ➔ Level of commitment among beneficiaries towards participation in training /capacity building & skill up-gradation

12. Machinery, tools and other equipment's

The traditional Broom along with the mechanical Machine will go hand in hand so that a value product is made available for marketing and making it competitive both in quality and price tag. Some of the items will be produced in traditional manner and others in mechanical manner depending upon the demand in the targeted area. The following machinery and tools need to be procured.

A. CAPITAL COST				
Sr. No.	Particulars of Machinery.	Quantity	Rate per unit	Total
1	Raw Material (Bamboo)	LS	Rs.70/Bamboo	1000/-
2	Drill Machine	LS	LS	6000/-
3	Cutter	05	400	2000/-
4	Darat	05	450	2250/-
5	Hammer	05	400	2000/-
6	Randha	05	400	2000/-
7	Fevicol	05	LS	500/-
8	Colour	05	LS	500/-
9	Saw (Aari)	05	500	2500/-
10	Transport	LS	LS	1250/-
	Total capital cost=			Rs. 20000/-

B. Recurring cost				
Sr.No.	Particulars	Unit	Rate	Amount
1.	Room rent	Per month	1500	1500
2.	Water & electricity	Per month	1000	1000
Total Recurring cost				2500/-

13. Fund flow in the group:

Sr. No.	Particulars	Total Amount(Rs)	Project contribution	SHG contribution
1	Total capital cost	20000/-	15000/-	5000/-
2	Total Recurring Cost	2500	0	2500
3	Trainings	51000	51000	0
	Total	73500/-	66000/-	7500/-

Note-

- **Capital Cost**-75% of the total capital cost will be borne by the Project
- **Recurring Cost**–The entire cost will be borne by the SHG/CIG.
- **Trainings /capacity building/ skill up-gradation**–Total cost to be borne by the Project

14. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none">• 75% of capital cost will be utilized for purchase of machines.• Up to Rs.1 lakh will be parked in the SHG bank account as a revolving fund.• Trainings/ capacity building/ skill up-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none">• 25% of capital cost to be borne by SHG.• Recurring cost to be borne by SHG	

15. Trainings/capacity building/skillup-gradation

Trainings/ capacity building/ skill up-gradation cost will be borne by project.

Following is some trainings/ capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

16. Loan Repayment Schedule-

If the loan is availed from bank, it will be in the form of cash credit limit and for CCL the reinsurance payment schedule however the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

17. **Monitoring Method–**

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action, if need be, to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action, if need be, to ensure operation of the unit as per projection.

Remarks

This group will make bamboo products depending upon the availability of raw material and response from the Local Forest.

Group Photo: -



Business plan Approval

BUSINESS PLAN APPROVAL BY VFDS & DMU


~~Bhagwati - II~~ Group will undertake the ~~Bamboo Craft~~ livelihood Income Generation Activity under the project for implementation of Himachal Pradesh Forest Ecosystem Management & livelihood (JICA assisted). In this regard business plan of amount Rs. ~~735.00/-~~ has been submitted by group on ~~07/10/2020~~. And the business plan has been approved by the VFDS. ~~Grahyan~~

Business plan submitted through FTU for further action please.

Thank you

Nisha Rani
Signature of Group President

Bharti Devi
Signature of Group Secretary


Approved

DMU – CUM - Dehra

Group Consent

Resolution - cum - Group Consensus Form

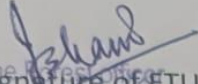
It is decided in the General House meeting of the group Bhagwan-II at Grahayan... that our group will undertake the Bamboo Graft as Livelihood Income Generation Activity under the Project for improvement of Himachal- Pradesh Forest Ecosystem Management & Livelihoods (JICA Assisted).

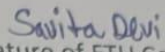
Nisha Rani
Signature's of Group Pradhan

Bhardi Devi
Signature's of Group Secretary


Submitted to DMU through FTU

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Name & Signature of FTU Officer
Range Forest Office, Jawalamukhi Forest Range
Distt Kangra (H.P.)-176031
kangra (H.P)


Name & Signature of FTU Coordinator

Approved


Name & Signature of DMU officer

