

SHG - Renuka Mata

Cardigan, sweater, Baby set, Socks, caps etc.



**VFDS
Gram Panchayat
Range office
Division
Circle**

**- Kapil Muni Bashona
- Naresh
- Hurla
- Parvati
- Kullu**

**Project for Improvement of Himachal 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 7 out of 12 districts of Himachal Pradesh with funding of JICA. Out of these 6 districts this project is also being implemented in Kullu district.

On the Launch of Project for Improvement Himachal Pradesh Forest Ecosystem Management and Livelihood, a micro plan of VFDS Kapil Muni Bashona has been prepared. As per micro plan main occupation of the people of VFDS is agriculture and horticulture but the average land holding of each family is less than 5 bigha and apart from this there is less facility of irrigation. 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 pomegranate, plum, apricot etc. To overcome this problem, two self-help groups Jyoti and Bhagasidh have been formed. A 3rd group has also been made in this VFDS named Renuka Mata SHG and this group has decided to increase their income by knitting Koti, Shocks, children dresses, cap, sweater.

Renuka Mata Self Help Group has been formed on 11.02.2025. There are 10 women members in this group. After discussion in detail, this group has decided to make and market Koti, Shocks, children dresses, cap, sweater. After production, group will be linked with local shopkeepers for marketing. So that they can improve their livelihood.

Initially training will be given for knitting cardigan, Shocks, children dresses, cap, sweater. by project and the project will also provide a share of 75% of the capital expenditure. Apart from this, Rs. 1,00,000/- will be given as revolving fund. The group has decided that all the members will divide the work among themselves as per the term and conditions.

Mr. Padam Singh Chauhan (Rtd. HPFS), Rahul Verma, SMS, Mrs. Pawna Devi (FTU Co-ordinator, Hurla) have prepared this business plan after discussion and meeting with group members repeatedly. According to business 60 cardigan, 240 Shocks, 120 children dresses, 120 cap, 60 sweater. Group members will work 4-5 hours per day to make above products. The details of the members in the group are as follows:

	Name of Beneficiary	Designation	Village	Age	Sex	Qual.	Category	Contact no.
1	Mrs. Pushp lata w/o Mr. Hemraj	President	Bashona	42	F	10 th	General	8219339538
2	Mrs. Heera Devi wife of Mr.Nidhi Singh	Secretary	Bashona	38	F	BA	General	8219528130
3	Mrs. Kumari Lakshmi w/o Mr. Teja Singh	Treasurer	Bashona	30	F	12 th	General	6230818838
4	Mrs. Bel Vanti w/o Mr. Mohinder Singh	Member	Bashona	54	F	5th	General	8894320757
5	Mrs. Lata Devi w/o Mr. Narayan Singh	Member	Bashona	49	F	5th	General	70189914888
6	Mrs. Gayatri Devi w/o Mr. Room Singh	Member	Bashona	27	F	12 th	General	9015166703
7	Mrs. Pingla Devi w/o Mr. Guridhyan Singh	Member	Bashona	54	F	5th	General	8988252528
8	Mrs.Leela Devi w/o Mr.Raj Kumar	Member	Bashona	51	F	5th	General	-
9	Mrs. Deepa Devi w/o Mr. Hari Krishan	Member	Bashona	24	F	B.A	General	8580597220
10	Mrs.Sita Devi w/o Mr. Panne Lal	Member	Bashona	44	F	5th	General	9816018186



Photograph of members of SHG Renuka Mata

2- Detail of SHG

Sr. no.	Description	Value
2-1	Name of common interest group	Renuka Mata
2-2	MIS Code of common Interest Group	---
2-3	Village forest development	Kapil Muni Bashona
2-4	Forest Range	Hurla
2-5	Forest Division	Parvati
2-6	Village	Bashona
2-7	Development Block	Bhuin
2-8	District	Kullu
2-9	Total Number of members in SHGs	10
2-10	Date of formation of the group	11-02.2025
2-11	Monthly saving of SHGs	100
2-12	Name of Bank and Branch of Saving account opened	Central Bank of India, Bhuntar
2-13	Bank account no.	<u>577887351</u>

3- Geographical Detail of village

3-1	Distance from district headquarters	14Kms
3-2	Distance from main road	2 Kms
3-3	Name and distance of local market	Kullu 14 Kms , Bhuntar 4 Kms
3-4	Name and distance of main market	Kullu 14 Kms
3-5	Distance from other major cities and towns	Kullu 14 Kms, Manali 56 Kms, Bhuntar 5 Kms
3-6	Distance from the market where the product will be sold	Kullu 14 Kms, Manali 56 Kms, Bhuntar 5 Kms
3-7	Any other specialty regarding the village as selected by the SHGs related to the creation activity	--

(A) Why is a Business Plan Necessary?

In the Gram Van Vikas Samiti (Village Forest Development Committee) of Kapil Muni Bashona, 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: 75% of the capital expenditure will be provided by the project, while the remaining 25% 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: 10 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.
- Women can work during their spare and additional time, potentially increasing their individual income by approximately ₹11,300 per month (₹3,854 from wages + ₹7,446 as dividends).

4. Product Details Related to the Production Process

4.1	Name of the Products:	Coats, sweaters, baby sets, caps, socks, etc.
4.2	Method of Product Identification:	Group discussions.
4.3	Consent of the SHG/Equal Participation of Members:	Yes (Consent letter is attached).

5. Details of the Production Process:

Initially, all members of the Self-Help Group (SHG) will be trained by the project in knitting coats, sweaters, baby sets, caps, and socks. The 10 members of the "Renuka Mata" SHG will undertake this activity. After training, the group will proceed with production as follows:

Coats: Four members will be involved in knitting designer coats. Each member, working 3–4 hours daily, will complete one coat in 2 days.

Sweaters: Two members will work on knitting designer sweaters. Each member, working 3–4 hours daily, will complete one sweater in 2 days.

Baby Sets: Two members will work on knitting designer baby sets. Each member, working 3–4 hours daily, will complete 2 baby sets in 1 day.

Socks: One member will be engaged in knitting designer socks & Caps. Each member, working 3–4 hours daily, will complete 2 pairs of socks in 1 day.

Caps: One member will knit designer caps. Working 3–4 hours daily, the member will complete 4 caps in 1 day.

6. Planning for Production

6.1 Monthly Working Days:30 days.

6.2 Monthly Workforce:10 members.

6.3 Source of Raw Materials:Kullu, Bhuntar.

6.4 Source of Other Resources:Kullu, Bhuntar.

6.1	Production Cycle (Monthly):	Coats: 60 units.Sweaters: 30 units.Baby Sets: 60 units.Socks: 120 pairs.Caps: 120 units.
6.2	Workforce Allocation (Per Production Cycle):	Coats: 4 members, Sweaters: 2 members, Baby Sets: 2 members, Socks: 1 members, Caps: 1 member, Total: 10 members.
6.3	Source of Raw Materials:	Kullu, Bhuntar.
6.4	Source of Other Resources:	Kullu, Shamshi, Bhuntar.

Details of Marketing and Sales

7.1	Expected Markets/Locations:	Manali, Kullu, and Bhuntar
7.2	Distance from Village to Markets	Kullu: 14 km, Manali: 60 km, Bhuntar: 5 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 adjusted based on demand, increasing or decreasing as necessary
7.6	Potential Buyers:	Local residents
7.7	Target Consumers in the Region	Women and men from villages and towns.
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 women for purchasing Knitting machines and other tools. Knitting 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:

(a) Capital Cost demand

S. No.	Activity	Qty	Rate	Expense Total	Project Share 75%	Beneficiary Share 25%
1	Automatic Card Knitting Machine	10	32000	320000	240000	80000
3	Wool Binder / Ball Machine	10	500	5000	3750	1250
4	Machine Cards	50	150	7500	5625	1875
Total:				332500	249375	83125

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

(b) Recurring Expenses (for one cycle - one month considered):

Coats

S. No	Description	Unit	Qty	Rate	Amount
1	Raw Material (Chelsea Yarn)	Kg	32	650	20800
2	Raw Material (Buttons)	Nos	360	5	1800
3	Labor	Days	51	300	15300
4	Other Expenses (Packaging, Stickers, Electricity, Water, Transportation, Room Rent, etc.)	L.S			1400
Total:					45800

Sweaters

S.No.	Description	Unit	Qty	Unit Price	Amount
1	Raw Material (Chelsea Thread)	kg	48	650	31200
2	Labor	days	51	300	15300
3	Other Expenses (Packaging, Stickers, Electricity, Water, Transport, Room Rent, etc.)	L/S			1300
Total					47800

Children's Sets

S.No.	Description	Unit	Qty	Unit Price	Amount
1	Raw Material (Chelsea Thread)	kg	36	650	23400
2	Labor	days	26	300	7800
3	Other Expenses (Packaging, Stickers, Electricity, Water, Transport, Room Rent, etc.)	L/S			1100
	Total				32300

Socks

S.No	Description	Unit	Qty	Unit Price	Amount
1	Raw Material (Chelsea Thread)	kg	12	650	7800
2	Raw Material (Nylon Thread)	kg	24	250	6000
3	Labor	days	26	300	7800
4	Other Expenses (Packaging, Stickers, Electricity, Water, Transport, Room Rent, etc.)	L/S			1100
	Total				22700

Caps

S.No.	Description	Unit	Qty	Unit Price	Amount
1	Raw Material (Chelsea Thread)	kg	18	650	11700
2	Labor	days	13	300	3900
3	Other Expenses (Packaging, Stickers, Electricity, Water, Transport, Room Rent, etc.)	L/S			1100
	Total				16700
	Grande Total				165300

(c) Production Cost (for one cycle):

1	Total Recurring Expenses	165300
2	Annual Depreciation on Capital Expenditure (10%)	2770
	Total:	168070

(d) Sales Price Calculation / Assessment (Per Cycle):

S. No.	Description	Units	Quantity	Rate	Amount
1	Kotti	Nos	60	763.33	45800
2	Sweater	Nos	60	796.67	47800
3	Caps	Nos	120	139.17	16700
4	Socks	Nos	240	94.58	22700
5	Kids' Sets	Nos	120	269.17	32300
	Total Production Cost:		600 items		165300

Estimated Sales Price:

Kotti	60	236.67	14200
Sweater	60	403.33	24200
Kidds set	120	80.84	9700
socks	240	25.42	6100
caps	120	20.83	2500
Total	600 Items		56700

3 Estimated sale of production

Kotti	60	1000	60000
Sweater	60	1200	72000
Kidds set	120	350	42000
socks	240	120	28800
caps	120	160	19200
Total	600items		222000

11. Cost-Benefit Analysis for Enterprise (Per Cycle):

Sr.No	Item	Amount Rs.
1	Annual Depreciation on Capital Expenditure	2770
2	Recurring Expenses:	
2.1	Rent:	1000
2.2	Transportation	2000
2.3	Raw Material Costs Chelsi	101400
2.4	Raw Material Costs Nylon	6000
2.5	Raw material button	1800
2.6	Labour	50100
2.7	Other expense Packing, Water, sticker, electricity etc.	3000
	Total	165300
3	Total production in numbers	600 units/month
4	Sales Value/month	222000
5	Profit from production 600) ञंo)	222000
6	Total profit = 222000(1) – 347 + 165300(55353
7	Gross profit from weaving the product = Total profit + (Wages and room rent)55353 + (50100 + 1000)	106453
8	Amount available for distribution among members as profit after one cycle = Income from product weaving – (Repayment of principal and interest + Recurring expenses required for the next cycle – Wages) = 222000 – (9388 + 612 + 165300 – 50100) =	96800

12. Financial Requirements:

S. No.	Description	Amount (₹)
1	Capital Expenditure	249375
2	Recurring Expenses	165300
	Total:	414675

The beneficiary share of the above capital expenditure, amounting to ₹83125, will be paid in cash by the group members themselves. Out of the recurring expenditure of ₹1,65300, ₹3000 will be covered from savings.

13. Financial Resources of Group:

S. No.	Resource Details	Amount (₹)
1	Project Support Fund in capital cost (75%)	249375
2	Beneficiary Contribution (25%)	83125
3	Group Internal Savings	3000
	Total	335500

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

14. Break-even Point Calculation: Break-even Point = Capital Expenditure / (Sales Price - Recurring Expense) = 249375 / (222000 - 165300) = 249375 / 56700 = 1.5 months (45 days)

16. Group Work and Income Details

Product Production: The group will engage in knitting activities such as sweaters, baby sets, socks, caps, etc., every month. For knitting these products, the group will earn a total amount of ₹146,900.

Income Distribution: **Wages:** ₹50,100 (to be distributed among group members as remuneration). **Dividend:** ₹96,800 (earned as savings and profit by the group).

Average Member Income: Additional monthly income per member for working 3-4 hours daily: ₹11,300. **Wages:** ₹3,854. **Dividend:** ₹7,446.

Interest Rate and Savings: The project will bear an annual interest rate of 5%. The group's total savings: ₹2,623 per year.

Conclusion: This plan will not only provide additional income to each group member but also strengthen their financial condition through dividends and savings. This model will promote financial management and self-reliance among the group.

Self-Help Group (SHG) By - laws

1. **Group Work:** The group will engage in knitting activities.
2. **Group Address:** Village: Bashona, Post Office: Pipla-age, Tehsil: Bhuntar, District: Kullu, Himachal Pradesh.
3. **Number of Members:** The group will consist of 10 members.
4. **Date of Establishment:**
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:**
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.

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दिनांक 11-4-2025
स्थान: VFDS नरसिंहा

आज दिनांक 11-4-2025 को ग्रामीण वन विकास समिति कमिल मुनि वरौणा में प्रमुख व्यक्ति विमला शर्मा की अध्यक्षता में रेगुलेशन का संयोजक समूह द्वारा प्रस्तुत अजीबिया गतिविधि हेतु व्यवसाय योजना (विजनेस प्लान) का पूर्ण अहमदन किया गया।

कार्यकारिणी समिति द्वारा प्रस्तुत व्यवसाय योजना को दृष्टान्तपूर्वक पढ़ा गया और उस पर विस्तृत विचार विमर्श किया गया। समिति ने सर्वसम्मति से इस व्यवसाय योजना की स्वीकृति प्रदान करते हुए इसे पारित किया।

अतः यह संकल्प लिया जाता है कि उक्त व्यवसाय योजना को अनुमोदन (Approval) हेतु संबंधित वन भण्डल अधिकारी (DFO) के समक्ष प्रस्तुत किया जाए।

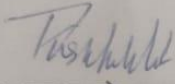
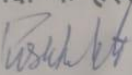
वैद्यक में उपस्थित सदस्य:-

क्र.सं.	नाम	पदनाम	हस्ताक्षर
1	विमला शर्मा	सचिव	विमला शर्मा
2	हीरा देवी	उपप्रधान	
3	पिंजरा देवी		Meera Devi
4	पन्ना लाल	सदस्य	पन्ना लाल
5	धनश्याम	॥	
6	मीना कुमारी	॥	Meena
7	केसरी देवी	॥	केसरी देवी
8	श्री हेमराज	प्रधान	Hem Raj

समूह का सहमति पत्र


आज दिनांक 11/04/2025 को रेणुका माता स्वयं सहायता समूह की बैठक ग्राम बशोना में संपन्न हुई। बैठक की अध्यक्षता समूह की अध्यक्ष पुष्प लता द्वारा की गई। बैठक में सभी सदस्यों की सर्वसम्मति से यह निर्णय लिया गया कि आयवर्धन हेतु महिलाएं बुनाई का कार्य करेंगी।

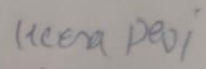
इसके लिए हिमाचल प्रदेश वन पारिस्थितिकी तंत्र प्रबंधन और आजीविका सुधार परियोजना (JICA) से जुड़ने हेतु समूह अपनी सहमति प्रदान करता है।


समूह की अध्यक्ष के हस्ताक्षर


प्रधान
रेणुका माता स्वयं सहायता समूह
वार्ड नं.1 ग्राम बशोना (हि.प्र.)
तह. भुन्तर जिला कुल्लू (हि.प्र.)

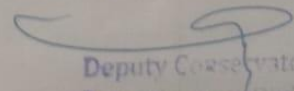
Cashier
Village Forest Development
Society


वन परिक्षेत्र अधिकारी
हनुवा परिक्षेत्र
भुन्तर जिला कुल्लू (हि.प्र.)


समूह की सचिव के हस्ताक्षर

13
Heera Devi
प्रधान
रेणुका माता स्वयं सहायता समूह
वार्ड नं.1 ग्राम बशोना (हि.प्र.)
तह. भुन्तर जिला कुल्लू (हि.प्र.)

Hem Raj
President
VRDS. (Bashona)
Kapil Meena


Deputy Conservator of Forest,
Parvati Forest Division, Shimla

Photographs of members of Self help Group



**Mrs. Pusp lata
President**



**Mrs. Heera Devi
Secretary**



**Mrs. Deepa
Devi Member**



**Mrs. Leela Devi
Member**



**Mrs. Gaytri Devi
Member**



**Mrs. Kumari Laxmi
Member**



**Mrs. Seeta Devi
Member**



**Mrs. Lata Devi
Member**



**Mrs. Pingla Devi
Member**



**Mrs. Bail Vanti
Member**