



**Income generating activity
business plan
Cutting Tailoring & Bag Making
2023**



SHG/Name
VFDS Name
FTU/Range
DMU/Division
FCCU/Circle
sponsored by
PIHPFEm and L

- **Guna Mata Self Help Group**
- **Balh**
- **Dharamshala**
- **Dharamshala**
- **Dharamshala**

prepared by:-
DMU Dharamshala FTU Dharamshala and Gaura
Self Help Group

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Introduction

Himachal Pradesh is a majestic , mythical land part and is famous for its beauty and peace , rich culture and religious heritage. The state has diverse ecosystems , rivers and valleys , and has a population of 7.5 million and a population of 55,673 sq km covering the foothills of Shivalik to the middle hills (300 - 6816 m above MSL) , high hills and the cool dry areas of the upper Himalayas . It is spread across valleys in which several perennial rivers flow. About 90% of the state's population lives in rural areas. Agriculture , horticulture , hydropower and tourism are important components of the state's economy. There are 12 districts in the state and Its population density is quite high.

Kangra The district is adjacent to the border of Punjab and is the gateway for its tourist destinations and Himalayan travels , the Himalayan travel routes from Kangra district connect it to Bilaspur, Hamirpur and Chamba districts .

Kangra district is famous for its ancient settlements and traditional farming and its main lifeline is the Beas river. . In which Pong Dam has been constructed .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

self help groups have been formed to implement livelihood improvement activities under Balh Forest Rural Development Committee . One of these , “Guna Matata” common interest group , deals with cutting , stitching and bag making . The group members belong to the weaker sections of the society and have small land holdings. To enhance his socio-economic status , he decided to take up cutting , tailoring and bag manufacturing. The team which prepared the business plan comprised of Babita Subject experts from the office of Dharamshala Forest Division , Mr. Manohar Lal (retired from HP) were present and Dinesh Sharma, Divisional Forest Officer, showed special interest and contributed in preparing the business plan under his guidance .

executive Summary

Balh Forest Rural Development Committee:-

Balh Gramin Van Vikas Samiti is a part of Balreh revenue district and Gramin Van Vikas Samiti is a ward no . 5 of Gram Panchayat Rava It is built in . It is located in Shahpur block of Kangra district in Himachal Pradesh and is at 32°15 ' 49 " It is situated between 76° 18'55 " degrees north latitude and 76°18'55 " degrees east longitude . Balh Gramin Van Vikas Samiti Dharamshala falls under Balh Beat of McLeodganj Forest Block of Dharamshala Range in Forest Division Management Unit (DMU) .

Number of families	63
BPL Families	14 = 22.22 %
total population	275

Self help group details of

Informal Guna Mata Self Help Group formed in November 2022 It was implemented under Balh Forest Rural Development Committee to provide livelihood improvement support by upgrading skills and capacities. The group consists of poor and marginal farmers. Guna Mata Self Help Group Women Group (16 women) which includes marginalized and financially weak sections of the society with less land resources. Though all the members of the group grow seasonal vegetables etc. but since the land holdings of these members are very small and irrigation facilities are less and the production level has reached near saturation , to meet their financial requirements they decided to move towards cutting , stitching and bag manufacturing which can increase their income. There are 16 members in this group and their monthly contribution Rs 50 /- per month. The details of the group members are as follows:-

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	उर्मिला कुमारी पं० विष्णुजी रंजित	प्रधान	अनुसूचित जनजाति	33	BA	6230229637
2.	रेनु देवी पं० रंजित रंजित	उपप्रधान	-Do-	24	10th	7807651402
3.	रंजनी देवी पं० महिन्द्रा कुमार	सचिव	-Do-	34	5th	7876780335
4.	पद्मा देवी पं० दीनाराम	कोषाध्यक्ष	-Do-	46	5th	8894521850
5.	कुशी देवी पं० सुनील कुमार	सदस्य	-Do-	38	12	8580939093
6.	रीना देवी पं० महिन्द्रा	सदस्य	-Do-	38	5th	9816432733
7.	कृष्णा देवी पं० महिन्द्रा	सदस्य	-Do-	56	-	7807156087
8.	रंजनी देवी पं० जोषी	सदस्य	-Do-	38	5th	9805860775
9.	रंजनी देवी पं० जोषी	सदस्य	-Do-	55	-	7807651402
10.	ज्वला देवी पं० सत कुमार	सदस्य	-Do-	53	-	980527935
11.	हृदय देवी	सदस्य	-Do-	38	5th	7876780335
12.	विनी देवी	सदस्य	-Do-		55	-
13.	रंजनी देवी पं० सुनील कुमार	सदस्य	-Do-	27	MA	8219194972
14.	रीना देवी	सदस्य	-Do-	38	-	-
15.	रंजनी देवी पं० सुनील कुमार	सदस्य	-Do-	26	10th	7807084406
16.	दीक्षा देवी पं० सुनील कुमार	सदस्य	-Do-	34	10th	9615101812

Photographs of self-help group members



Guna Mata Self Help Group

Name of the SHG	-	Guna Mata
SHG/CIG MIS Code Number	-	-
VFDS	-	Balh
Block	-	Dharamshala
Forest Division	-	Dharamshala
Village	-	Balh
Forest section	-	McLeodganj
District	-	Kangra
Total number of members in the SHG	-	16
Date of formation	-	November 2022
Name and details of the bank	-	Himachal Pradesh Gramin Bank Chari
Bank account number	-	87751300001242
SHG/Monthly Savings	-	Rs. 50 /- per month
Total savings	-	3050/-
Total Inter-Loan	-	Yes
cash credit limit	-	-
Repayment Status	-	quarterly basis

Geographical description of the village

away from district headquarter	,	14 Km
away from the main road	,	8 km
Local market and distant name	,	Dharamsala 14 Km About .
Names and distances of major cities	,	Dharamsala is approximately 14kms .
Names of major cities where The products will be sold/marketed	,	Dharamshala , Chadi , Rait
Backward and Forward Linkage status	,	Previous Hard training (Agricultural Science Centres) and advance market lies in suppliers etc.

Description of the product related to the income generating activity

Product Name	,	Stitched Suits , Palazzos , Lining
Method of product identification	,	However the group as a whole members grow seasonal vegetables and traditional crops. Since their land holding is small , saturation point of production has been reached , they are not able to meet their financial needs , hence it was decided by the group member that cutting , stitching and bag making will increase their income.
Consent of SHG/CIG/ Group	,	The consent is attached as annexure.

Description of the production plan

takes time	,	1 suit takes about 3-4 days to complete it takes hours
The number of women involved	,	all women.
Source of raw materials	,	Local Market / Main Market / Local People
Source of other resources	,	Local Market / Main Market
Required stitched suits per day	,	In the beginning 5 Suit

Marketing /Sales Details

Potential Market Place / Location	,	Built-up Village – Balh
	,	Nearby Institutions - Schools , Colleges etc
demand for sewing work	,	High demand throughout the year and during festive and wedding occasions.
market identification process	,	Group members will contact nearby villagers/houses/institutions.
marketing strategy		SHG members will take orders (individual level/group level) directly from nearby villagers/households/institutions.

Risk analysis

- skill based
- as per need
- Highly competitive market

Management details among members

By mutual consent the members of the SHG group will decide their roles and responsibilities for carrying out the work. Work will be divided among the members according to their mental and physical capabilities.

- Some group members will be involved in the pre-production process (i.e. procurement of raw materials, etc.)
- Some group members will be involved in the production process.
- Some members of the group will be involved in packaging and marketing.

Economics details of:

Capital Cost			
Description	amount	Unit Price	Total Amount (Rs.)
Sewing Machine	13	8000	104000
Interlock Machine	01	6000	6000
Tailor scissors	11	400	4400
Sewing Ruler (Lace) Set	03	600	1800
Sewing Tailor Tap	03	100	300
Iron Press	08	1000	8000
wardrobe	,	,	,
Fork	1 set	400	400
Total capital cost (A) =			12 4 900

B.	recurring cost				
Serial Number	Description	Unit	amount	price	Total Amount (Rs.)
1	sewing threads	Reels/Suits/Month	180	10	1800
2	Other finishing materials (bookram , collars , etc.)	Suit/Month	About	About	4000
3	Rent	month			1000
4	Others (stationary , electricity bill , transport , machine repair)	month			1000
Total Recurring Cost (B)					7800

Cost of Production (Monthly)	
Description	Amount (Rs.)
Total recurring cost	7800
Depreciation at 10% per annum on capital cost	600
Total	8400

Stitched Suit Cost (Per Suit)				
Description	Unit	amount	Amount (Rs.)	
Ordinary suit	1	1	250-300	
Others(Plazo , Lining etc)	1	1	300-350	

income and expenditure Of Analysis (Monthly):

Description	Amount (Rs.)
Depreciation at 10% per annum on capital cost	600
Total recurring cost	7800
Total suits stitched per month	150 (approx.)
tailored suits Selling Price (per suit)	250
Income Generation (150*250)	37,500
Net Profit (37,500 – 8700)	28,800
distribution of net profit	<ul style="list-style-type: none"> The profit will be distributed equally among the members on monthly/yearly basis. Profits will be used for further investments in IGA

Finance requirement:

Description	Total Amount (Rs.)	Project contributions	CIG Contribution
total capital cost	12 4 900	93675	31225
Total recurring cost	7800	0	7800
Training	50000	50000	0
Total	182700	143675	39025

Pay attention-

- **Capital Cost** - 75 % of the capital cost to be covered under the project
- **recurring cost** - To be borne by SHG/CIG.
- **Training/Capacity Building/Skill Upgradation** - will be borne by the project

Finance Source:

Project Support :	<ul style="list-style-type: none"> • 75% of the capital cost will be used for purchasing machines. • 1 lakh will be deposited in the SHG bank account . • Training/Capacity Building/Skill Upgradation costs. 	The machines will be purchased by the respective DMU/FCCU after following all the codal formalities.
Self Help Group Contribution	<p>25% of the capital cost will be borne by the SHG.</p> <p>recurring cost will be borne by the self help group</p>	

Training/Capacity Building/Skill Upgradation

Training/capacity building/skill upgradation cost will be borne by the project.

Following are some of the training/capacity building/skill upgradation proposed/required:

- Teamwork
- Quality Control
- Packaging and marketing
- financial management

Loan Repayment Schedule- If loan is taken from bank then it will be in the form of cash credit limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from the members should be sent through CCL.

- In CCL , the outstanding principal of the SHGs should be paid in full to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans , the repayment should be done as per the repayment schedule in banks.

Monitoring method -

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure the operation of the unit as per projections.
- The SHG should review the progress and performance of each member's IGA and suggest corrective actions, if necessary, to ensure the operation of the unit as per projections.

Comment:

The second proposed activity by the group keeping in view the future income of the group Bag Manufacturing Since it was decided in principle during the review mission that a business plan should include more than one activity, the second proposed activity is attached below .

Business plan
Making bags
By
Guna Mata Self Help Group

executive Summary

Bag production is a method through which people will get economic benefits and villagers can improve their livelihood by producing bags at low cost . Through this, poor families can increase their income substantially. Training and advanced machines will be provided to the group on subsidy to produce good quality products at low cost . With this, the group can prepare good quality products in less time and earn more income. ,

Income Creation action From Connected product Of Description.

Product Name	-	Bag
Method of product identification	-	whole group members grow seasonal vegetable and traditional crops. Since their land holding is small , saturation point of production has been reached , hence they are not able to meet their financial requirements , hence it is decided by the group members to start bag making with the help of JICA project , which will increase their income.
SHGs / CIGs / Groups	-	The consent is attached as annexure.

Production Plan Of Description

time taken	-	1 bag takes about 1-2 hours to complete depending on the type and size of the bag
The number of women involved	-	all women.
Source of raw materials	-	Local Market / Main Market
Source of other resources	-	Local Market / Main Market
Required Stitched Bags per day	-	4 bags initially

Marketing / Sales Details

Potential Market Place / Location	-	Built-up Village – Balh Nearby Institutions - Schools , Colleges etc
demand for bags	-	Carry bags are in high demand throughout the year (bags for lunch boxes & water bottles and for travelling on festive , wedding occasions
Market Identification Process	-	Group members will contact nearby villagers / houses / institutions .
marketing strategy	-	SHG members will take orders (individual level / group level) directly from nearby villagers / households / institutions.

Risk Analysis

- Skill based
- Need According
- Excessive competitor Market

Members Of between management Of Description

With mutual consent, the members of the SHG group will decide their roles and responsibilities for carrying out the work. The work will be divided among the members according to their mental and physical capacity.

- Some members of the group will be involved in the pre - production process (i.e. – purchasing raw materials, etc.) .
- Some group members will be involved in the production process.
- Some members of the group will be involved in packaging and marketing.

Description of Economics :

recurring cost					
Sr.No	Description	Unit	amount	price	Total Amount.)
1	fabric for making bags (jute and coarse cotton)		30mt	150/m t.	4500
2	Meti		30mt	120	3600
3	sewing threads	reels/ba g/month	180	10	1800
4	Other finishing materials (zips, buttons, lace, tapes and chains and other items)	Bags/Mo nth	About	About	8000
5	Sponge		30mt	3600	3600
6	Rent	month			1000
7	Others (stationery , electricity bill, transportation, machine repair)	month			1000
Total recurring cost					23500

C.	Cost of Production (Monthly)	
Serial Number	Description	Amount (Rs .)
1	Total recurring cost	23500
	Total	23500

Bag Price (per bag)					
Serial Number	Description	Unit	amount	Amount (Rs .)	
1	Travel Bag	1	1	300-400	
2	carry bag for lunch box	1	1	100-150	
3	carry bag for water bottle	1	1	100-150	
4	Mini Utility Kit	1	1	75	
5	Kiln Bag	1	1	250	
6	Mobile Cover	1	1	75	
7	hand band	1	1	250-300	

Income And Expense Of Analysis (Monthly):

Serial Number	Description	Amount (Rs .)
1.	Total recurring cost	23500
2.	Total bags stitched per month	120 (approx amount)
3.	Selling price of the bag (per bag)	75-400
4.	Income Generation (120*240)	28800
5.	Net Profit (28800 - 23500)	5300
6.	distribution of net profit	<ul style="list-style-type: none"> The benefit will be distributed equally among the members on a monthly/yearly basis. This benefit is based on working one hour per day Profits will be used for further investments in IGA

Fund of Need :

Serial Number	Description	Total Amount (Rs .)	Project contributions	SHG Contribution
1	Total recurring cost	23500	0	23500
2	Training	50000	50000	0
	Total	73500	50000	235 00

The total cost of the project is

Capital cost = 124900 /-

Recurring cost = 7800/-

Total for cutting , stitching = 132700/-

Making the bag is the project cost

Capital cost = 0/- (Machinery etc. capital cost part of the project – is shown in I only)

Recurring cost = 23500/-

Total for Bag Making Project = 23500/-

business plan The total sum of Rs. Only Rs 156200 /-


Serial Number	business plan	capital cost	recurring cost	Part of the project	Beneficiaries Contribution	Total Cost
1.	cutting , sewing	124900	7800/-	93675/-	39025/-	132700/-
2.	Making bags	0	23500/-	0	23500/-	23500/-
	Total	124900 /-	31300/-	93675/-	62525/-	156200/-


(गुणा गाता)

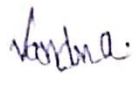
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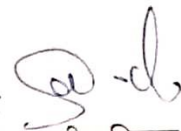
हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह (नोट: इस समूह में 16 सदस्य हैं) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	रंजना देवी पति विक्रम	प्रधान	अनुसूचित जनजाति	33	[Signature]
2.	रंजना देवी पति राम	उप-प्रधान	श्री	26	[Signature]
3.	रंजना देवी पति महेश	सचिव	श्री	37	[Signature]
4.	रंजना देवी पति दीनानाथ	कोषाध्यक्ष	श्री	46	[Signature]
5.	रंजना देवी पति मदन	सदस्य	श्री	38	[Signature]
6.	शोभना देवी पति	सदस्य	श्री	34	[Signature]
7.	रंजना देवी पति	सदस्य	श्री	56	[Signature]
8.	रंजना देवी पति	सदस्य	श्री	38	[Signature]
9.	रंजना देवी पति	सदस्य	श्री	33	[Signature]
10.	स्वाति देवी पति	सदस्य	श्री	26	[Signature]
11.	रंजना देवी पति	सदस्य	श्री	38	[Signature]
12.	रंजना देवी पति	सदस्य	श्री	37	[Signature]
13.	रंजना देवी पति	सदस्य	श्री	33	[Signature]
14.	रंजना देवी पति	सदस्य	श्री	55	[Signature]
15.	रंजना देवी पति	सदस्य	श्री	38	[Signature]
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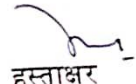
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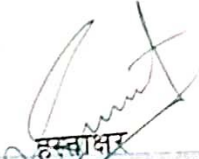
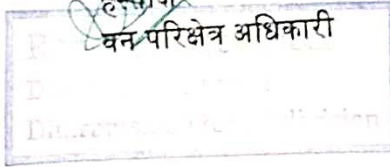
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प्रधान स्वयं सहायता समूह

हस्ताक्षर 
सचिव, वन ग्रामीण विकास
समिति

हस्ताक्षर 
प्रधान, वन ग्रामीण विकास
समिति


हस्ताक्षर
वन रक्षक


हस्ताक्षर
वन खण्ड अधिकारी


हस्ताक्षर
वन परिक्षेत्र अधिकारी



District Forest Officer,
Dharamsala Forest Division
Dharamsala (Kangra) H P
डीएमयू द्वारा स्वीकृत