



**Income generating activity
business plan
Knitting
2023**



SHG/Name	-	Vanu Mahadev Self Help Group
VFDS Name	-	Tharu
FTU/Range	-	Dharamshala
DMU/Division	-	Dharamshala
FCCU/Circle	-	Dharamshala

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Introduction

Himachal Pradesh Majestic , Legendary Earth 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 covers an area of 55,673 sq km ranging from the foothills of Shivalik to the middle hills (300 - 6816 m above MSL) , high hills and upper Himalayas. It covers the cold dry areas of the Himalayas . It is spread across valleys in which there are several twelve The Maasi 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 spots and Himalayan tours , The routes for Himalayan tours from Kangra District are Bilaspur, It connects with Mandi , 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.

Tharu Two self help groups have been formed to implement livelihood improvement activities under Van Gramin Vikas Samiti . One of these is , " Vanu Mahadev " belongs to the same interest group , cutting , sewing and knitting . The group members belong to the weaker sections of the society and have small land holdings. To enhance their socio-economic status , they decided to take up cutting , tailoring and knitting. The team for preparing the business plan comprised of Babita , subject expert from the office of Forest Division Dharamshala , Mr. Manohar Lal (retired from HP) and Dinesh Sharma, Forest Division Officer, contributed in preparing the business plan under the constant supervision and guidance of special interest and contribution .

Executive Summary

Tharu Forest Rural Development Committee:-

Tharu VFDS is a part of Revenue Mohalla Tharu and VFDS Tharu is constituted from Gram Panchayat Tharu . It is located in Dharamshala Block of Kangra district in Himachal Pradesh and lies between 32°14'01.9 "N Latitude- 76°18'28.2"E Longitude. Tharu VFDS falls under Tharu Beat of Dharamshala Block under Dharamshala Forest Range in Dharamshala Forest Division.

Important information of Gramin Van Vikas Samiti Properties :-

Number of families	103
BPL Families	12 =12%
Total population	336

Details of Self Help Group

Vanu Mahadev Self Help Group was formed in December 2022 under Tharu VFDSi to provide assistance in livelihood improvement by upgrading skills and capabilities . The group consists of poor and marginal farmer women . Vanu Mahadev Self Help Group Women Group (20 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 take up cutting , tailoring and knitting which can increase their income. There are 20 members in this group and their monthly contribution is Rs 50/- per month per member . The details of the group members are as follows:-

Group members

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	श्री मति कामनी	सदस्य	Gen	52	दसवीं	9418721247
2.	" मनु पाला	सदस्य	Gen	50	दसवीं	9015151953
3.	चन्द्र कामनी	कोषाध्यक्ष	Gen	60	10th	6283018830
4.	राखी	सदस्य	Gen	34	दसवीं	8352006055
5.	वीना देवी	सदस्य	Gen	48	5th	9805590965
6.	अमिता देवी	सदस्य	Gen	27	10th	7018731591
7.	उमका देवी	सदस्य	Gen	49	3rd	9625465937
8.	रीना देवी	सदस्य	Gen	20	+2	8544718589
9.	पद्मा देवी	प्रधान	Gen	62	10th	9817768607
10.	सुनीता देवी	सदस्य	Gen	47	05	8894196877
11.	शान	सदस्य	Gen	42	दसवीं	8627891514
12.	दन्धा देवी	सदस्य	Gen	49	5th	7580047290
13.	दन्धा देवी	सदस्य	Gen	48	5th	9625062464
14.	सजाना देवी	सदस्य	Gen	50	दसवीं	7876859410
15.	रेखा देवी	सदस्य	S.L	50	5th	7018824639
16.	मीरमा देवी	सदस्य	Gen	31	8th	7807071464
17.	मावेता राजा	सदस्य	Gen	30	+2	8894891549
18.	कैसी देवी	सदस्य	Gen	51	10th	9625104765
19.	स्वर्णा	सदस्य	Gen	41	10th	9805676151
20.	तृप्ता	देवी सदस्य	Gen	42	10th	8988385366

vanu mahadev Self Help Groups

Name of the SHG	-	vanu mahadev
SHG/CIG MIS Code Number	-	-
VFDS	-	Tharu
Enclave	-	Dharamshala
Forest Division	-	Dharamshala
Village	-	Tharu
Forest Block	-	Dharamshala
District	-	Kangra
Total number of members in the SHG	-	20
Date of formation	-	December 2022
Name and details of the bank	-	Himachal Pardesh Gramin Bank
Bank account number	-	87751300001196
SHG/Monthly Savings	-	Rs. 50/- per month
Total savings	-	3000/-
Total Inter-Loan	-	Yes
cash credit limit	-	
Repayment Status	-	quarterly basis

Geographical description of the village

away from district headquarter	-	32 km
away from the main road	-	02km from main road (but 50 to 100 meters village road)
Name of local market and other market	-	Dharamshala 13 Km approx.
distances of major cities	-	Dharamshala 13 km, Charri 3 Km
Names of major cities where The products will be sold/marketed	-	Dharamsala , Charri
Backward and Forward Linkage status	-	Previous Hard training (Agricultural Science Centres) and advance market lies in suppliers etc.

Expense information ,

Capital Cost			
Description	amount	Unit Price	Total Amount (Rs.)
Thread Roller	4	800	3200
knitting machine (carded)	3	40000	120000
Knitting Machine	11	8000	88000
Small scissors	11	150	1650
Total capital cost =			212850

Recurring cost				
Description	Unit	amount	price	Total Amount (Rs.)
Woollen Yarn (Oswal)	kg/month	78	700	54600
2 ply fleece	kg/month	24	400	9600
Others (paper , electricity , water Bill for repair of machine)	month	1	1000	1000
Recurring cost				65200

Cost of Production (Monthly)	
Description	Amount (Rs.)
Total recurring cost	65200
Depreciation at 10% per annum on capital cost	700
Total	65900

Cost of production (per month)

by a member one month Average production of sweaters = 8 nos.
(if worked for 3-4 hours daily)

Average production of the group per month Sweater = 130 u0

by a member one month Average production of nudes in = 15 no. Pair
(if worked for 3-4 hours daily)

Average production of the group per month = 240 no. pair

130 no. of sweater Wool required for = 78 kg

Average market price of wool = Rs 54600

Wool yarn required for 240 pairs of socks = 24 Kg

Socks Of of thread Market value = Rs.9600

Income per month

one month Average production of sweaters in the group = 130 nos.

Average market price of a sweater = Rs 800

The group average Income = Rs.104300

one month in group Average Production Socks = 240 no. pair

Average market price of a sock = Rs 150

The group average Income = Rs.36000

profit per month

Group profit per month = Average Income – Average Cost
= (104000+36000)-(54600+9600)
= Rs 75800

profit per month

profit per month per Member = Rs 9475

This also includes the wages of the group members

Finance requirement:

Description	Total Amount (Rs.)	Project contributions	SHG Contribution
Total capital cost	212850	159638	53213
Total recurring cost	65200	0	65200
Training	50000	50000	0
Total	328050	209638	118413

अनुसूचक

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 (बुगाई और रिकार्ड) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	श्रीमती आभयनी शर्मा	सदस्य	Gen	52	[Signature]
2.	1/ अनुवाला	सदस्य	Gen	50	[Signature]
3.	चन्द्र कान्त	कोषाध्यक्ष	Gen	60	चन्द्र कान्त
4.	शरदा	संयोजक	Gen	34	Rakhi
5.	वीना देवी	सदस्य	Gen	48	Veena Devi
6.	अनीता देवी	सदस्य	Gen	27	Anita
7.	अरुणा देवी	सदस्य	Gen	49	अरुणा देवी
8.	रीना देवी	सदस्य	Gen	20	रीना देवी
9.	कल्याण देवी	प्रधान	Gen	62	Kalyan Devi
10.	सुनीता देवी	सदस्य	Gen	47	सुनीता देवी
11.	शानू	सदस्य	Gen	42	Shanu
12.	इन्दिरा देवी	सदस्य	Gen	49	इन्दिरा देवी
13.	इन्दिरा देवी	सदस्य	Gen		इन्दिरा देवी
14.	सजना देवी	सदस्य	Gen	50	Sajana Devi
15.	रेखा देवी	सदस्य	S.C.	50	रेखा देवी
16.	नीलमा देवी	सदस्य	Gen	31	नीलमा देवी
17.	कविता राणा	सदस्य	Gen	30	Kavita Rana
18.	केसरी देवी	सदस्य	Gen	51	Kesari Devi
19.	स्वप्ना	सदस्य	Gen	41	Swarna Devi
20.	तपन देवी	सदस्य	Gen	42	तपन देवी

हस्ताक्षर Rakhi
सचिव स्वयं सहायता समूह

हस्ताक्षर Krishna Devi
प्रधान स्वयं सहायता समूह

हस्ताक्षर Kholkar
सचिव, वन ग्रामीण विकास
समिति

हस्ताक्षर
प्रधान, वन ग्रामीण विकास
समिति

हस्ताक्षर
वन रक्षक

हस्ताक्षर
वन खण्ड अधिकारी

हस्ताक्षर
वन परिक्षेत्र अधिकारी
Dharamshala range
Dharamshala Forest Division

Divisional Forest Officer
Forest Division
डीएफओ

Chief Conservator of Forests
Dharamshala Forests Circle