



Income Generation activity Business plan Cutting and Tailoring 2024



SHG/Name
VFDS Name
FTU/Range
DMU/Division
FCCU/Circle
sponsored by
PIHPFEM&L

- Vikas self help group
- Khadi Behi
- Dharamshala
- Dharamshala
- Dharamshala

prepared by:-
DMU Dharamshala FTU Dharamshala and Vikas
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 a population of 7.5 million and it is 55,673 Shivalik foothills to middle hills (MSL) in sq km From 300 - 6816 m above sea level) , includes the 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.

Vertical bee Two self help groups have been formed to implement livelihood improvement activities under Van Gramin Vikas Samiti . One of these is , " Vikas "a common interest group" deals with cutting , sewing 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 Forest Division Dharamshala , Mr. Manohar Lal, retired from HP were present and Dinesh Sharma , Forest Division Officer, contributed in preparing the business plan with special interest and contribution and guidance .

Executive Summary

Khadi Behi Forest Rural Development Committee: -

Khadi Behi VFDS is a part of Khadi Behi revenue area and Gramin Van Vikas Samiti is formed in Gram Panchayat Rawa . It is situated in Kareri village of Kangra district in Himachal Pradesh. The block is situated at 32°16'44 " degree It is situated between north latitude 76 °17'53 " degrees east longitude . Khadi Behi Dharamshala falls under Kareri beat of Kareri forest block of Dharamshala range in Division Management Unit (DMU) .

Number of families	88
BPL Families	26 = 29.54 %
total population	625

self help group details of

Vikas Self Help Groups formed in January 2024 under the Khari Behi VFDS to provide livelihood improvement support by upgrading skills and capacities. The group consists of poor and marginal farmers. Vikas Self Help Group Women Group (10 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 Tailoring which can increase their income. There are 10 members in this group and their monthly contribution Rs 100 /- per month. The details of the group members are as follows:-

women from self help group

Serial Number	Name	Post	Social class	Contact Number
1	Sonu Devi	President	S.C	7807969592
2	Sumana Devi	Vice president	S.C	7833863484
3	Seema Devi	Member	S.C	6230682204
4	pavana Devi	Member	S.C	7807219849
5	Veena Devi	Member	S.C	9736541502
6	Saroj Devi	Member	S.C	78077196158
7	Raksha Devi	Member	S.C	6230993033
8	Santoshi Devi	Member	S.C	9805114048
9	Rekha Devi	Member	S.C	9805478124
10	Sapna Devi	Member	S.C	

Vikas self help group

Name of the SHG	-	Vikas
SHG/CIG MIS Code Number	-	-
VFDS	-	Khadi Behi
Forest Range	-	Dharamshala
Forest Division	-	Dharamshala
Village	-	Khadi Behi
Forest Beat	-	Kareri
District	-	Kangra
Total number of members in the SHG	-	10
Date of formation	-	January 2024
Name and details of the bank	-	Himachal Pradesh Gramin Bank Chari
Bank account number	-	87751300001781
SHG/Monthly Savings	-	100/- Rs
Total savings	-	5000/-
Total Inter-Loan	-	Yes
cash credit limit	-	-
Repayment Status	-	Quarterly basis

Geographical description of the village

Distance from district headquarter	-	40 Km
Distance from the main road	-	25 km
Local market and distant name	-	Dharamshala 28 Km About .
Names and distances of major cities	-	Dharamsala is 28kms
Names of major cities where The products will be sold/marketed	-	Dharamshala , Chrri , 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

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-in Village - Khari Behi
	-	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	5	8000	40000
Interlock Machine	4	7500	30000
Tailor scissors	4	300	1200
Iron Press	2	800	1600
wardrobe	2	15000	30000
Total capital cost (A) =			102800

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	102800	77100	25700
Total recurring cost	7800	0	7800
Training	50000	50000	0
Total	160600	127100	33500

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	<ul style="list-style-type: none"> • 25% of the capital cost will be borne by the SHG. • Recurring cost will be borne by the self help group 	

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 , repayment has to be made 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 the 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 .

GROUP CONSENT LETTER

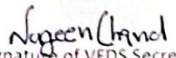
The Meeting of Vikar Self Help Group was held under the Chairmanship of the Pradhan Ramesh on dated 23/04/24 in which the member of group collectively decided to do the work of Cutting Tailoring to increase the income with the association, project for improvement of Himachal Pradesh Forest ecosystem Management and livelihoods (JICA).

The detail description of the members of the group is given below:-

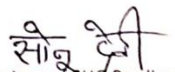
Sr.No.	Name	Father's Name Husband/Husband	Designation	Phone Number	Category	Signature
1	Sonu Devi	Neetu Ram	Pardhan	783383481	S.C	सोनू देवी
2	Summa Devi	Susjeet Singh	Sec.	7807969 598	Do	सुममा देवी
3	Seema Devi	Mahinder Singh	Cashier	62306 82804	Do	सीमा देवी
4	Pawana Devi	Khardi Ram	Member	78078 19849	Do	पानना देवी
5	Beema Devi	Shubash Chand	Do	973654 502	Do	बीमा देवी
6	Saroj Devi	Shankar	Do	7807196 158	Do	सरोज देवी
7	Raksha Devi	Ramesh Kumar	Do	623099 3033	Do	रक्षा देवी
8	Sambhi Devi	Lakhu Ram	Do	980511 4048	Do	संभोषी देवी
9	Rekha Devi	Suresh Kumar	Do	98054 78144	Do	रेखा देवी
10	Sapna	Raj Kumar	Do	-	Do	सापना देवी



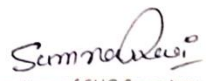
Signature of VFDs Pradhan



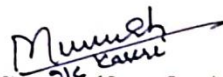
Signature of VFDs Secretary



Signature of SHG Pradhan




Signature of SHG Secretary



Signature of Forest Guard



Signature of B.O.



Signature of R.O.



DMU Dharamshala