



## Income Generation Activity

Boarder & Topi making

(Kullvi Topi)



### Om Singhmal SHG (Dharaghot)

BMC	Kais
BMC Sub-committee	Dharaghot
Range	WL Range Manali
Division	WL Division Kullu

<b>Sponsored by</b>  <b>PIHPFEM&amp;L</b>	<b>Prepared by</b> SMS Priya Thakur SHG PRADHAN Smt. Shakuntala SHG SECRETARY Smt. Aasha
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***Project for Improvement of Himachal Pradesh Forest Ecosystems  
Management & Livelihoods***

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### 1. Introduction

Kullvi Topi is not just a headwear; it is a timeless piece of art that reflects the spirit of the picturesque Kullu Valley of Himachal Pradesh, India. The 10 female members of the SHG are deeply rooted in the traditional craft of topi-making, passed down through generations. Now, they come

2.1	SHG Name	::	Om Singhmal
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together to transform their passion into an income-generating activity, contributing to their families' financial well-being

## 2. Executive summary

**BMC sub Committe:** -Dharaghot Bmc sub committee falls under development block Naggar, Matikochar beat of Manali WL range in Kullu WL Division.

## 3. Description of SHG

- Om Singhmal SHG group was formed in 05 June 2021 under bmc sub committee Dharaghot to provide Livelihoods Improvement support by up grading skill and capacities of Group members. The group consists of poor section of society. women group consist of marginal and weaker section of the society having less land resources. Though all Group member grow high value cash crops Viz. Cauliflower, Cabbage, Peas, Garlic Onion Tomatoes etc. but as the land holding of these members is very small and the production level has reached near saturation, so in order to meet out their financial requirements' they decided to go ahead with topi making which can enhance their income. There are 10 members in this group and their monthly contribution is Rs 100- per month, the detail of group members is as under:-

### 3.1 Beneficiaries Details :

Sr. No	Name	Father/Husband Name	Category	Income Source	Contact Number
1.	Smt.Shakuntla Devi (President)	Lot Ram	OBC	agriculture	9418179490
2.	Smt.Asha Devi (Secretary)	SohanLal	OBC	agriculture	9418736713
3.	Smt.Sevti Devi (Cashier)	Dharm Chand	OBC	agriculture	9459497332
4.	Smt.Kanta Devi	HeeraLal	OBC	agriculture	9817245256
5.	Smt.Sushma Devi	Mohan Lal	OBC	agriculture	8091216156
6	Smt. Losari Devi	Devi Ram	OBC	agriculture	7807128681
7	Smt.Indira	Paras Ram	OBC	agriculture	6230305667
8	Smt.Nisha	Tule Ram	OBC	agriculture	7876915303
9	Smt.Pooja	Mohar Singh	OBC	agriculture	7807510320
10	Smt.Indira	Vidyadhar	OBC	agriculture	8580991097

2.2	BMC	::	Kais
2.3	Range	::	Manali (WL)
2.4	Division	::	Kullu (WL)
2.5	Village	::	Ghot
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	10- Females
2.9	Date of formation	::	05/06/2021
2.10	Bank a/c No.	::	2430000100211846
2.11	Bank Details	::	PNB,Seobag
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving		21000 (till date)
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

#### 4. Geographical detail of the Village

#### 5. Description of product related to Income Generating Activity.

4.1	Distance from District HQ	:	21Km
4.2	Distance from Main Road Kais to Dharaghot	:	5Km
4.3	Name of Local Market and Distance	:	30Km Patlikuhal , 46Km Manali
4.4	Name of main Cities and Distance	:	Patlikuhal 30Km
4.5	Name of the main cities where products will be sold/ marketed	:	Manali 46 Km, Kullu 21 Km Bhuntar 42km approx.
4.6	Status of backward and forward link ages	:	Kullu, Manali, Bhuntar ,Patlikuhal
5.1	Name of the Product	::	Kulvi topi

5.2	Consent of SHG	::	Yes (Page no14 )
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## 6. Production Processes.

SHG/CIG shall be given training in making of Topi Border after training 5 members will do the work of making a Border.05members will make Topi of these Border. The members of the group will do the marketing in turn and also bring raw material.

After the training, following products will be prepared by the group. Whose description is as under -

Kulvi Topi of different designs will be prepared by 10 members. on working 4 to 5 hours .35 Topi will be prepared in 30 days.

## 7. Description of Production Planning :

7.1	Production cycle (in days) 30 days (would work 4-5 hours a day)	::	35 Topi will be prepared
7.2	Manpower required	::	5 for Border 5 for Topi
7.3	Source of raw material	::	Patlikuhal/ Kullu/ Manali
7.4	Source of other resources.	::	Patlikuhal/ Kullu/ Manali

## 8. Description of Marketing / Sale

8.1	Potential Market Places	::	Patlikuhal, Manali ,Kullu, Bhuntar
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8.2	Distance from unit	::	10Km
8.3	Demand of the Product in Market		Patlikuhal ,Manali ,Kullu, Bhuntar
8.4	Process of Identification of Market	::	Group based on its own capacity and local demand <ul style="list-style-type: none"> <li>• Listing of sellers</li> <li>• Contact with sellers</li> </ul>
8.5	Impact of seasonality on Market.	::	Higher demands in festival season.
8.6	Potential buyers of the Product.	::	Local people, urban, and tourist.
8.7	Potential consumers in the area.	::	Tenants, Job seekers, outsiders.
8.8	Marketing mechanism of the Product.	::	<ul style="list-style-type: none"> <li>• Contact with shopkeepers</li> <li>• Stall/exhibition in fairs</li> <li>• Various offices</li> <li>• Religious places</li> </ul>
8.9	Marketing strategy of the Product.	::	<ul style="list-style-type: none"> <li>• Rental merchant</li> <li>• Agent 20-25 % subsidy</li> <li>• Local network promotion</li> <li>• Promotion in social media</li> </ul>
8.10	Product Branding.	::	Om Singhmal Kullvi Topi
8.11.	Product Slogan	::	-----

## 9.SWOT Analysis

Sr.no	Items	:	Description
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1.	Strength	::	<ul style="list-style-type: none"> <li>• Women have passion for work.</li> <li>• Already some members are engaged in weaving.</li> <li>• The group also have experienced members</li> </ul>
2.	Weakness	::	<ul style="list-style-type: none"> <li>• Women also do the work of agriculture and animal husbandry.</li> <li>• Finding only 2 to 3 hours time for work.</li> <li>• Working in group for the first time.</li> </ul>
3.	Opportunity	::	<ul style="list-style-type: none"> <li>• Initially support and funds will be available from the HP Forest Ecosystem Management and Livelihood Improvement Project.</li> <li>• Training will increase efficiency and capability.</li> <li>• There are only women in the group.</li> <li>• There is a demand for the producers locally and in the cities. Kullu and Manali are near by tourist places</li> </ul>
4.	Threats	::	<ul style="list-style-type: none"> <li>• Not producing good products.</li> <li>• Not understanding the demand of market.</li> <li>• Competition with other product centers &amp; SHGs.</li> <li>• Lack of coordination with consumers.</li> <li>• Engagement in other agriculture, horticulture and animal husbandry works</li> </ul>

## 10. Description of Potential risks and measures to mitigate them.

Sr.no	Potential risks	:	Measures to mitigate them.
1.	Not understanding the demand of market	:	Work as per the market demand.
2.	Not producing good products	:	Creating customized products for the consumers
3.	Competition from other product centers	:	To make better products than other product centers and earn less profit initially
4.	Lack of coordination with consumers	:	Always be in touch with the consumers
5.	More engagement in agriculture, horticulture and animal husbandry	:	To pay attention to agriculture, horticulture and animal husbandry and weaving along with other household works

## 11. Description of Economics of the Project.

## Cycle

Sr. No	PROJECT COST	Amount in Rs.			
<b>A</b>	<b>CAPTIAL COST</b>				
	7Khadi 15'' (Rs 6000 per machine)	42000			
	8 Ambrella sewing machine(11000)/each	77000			
	2 sewing Machine(5000 each)	10000			
	9Iron (2000 Iron )	18000			
	<b>Total</b>	<b>147000</b>			
<b>B.</b>					
<b>RECURRING COST of First Cycle</b>					
Sr.no	Description	Unit	Amount	Rates	Amount
<b>1</b>	<b>Kullvi Topi</b>				
<b>A</b>	<b>Raw material (warp and weft) for 390 kulvi topi boarder</b>	Kg	0.030	800	9360
<b>B</b>	<b>Raw material(Cashmere) 390 For Cap Border</b>	Kg	0.05	550	10725
<b>C</b>	<b>Bukram</b>	Mtr.	350	40	1400
<b>D</b>	<b>pasting</b>	Mtr.	72	90	6480
<b>E</b>	<b>linen cloth</b>	Mtr.	36	30	1080
<b>F</b>	<b>sewing thread</b>				16000
	<b>Total (a+b+c+d+e+f)</b>				45045
	<b>Wags 100x30x12</b>				36000

## 12. Cost Benefit Analysis First Cycle:-

Sr no	Particular	Unit	Quantity/no	Rate	Amount in (Rs)
A	Depreciation 10% on Capital Cost	Month	12	10%	<b>1270</b>
B	Recurring Cost				
1.	Kullvi Topi	Number	390		45045
<b>c.</b>	<b>Product sells revenue</b>				
1	Product sells revenue topi	Number	390	280	109200
	<b>Total</b>				<b>109200</b>
	<b>Total profit (c-a+b)(109200-45045+1270=62858)</b>				62858

## 13.1 Benefit Cost Analysis (Yearly)



Sr. No	Particulars	Amount (Rs)
1	10% depreciation on capital cost	1225
2	Recurring cost	45045
3	Total profit	62858

#### 14. Summary of Economics

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG Contribution (25%)
Total capital cost	147000	110250	36750
<b>Recurring cost</b>			
10% depreciation on capital cost	1225		1225
Other expenditure	45045	-nil-	45045
<b>Total</b>	<b>46270</b>		<b>46270</b>

**Note:** -This amount is excluding Labor wages and room rent.

#### 14. Resources of Funds and Fund Requirement

Sr no	Detail of Resources	Amount in Rs.
1	Project share on Capital cost of 147000 (75%)	110250
2.	Monthly contribution till date	24000
3.	Loan from bank	0
	<b>Total</b>	<b>134250</b>

- Rs 100000/- Shall be provided to self-help Group as a revolving fund to take the loan from bank.
- 75% of Capital cost will be borne by Project.

## **15. Computation of Break-even Point**

**Break-even Point =**

$$147000/280=525$$

After sales of 147000 breakeven point can be achieved after 525days circle.

## **16. Loan Repayment Schedule**

If the loan is availed from bank, it will be in the form of cash credit limit and for CCL there is no repayment 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 monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

**Group member photos:-**

 <p>Smt. Shakuntla Devi President</p>	 <p>Smt. Asha Devi-Secretary</p>	 <p>Smt. Sevti Devi-Cashier</p>	 <p>Smt. Kanta Devi</p>
 <p>Smt. Sushma Devi</p>	 <p>Smt. Losri Devi</p>	 <p>Smt. Indira Devi</p>	 <p>Smt. Nisha</p>
 <p>Smt. Pooja</p>	 <p>Smt. Indira</p>	<p>.....</p>	<p>.....</p>

**18. Remarks:**



**SHGs Members,Forest Field staff and Project staff having Discussion on business plan.**

**List of rules of SHG**

1. Group work: Kullvi topi
2. Group address: village – Ghot, P.O- Kais Teh. Kullu Distt. Kullu H.P.
3. Total members of the group: **10 Nos.**
4. Date of the first meeting of the group : **05/06/2021**
5. For every Rs. 100 in the group, there will be an interest of Rs. 2%.
6. The monthly meeting of group held at **5<sup>th</sup>** of every month
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self-Help Group as and where called.
9. Self Help Group Account number is 2430000100211846 at PNB Seobag.
11. The member who did not come to the meeting in three times they will be removed from the group.
12. The Pradhan and Secretary of the Self-Help Group shall be elected unanimously
13. Ensure that discussions within the self-help group remain confidential, fostering a safe and trusting environment for members to share their experiences
15. Encourage a culture of respect where all members are valued, and differing opinions are acknowledged without judgment.
16. Foster a supportive atmosphere by promoting active listening among members, allowing everyone to feel heard and understood.
17. Encourage active participation from all members, creating an inclusive environment where everyone feels comfortable sharing their thoughts and feelings.
18. Focus on empowering members to take control of their own well-being by sharing coping strategies, resources, and positive experiences.
19. The register of self-help groups shall be read and written in front of all members
20. Maintain a record of basic member information, including contact details, background, and reasons for joining the self-help group
21. Keep a record of member attendance at each meeting to monitor participation and identify any trends or patterns.
22. Maintain transparent financial records for any group-related expenses, ensuring accountability and responsible resource management.
23. Maintain clear and accurate documentation for all inter loans, including written agreements, repayment plans, and any relevant terms, to avoid misunderstandings and disputes
21. Loans should be given to all members in times of need.
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. Group has to submit their monthly report to the FTU Manali.

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Om Singhmal  
held on 5/07/2021 at Ghot that our group will undertake the  
Topi making as Livelihood Income Generation Activity under the Project for  
Implementation of Himachal

Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

Shakti Thakur  
प्रधान सचिव क्षेत्राध्यक्ष  
Signature of Group President  
के सिंहमल स्वयं सहायता समूह  
घोट डाक० काईस-175107

Ashay Devi  
Signature of Group Secretary  
के सिंहमल स्वयं सहायता समूह  
घोट डाक० काईस-175107

केशव राम  
प्रधान सचिव  
Signature of President BMC  
धारा घोट जैव विविधता उप समिति  
तहसील व जिला कुल्लु (हि०प्र०)

[Signature]  
Signature of RFO-Cum-RFO  
Wild Life Range Manali

[Signature]  
Assistant Conservator of Forest  
Wild Life Division KULLU

Approved

[Signature]  
Divisional Management Unit Officer-Cum-  
Divisional Forest Officer, Wild Life Division,  
Kullu, District Kullu.