



Income Generation Activity

Boarder & Topi making

(Kullvi Topi)



Shiv – Shakti SHG (Majhdhari)

BMC	Raugi
BMC Sub-committee	Majhdhari
Range	WL Range Manali
Division	WL Division Kullu

Sponsored by PIHPFEM&L	Prepared by FTU Coordinator Shubham SHG PRADHAN Smt. Omi Devi SHG SECRETARY Smt. Prem Lata
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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 8 female members of the SHG are deeply rooted in the traditional craft of topi-making, passed down through generations. Now, they come together to transform their passion into an income-generating activity, contributing to their families' financial well-being

2. Executive summary

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

3. Description of SHG

- Shiv- sakti SHG group was formed in 05 January 2020 under bmc sub committee Majhdhari to provide Livelihoods Improvement support by up-grading skill and capacities of group members. 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 8 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. Omi Devi (President)	Revat Ram	S.c.	Agriculture	98054 71703
2.	Smt. Prem Lata (Secretary)	Yudhveer	S.c.	Agriculture	8219093110
3.	Smt. Bhagi devi (Cashier)	Tirth Chand	S.c.	Agriculture	9882164008
4.	Smt. Pushpa Devi	Ram Chand	S.c.	Agriculture	9805460722
5.	Smt. Heera Mani	Ram Lal	S.c.	Agriculture	8894575351
6	Smt. Savitra Devi	Hoat Ram	S.c.	Agriculture	7590949645
7	Smt. Chandra	Prem Chand	S.c.	agriculture	9015080645
8	Smt. Roshani	Raju	S.C.	Agriculture	8219093412

2.1	SHG Name	::	Shiv Shakti
2.2	BMC	::	Majhdhari
2.3	Range	::	Manali (WL)
2.4	Division	::	Kullu (WL)
2.5	Village	::	Majhdhari
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	8– Females
2.9	Date of formation	::	05/01/2020
2.10	Bank a/c No.	::	2430000100209577
2.11	Bank Details	::	PNB,Seobag
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving		50000
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

4. Geographical detail of the Villag

4.1	Distance from District HQ	:	20 Km
4.2	Distance from Main Road Kais to Majhdhari	:	5 Km
4.3	Name of Local Market and Distance	:	30Km Patlikuhal , 47Km 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 47 Km, Kullu 20 Km Bhuntar 48km approx.
4.6	Status of backward and forward link ages	:	Kullu, Manali, Bhuntar ,Patlikuhal

5. Description of product related to Income Generating Activity.

5.1	Name of the Product	::	Kulvi topi & Boarder making
5.2	Consent of SHG	::	Yes at (Page no14)

6. Production Processes.

SHG/CIG shall be given training in making of Topi and Boarder after training 4 members will do the work of making a Boarder.04members 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 8 members. on working 4 to 5 hours .240 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)	::	240 Topi will be prepared
7.2	Manpower required	::	4 for Border 4 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
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"> • Listing of sellers • Contact with sellers
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"> • Contact with shopkeepers • Stall/exhibition in fairs • Various offices • Religious places
8.9	Marketing strategy of the Product.	::	<ul style="list-style-type: none"> • Rental merchant • Agent 20-25 % subsidy • Local network promotion • Promotion in social media
8.10	Product Branding.	::	Him Tradition (Shiv Shakti SHG)Kullvi Topi
8.11.	Product Slogan	::	-----

9.SWOT Analysis

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

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.			
A	CAPTIAL COST				
	1 Khadi 15'' (Rs 7000 per machine)	7000			
	7 Ambrella sewing machine(11500)/each	80500			
	7 Iron (2000 Iron)	14000			
	Total	101500			
B.					
RECURRING COST of First Cycle					
Sr.no	Description	Unit	Amount	Rates	Amount
1	Kullvi Topi				
A	Raw material (warp and weft) for 390 kulvi topi boarder	Kg	0.030	800	9360
B	Raw material(Cashmere) 390 For Cap Border	Kg	0.05	550	10725
C	Bukram	Mtr.	350	40	1400
D	Pasting	Mtr.	72	90	6480
E	linen cloth	Mtr.	36	30	1080
F	sewing thread				16000
	Total (a+b+c+d+e+f)				146545
	Wags 100x30x12				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%	10152
B	Recurring Cost				
1.	Kullvi Topi	Number	240	120	28800
c.	Product sells revenue				
1	Product sells revenue topi	Number	240	280	67200
	Total				67200
	Total profit (c-a+b)(67200-10152+28800=85848)				28248

13.1 Benefit Cost Analysis (Yearly)

Sr. No	Particulars	Amount (Rs)
1	10% depreciation on capital cost	10152
2	Recurring cost	28800
3	Total profit	28248

14. Summary of Economics

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG Contribution (25%)
Total capital cost	101500	76125	25375
Recurring cost			
10% depreciation on capital cost	10152		10152
Other expenditure	45045	-nil-	45045
Total			55197

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 101500 (75%)	76125
2.	Monthly contribution till date	50000
3.	Loan from bank	0
	Total	134250

- 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 =

$$101500/280=362.5$$

After sales of 101500 breakeven point can be achieved after 800 days 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:-



Roshni Devi



Pushpa Devi



Chandra



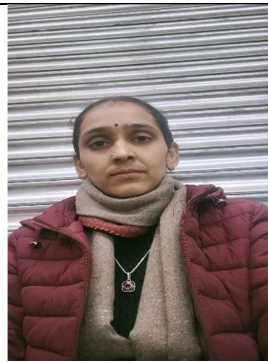
Hiramani



Bhagi Devi



Savitra Devi



Premlata



Omi Devi

List of rules of SHG

1. Group work: Kullvi topi
2. Group address: village – Majhdhari, P.O- Kais Teh. Kullu Distt. Kullu H.P.
3. Total members of the group: **8 Nos.**
4. Date of the first meeting of the group : **05/01/2020**
5. For every Rs. 100 in the group, there will be an interest of Rs. 2%.
6. The monthly meeting of group held at **5th** 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 2430000100209577 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 Shiv - Shakti held on 5/01/2020 at Majdharhi 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)

श्रीमती
Signature of Group President
Secretary
स्वयं सहायता समूह मजधारी
डा० कराड़सू जिला कुल्लू (हि०प्र०)

Signature of BMC President
Gudi Sec. / Treas
BMC Sub-Committee Majdharhi
Teh. & Distt. Kullu (H.P.)

Rho
Assistant Conservator of Forest
Wild Life Division KULLU

Prem Joti
प्रधान सचिव
शिव शक्ति समूह मजधारी
Signature of Group
डा० कराड़सू जिला कुल्लू (हि०प्र०)

[Signature]
Signature of FTU-Cum-RFO
FTU-Cum RFO
Wild Life Range Manar

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