



## BUSINESS PLAN

### INCOME GENERATING ACTIVITY–Broom Making By Brijeshwari Mata-Self Help Group



SHG/CIG Name	::	Brijeshwari
VFDS Name	::	Manoh
Range	::	Shahpur
Division	::	Dharamshala

#### Prepared under:

Project for Improvement of Himachal Pradesh Forest Ecosystems  
Management & Livelihoods (JICA Assisted)

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## 1. Introduction

Himachal Pradesh is a State in the Northern part of the India and is situated in the western Himalayas. It is characterized by an extreme landscape featuring several peaks and extensive river system. Himachal Pradesh is known as “Land of God “and is also known for its scenic beauty. Himachal Pradesh is rich in flora and fauna. Himachal Pradesh has 12 districts and Kangra is one of the 12 administrative districts of the State. The Kangra district is divided into Thirty-Five administrative sub division. The total geographical area of the district Kangra is 5,739 Sqr.KM and the population is 1423794 as per 2011 census.

The district has number of valleys varying from an altitude of 733 mt to. The District of Kangra Extends from Jalandhar Doab far into the southern ranges of Himalaya it is a town at the confluence of Baner River and Majhi River and Beas is an important river here.

The broom production technical process is simple and the manufacturing project can be initiated with proper planning and moderate capital investment. Broom has been used for centuries to sweep up dirt and dust, in and around homes and workplaces. Brooms are a common household item. initiating a broom production business with semi-automatic or fully automatic machines is more profitable and cost-effective than manual production. With these machines apart from generating high-volume products you will be producing different types of brooms that have different filling angles, by changing specific platforms. Brooms are used for floor cleaning, dust removing etc. Brooms are generally grown in forest areas. On harvesting, they are cut into required size on a cutter and made them a suitable bundle using plastic packing machine. Hill broom making is a livelihood for large number of tribals.

## 1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Brijeshwari
2.2	VFDS Name	::	MANOH
3	Range	::	SHAHPUR
3.4	Division	::	DHARMASHALA
3.5	Village	::	MANOH
3.6	Block	::	REHLU
3.7	District	::	KANGRA
3.8	Total No. of Members in SHG	::	18-FEMALE
3.9	Date of formation	::	13-12-2022
3.10	Bank a/c No.	::	Himachal Pradesh Gramin Bank
3.11	Bank Details	::	88171300000578
3.12	SHG/CIG Monthly Saving	::	50-(meeting held to be every 9 <sup>th</sup> day of month)
3.13	Total saving	::	5000
3.14	Total inter-loaning	::	-
3.15	Cash Credit Limit	::	-
3.16	Repayment Status	::	-

## गणेश्वरी स्वयं सहायता समूह

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	विष्णु देवी पति श्री अविष्णु सिंह	पुधान	अनुसूचित जाति	25वर्ष	10th	9882391535
2.	उषा देवी पति श्री अजय कुमार	उपधान	अनुसूचित जाति	24वर्ष	+2	7807894083
3.	पूजा देवी पति श्री विजय कुमार	सचिव	अनुसूचित जाति	21वर्ष	+2	6230603994
4.	पिंकी देवी पति श्री महेश्वर सिंह	कोषा अध्यक्ष	अनुसूचित जाति	26वर्ष	5th	7876652074
5.	अंजली देवी पुत्री श्री प्रवीन सिंह	सदस्य	अनुसूचित जाति	18वर्ष	+2	9805292565
6.	भामलो देवी पति श्री राजेश कुमार	सदस्य	अनुसूचित जाति	25वर्ष	5th	8218874357
7.	पूजा देवी पति श्री रवि कुमार	सदस्य	Do	27वर्ष	10th	7591026836
8.	रेखा देवी पुत्री श्री विजोरी लाल	सदस्य	Do	25वर्ष	+2	7876306842
9.	अनन्ता देवी पुत्री श्री अजय सिंह	सदस्य	Do	22वर्ष	छात्र	7876830098
10.	पूजा कुमारी पति श्री विनोद कुमार	सदस्य	Do	26वर्ष	12th	8580671940
11.	उषा देवी पति श्री अनाथ चंद	सदस्य	Do	35वर्ष	5th	9736202952
12.	शिवानी पति श्री अनी कुमार	सदस्य	Do	22वर्ष	10th	9805469676
13.	सपना देवी पुत्री श्री चरवती सिंह	सदस्य	Do	26वर्ष	छात्र	9805718952
14.	व्याता देवी पति श्री सुखवीर सिंह	सदस्य	Do	53वर्ष	5th	9459715223
15.	पिंटा देवी	सदस्य	Do	35वर्ष	--	7807250093
16.	सुनीता देवी पति श्री सुरिचंद कुमार	सदस्य	Do	.	12th	9882066586
17.	रेखा देवी पति श्री विजय कुमार	सदस्य	Gen	42	5th	8894156521
18.	सरोज कुमारी पति कन्हैया लाल	सदस्य	अनुसूचित जाति	38	10th	7876852819

## Geographically Details of the Village Manoh

4.1	Distance from the District HQ	::	32 Km
4.2	Distance from the Range Office	::	8 Km
4.3	Distance from Main Road	::	8 km
4.4	Name of local market & distance	::	Shahpur – 8km
4.5	Name of main market & distance	::	Shahpur -8 km, Kangra -30, Dharamshala -32km
4.6	Name of main cities & distance	::	Shahpur -8 km, Kangra -30, Dharamshala -32km

4.7	Name of places/locations where product will be sold/marketed		Shahpur -8 km, Kangra -30, Dharamshala -32km
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#### 4. Description of product related to income generating activity

1	Name of the Product	Brijeshwari Broome Making
2	Method of product identification	This activity has been decided by SHG members. Further, one of the members of the SHG is already is doing this activity. There is heavy demand in the local market which will enhance the additional income.
3	Consent of SHG/ CIG / cluster members	Yes

#### 4. Description of Production Planning:

Initially, through the project of Broom Making, the guidance from Forest area located at Kangra will be sought and also from the private hatcheries located at Shahpur & Manoh. 75% subsidy will be given by capital expenditure of the project as per guideline of the Project. There is a huge demand for Brrom in the local market. Marketing them will be no problem for all the members of group. Brooms is a common household item. It is transported to various districts for marketing. It has good demand and marketed through Shahpur,Dharamshala Shops and other outlets. Economics are worked out based on average costs and these may vary moderately from location to location and required to be modified.

#### Planning of Production

Working Days- 25 Days per month

300 Days per Anum

**Persons working:** 18 persons (6 Hours per Day)

**Source of material:** Local Forest Area

### Estimated production:

**Average Production Per Day** :  $15 \times 40 = 600$

**Per Month** :  $375 \times 40 = 15000$

**Per Annum** :  $4500 \times 40 = 180000$

6.1	Time taken	::	As above
6.2	Number of members involved	::	18 Female
6.3	Source of raw materials	::	Local Forest Area
6.4	Source of other resources	::	Local Market Shahpur, Dharamshala
6.5	Production cycle (in days) 30 days per day after 5-6 hour/day work.	::	$15 \times 40 = 600$ Per Day $375 \times 40 = 15000$ eggs per month
6.6	Workers Required Per Cycle (Nos.)	::	<b>Total- 18member</b>

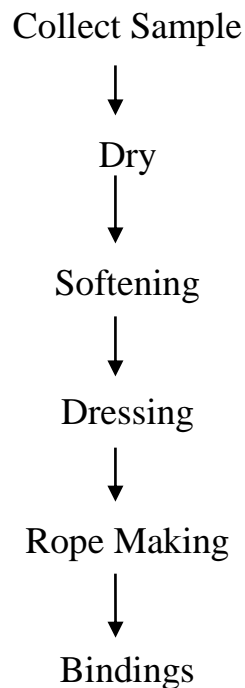


## 5. Raw Material Requirement and Estimated Production

### 1. Description of Marketing/Sale:

7.1	Potential places/locations	market	::	Villages & Market- Rehlu, Shahpur &, Rait, Kangra, Dharamshala
7.2	Demand		::	Throughout year
7.3	Process of identification of market		::	Group members will contact Nearby villagers/households/Restaurants & Hotels.
7.4	Marketing Strategy		::	Villages covered - Manoh, Rehlu &, Shahpur and Boru sarna
7.5	Brand of the Product		::	ManohBroom Making

### Broom Making Process:-



### Details of management among group members:

- Rules will be made for management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skill and hard work.
- All members having experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time.

## 2. Customers

The primary customers of our center will mostly be, Contractor Local people of Manoh and Shahpur.

### 10. There as on to start this business

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

### 11. SWOT Analysis

#### ❖ Strength

- ➔ Activity is being already done by some SHG members
- ➔ Raw material easily available from Local Forest
- ➔ Manufacturing process is simple
- ➔ Proper packing and easy to transport
- ➔ Other family members will also cooperate with beneficiaries
- ➔ Product self-life is long

#### ❖ Weakness


- ➔ Lack of technical know-how

#### ❖ Opportunity

- ➔ Increasing demand for good products

#### ❖ Threats/Risks

- ➔ Competitive market

 Level of commitment among beneficiaries towards participation  
in training /capacity building &skill up-gradation

## 12. Machinery,tools and other equipments

The traditional Broom along with the mechanical Machine will go hand in hand so that a value product is made available for marketing and making it competitive both in quality and price tag. Some of the items will be produced in traditional manner and others in mechanical manner depending upon the demand in the targeted area. The following machinery and tools need to be procured.

<b>A. CAPITALCOST</b>				
<b>Sr. No.</b>	<b>Particulars of Machinery.</b>	<b>Quantity</b>	<b>Rate per unit</b>	<b>Total Amount</b>
1	Broom Making Brush	12	200	2400
2	Plastic Rope	12	500	6000
2	Scissor	12	200	2400
3	Water Proof Sheet (Tarpal)	12	2500	30000
4	Kainci	12	100	1200
5.	Sickle	12	500	6000
	Total capital cost=			48000

<b>B. Recurring cost</b>				
<b>Sr. No.</b>	<b>Particulars</b>	<b>Unit</b>	<b>Rate</b>	<b>Amount</b>
1.	Room rent	Per month	1500	1500
2.	Water & electricity	Per month	1000	1000
<b>Total Recurring cost</b>				<b>2500</b>

### 13. Fund flow in the group:

<b>Sr.No.</b>	<b>Particulars</b>	<b>Total Amount (Rs)</b>	<b>Project contribution</b>	<b>SHG contribution</b>
1	Total capital cost	48000	36000	12000
2	Total Recurring Cost	2500	0	2500
3	Trainings	15000	15000	0
	<b>Total</b>	<b>65500</b>	<b>51000</b>	<b>14500</b>

#### Note-

- **Capital Cost**-75% of the total capital cost will be borne by the Project
- **Recurring Cost**–The entire cost will be borne by the SHG/CIG.
- **Trainings /capacity building/ skill up-gradation**–Total cost to be borne by the Project

#### 14. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"><li>• 75% of capital cost will be utilized for purchase of machines.</li><li>• Up to Rs.1 lakh will be parked in the SHG bank account as a revolving fund.</li><li>• Trainings/ capacity building/ skill up-gradation cost.</li></ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"><li>• 25% of capital cost to be borne by SHG.</li><li>• Recurring cost to be borne by SHG</li></ul>	

#### 15. Trainings/capacitybuilding/skillup-gradation

Trainings/ capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/ capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

**16. Loan Repayment Schedule-** If the loan is availed from bank it will be in the form of cash credit limit and for CCL the reinsurance payment 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 a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

## 17. Monitoring Method–

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection.

## Remarks

This group will make Broom depending upon the availability of raw material and response from the Local Forest.

## Group Photo



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 ( *Broom making* ) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	बिंदु देवी पति श्री उपेंद्र सिंह	प्रधान	अनुसूचित जाति	25 वर्ष	9882391535
2.	उषा देवी पति श्री अजय कुमार	उपप्रधान	Do	24 वर्ष	रश्मी देवी <i>BIINDU DEVI</i>
3.	पूजा देवी पति श्री विक्रम कुमार	सचिव	Do	21 वर्ष	Pooja
4.	पिंकी देवी पति श्री भद्रेश्वर सिंह	कोषाध्यक्ष	Do		पिंकी देवी
5.	अंजली देवी पुत्री श्री प्रवीण सिंह	Do	Do	18 वर्ष	Anjali
6.	भामलो देवी पति श्री राजेश कुमार	Do	Do	25 वर्ष	भामलो देवी
7.	पूजा देवी पति श्री अवि कुमार	Do	Do	21 वर्ष	Pooja Devi
8.	रेखा देवी पुत्री श्री विश्वेश्वर लाल	Do	Do	25 वर्ष	Rekha Devi
9.	अंजु देवी पुत्री श्री केवल सिंह	Do	Do	22 वर्ष	
10.	पूजा कुमार पति श्री धनोद कुमार	Do	Do	26 वर्ष	पूजा कुमारी
11.	उषा देवी पति श्री अनाम-चंद	Do	Do	35 वर्ष	उषा
12.	शिवानी पुत्री श्री संतोष कुमार	Do	Do	22 वर्ष	शिवानी
13.	काला देवी पुत्री श्री राजेश्वर सिंह	Do	Do	53 वर्ष	काला देवी
14.	रिचो देवी पुत्री श्री लखन कुमार	Do	Do	35 वर्ष	
15.	सपना देवी पुत्री श्री कपिलेश्वर सिंह	Do	Do	26 वर्ष	Sapna
16.	सुनीता देवी पुत्री श्री संतोष कुमार	Do	Do	30 वर्ष	SONITA DEVI
17.	रेखा देवी पति विक्रम कुमार	Do	Do	42	रेखा देवी
18.	सरोज कुमारी पुत्री कल्याण लाल	-Do-	अनुसूचित जाति	38	सरोज कुमारी



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समिति

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समिति

*Sampat*  
हस्ताक्षर  
वन रक्षक *Beet*

*Boo. Rewt*  
हस्ताक्षर  
वन खण्ड अधिकारी

हस्ताक्षर *Sharma*  
वन परिक्षेत्र अधिकारी  
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