

BUSINESS - PLAN

INCOME GENERATING ACTIVITY-Cutting and Tailoring

By

Ugta-Suraj- Self Help Group



SHG/CIG Name	::	Ugta Suraj
VFDS Name	::	Shantla
Range	::	Dehra
Division	::	Dehra Divison

Prepared under:



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

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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Ugta Suraj
2.2	VFDS	::	Shantla
2.3	Range	::	Dehra
2.4	Division	::	Dehra
2.5	Village	::	Shantla
2.6	Block	::	Pirsaluhi
2.7	District	::	Kangra
2.8	Total No. of Members in SHG	::	09
2.9	Date of formation	::	16/09/22
2.10	Bank ac No.	::	50100604054991
2.11	Bank Details	::	HDFC Dehra
2.12	SHG/CIG Monthly Saving	::	50rs
2.13	Total saving		550rs
2.14	Total inter-loaning		1000rs
2.15	Cash Credit Limit		-
2.16	Repayment Status		1%

2. Beneficiaries Detail:

Sr. No	Name	Father/Husb And Name	Age	Category	Income Source	Address
1	Mrs. Suman Lata	W/O Daljeet Singh	52	Gen	Agriculture	Village-Shantla
2	Mrs. Suman Lata	W/O Raj Kumar	49	Gen	Agriculture	Village-Shantla
3	Mrs. Sudershna Devi	W/O Kewal Singh	54	Gen	Agriculture	Village-Shantla

4	Mrs. Kiran Devi	W/O Joginder Singh	49	Gen	Agriculture	Village-Shantla
5	Mrs. Ranjna Kumari	W/O Sanjeev Kumar	38	Gen	Agriculture	Village-Shantla
6	Mrs. Asha Yadav	W/O Sandeep Guretia	49	Gen	Agriculture	Village-Shantla
7	Mrs. Shaweta Kumari	W/O Akash Deep	28	Gen	Agriculture	Village-Shantla
8	Mrs. Ishania Pathania	W/O Naveen Guretia	26	Gen	Agriculture	Village-Shantla
9	Mrs. Sushma Devi	W/O Anil Kumar	37	Gen	Agriculture	Village-Shantla

3. Geographical details of the Village

3.1	Distance from the District HQ	::	80km
3.2	Distance from Main Road	::	5km
3.3	Name of local market & distance	::	Rakkar & 1 km
3.4	Name of main market & distance	::	Nadaun 15km & Rakkar13km
3.5	Name of main cities & distance	::	Dehra-25km & Nadaun-15km
3.6	Name of places/locations where product will be sold/marketed	::	Nadaun , Rakkar, Kangra

4. Executive Summary

Cutting and tailoring income generation activity has been selected by **(Ugta - Suraj)** Self Help Group. This IGA will be carried out by all 09 ladies of this SHG initially. Different types of suits will be stitched by this group initially. This activity is being already done by some ladies of this group. Group members will work with fewer machines initially and as group members' skill/ efficiency improve then group will purchase more machines. This business activity will be carried out whole year by group members. Suits will be stitched as per order by consumer and cloth will be provided by consumer or depends on order.

5. Description of Product related to Income Generating Activity

1	Name of the Product	::	Stitched Suit
2	Method of production identification	::	This activity is being already done by some SHG ladies and has been decided by group members
3	Consent of SHG/ CIG /cluster members	::	Yes

6. Description of Production Planning

6.1	Time taken	::	1 suit takes around 3-4 hours to complete
6.2	Number of ladies involved	::	All ladies.
6.3	Source of raw materials	::	Local market/Main market
6.4	Source of other resources	::	Local market/Main market
6.5	Expected stitched suits per day	::	4 suits initially

7. Description of Marketing/Sale

7.1	Potential market places/locations	::	Villages covered- Shantla
7.2	Stitching work demand	::	Throughout year and high demand at the time of festive and marriage occasions.
7.3	Process of identification of market	::	Group members will contact nearby villagers/households/institutions.
7.4	Marketing Strategy		SHG members will directly take orders (individual levels/group level) from near by Villagers /households/institutions.

8. Risk Analysis

- Skill based
- Demand driven
Highly competitive market

9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members willing involve in Pre-Production process(i.e- procuring of raw material etc)
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics:

A. CAPITAL COST				
Sr.no	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	Sewing Machine with Motor Stand	9	8500	76500/-
2	Tailor Scissor	9	250	2250
3	Tailor Rular Set	9	250	2250
4	Iron Press	1	700	700
5	Stools	9	800	7200
6	Transportation	LS	LS	2000
Total Capital Cost(A)				90900/-

B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/ Month	550	10	5500
2	Other finishing materials(book rum, neck etc)	Suits/month	LS	LS	6000
3	Rent	Month			3000
4	Other (stationary, electricity bill, transportation, machine repair)	Month			2000
Total Recurring Cost(B)					16500/-

C. Cost of Production(Monthly)		
Sr.No	Particulars	Amount(Rs)
1	Total Recurring Cost	16500
2	10% depreciation annually on capital cost	9090
Total		25590/-

D. Stitched Suit price(per suit)					
Sr.no	Particulars	Unit	Quantity	Amount(Rs)	Remarks
1	Simple suit	1	1	250-300	
2	Other(Plazzo,lining etc)	1	1	350-450	

Analysis of Income and Expenditure (Monthly):

Sr.no	Particulars	Amount(Rs)
1	10% depreciation annually on capital cost	9090/-
2	Total Recurring Cost	16500/-
3	Total Stitched Suit per month	50 (approx quantity)
4	Selling Price of Stitched Suit(per suit)	Rs. 450
5	Income generation(100*450)	45000/-
6	Net profit(45000-16500)	28500/-
7	Distribution of net profit	<ul style="list-style-type: none"> ● Profit will be distributed equally among members monthly/yearly basis. ● Profit will be used for Further investment in IGA

11. Fund requirement:

Sr.No	Particulars	Total Amount (Rs)	Project Contribution 75%	SHG Contribution 25%
1	Total capital cost	90900/-	68175/-	22725/-
2	Total Recurring Cost	16500/-	0	16500/-
3	Training	120000/-	120000/-	0
	Total	227400/-	188175/-	39225/-

Note-

- **Capital Cost-** 75% of capital cost to be covered under the Project
- **Recurring Cost-**To be borne by the SHG/CIG.
- **Trainings/capacity building/skill up-gradation-**To be borne by the Project

12. Sources of fund:

Project support;	<ul style="list-style-type: none">• 75% of capital cost will be utilized for purchase of machines.• Upto Rs1 lakh will be parked in the SHG bank account.• Trainings/capacity building/skill up-gradation cost.	Requirement of machines will be done by respective DMU/ FCCU after following all codal formalities.
contribution	<ul style="list-style-type: none">• 25% of capital cost to be borne by SHG.• Recurring cost to be borne by SHG	

13. Training's/capacity building/skill up-gradation

Training's/capacity building/ skill up-gradation cost will be borne by project .Following are some training's/capacity building/skill up-gradation proposed/needed:

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

14. 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 not repayment schedule; however, the monthly saving and repayment receipt from member 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.

15. 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.

16. Remarks

Group Members



RESOLUTION-CUM-GROUP CONSENT

Resolution - cum - Group Consensus Form

It is decided in the General House meeting of the group Ugta Suraj held on 16-9-22 at Shantla that our group will undertake the Cutting & Tailoring as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).

Suman Lata
Signature of Group Pradhan
Forest Dev. Society
Shantla, S.H. 2, Ugta Suraj

सुषमा देवी
Signature of Group Secretary
Ugta Suraj

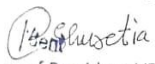
Business Plan Approval by VFDS & DMU

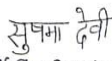
Ugta Suraj Group will undertake the ~~Calling & Training~~ Livelihood Income Generation Activity under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted). In this regard business plan of amount Rs. ~~217,100/-~~ 217,100/- has been submitted by group on ~~15-12-2022~~ 15-12-2022 and the business plan has been approved by the VFDS... Shantla.


Business plan is submitted through FTU for further action please.

Thank you

Suman Lata
Signature of Group Resident
S.H.7. Ugta Suraj


Signature of President VFDS
Forest Dev. Society
Shantla S.H.7.


Signature of Group Secretary
S.H.7. Ugta Suraj


Approved
DFO
DMU - CUM-Dehra

Submitted to DMU through FTU


Name & Signature of FTU Officer
Range Forest Office
DEHRA, Kangra (H.P.)


Name & Signature of FTU Coordinator

Approved


Name & Signature of DMU Officer