



Income Generation Activity

Boarder & Topi making

(Kullvi Topi)



Shiv – Shakti SHG (Majhdhari)

BMC	Karasu
BMC Sub-committee	Kararsu
Range	WL Range Manali
Division	WL Division Kullu

Sponsored by PIHPFEM&L	Prepared by FTU Coordinator Shubham SHG PRADHAN Smt. Pooja Devi SHG SECRETARY Smt. Getta
---	---

***Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods***

Table of Content

Sr.No	Particulars	Page
1	Introduction	3
2	Executive summary	3
3	Description of SHG	3-4
4	Geographical detail of the Village	4
5	Description of product related to Income Generating Activity.	5
6	Production Processes.	5
7	Production Planning	5
8	Sale and marketing	6
9	SWOT Analysis	7
10	Description of Potential risks and measures to mitigate them.	7
11	Description of Economics of the Project	8
12	Cost Benefit Analysis	8
13	Summary of Economics	9
14	Fund Requirement	9
15	Computation of break –even Point	10
16	Planning for loan repayment	10
17	Group member Photos	11
18	Glimpse of Photos during Interaction with SHG	11
19	List of rules of SHG	12
20	Agreement	13

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

2.1	SHG Name	::	Atal SHG
2.2	BMC	::	Karadsu
2.3	Range	::	Manali (WL)
2.4	Division	::	Kullu (WL)
2.5	Village	::	Karadsu
2.6	Block	::	Naggar
2.7	District	::	Kullu
2.8	Total No. of Members in SHG	::	7– Females
2.9	Date of formation	::	28/09/2024
2.10	Bank a/c No.	::	2430000100217974
2.11	Bank Details	::	PNB,Seobag
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving		2100
2.14	Total inter-loaning		--
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

BMC sub Committe: - Karadsu Bmc subcommittee falls under development block Naggar, Tandla beat of Manali WL range in Kullu WL Division.

3. Description of SHG

- Shiv- Atal SHG group was formed in 28/9/ 2024 under bmc subcommittee Karadsu 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 7 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. Pooja Devi (Pradhan)	Mukesh kumar	S.c.	Agriculture	8894843907
2.	Smt. Geeta (Secretary)	Rakesh kumar	S.c.	Agriculture	8091702143
3.	Smt. Nilma	Rajesh Kumar	S.c.	Agriculture	
4.	Smt. Mamta (Cashier)	Ramesh Kumar	S.c.	Agriculture	9015134892
5.	Smt. Geeta	Pune ram	S.c.	Agriculture	7876805150
6.	Smt. Aleena	Sunil Kumar	S.c.	Agriculture	8580873447
7.	Smt. Raksha	Chander kant	S.c.	agriculture	9736899201

4. Geographical detail of the Villag

4.1	Distance from District HQ	:	13 Km
		:	
4.2	Distance from Main Road Kais to Majhdhari	:	0 km
		:	
4.3	Name of Local Market and Distance	:	20Km Patlikuhal , 13 km Kullu
		:	
4.4	Name of main Cities and Distance	:	Kullu 13Km
		:	
4.5	Name of the main cities where products will be sold/ marketed	:	Manali 28 Km, Kullu 13 Km Bhuntar 22km 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 3 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	::	3 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 (Atal 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				
	6 Khadi 15'' (Rs 7000 per machine)				42000
	6 Ambrella sewing machine(12000)/each				72000
	7Iron (2000 Iron)				14000
	Total				128000
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%	12800
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)(67200-12800+28800=83200)				83200

13.1 Benefit Cost Analysis (Yearly)

Sr. No	Particulars	Amount (Rs)
1	10% depreciation on capital cost	12800
2	Recurring cost	28800
3	Total profit	83200

14. Summary of Economics

Particulars	Total Amount (Rs.)	Project Contribution (75%)	SHG Contribution (25%)
Total capital cost	128000	96000	32000
Recurring cost			
10% depreciation on capital cost	12800		12800
Other expenditure	28800	-nil-	28800
Total			73600

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 128000 (75%)	96000
2.	Monthly contribution till date	2100
3.	Loan from bank	0
	Total	98100

- 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:-



List of rules of SHG

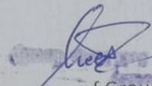
1. Group work: Kullvi topi
2. Group address: village – Village & P.O- Karadsu Teh. Kullu Distt. Kullu H.P.
3. Total members of the group: **7 Nos.**
4. Date of the first meeting of the group : **28/9/2024**
5. For every Rs. 100 in the group, there will be an interest of Rs. 2%.
6. The monthly meeting 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 2430000100217974 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

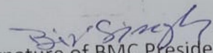
It is decided in the General house meeting of the group ATAL held on 28/09/2024 at Karcora that our group will undertake the Tapi making As Livelihood Income Generation Activity under the project for Implementation of Himachal Pradesh Forest Ecosystem management and Livelihood (JICA assisted)



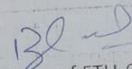
Signature of Group President



Signature of Group Secretary



Signature of BMC President



Signature of FTU-Cum-RFO

Approved



Divisional Management Unit Officer –Cum-
Divisional Forest Officer, Wild Life Division,
Kullu, District Kullu.