



BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring

By

Shiva SHG Stitching - Self Help Group



SHG/CIG Name	::	Shiva SHG
VFDS Name	::	Bhol Khas
Range	::	Jawali
Division	::	Nurpur

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	::	Shiva SHG
2.2	VFDS	::	Bhol Khas
2.3	Range	::	Jawali
2.4	Division	::	Nurpur
2.5	Village	::	Bhol Khas
2.6	Block	::	Rehan
2.7	District	::	Kangra
2.8	Total No. of Members in SHG	::	19- females
2.9	Date of formation	::	09-03-2023
2.10	Bank a/c No.	::	50075710750
2.11	Bank Details	::	KCC Bharmar
2.12	SHG/CIG Monthly Saving	::	100rs
2.13	Total saving		10000/-
2.14	Total inter-loaning		7000/-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr. No	Name (Smt.)	Father/Husband Name (Sh.)	Age	Category	Income Source	Address
1	Trimla Devi	Surinder Singh	32	Gen	Agriculture	Vill. Bhol Khas
2	Darshana Devi	Pawan Kumar	41	ST	Agriculture	Vill. Bhol Khas
3	Pooja Devi	Balwan Singh	40	Gen	Agriculture	Vill. Bhol Khas
4	Saroj Kumari	Sampuran Singh	55	Gen	Agriculture	Vill. Bhol Khas
5	Indu Bala	Ravinder Singh	38	Gen	Agriculture	Vill. Bhol Khas
6	Meenakshi	Sher Singh	42	Gen	Agriculture	Vill. Bhol Khas
7	Rekha devi	Ramesh singh	39	Gen	Agriculture	Vill. Bhol Khas
8	Suniti Devi	Puran Chand	36	ST	Agriculture	Vill. Bhol Khas
9	Ranjana devi	Milap Singh	49	Gen	Agriculture	Vill. Bhol Khas
10	Rani devi	Parveen Kumar	55	Gen	Agriculture	Vill. Bhol Khas
11	Raadha Devi	Naresh Kumar	43	Gen	Agriculture	Vill. Bhol Khas
12	Sharmila devi	Kulbir Singh	38	Gen	Agriculture	Vill. Bhol Khas
13	Kamlesh Kumari	Mahinder singh	46	Gen	Agriculture	Vill. Bhol Khas
14	Meenu Devi	Mahinder Singh	47	ST	Agriculture	Vill. Bhol Khas
15	Rekha Devi	Shyam Singh	48	Gen	Agriculture	Vill. Bhol Khas
16	Reena Devi	Madan lal	39	Gen	Agriculture	Vill. Bhol Khas
17	Neemo Devi	Roshan Lal	51	ST	Agriculture	Vill. Bhol Khas
18	Samsya devi	Swaran das	48	ST	Agriculture	Vill. Bhol Khas
19	Rakhi Devi	Rajinder Rana	28	Gen	Agriculture	Vill. Bhol Khas
20	Varsha Devi	Jarnail singh	30	Gen	Agriculture	Vill. Bhol Khas
21	Pooja Devi	Naveen singh	28	Gen	Agriculture	Vill. Bhol Khas
22	Sakshi Devi	Jagdish	21	OBC	Agriculture	Vill. Bhol Khas
23	Nishu Devi	Bali Ram	28	ST	Agriculture	Vill. Bhol Khas

Beneficiaries Details (Revised)

Sr. No	Name (Smt.)	Father/Husband Name (Sh.)	Age	Category	Income Source	Address
1	Trimla Devi	Surinder Singh	32	Gen	Agriculture	Vill. Bhol Khas
2	Darshana Devi	Pawan Kumar	41	ST	Agriculture	Vill. Bhol Khas
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9	Ranjana devi	Milap Singh	49	Gen	Agriculture	Vill. Bhol Khas
10	Rani devi	Parveen Kumar	55	Gen	Agriculture	Vill. Bhol Khas
11	Radha Devi	Naresh Kumar	43	Gen	Agriculture	Vill. Bhol Khas
12	Reeta Devi	Shamsher Singh	39	Gen.	Agriculture	Vill. Bhol Khas
13	Meenu Devi	Mahinder Singh	47	ST	Agriculture	Vill. Bhol Khas
14	Rekha Devi	Shyam Singh	48	Gen	Agriculture	Vill. Bhol Khas

15	Reena Devi	Madan lal	39	Gen	Agriculture	Vill. Bhol Khas
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3. Geographical details of the Village

3.1	Distance from the District HQ	::	85 Km
3.2	Distance from Main Road	::	5Km
3.3	Name of local market & distance	::	Raja Ka Talab 6 Km
3.4	Name of main market & distance	::	Rehan 9 Km, Pathankot 30Km
3.5	Name of main cities & distance	::	Rehan 9Km
3.6	Name of places/locations where product will be sold/ marketed	::	Nurpur 15Km

4. Executive Summary

Cutting and tailoring income generation activity has been selected by Shiva SHG Self Help Group. This IGA will be carried out by all 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
2	Method of product 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	::	5 suits initially
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7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered –Bhol Khas
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 nearby 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 will 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	19	10000	190000
2	Interlock Machine	1	10000	10000
3	Tailor Scissor	19	500	9500
6	Iron Press	1	1000	1000
8	Hanger	2 Sets	100	200
9	Chairs, Table etc	Approx	LS	7000

	Total Capital Cost (A) =			217700
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B. RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total Amount (Rs)
1	Sewing threads	Reels/Suits/month	306	10	3060
2	Other finishing materials (book rum, neck etc)	Suits/month	LS	LS	4800
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair)	Month			1000
Total Recurring Cost (B)					10360

C. Cost of Production (Monthly)		
Sr. No	Particulars	Amount (Rs)
1	Total Recurring Cost	10360
2	10% depreciation annually on capital cost(217700)	1814
	Total	12174

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

Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation annually on capital cost	1814
2	Total Recurring Cost	10360
3	Total Stitched Suit per month	300 (approx. quantity)
4	Selling Price of Stitched Suit (per suit)	350
5	Income generation (300*350)	105000
6	Net profit 105000 - 10360)	94640

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
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11. Fund requirement:

Sr. No.	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	217700	163275	54425
2	Total Recurring Cost	10360	0	10360
3	Trainings	100000	100000	0
	Total	328060	263275	64785

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 Rs 1 lakh will be parked in the SHG bank account. • Trainings/capacity building/ skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SH G contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	

13. Trainings/capacity building/skill up-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

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 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.

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. Remark

17. Photos of SHG Members (old)





समस्या देवी



रानी देवी



शमिला देवी



जमलेडा कुमारी



शरणी



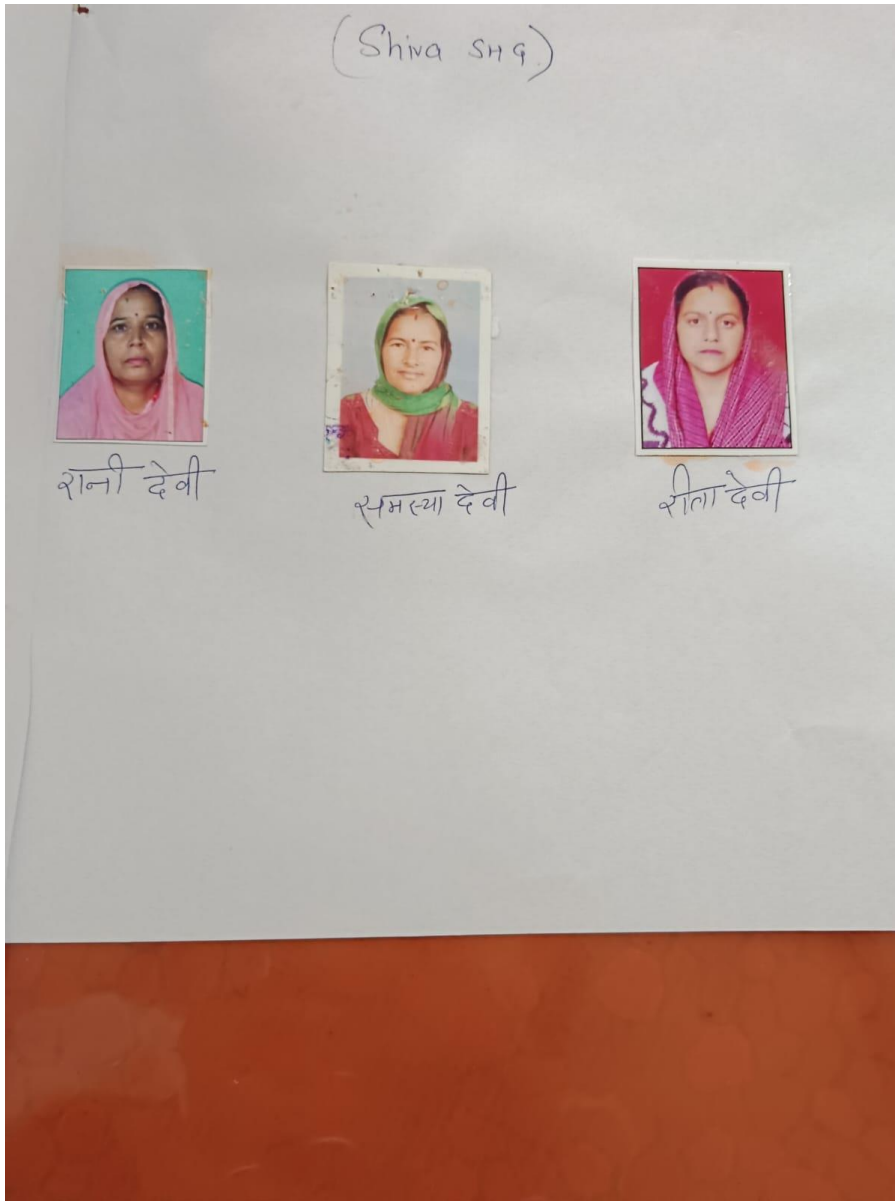
पुजा देवी



माझी वीमान

Revised Photos of SHG Members





Business Plan Approval By DMU

Business Plan Approval by VFDS & DMU

Shiva (SHG) Group will undertake the Cultivation of Bagmati as 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. 328060/- has been submitted by group on 14/6/2023 and the business plan has been approved by the VFDS Bhol Khas.
Business plan is submitted through ETU for further action please.

Thank you

Taimla Devi
Signature of Group President

Pooja Devi
Signature of Group Secretary

H. Singh
Signature of President VFDS

प्रधान सचिव कोषाध्यक्ष Sekoj Kumar
शिला स्वयं सहायता समूह
ग्राम पंचायत भोलखस फसल
तह. ज्वाली जि. कांगड़ा हि.प्र

Pradhan
Village Forest Development Society
Faral G.P Ehol Teh Jawali
Distt. Kangra (H.P.)

(Signature)
Approved
DMU cum Nurpur

Resolution cum Group Consensus Form

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Shiva held on 09/06/2023 at VFDS Bhol Khas that our group will undertake the Cutting and Bag Making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

नाम: सुचिद असाध्यक: Suroj Kumar
शिव शरी सदस्यक समूह
श.म. पंचायत, बसनासोई फसल
बड जवली जि. पुरांडा हि.म.

Trinda Devi
Signature of Group President

Pooja Devi
Signature of Group Secretary

