

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Cutting and Tailoring

By

Jai Lakshmi Stitching - Self Help Group



SHG/CIG Name	::	Jai Lakshmi
VFDS Name	::	Jacch
Range	::	Nurpur
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	::	Jai Lakshmi
2.2	VFDS	::	Jacch
2.3	Range	::	Nurpur
2.4	Division	::	Nurpur
2.5	Village	::	Jacch
2.6	Block	::	Nurpur
2.7	District	::	Kangra
2.8	Total No. of Members in SHG	::	10 females
2.9	Date of formation	::	21-9-2022
2.10	Bank a/c No.	::	50075044915
2.11	Bank Details	::	The Kangra Central Co-Op. Bank Ltd.
2.12	SHG/CIG Monthly Saving	::	50rs
2.13	Total saving		4550/-
2.14	Total inter-loaning		-
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	Raadha Devi	Heera singh	43	OBC	Agriculture	Vill. Jacch
2	Sudesh kumari	Rakesh Kumar	42	OBC	Agriculture	Vill. Jacch
3	Neelam devi	Anil kumar	36	OBC	Agriculture	Vill. Jacch
4	Sunita devi	Manoj Kumar	35	Gen	Agriculture	Vill. Jacch
5	Raani Devi	Virendar Kumar	36	OBC	Agriculture	Vill. Jacch
6	Rekha	Surinder Kumar	37	OBC	Agriculture	Vill. Jacch
7	Monika Devi	Parveen Kumar	42	OBC	Agriculture	Vill. Jacch
8	Priyanka Rani	Chain singh	37	SC	Agriculture	Vill. Jacch
9	Babit a Pathania	Sunil Rana	46	Gen	Agriculture	Vill. Jacch
10	Rajni Bala	Satish Kumar	36	OBC	Agriculture	Vill. Jacch
11	Shrishta	Pawan	42	SC	Agriculture	Vill. Jacch

		Kumar				
12	Sharda Devi	Joginder Singh	41	OBC	Agriculture	Vill. Jacch
13	Reshma Devi		50		Agriculture	Vill. Jacch

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	::	Nurpur 10 Km
3.4	Name of main market & distance	::	Nurpur 10 Km, Pathankot 15 Km
3.5	Name of main cities & distance	::	Nurpur 15 Km
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 Jai Lakshmi 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
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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

7. Description of Marketing/ Sale

7.1	Potential market places/locations	::	Villages covered –Jacch
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	5	8000	40000
2	Interlock Machine	1	10000	10000
3	Tailor Scissor	2	300	600
6	Iron Press	1	1000	1000

8	Hanger	1 Sets	100	100
9	Chairs, Table etc	Approx	LS	6000
Total Capital Cost (A) =				57700

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(57700)	481
	Total	10841

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)
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1	10% depreciation annually on capital cost	481
2	Total Recurring Cost	10360
3	Total Stitched Suit per month	255 (approx. quantity)
4	Selling Price of Stitched Suit (per suit)	350
5	Income generation (180*250)	89250
6	Net profit 89250 - 10360)	78890
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	SHG contribution
1	Total capital cost	57700	43275	14425
2	Total Recurring Cost	10360	0	10360
3	Trainings	120000	120000	0
	Total	188060	163275	24785

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.
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. Remarks

17. Photos of SHG Members



शरदा देवी
प्रधान



सुदंशु कुमारी
सचिव



चैलम देवी
बौद्धाउदयल



अनीता देवी



अदरुणा देवी



अरदा देवी



अष्टा देवी



अनुरुपा देवी



अरुणा



अनीता देवी



अरुणा देवी



अनुरुपा देवी



अमलता



अनुरुपा देवी

जय लक्ष्मी जायका स्वंप सहायता समूह जाचक. तह. नूरपुर, जिला कांगडा (हि.प्र.)

Resolution cum Group Consensus Form

It is decided in the general house meeting of the group Jai Lakshmi held on 7-10-2022 at Jacch that our group will undertake the Cutting and tailoring/Bag making as livelihood income generation activity Under the project for implementation of Himachal Pradesh forest ecosystem Management and livelihood (JICA assisted).

RadhaDevi
प्रधान सचिव कौषाध्यक्ष
जय लक्ष्मी जायका स्वयं सहायता समूह
जाचक तह नूरपुर, जिला कांगड़ा (हि.प्र.)
Signature of Group President

Sudesh Kumar
प्रधान सचिव कौषाध्यक्ष
जय लक्ष्मी जायका स्वयं सहायता समूह
जाचक तह. नूरपुर, जिला कांगड़ा (हि.प्र.)
Signature of Group Secretary

Business Plan Approval by VFDS & DMU

Kunjari Mahada Group will undertake the Pattal Making 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. 204920/- has been submitted by group on 25/01/2023 and the business plan has been approved by the VFDS Hathi Dhar

Business plan is submitted through FTU for further action please

Thank प्रफत १ ग्राम १ निपाध्यक्ष
Signature प्रफत १ ग्राम पंचायत हाथी धार
Ravi Singh
President
Gram Ban Sudhar Samiti
Hathi Dhar, Teh. Nurpur (H.P.)

Signature श्रीमती देवी -
ग्राम पंचायत हाथी धार
Secretary

Approved
DMU cum Nurpur

