



Himachal Pradesh
Forest Department

Income generating activity
Business plan
Cutting & Tailoring & Bag Making
2023



SHG/Name	,	sadhna self help group rohin
VFDS Name	,	Baba Siddha Godaria Rohin
FTU/Range	,	Ghumarwin
DMU/Division	,	Bilaspur
FCCU/Circle	,	Bilaspur

sponsored by PIHPFEm and L	prepared by:- DMU Bilaspur , FTU Ghumarwin and Sadhna SHG
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Introduction

Himachal Pradesh is a majestic , mythical land and is famous for its beauty and serenity , rich culture and religious heritage. The state has diverse ecosystems , rivers and valleys , and has a population of 7.5 million and covers an area of 55,673 sq km ranging from the foothills of the Shivalik mountains to the middle hills (300 - 6816 m above MSL) , high hills and the cool arid regions of the Upper Himalayas . It is spread over valleys in which several perennial rivers flow. About 90% of the state's population lives in rural areas. Agriculture , horticulture , hydropower and tourism are important components of the state's economy. There are 12 districts in the state and its population density is quite high .

The district is situated along the border of Punjab and is the gateway for its tourist destinations and Himalayan tours , the routes for Himalayan tours from Bilaspur district connects Mandi , Kullu, Shimla , Solan , Hamirpur and Kangra districts .

This district is famous for its ancient settlements and traditional agriculture , with the Sutlej river as its main lifeline. And after the construction of Bhakra Dam, most of the fertile land area of this district has become submerged .

Forests and forest ecosystems are repositories of rich biodiversity , and play a vital role in preserving fragile sloping lands and were the primary sources of livelihood for the rural population. Rural people are directly dependent on forest resources for their livelihood and socio-economic development. The harsh reality is that these resources are continuously depleting due to overexploitation such as for fodder , fuel , NTFP extraction, grazing , fire and drought etc.

self help groups have been formed to implement livelihood improvement activities under Baba Siddha Godaria Rohin Forest Rural Development Committee . One of these , Sadhana Self Help Group, is engaged in cutting , stitching and bag making . The group members belong to the weaker sections of the society and have small land holdings. To enhance his socio-economic status , he decided to take up cutting , tailoring and bag manufacturing.

executive Summary

Baba Siddh Godaria Rohin Forest Rural Development Committee:-

Baba Siddh Godriya Forest Rural Development Committee is located in **Rohin** Revenue Area . This Forest Rural Development Committee has been formed in Gram Panchayat Malangan . It is located in Ghumarwin block of Bilaspur district in Himachal Pradesh Baba Siddha Godaria Rohin Forest Rural Development Committee , Bilaspur Forest Division Management Unit (DMU) It falls under Takreda beat of Ghumarwin forest division under Ghumarwin forest range of ,

Number of families	171
BPL Families	31

Details of Self Help Group

Informal Sadhna Self Help Group was formed in January 2023 under **Baba Siddha Godaria** Forest Rural Development Committee to provide livelihood improvement support by upgrading skills and capacities. The group comprises of poor and marginal farmers. Sadhna Self Help Group is a women's group (8 women) consisting of marginal and financially weak sections of the society with less land resources. Though all the members of the group grow seasonal vegetables etc. but since the land holdings of these members are very small and irrigation facilities are less and the production level has reached near saturation , to meet their financial requirements they decided to move towards cutting , stitching and bag manufacturing which can increase their income. There are 8 members in this group and their monthly contribution is Rs 100 /- per month. The details of the group members are as follows:-

Self Help Group Members Details with Photo

Cross	Name	Post	Social class	Age	Educational qualification	Mobile Number
1.	Aarti wife of Manjeet	Prime	Sc	31	10th	8627087134
2.	Ritika wife of Satish Kumar	Secretary	Sc	28	10th	8628820711
3.	Usha Devi wife of Satish Kumar	treasurer	Sc	29	10th	8628939882
4.	Kanchan Devi wife of Sanjeev Kumar	Member	Sc	38	10th	8580681586
5.	Neelam wife of Pawan Kumar	Member	Sc	28	10th	7807544204
6.	Kiran wife of Sandeep Kumar	Member	Sc	31	10th	9805484657
7.	Kalpna wife of Manish Kumar	Member	Sc	32	10th	8626941913
8.	Sunita Kumari wife of Raju Ram	Member	Sc	41	10th	8219560263



Aarti Devi Pardhan



Ritika Secretary



Usha Kumari Treasurer



Kalpana Member



**Kiran Kumari Member
Member**



Sunita Kumari



Kanchan Devi Member



Neelam Member

Sadhna self help group Rohin

Name of the SHG	Sadhana
SHG/CIG MIS Code Number	,
VFDS	Baba Siddha Godaria Rohin
Enclave	Ghumarwin
Forest Division	Bilaspur
Village	Rohin
Section	Ghumarwin
District	Bilaspur
Total number of members in the SHG	8
Date of formation	7-01-2023
Name and details of the bank	HP COOPERATIVE BANK HARLOG
Bank account number	13310101946,Code HPSC0000133
SHG/Monthly Savings	Rs. 100 /- per month
Total savings	4800 /-
Date of opening the account	6-03-2023
cash credit limit	
Repayment Status	quarterly basis

Geographical description of the village

away from district headquarter	,	15 Km
away from the main road	, ,	1 km (but 100 to 200 meters from the main road) approx
Local market and distant name	,	Kandraur 5 Km , Bhager 7 Km Bilaspur 20 km Ghumarwin 15 km approx.
Names and distances of major cities	, ,	Jhanduta 20 Km , Barhi 7 Km Bilaspur 35 km approx.
Names of major cities where The products will be sold/marketed	, ,	Kandraur 5 Km , Bhager 7 Km Bilaspur 20 Km Ghumarwin 15 Km approx
Backward and Forward Linkage status	, ,	The back link lies in training (Agricultural Science Centres) and the front link lies in market suppliers etc.

Product Details Related to Income Generating Activity

Product Name	,	Stitched Suit
Method of product identification	,	However the entire group members grow seasonal vegetables and traditional crops. Since their land holding is small, saturation point of production has been reached, they are not able to meet their financial needs, hence it was decided by the group member that cutting, stitching and bag making will increase their income.
Consent of SHG/CIG/ Group	,	The consent is attached as annexure.

Description of the production plan

takes time	,	1 suit takes approximately 3-4 hours to complete
The number of women involved	,	all women.
Source of raw materials	,	Local Market / Main Market / Local People
Source of other resources	,	Local Market / Main Market
Required stitched suits per day	,	5 suits in the beginning

Marketing /Sales Details

Potential Market Place / Location	,	Embedded Village – Malangan
	,	Nearby Institutions - Schools, Colleges etc
demand for sewing work	,	High demand throughout the year and during festive and wedding occasions.
market identification process	,	Group members will contact nearby villagers/households/institutions.
marketing strategy		SHG members will take orders (individual level/group level) directly from nearby villagers/households/institutions.

Risk analysis

- skill based
- as per need
- Highly competitive market

Management details among members

By mutual consent the members of the SHG group will decide their roles and responsibilities for carrying out the work. Work will be divided among the members according to their mental and physical capabilities.

- Some group members will be involved in the pre-production process (i.e. procurement of raw materials, etc.)
- Some group members will be involved in the production process.
- Some members of the group will be involved in packaging and marketing.

Economics details of:

Capital Cost

Capital Cost				
Serial Number	Description	amount	Unit Price	Total Amount (Rs.)
1	Hood Machine	1	27000	27000
	Universal Machine (Umbrella Type)	1	14000	14000
	Umbrella Type(Bag Machine)Big Shuttle	1	22500	22500
	Interlock Machine	1	10000	10000
	Tailor scissors	4	400	1600
	Sewing Ruler (Lace) Set	4	600	24 00
	Iron Press	2	10 00	2 000
	wardrobe	1	About	5500
	chairs , tables etc	About About	50 0 0	5000
Total capital cost (A) =				90,000

B. Recurring costs

B. recurring cost					
Serial Number	Description	Unit	amount	price	Total Amount (Rs.)
1	sewing threads	Reels/Suits/Month	180	10	1800
2	Other finishing materials (bookram , collars , etc.)	Suit/Month	About	About	4000
3	Rent	month			1000
4	Others (stationary , electricity bill , transport , machine repair)	month			1000
Total Recurring Cost (B)					7800

Cost of Production (Monthly)	
Description	Amount (Rs.)
Total recurring cost	7800
Depreciation at 10% per annum on capital cost	600
Total	8400

Stitched Suit Cost (Per Suit)				
Description	Unit	amount	Amount (Rs.)	
Ordinary suit	1	1	250-300	
Others(Plazo , Lining etc)	1	1	300-350	

income and expenditure Of Analysis (Monthly):

Description	Amount (Rs.)
Depreciation at 10% per annum on capital cost	600
Total recurring cost	7800
Total suits stitched per month	150 (approx. qty)
tailored suits Selling Price (per suit)	250
Income Generation (150*250)	37,500
Net Profit (37,500 – 8700)	28,800
distribution of net profit	<ul style="list-style-type: none"> The profit will be distributed equally among the members on monthly/yearly basis. Profits will be used for further investments in IGA

Finance required:

discussion	Total Amount (Rs.)	Project Contributions	SHG contributions
Total Capital Cost (Capital Cost)	90000	67500	22500
Total recurring costs	7800	0	7800
training	50000	50000	0

Pay attention-

- **Capital Cost** - 50% of the capital cost to be covered under the project
- **recurring cost** - To be borne by SHG/CIG.
- **Training/Capacity Building/Skill Upgradation** - will be borne by the project

Finance Source:

Project Support :	<ul style="list-style-type: none"> • 50% of the capital cost will be used for purchasing machines. • 1 lakh will be deposited in the SHG bank account . • Training/Capacity Building/Skill Upgradation costs. 	The machines will be purchased by the respective DMU/FCCU after following all the codal formalities.
Self Help Group Contribution	<p>50% of the capital cost will be borne by the SHG.</p> <p>Recurring costs to be borne by the Self Help Group</p>	

Training/Capacity Building/Skill Upgradation

Training/capacity building/skill upgradation cost will be borne by the project.

Following are some of the training/capacity building/skill upgradation proposed/required:

- Teamwork
- Quality Control
- Packaging and marketing
- financial management

Loan Repayment Schedule- If loan is taken from bank then it will be in the form of cash credit limit and there is no repayment schedule for CCL ; however , monthly savings and repayment receipts from the members should be sent through CCL.

- In CCL , the outstanding principal of the SHGs should be paid in full to the banks once a year. The interest amount should be paid on a monthly basis.

- In term loans , the repayment should be done as per the repayment schedule in banks.

Monitoring method -

- The Social Audit Committee of VFDS will monitor the progress and performance of the IGA and suggest corrective actions, if necessary, to ensure the operation of the unit as per projections.
- The SHG should review the progress and performance of each member's IGA and suggest corrective actions, if necessary, to ensure the operation of the unit as per projections.

Comment:

Keeping in view the future income of the group the second proposed activity by the group is bag making . As it was decided in principle during the review mission that more than one activity should be included in a business plan, hence the second proposed activity is enclosed below.

Buisness plan

Bag Making

By

Sadhana self help group

Executive Summary

Bag production is a way through which people will get economics benefits. They can improve their livelihood by making bags .Through this,poor families can increase their income substantially .Training and advanced machines will be provided to the group on subsidy to produce good quality produce at low cost through this project.

Description of the product related to the income generating activity.

Product Name	,	Bag
product Identification of Method	,	Although the entire group members grow seasonal vegetables and traditional crops, since their land holding is small and the production has reached saturation point , they are not able to meet their financial needs , hence it was decided by the group members to start bag making with the help of JICA project , which will increase their income.
Consent of SHG / CIG / Group	,	The consent is attached as annexure.

Description of the production plan

Time took	,	1-2 hours to complete 1 bag depending on the type and size of the bag
Involved Women of Number	:: ::	All women.
Raw commodity of Source	:: ::	LocalMarket / MainMarket
Sources of other resources	::	LocalMarket / MainMarket
EverydayExpectedSewingBags	:: ::	Initially 4 bags

Marketing / Sales Details

Potential Market Location / Location	,	Achchaditgaon – Malangan Nearby Institutions - Schools , Colleges etc
demand for bags	,	Carry bags are in high demand throughout the year (bags for lunch boxes and water bottles and for travelling on festive , wedding occasions etc.)
Market Identification Process	,	Group members will contact nearby villagers / households / institutions.

marketing strategy	SHG members will take orders (individual level / group level) directly from nearby villagers / households / institutions .
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RiskAnalysis

- Skillbased
- as needed
- Highlycompetitive market

Details of management among members

By mutual consent the members of the SHG group will decide their roles and responsibilities for carrying out the work. The work will be divided among the members as per their mental and physical capabilities.

- Some members of the group will be involved in the pre - production process (i.e. procurement of raw materials etc.) .
- Some group members will be involved in the production process.
- Some group members will be involved in packaging and marketing.

Capital Cost

Serial Number	Description	amount	Unit Price	Total Amount (Rs.)
	-	-	-	-
Total capital cost (A) =	-	-	-	-

Description of Economics :

recurring cost					
Serial Number	Description	Unit	amount	price	Total Amount (Rs .)
1	fabric for making bags (jute and coarse cotton)		30mt	150/mt.	4500
2	Meti		30mt	120	3600
3	sewing threads	reels/bag/month	180	10	1800
4	Other finishing materials (zips,	Bags/Month	About	About	8000

	buttons, lace, tapes and chains and other items)				
5	Sponge		30mt	3600	3600
6	Rent	month			1000
7	Others (stationery , electricity bill, transportation, machine repair)	month			1000
Total recurring cost					23500

C. Cost of Production (Monthly)		
Serial Number	Description	Amount (Rs .)
1	Total recurring cost	23500
	Total	23500

Bag Price (per bag)					
Serial Number	Description	Unit	amount	Amount (Rs .)	
1	Travel Bag	1	1	300-400	
2	carry bag for lunch box	1	1	100-150	
3	carry bag for water bottle	1	1	100-150	
4	Mini Utility Kit	1	1	75	
5	Kiln Bag	1	1	250	
6	Mobile Cover	1	1	75	
7	hand band	1	1	250-300	

Analysis of income and expenses (Monthly):

Serial Number	Description	Amount (Rs .)
1.	Total recurring cost	23500
2.	Total bags stitched per month	120 (approx .)
3.	Selling price of the bag (per bag)	75-400
4.	Income Generation (120*240)	28800
5.	Net Profit (28800 - 23500)	5300
6.	distribution of net profit	<ul style="list-style-type: none"> The benefit will be distributed equally among the members on a monthly/yearly basis. This benefit is based on working one hour per day Profits will be used for further investments in IGA

Finance requirement:

Description	Total Amount (Rs.)	Project contributions	SHG Contribution
Total Capital Cost	0	0	0
Total recurring cost	23500	0	23500
Training	50000	50000	0

The total cost of the project is

Capital cost = **90000** /-

Recurring cost = **7800/-**

Making the bag is the project cost

Capital cost = **0** /-

Recurring cost = **23500** /-

Sr. No.	Business planning	Capital costs	Recurring costs	part of the project	Beneficiary Contributions
1.	Cutting , sewing	90000	7800/-	67500	22500
2.	Making bags	0	23500/-	0	0

Finance required:

Description	Total Amount (Rs.)	Project contributions	SHG Contribution
Total capital cost (Capital Cost)	90000	67500	22500
Total recurring cost	7800 + 23500	0	31300
Training Bag	50000	50000	0
Training Sewing Cutting	50000	50000	0

अनुलग्नक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी परिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएम के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह (कटाई और सिलाई एवं बैग निर्माण) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र स	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1	आरती पत्नी मंजीत	प्रधान	Sc	31	Ashti Devi
2	रितिका पत्नी सतीश कुमार	सचिव	Sc	28	Ritika
3	उषा देवी पत्नी सतीश कुमार	कोषाध्यक्ष	Sc	29	Usha Kumari
4	कंचन देवी पत्नी संजीव कुमार	सदस्य	Sc	38	Kanchan devi
5	नीलम पत्नी पवन कुमार	सदस्य	Sc	28	Neelan.
6	किरण पत्नी संदीप कुमार	सदस्य	Sc	31	Kiran
7	कल्पना पत्नी मनीष कुमार	सदस्य	Sc	32	Kalpna Devi
8	सुनीता कुमारी पत्नी राजू राम	सदस्य	Sc	41	Sunita Kumari

Sadhna Self Help Group Rohin (Group photo)



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