



**Income Generating Activity**  
**Business plan**  
**Cutting Tailoring & Bag Making**  
**2022-2023**



SHG/Name	,	jai maa Naina Self Help Group
VFDS Name	,	Malaun Pangwana
FTU/Range	,	Swarghat
DMU/Division	,	Bilaspur
FCCU/Circle	,	Bilaspur
sponsored by PIHPFEM & L (JICA)		prepared by:- DMU Bilaspur , FTU Swarghat and Jai Maa Naina 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.

Two self-help groups have been formed to implement livelihood improvement activities under Malaun Pangwana Forest Rural Development Committee . One of them is "Jai Maa Nayana " self help group, cutting , stitching and bag making is related to . 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. In which Dr. Ulshida, subject expert Office of Forest Division Bilaspur , Kuldeep Singh, Forest Guard , Swahan Beat and Poonam Thakur FTU Coordinator Swarghat was present in which Ved Prakash Pathania was present. Contributed in preparing the business plan under the constant supervision and guidance of retired H.P.F.S .

## Executive Summary

### Malaun Pangwana Forest Rural Development Committee: -

Malaun Pangwana Forest Rural Development Committee Malaun and Pangwana villages are included in this . This Forest Rural Development Committee has been formed in village Pangwana . It is located in Swahan block of Bilaspur district in Himachal Pradesh Malaun Pangwana Forest Rural Development Committee Bilaspur Forest Division Management Unit (DMU) The forest block and beat under Swarghat forest range comes under Swahan ,

Number of families	69
BPL Families	26
total population	349

### Details of Self Help Group

Formation of informal Jai Ma Nayana support group in Malaun Pangwana It was done under Van Gramin Vikas Samiti to provide livelihood improvement support by upgrading skills and capabilities. The group comprises of poor and marginal farmers. Jai Maa Nayana Self Help Group is a women's group ( 10 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 10 members in this group and their monthly contribution is Rs . 100 / - per month. The details of the group members are as follows:-

फोटो के साथ स्वयं सहायता समूह सदस्यों का विवरण

क्र स	नाम	पद	वर्ग	उम्र	शैक्षणिक योग्यता	मोबाइल नंबर
1.	रिश्मा देवी वां लखराम	प्रधान	अनुभाषि	34	5th	7876808
2.	पिकी देवी वां रामपाल	सचिव	सामान्य	33	10th	701898660
3.	निशा देवी वां शानन्द	कोषाध्यक्ष	अनुभाषि	35	7th	701816461
4.	रजि देवी वां कसी लाल	सदस्य	-	25	12th	981662061
5.	रेखा देवी वां दुर्गा सिंह	-	-	26	12th	8628924
6.	रिजु देवी वां शमशेर सिंह	-	-	34	12th	901506198
7.	अंजना देवी वां संजय कुमार	-	-	37	5th	8520837
8.	अखि देवी वां चमनलाल	-	-	23	B.A.	7743073
9.	रीना देवी वां जीवराम	-	-	32	8th	85447630
10.	प्रकाशी देवी वां शमलाल	-	-	47	5th	78767884
11.						
12.						



**Self Help Group Members detail with Photo**



**Rishma Devi  
(President)**



**Pinki Devi  
(Secretary)**



**Nisha Devi  
(Treasurer)**



**Raji Devi**



**Rekha Devi**



**Rishu Devi**



**Anjana Devi**



**Aditi Devi**



**Reena devi**



**prakash Devi**

**jai maa Naina self help Malaun Pangwana**

Name of the SHG	,	jai maa Naina
SHG/CIG MIS Code Number	,	,
VFDS	,	Malaun Pangwana
Range	,	Swarghat
Forest Division	,	Bilaspur
Village	,	Malouan
Section	,	Swahan
District	,	Bilaspur
Total number of members in the SHG	,	10
Date of formation	,	April,2021
Name and details of the bank	,	H.P.Co-operative Bank Swarghat
Bank account number	,	11810108275
SHG/Monthly Savings	,	Rs. 1,00 /- per month
Total savings	,	11000
Total Inter-Loan	,	Yes
cash credit limit	,	
Repayment Status		quarterly basis

**Geographical description of the village**

away from district headquarter	,	57 km
away from the main road	,	5 Km
Name of the local market and distance	,	Swahan 5 KM , Janali 4 KM About .
Names and distances of major cities	,	Swarghat 15 km , Kiratpur 20 km , Bilaspur 57 km About.
Names of major cities where The products will be sold/marketed	,	Swarghat, Kiratpur , Bilaspur
Backward and Forward Linkage status	,	,

### Description of the product related to the 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	,	Contained Village- Maloun Pangwana
	,	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 :

Capital Cost			
Description	amount	Unit Price	Total Amount (Rs.)
Sewing Machine	05	8000	40000
Interlock Machine	1	6000	6000
Tailor scissors	10	400	4000
Sewing Ruler (Lace) Set	10	600	6000
Sewing Tailor Tap	10	100	1000
Iron Press	2	500	1000
wardrobe	3-4	About	5000
Fork	2 sets	400	800
chairs , tables etc	About	About	5000
<b>Total capital cost (A) =</b>			<b>68800</b>

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
<b>Total Recurring Cost (B)</b>					<b>7800</b>

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

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

#### Analysis of income and expenditure ( 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"> <li>The profit will be distributed equally among the members on monthly/yearly basis.</li> <li>Profits will be used for further investments in IGA</li> </ul>

#### Finance requirement:

Description	Total Amount (Rs.)	Project contributions	SHG Contribution
total capital cost	68800	51600/-	17200/-
Total recurring cost	7800	0	7800
Training	50000	50000	0
<b>Total</b>	<b>126600</b>	<b>101600/-</b>	<b>25000/-</b>

#### Pay attention-

- Capital Cost - 75 % 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"> <li>• 75 % of the capital cost will be used for purchasing machines.</li> <li>• 1 lakh will be deposited in the SHG bank account .</li> <li>• Training/Capacity Building/Skill Upgradation costs.</li> </ul>	The machines will be purchased by the respective DMU/FCCU after following all the codal formalities.
Self Help Group Contribution	<p>25% 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 attached below.

## Business plan

### Making bags

By

### Jai Maa Naina Self Help Group

#### Executive Summary

Bag production is a method through which people will benefit and villagers can improve their livelihood by producing bags at low cost. Through this, poor families can increase their income substantially. To produce good quality products at low cost, the group will be given training and advanced machines on subsidy so that group members can produce good quality products and earn more income

#### Income Creation action From Connected product Of Description.

product Of Name	,	Bag
product Identification of Method	,	Although Group Of Complete Member Seasonal Vegetable and traditional crops grows is.because His land Holdings Small The saturation point of production has been reached , hence they are not able to meet their financial requirements , hence it is 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 taken	,	1-2 hours to complete 1 bag depending on the type and size of the bag
Number of women involved	,	all women.
Source of raw materials	::	LocalMarket / MainMarket
Sources of other resources	::	LocalMarket / MainMarket
EverydayExpectedSewingBags	::	Initially 4 bags

## Marketing / SalesDetails

Potentialmarketplace / location	::	Achchaditgaon – Malaun Pangwana
	::	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 .

## RiskAnalysis

- Skillbased
- as required
- 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. 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.

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, buttons, lace, tapes and chains and other items)	Bags/Month	About	About	8000
5	Sponge		30mt	3600	3600
6	Rent	month			1000
7	Others ( stationery , electricity bill, transportation, machine repair)	month			1000
<b>Total recurring cost</b>					<b>23500</b>

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

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"> <li>The benefit will be distributed equally among the members on a monthly/yearly basis. This benefit is based on working one hour per day</li> <li>Profits will be used for further investments in IGA</li> </ul>

### Funds Requirement :

Serial Number	Description	Total Amount ( Rs . )	Project contributions	SHG Contribution
1	Total recurring cost	23500	0	23500
2	Training	50000	50000	0
	<b>Total</b>	<b>73500</b>	<b>50000</b>	<b>235 00</b>

The total cost of the project is

Capital cost = 68800/-

Recurring cost = 7800/-

**Total for cutting , stitching = 76600/-**

**Making the bag is the project cost**

Capital cost = 0/- (Capital cost of machine etc. is shown in Part - I of the project itself)

Recurring cost = 23500/-

**Total for Bag Making Project = 23500/-**

**Expenses on training = 50000/-**

The total sum of the business plan is Rs. Only ₹ 1 50 100/ -

Serial Number	business plan	capital cost	recurring cost	Trainin g	Part of the project	Benefici aries Contribution	Total Cost
1.	cutting , sewing	68800/-	7800/-	50000/-	101600/-	25000/-	126600/-
2.	Making bags	0	23500/-		0	23500/-	23500/-
	<b>Total</b>	<b>68800/-</b>	<b>31300/-</b>	<b>50000/-</b>	<b>101600/-</b>	<b>48500/-</b>	<b>150100/-</b>

### अनुलग्नक

हम सब समूह सदस्य ने आईजीए गतिविधि में सक्रिय रूप से भाग लेने के लिए सहमति दी है एचपी पारिस्थितिकी तंत्र प्रबंधन और आजीविका में सुधार और वीएफडीएस के साथ समन्वय के लिए जेआईसीए परियोजना के दिशानिर्देश के अनुसार समूह ( स्टडि सिलिडिवर्षगवामा ) द्वारा चुना गया। सदस्यों का विवरण इस प्रकार है

क्र.सं.	नाम	पद	वर्ग	उम्र	हस्ताक्षर
1.	रिशमा देवी w/o लेखराम	प्रधान	अनुभवाति	34	रिशमा देवी
2.	पीकी देवी w/o रामपाल सन्चित	सामान्य		33	पीकी देवी
3.	मिशा देवी w/o ज्ञानचंद कोषादप्रदा	अनुभवाति		35	मी.शा. देवी
4.	रज्जी देवी w/o वंसीलाल	सदस्य	-५-	25	Rajji Devi
5.	रेखा देवी w/o दुमचंद	-५-	-५-	26	Rekha Devi
6.	रिषु कुमार w/o शमशेर	-५-	-५-	34	Rishu Kumar
7.	अर्पणा देवी w/o संजय	-५-	-५-	37	अर्पणा देवी
8.	अदिती देवी w/o चमराल	-५-	-५-	23	Aditi devi
9.	रीना देवी w/o जीतराम	-५-	-५-	32	रीना देवी
10.	प्रकाशी देवी w/o श्यामल	-५-	-५-	47	प्रकाशी देवी
11.					

पिंकी देवी

हस्ताक्षर  
जय श्री धामन-वस्त्रां साहाय्यता समूह  
गाव मलौण, तह० श्री नैना देवी जी  
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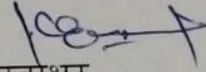
प्रधान हस्ताक्षर शिमा देवी  
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ग्राम वन विकास समिति  
मलौण पगवाणा गाव मलौण पगवाणा  
ग्राम पंचायत टरवाड़ तह० श्री नैना देवी जी,  
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हस्ताक्षर प्रधान Sarwar Kumar  
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हस्ताक्षर  
वन रक्षक



हस्ताक्षर  
वन खण्ड अधिकारी

हस्ताक्षर  
वन रक्षक अधिकारी  
Range Forest Officer  
Swarghat Forest Range  
Bilaspur Forest Division

डीएमयू द्वारा स्वीकृत  
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Officer JICA Forestry Project,  
Distt. Bilaspur (H.P.)