



Business plan
Income generating activity
Pattal Making
Self Help Group - Naina



SHG/CIG name	,	Naina
VFDS Name	,	Banehar
Range	,	Joginder Nagar
Division	,	Joginder Nagar

Prepared under,

**Himachal Pradesh Project for Forest Ecosystem Management and
Livelihood Improvement, JICA assisted,**

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1. Introduction-

Naina SHG formed under Project for Improvement of Himachal Pradesh Forest Ecosystem Management and Livelihood Hood JICA assisted which was done under VFDS Banehar and comes under range Joginder Nagar. In this SHG there are 11 women involved and they collectively decided to make pattal (plate) and doona (bowl). These women already had an abundance of tor leaves in the nearby forest. The demand for such pattal is very high in the locality as well as in the nearby market.

Making plates from tor leaves is not a new concept. It is an old concept, where a person would collect the tor leaves, wash and clean the leaves and then tie two to three leaves together with small wooden pins. This traditional method still exists but in very small numbers. The main reason for the shrinkage of making tor plates in the traditional way is the availability of other plates in the market like aluminium plates and the shelf life of tor plates was less. The other reason is that it is time consuming and requires a lot of labour and now there are very few people left who are still making these plates in the traditional way.

As the demand for eco-friendly things is increasing. This is a good income generating activity which is completely bio-degradable and has no effect on human health, is completely safe and can replace aluminium plates. Aluminium plates are good and do not pose any serious threat to human health but as their resources are depleting and aluminium being an important resource can be used for other purposes.

As discussed above the conventional method of making tor plates is not feasible for mass production. With the advancement in technology, now specific machines are available in the market for producing tor plates in a very short time. Many people have started this business but there is still a lot of scope for other such businesses that can also flourish. Because the demand for such plates is very high. These women have a huge supply of tor leaves and after knowing about the market, they together decided to make pattal as their income generating activity.

2. CIG/SHGdetails-

1	Name of the SHG/CIG	Naina
2	VFDS	Banehar
3	Limit	Joginder Nagar
4	Board	Joginder Nagar
5	Village	Banehar
6	Block Office	Drang
7	District	Market
8	Total No. of members in SHG	11
9	Date of formation	01-03-2021
10	Bank account number	34010109918
11	Bank Details	HPSCB Joginder Nagar
12	SHG/CIG Monthly Savings	₹20 (₹20 per person)
13	Total savings	2428
14	Total Inter Loaning	,
15	cash credit limit	,
16	Repayment Status	,

3. Beneficiary Details-

S.No.	Name	Male-Female	Father/Husband's Name	Category	Post	Contact Number
1	sushma devi	F	Lal Singh	General	Secretary	8580481431
2	krishna devi	F	love chand	General	Prime	8278719713
3	Sumitra Devi	F	Dalip Singh	General	Member	8278780962
4	shanti devi	F	Ramesh Chand	General	Member	9418486721
5	rita devi	F	Krishna Singh	General	Member	8580712574
6	monika thakur	F	om prakash,	General	Member	9418060985
7	kavya devi	F	Method Ram	General	Member	7807914988
8	krishna devi	F	Mast Ram	General	Member	9015120227
9	Shakuntala Devi	F	Ram Chandy	General	Member	8219928487
10	Lalita Devi	F	Shyam Singh	General	Member	9882595144
11	nirmala devi	F	Ram Chandy	General	Member	9015120227

4. Geographical description of the village-

1	Distance from District Headquarters	Market- 55 kms
2	Distance from main road	7 kms
3	Name and distance of the local market	Galoo- 7 km
4	Name of main market and its distance	Joginder Nagar- 13km
5	Names and distances of main cities	Joginder Nagar- 13 km visit- 30 kms Market- 55 kms Sundarnagar- 75 kms Baijnath- 30 kms Palampur- 46 kms
6	Names of main cities where the product will be sold/marketed	✧ Padhar ✧ Joginder Nagar ✧ Palampur ✧ Baijnath

5. executive Summary-

Leaf plate income generation activity has been selected by this SHG. This IGA will be done by all the women of this SHG. This business activity will be done annually by the group members. The process of making a bundle of 25 plates will initially take 30 minutes. Later, this time will be reduced as the group members become comfortable using the machine. The product will be sold initially directly by the group and through vendors in the nearby market.

6. Details of the product related to the income generating activity -

1	Product Name	Toor leaf plate making by machines.
2	Method of product identification	The decision has been taken by the group members as the availability of torke leaves is abundant and the process of making plates is easy. Also, there is a huge demand for plates in the market.
3	Consent of SHG/CIG/Cluster members	Yes

7. production processes-

training on making plates on machine JICA project will arrange training on the machine to the group members through the supplier of the machine. With on the spot demonstration Full cost of training Will be borne by JICA project.

Taur leaves are abundant in the forest area of VFDS Banehar. The group members will collect these Taur leaves and use them to make Taur Pattal. The process of making Pattal, Collecting leaves from the forest and bringing them to the place where the machine is installed is a time consuming task. With the installation of the leaf making machine, the group has suggested division of labour as follows:-

Machine operator: - 01 member

Making plates on the spot :- 03 members

Collection and carrying of manual and vehicle :- 04 members

Product sales:- Jointly arrange your group's printed logo - 1 member in each bundle - 1 printed logo will be placed

Account Management- 2 members

Total in group There are 11 members, so they will be able to do the work efficiently.

In every monthly meeting they will divide the work of each member and set their monthly product target and can also change the role of the member if needed.

8. Production Planning -

1	production cycle	<p>In Mandi district generally there is demand of Tor Pattal in all villages and also in urban areas and generally people buy Pattal for use in marriage and other religious functions.</p> <p>There is a huge demand for toor leaves as they are eco-friendly and people want to contribute towards preserving the environment.</p> <p>Availability of taro leaves in the wildIt is for 10 months and these leaves are not available in June and July.</p>
2	Manpower required per cycle (No.)	<p>After installation of the leaf plate making machine the division of labour among the group members will be as follows,</p> <p>fire engines:- 01 member</p> <p>making plates on the spot:- 03 members</p> <p>leaf plateCollection and carrying of (manual and vehicle) :- 04 members</p> <p>product sales:- Jointly arranging printed logo of your group- 1 member (Each bundle will contain 1 printed logo)</p> <p>Account Management- 2 members</p>
3	Source of raw materials	Nearby forest.
4	Source of other resources	Local Market / Main Market
5	Quantity required per month (plates)	9000 Brown Cardboard Paper & Taur Leaves 400kg
6	Expected production per month(Plates)	9000 plates per month

9. sales and marketing-

1	Potential market space	Mandi, Joginder Nagar, Palampur, Baijnath
2	Distance from unit	<ul style="list-style-type: none"> ✧ Market -86km ✧ Joginder Nagar-30 Kilometers ✧ Palampur -41 kms ✧ Baijnath -25 Kms
3	production market place demand	There is demand for leaf plates throughout the year. MarriageThere will be possible demand from other religious functions.
4	Market Identification Process	Group members will select the retailer or whole seller list as per their production capacity and demand in the market. Initially the product will be sold in nearby markets.
5	marketing strategy of the product	SHG members will sell their product directly from village shops and construction site/shop. Also by retailer, wholesaler of nearby markets. In the beginning the productWill be sold in 25 plates per bundle.
6	Product Branding	The product will be marketed by branding the CIG/SHG at the CIG/SHG level. Later this IGA may require branding at the cluster level.
7	Product "slogan"	,A product of SHG- Eco-friendly leaf plate"

10. SWOT Analysis-

❖ **Strength,**

- ❖ The raw material is easily available.
- ❖ The manufacturing process is simple.
- ❖ Proper packing and easy to transport.
- ❖ The product shelf life is long.
- ❖ Production cost is low
- ❖ Some competition with other similar products.
- ❖ High chance of becoming a well established brand.

❖ **weakness,**

- ❖ Lack of experience in making plates using machine.
- ❖ New SHGs may face difficulties in management and planning.

❖ **opportunity,**

- ❖ There are good opportunities for profits as there are less other products in the same category that are environmentally friendly.
- ❖ There are opportunities for expansion with large-scale production.
- ❖ The demand for D is high during marriages and other functions. Daily demand may come from local food stalls.

❖ **Hazards/Risks,**

- ❖ Internal conflict in the group, lack of transparency, lack of high risk bearing capacity and lack of leadership in the distribution of labour among group members.
- ❖ The availability of raw material from forests during rainy season and the time for felling trees during holidays will be reduced considerably.

11. Management details among members-

With 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 according to their mental and physical capacity.

- ❖ 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 members of the group will be involved in packaging and marketing.

12. Description of Economics-

A - capital cost				
Sr. No.	Description	amount	Unit Price	Amount (Rs.)
1	Dye Of with Paper plate create of Machine	1	1,85,000	1,85,000
2	Materials (dyes, elements, and other components)	,	About	15000
Total Capital Cost,A,				200000

B- recurring cost					
Sr. No.	Description	Unit	amount	price	Total amount(Rs.)
1	Labor Costs	month	11	300/day	99,000
2	Room rent	month	1	1,000	1,000
3	Packaging Materials	month	RAS	0.2 per sheet	10,000
4	transportation	month		1,000	1,000
5	Other stationaryElectricity bill, water bill, machine repair	month		2,000	2,000
6	Brown Cardboard Paper	month		0.2 per sheet	10,000
Total recurring cost= 1,23,000					

C - cost of production		
Sr. No.	Description	Amount
1	Total recurring cost	200000
2	Depreciation at 10% per annum on capital cost	20000
Total =220000		

D- Assessment of the selling price			
Sr. No.	Description	Unit	Amount
1	Production of leaves	month	20,000
2	Expected Selling Price	Rs. per unit	80,000

I,PlantingCost				
Sr. No.	Description	amount	Unit Price	Amount (Rs.)
1	Taur tree Planting(200Plants Per Hect,	2 Hector	60000 hectares	120000
TotalPlantingCost(E)				120000

13. Analysis of income and expenses (per month)

Sr. No.	Description	Amount
1	Depreciation at 10% per annum on capital cost	200000
2	Total recurring cost	1,23,000
3	Total Production(Plate)	20,000
4	Selling Price(per plate)	Rupee4
5	Income generation	80,000
6	net profit selling price(Rs.4/plate) - Production cost (Rs.1.5/plate))	$80,000 - 30,000 = 50,000$
7	gross profit = net profit+Labor Cost	$50,000 + 99,000 = 1,49,000$
8	distribution of net profit	<ul style="list-style-type: none"> ✧ The profit will be distributed equally among the members on monthly/yearly basis. ✧ The profit will be used to meet recurring costs. ✧ .A.G.IThe profit will be used for further investment in

14. Fund Requirement -

Sr. No.	Description	Total amount(Rs.)	Project contributions	SHG Contribution
1	total capital cost	200000	150000	50000
2	Total recurring cost	1,23,000	0	1,23,000
3	Taur tree Planting(200Plants Per Hect,	120000	120000	0
3	Training/Capacity Building/Skill Upgradation	10,000	10,000	0
Total		453000	2,80,000	173000

15. Fund Source of -

Project support	<ul style="list-style-type: none"> ✧ 75% of the capital cost will be provided by the project. ✧ .G.H.SUP to Rs 1 lakh will be deposited in the bank account. ✧ Training/Capacity Building/Skill Upgradation costs. ✧ 5% by DMU The interest rate subsidy will be deposited directly to the bank/financial institution and this facility will be for three years only. The SHGs have to pay the installments of the principal amount on a regular basis. 	of machines/equipment Purchase All the documents are sent by the respective DMU/FCCU This will be done after following the official formalities.
SHG Contribution	<ul style="list-style-type: none"> ✧ 25% of the capital cost will be borne by the self help group. But the members belong to the low income group and they can contribute 25% and the project has to bear the remaining 75%, ✧ Recurring cost to be borne by the SHG 	

16. 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:

- ✧ Cost-effective procurement of raw materials
- ✧ Quality Control
- ✧ Packaging and marketing
- ✧ financial management

17. Calculation of break-even point -

,Capital expenditure/Selling price (per plate)-Cost of production (per plate)

,200000 (4-1.5)

,50000

Break-even will be achieved after selling 50000 plates

18. Bank loan repayment,

If loan is taken from bank then it will be in the form of Cash Credit Limit and for CCL

There is no repayment schedule, however monthly savings and repayment receipts from members are processed through CCL Should be sent from.

- ✧ In CCL, the outstanding principal of the SHGs must be paid in full to the banks once a year. The interest amount must be paid on a monthly basis.
- ✧ In term loans, the repayment should be done as per the repayment schedule in banks.
- ✧ Project Assistance-5% interest rate subsidy will be deposited by DMU directly to the bank/financial institution and this facility will be for three years only. SHG/ CIG is required to pay the principal instalments on a regular basis.

19. 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 the IGA of each member and suggest corrective actions, if necessary, to ensure the operation of the unit as per the projections.

Here are some key indicators to monitor:

- ❖ Group size
- ❖ fund management
- ❖ Investment
- ❖ Income generation
- ❖ product quality

20. Comments-

The upcoming vision of the group is to increase their income by value addition in the form of machine plates and dunas with the help of dyes etc. To establish themselves as a brand as they have no brand associated with this product. They aim to achieve this by maintaining high quality of their product and maintaining proper manufacturing plan. But the members are from low income group and they can contribute 25% and make the project successful.

Remanent 75% will have to be borne.

Group Members Personal Photos -



sushma devi



Krishna Devi,



Sumitra Devi,



Rita Devi



Kavya Devi



Monika Thakur



Lalita Devi



Nirmala Devi



shanti devi



krishna devi



shakuntala devi

Group picture,



Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Naina SHG held on 09-08-2024 at Banehar that our 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).

Sushma
प्रधान
नैना स्वयं सहायता समूह बनेहड़
डा. बस्ती, तह. जो. नगर
जोगिंदर नगर (हि.प्र.)
Signature of group President

Shrisha
सचिव
नैना स्वयं सहायता समूह बनेहड़
डा. बस्ती, तह. जो. नगर
जोगिंदर नगर (हि.प्र.)
Signature of group Secretary

[Signature]
President
Village Forest
(VFDS) P.O.
Gram Panchayat Ropa Padhar
P.O. Bassi, Jogi Nagar
Joginder Nagar (H.P.)
Signature of President VFDS

Business Plan Approval by VFDS and DMU.

Naina SHG Group will undertake the Patta Making 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. 453000 has been submitted by the group on 09-08-2024 and the Business Plan has been approved by VFDS Banehar

Business Plan is submitted to DMU through FTU for further action please.

Thank You.

Sushma प्रधान
मैना स्वयं सहायता समूह बनेहड़
डा. बस्ती, तह. जो. नगर,
Signature of President

Vishnu सचिव
मैना स्वयं सहायता समूह बनेहड़
डा. बस्ती, तह. जो. नगर,
Signature of group Secretary

Anurag President
Village Forest Development Society
(VFDS) Banehar,
Gram Panchayat Ropa Padhar
P.O. Bassi, Teh. J. Nagar
Signature of President VFDS

Approved

[Signature]
DMU, DFO, Joginder Nagar
Divisional Forest Officer
Joginder Nagar

