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1. Introduction

Himachal Pradesh is a hilly state located in the western Himalayan region. It is famous for its natural beauty and rich culture. The climate of Himachal Pradesh is very diverse and many small and big rivers and valleys enhance the beauty of the state.

The total population of the state is about 70 lakhs. Its geographical area is 55673 sq. km. which is spread from the Shivalik hills to the cold desert region of the upper Himalayas. Agriculture and horticulture are the main occupations here. Among the 12 districts of Himachal Pradesh, Kullu district is famous for tourism and horticulture. Kullu district is located in the central hills of Himachal Pradesh.

Village Banogi is located in Gram Panchayat Barahar development block Kullu, Tehsil and District Kullu in Himachal Pradesh. The valley of Kullu district have been given various names according to their physical structure, one of which is Maharaja

Village Barahar is located in Maharaja at a distance of about 16 km from Kullu headquarters. The main occupation of the people in village Banogi is agriculture and gardening but due to lack of proper irrigation system, people are not getting the expected increase in their income.

Most of the people have very little land, due to which they are not able to earn their livelihood properly. To improve their livelihood, people earn their livelihood by growing cash crops and gardening.

People in the village are also engaged in making pattu, but the production is done in a traditional way, due to which the production is less and the income is also less. To overcome this problem and to increase the production of products, these women need information about advanced types of machines which are suitable for this production.

According to the geographical situation, these products are required throughout the year in this area. Therefore, production can be increased as much as possible by using proper training and modern machines. There is also a need to prepare new products according to demand and fashion from time to time.

After the formation of Village Forest Development Society, Barahar the village, Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project told the people about working in groups to increase their means of livelihood.

Through the project, 02 self-help groups were formed in Barahar the form of "Narayan", "Jamdagni Rishi" self-help groups. After this, "Narayan" self-help group decided to work on handloom. 14 members joined this group.

Based on the advice, suggestions and experiences of handloom expert Shri Jugat Ram Him Weaver Technical Assistant along with "Narayan" group, the group members decided to make shawls and stoles etc. Expert Shri Jugat Ram was requested from time to time to make the group aware, skilled

and capable, so that the products made by the group are beautiful, attractive and of good quality. This will increase the livelihood of the group.

Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project decided to give training to “Narayan” self-help group in making shawls and stoles along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of “Narayan” self-help group, Shri Shashi Sharma (FTU Coordinator), Bhutti Forest Range Miss Premla Thakur (FTU Coordinator), Kullu Forest Range and handloom expert Shri Jugat Ram held repeated meetings with the group members and under the guidance of Divisional Forest Officer Sh. Angel Chauhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Miss Angel Sharma, Forest Range Officer, Kullu and Sh. Devinder Kumar Bhandari, Forest Block Officer, Kullu, this livelihood enhancement business plan was finalized.

2. Description of SHG

2.1	Name of Self-HelpGroup	"Narayan"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 20
2.3	Village Forest Development Society	Barahar
2.4	Forest Range/FTU	Kullu
2.5	Forest Division/ DMU	Kullu
2.6	Village	Banogi
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	14
2.10	SHG Formation	April, 2021
2.11	Bank Account Number	50014653622
2.12	Name of Bank & Branch	KCC Bank, Akhada Bazar Kullu
2.13	Monthly Saving SHG	200
2.14	Total Saving SHG	30000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	

List of Narayan Self-Help Group

Sr no	Name	Name of Father/Husband	Designation	Category	Age	Sex	Qualification	Cont. No.
1	Smt.Asha devi	Sh.Jhabe Ram	President	General	40	Female	5 th	8894480338
2	Smt.Bimla Devi	Sh.Nirat Singh	Secretary	General	48	Female	12 th	7876827422
3	Smt.Semi Devi	Sh. Keser Singh	Treasure	General	34	Female	8 th	9882515229
4	Smt.Savitra Devi	Sh.Sunder Singh	Member	General	49	Female	5 th	9805412886
5	Smt.Brinda devi	Sh.shyam Chand	Member	General	45	Female	5 th	-
6	Smt.Dehri Devi	Sh.Dile ram	Member	General	42	Female	5 th	9459028226
7	Smt.Rekha Devi	Sh.devender singh	Member	General	34	Female	8 th	8580517343
8	Smt.Sita devi	Sh.Jog Ram	Member	General	39	Female	8 th	6230380203
9	Smt.Nirmla devi	Sh.Sukh Ram	Member	General	43	Female	5 th	8894530530
10	Smt.Meena devi	Sh.Gulab singh	Member	General	36	Female	5 th	8894033512
11	Smt.Aroma devi	Sh.Govind singh	Member	General	37	Female	5 th	-
12	Smt.Reshma Devi	Dharam singh	Member	General	38	Female	5 th	6230380963
13	Smt.Thakuri Devi	Sh.Shiv Singh	Member	General	44	Female	5 th	8988435900
14	Smt.Anita devi	Sh.Dev Raj	Member	General	30	Female	6 th	9459277562



3. Geographical details of Village

3.1	Distance from District HQ	Road to 14 KM.
3.2	Distance from Main Road	Road to 14 KM. & On foot 200mtr
3.3	Name of Local Market & Distance	Kullu 14 KM.
3.4	Name of Main Market & Distance	Kullu 14 KM.
3.5	Distance from Main City	Kullu 14KM, Bhuntar 12 KM, Manali 54 KM, Shamshi 10 KM
3.6	Name of main Cities where products will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Special Information for effected IGA of village related	<ul style="list-style-type: none">• Agriculture & Horticulture• Kulvi Pattu
3.8	Status of before & After linkage	Continuous meetings are being held and information about handloom is being shared.

4. Description of Product related to Income Generating Activity

4.1	Name of Product	Shawl & stole
4.2	Method of Product Identification	Some members are already doing Handloom work
4.3	Consent of SHG/CIG Cluster	Yes Consent attached page No. 20

5. Details of Production Processes

First of all, the members of the self-help group will be given training by the project on making shawls and stoles etc. After the training, the following process will be followed by the group members in preparing the product:-

The warp and weft of shawl and stole will be made by warping machine. This will reduce the time and labour cost of the products.

1. 12 members of the group will work on making stoles.
2. 2 members of the group will do marketing and will also bring raw material.
3. Group members will work for 4 to 5 hours daily.

After training, the following products will be made by the group. The details of which are as follows:-

1. Stole 2/48 Australian Wool Yarn

Stoles of different designs will be prepared by 12 members. If one member works for 4 to 5 hours per day, one stole will be prepared in 3 days.

6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	72 stoles
6.2	Workers required per cycle (number)	12 members for stole 02 member for marketing Total 14 members
6.3	Source of raw material	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar

6.5 Raw material requirement and estimated production

Sr. No.	Month	Raw Material (For Shawl & Stole Products)				Kaishmilon (For Shawl & Stole Products)			Expected Production Value	Remarks
		Unit	Qty.	Rate	Amt	Qty	Rate	Amt.		
1	April	Kg.	19.14	1500	29160	2.16	450	972	72	Stole 72 Per Circle
2	May	Kg.	19.14	1500	29160	2.16	450	972	72	
3	June	Kg.	19.14	1500	29160	2.16	450	972	72	
4	July	Kg.	19.14	1500	29160	2.16	450	972	72	
5	August	Kg.	19.14	1500	29160	2.16	450	972	72	
6	September	Kg.	19.14	1500	29160	2.16	450	972	72	
7	October	Kg.	19.14	1500	29160	2.16	450	972	72	
8	Nov/	Kg.	19.14	1500	29160	2.16	450	972	72	
9	December	Kg.	19.14	1500	29160	2.16	450	972	72	
10	January	Kg.	19.14	1500	29160	2.16	450	972	72	
11	February	Kg.	19.14	1500	29160	2.16	450	972	72	
12	March	Kg.	19.14	1500	29160	2.16	450	972	72	
	Total		233.28		349920	25.92		11664	864	

- In each cycle (per month) 72 stoles will be made by the group.
- In a year 864 stoles pieces will be made by the group.

7.Details ofMarketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	14 to 50 Km.
7.3	Demand for the product at the market places	Kullu, Bhuntar, Manali
7.4	Market Identification Process	Based on the capacity and local demand of the group <ul style="list-style-type: none"> • Make a list of vendors. • Contact the vendors.
7.5	Effect of season on marketing:	Higher demand in winter.
7.6	Potential buyers of the product	Locals, city people, tourists Potential
7.7	Consumers in the area	Tenants, job holders, outsiders.
7.8	Product marketing system	<ul style="list-style-type: none"> • Contact with shopkeepers. • Own sales Centre • Stall/exhibition in fairs • Various offices • Religious places
7.9	Product Marketing Strategy	<ul style="list-style-type: none"> • Wholesaler • Retailer • Agent 20-25% subsidy • Publicity in local network • Publicity in social media
7.10	Determining the product's branding	Beautiful products of SHG Narayan
7.11	Product slogan	शोभलागांव, शोभलाकोम, श्रतिभरनहींकाण । यहसावनोगी स्टोलरीपहचाण ।।

8.Details of management among group members

- Rules will be made for management.
- Group members will divide the work by mutual consent.
- The division will be done on the basis of efficiency and capacity of work.
- Profit will also be distributed on the basis of quality of work, skill and hard work.
- The marketing member will be given 5% commission on the total sales amount.
- One member having experience in marketing will do the marketing.
- The head and secretary will keep on evaluating and observing the management from time to time.

9. Analysis of Strengths, Weaknesses, Opportunities and Challenges (SWOT)

Strengths

- Women have the passion for work.
- Some members are already doing khadi work.
- There are experienced members in the group too.

Weakness

- Women also do agriculture and animal husbandry work.
- Can only spare 2 to 3 hours for work.
- Working in a group for the first time.

Opportunities

- Himachal Pradesh Forest Ecosystem Management Project will provide support and funds.
- Training will increase skills and capacity.
- There is demand for the products locally and in cities.
- Kullu and Manali are tourist places.

Challenges

- Not producing good products
- Not understanding the market situation (demand)
- Competition from other production centers.
- Engagement in menial work.
- Engagement in other (agricultural, horticultural and animal husbandry) works.

10. Description of potential challenges and measures to mitigate them

Sr. No.	Statement of Risks / Challenges	::	Measures to reduce risk
10.1	Not understanding the market situation (demand).	::	To adapt to the market demand from time to time.
10.2	Not producing good products.	::	Creating products in demand the consumers.
10.3	Competition from other production centers.	::	Making better products than other production centers and earning less profit in the beginning.
10.4	Not understanding the market situation (demand).	::	To promote handloom instead of menial work.
10.5	More involvement in agriculture, horticulture and animal husbandry activities.	::	Pay attention to agriculture, gardening, animal husbandry and other household work along with handloom
10.6	Division in groups	::	<ul style="list-style-type: none"> • Income should be distributed on the basis of skill and ability. • Working with transparency.
10.7	Sales may decrease due to decrease in product quality.	::	To maintain quality the group will have to maintain high standards.

11.Statement of Economics of the Project

11A.Capital Expenditure

Sr. No.	Particulars	Amount
1	05Khaddi of 50 inches (Rs. 16000 per Khaddi)	80000
	08Khaddi of 35 inches (Rs. 10500 per Khaddi)	84000
2	05 Charkhas and Uri Stand (Rs. 1800 per Charkha and Uri Stand)	9000
	Total Capital Expenditure	173000

11B.Recurring Cost (Per Circle)

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
1	Stole				
A	Raw Material (Threads)	Kg.	0.270	1500	29160
B	Raw Material (Kaishmilon)	Kg.	0.030	450	992
C	Warping machine cost (for 70Stole)	No.	70	20	1440
D	Labour(01Members 4-5 (Hour/Day) 30x1x300	Days	30	300	0
E	Others Expenditure (Packing, Pamphlets)				1000
	(A+B+C+E)				32592
	Total Recurring Cost				32592

12. Summary of the Economy

Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	32592
2	10% annual interest on capital expenditure	1730
3	10% annual interest on loan	350
	Total	34672

13. Assumptions

Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
For One Stole				
2	Production Cost	No.	1	521
	Defined Benefits	Per	30	156
	Total Cost + Benefits	No.	1	677
	Market Price	No.	1	950

14. Cost-benefit analysis for the enterprise (in one cycle i.e. in 01 month)

Sr, No.	Particulars	Unit	Qty	Rate	Amt
1	10% annual interest on capital expenditure (a)	-	-	-	1730
2	Recurring Coat (B)			-	
2.1	Stole				32592
	Total (B)				32592

3	Total Production (Stole)	No.	72		
4	Product sales (Stole)	No.	72		
5	Income from product sales	No.	72	677	48744
	Total (S)				48744
6	Total Benefits $S-(A+B)48744- (1730+32592) =32641$				14422
7	Gross profit from product sales				14422
8	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund $14422-4000=10422$)				10422

15. Self Help Groups/Similar Interest Groups need funds

Sr. No.	Particulars	Total Expenditure	Contribution by project 75%	Contribution by project 25%	Group needs money
1	Capital Cost	173000	129750	43250	0
2	Recurring Cost	32592	0	0	32592
	Total	205592	129750	43250	32592
	Note	Requirement of funds is approximately 40,000.00			

Note- Since the group members will arrange for the wages themselves, no additional money will be required for this, hence wages have not been included in the recurring expenditure given in the financial requirement of the group.

16. Financial resources of the group

Sr. No.	Particulars	Amount
1	Support fund provided by the project	129750
2	Internal savings of the group	16800
	Total	146550

The project will provide an amount of Rs. 100000/- as seed fund. The group members will take loan from the bank on the basis of this seed fund.

17. Planning of Fund Requirements

Sr. No.	Resources needed funds needed	Resources needed funds needed	Comment
1	05 Khadi50 Inch	20000	25% advance should be given for Khaddi, Charkha and Uri from the assistance amount by the group.
	08 Khadi 35 Inch	21000	
2	05 Charkha with Uri Stand	2250	
	TOTAL	43250	
3	RAW Material	32592	
	G.Total	75842	

18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Stole

= $173000/156 = 1108$ days

Calculation of Total Break-even Point = = $173000/156 = 1108$ days

In this process the breakeven point can be achieved in 379 days as per the same ratio of sales of the above product.

19.Loan Repayment schedule

Sr. No.	Month	Loan Repayment			Cumulative Loan Repayment	Remaining Loan		
		Amt.	Interest	Total		Amt.	Interest	Total
1	Month-1					40000	333	40333
2	Month-2	3667	333	4000	4000	36333	303	36636
3	Month-3	3697	303	4000	4000	32636	272	32908
4	Month-4	3728	272	4000	4000	28908	241	29149
5	Month-5	3759	241	4000	4000	25149	210	25359
6	Month-6	3790	210	4000	4000	21359	178	21537
7	Month-7	3822	178	4000	4000	17537	146	17683
8	Month-8	3854	146	4000	4000	13683	114	13797
9	Month-9	3886	114	4000	4000	9796.7	81.6	9878.3
10	Month-10	3918	81.6	4000	4000	5878.3	49	5927.3
11	Month-11	3951	49	4000	4000	1927.3	16.1	1943.4
12	Month-12	1927	16.1	1943.4	1943.4	0	0	0
		40000	1943	41943				

Annual interest is calculated on the basis of reducing principal amount every month.

Due to adjustments, the final EMI may be less or more than the regular EMI.

20.Comment

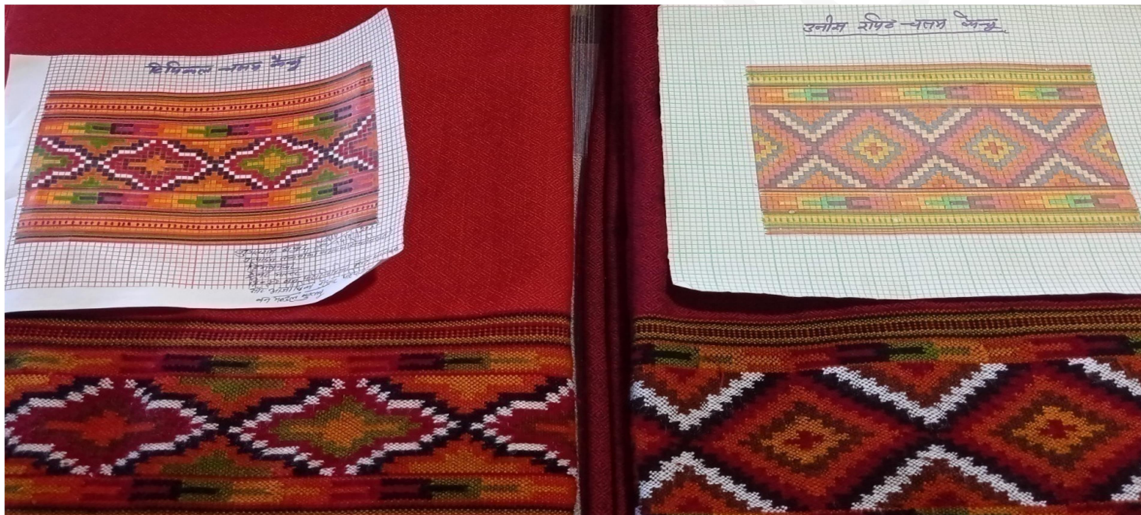
The group will prepare and sell stoles(70) in the first cycle. This will generate an average income of Rs10749/- in each cycle.

21. Training

The training will be done for 08 hours per day i.e. 42 to 43 days. The master trainer will be paid Rs. 1500/- per day for training. During the training period, the group will be given raw material once at the rate of Rs. 1000/- per trainee.

Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Mater Trainer	45 Days	-	1500	67500	Rs. 1500-00 Per Day
2	Boarding& Lodging	45 Days		125	5625	Rs. 125 Per Day
3	Raw Material	45 Days	12	1000	12000	Rs.1000 Per Members
4	Training Hall Rent	45 Days	-	1000	1500	Rs. 1000 Trg. Period
5	Transportation Charges	Khaddi, Charkha	-	-	1000	Rs. 1000 One Time
	Total				87625	

22. Attachment



List of Rule of Self-Help Groups

1. Group work: Handloom
2. Group address: village -Banogi
3. Total members of the group: 14
4. Date of the first meeting of the group; April 2021
5. For every Rs. 100 in the group, there will be an interest of Rs. 2
6. The monthly meeting of the group is held every month. will be on the date of 07th.
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self- Help Group
9. Self Help Group Account KCC Bank AkhadaBazar Kullu Account number **50014653622**
10. In order to attend the meeting of the group, the principal and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The Principal and Secretary of the Self -Help Group shall be elected unanimously
14. The principal and secretary can transact with the bank, this post will be valid for one year.
15. The Principal, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.
16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the principal and secretary should have an amount of at least Rs 1000
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. Group has to Submit their Monthly Report to the FTU.

Photographs of members of Barogi (Barahar) Self Help Group



Smt. Asha devi
Pradhan



Smt. Bimla devi
Secretary



Smt. Semi Devi
Cashier



Smt. Nirmla Devi
Member



Smt. Savitra Devi
Member



Smt. Brinda Devi
Member



Smt. Dehri Devi
Member



Smt. Meena Devi
Member



Smt. Reshma Devi
Member



Smt. Aroma Devi
Member



Smt. Thakri Devi
Member



Smt. Sita Devi
Member



Smt. Rekha Devi
Member



Smt. Anita Devi
Member

Agreement

Today on 07.01.2023 a meeting of **Narayan self Help Group Barogi (Barahar)** was held under the chairmanship of Pradhan Smt. **Asha Devi** in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of Narayan Self Help Group Barogi and with the cooperation of Field Technical Unit Kullu was finalized. With the project being run in collaboration with Project for Improvement of Himachal Pradesh Forest Ecosystems Management and livelihoods (Funded by JICA) through the Forest Department, the members of Narayan Self Help group Barogi unanimously agreed to continue working on Handloom to increase their livelihood.


प्रधान
ग्राम वन विकास समिति
बाराहार

आशा देवी
प्रधान
नारायण स्वयं सहायता समूह, बरोगी
डा० खड़ीलार जिला कुल्लू (हि०प्र०)


प्रधान
ग्राम वन विकास समिति
बाराहार

Approval

Today on 08.01.2023 the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of Narayan Self Help group Barogi(Barahar)


DFO Forest Division Kullu,
Kullu Forest Division Kullu