



# Business Plan for Income Generation

## HANDLOOM

### (Shawl & Stole)

**"Jagriti" Self-Help Group, Sarli**



**Village Forest Development Society -----Sarli**  
**Gram Panchayat-----Bastori**  
**Forest Range -----Bhutti**  
**Forest Division-----Kullu**  
**Forest Circle-----Kullu**

**Project for Improvement of Himachal Pradesh Ecosystems  
 Management & Livelihoods**

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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 Sarli is located in Gram Panchayat Bastori 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 Lagvalley

Village Sarli is located in Lagvalley at a distance of about 14 km from Kullu headquarters. The main occupation of the people in village Sarli 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, Sarli in the village, Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods told the people about working in groups to increase their means of livelihood.

Through the project, 02 self-help groups were formed in Sarli in the form of “Jagriti” and "Luxmi" self-help groups. After this, "Luxmi" self-help group decided to work on handloom. 16 members joined this group.

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

To prepare the livelihood enhancement business plan of “Jagriti” self-help group, Shri Shashi Sharma (FTU Coordinator), Bhutti 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 Smt. Bandna, Forest Range Officer, Bhutti and Mr. Balbir Singh, Forest Division Officer, Bhutti, this livelihood enhancement business plan was finalized.



## 2. Description of SHG

2.1	Name of Self-Help Group	“Jagriti”
2.2	Manual for Management of Information System of SHG	Attached in Page No. 25
2.3	Village Forest Development Society	Sarli
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Sarli
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	16
2.10	SHG Formation	10 November, 2020
2.11	Bank Account Number	11470110043615
2.12	Name of Bank & Branch	UCO Bank, Kullu
2.13	Monthly Saving SHG	750
2.14	Total Saving SHG	3000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month



## List of Jagriti Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualification	Category	Contact No.
1	Smt. Tharma Devi W/O Sh. Sanjeev	Pradhan	30	Fe	BA	Gen	8544741365
2	Smt. Som Lata W/O Sh. Dharam Pal	Secretary	22	Fe	12 <sup>th</sup> .	SC	9805584314
3	Smt. Neema W/o Sh. Roshan	Cashier	32	Fe	12 <sup>th</sup> .	Gen	8580642423
4	Smt. Meena Devi W/o Sh. Amar	Member	26	Fe	12 <sup>th</sup> .	Gen	8894303358
5	Smt. Meena Bharti W/o Sh. Ramesh	Member	22	Fe	7 <sup>th</sup> .	SC	8091154933
6	Smt. Ambalika W/o Sh. Rajeev	Member	32	Fe	12 <sup>th</sup> .	Gen	7807469568
7	Smt. Rila Devi W/o Bir Singh	Member	32	Fe	5 <sup>th</sup> .	SC	8894600970
8	Smt. Pingla W/o Sh. Suraj	Member	20	Fe	10 <sup>th</sup> .	SC	9816369532
9	Smt. Leela Devi W/o Raj Kumar	Member	24	Fe	10 <sup>th</sup> .	SC	8627990500
10	Smt. Sonu W/o Vijay	Member	22	Fe	10 <sup>th</sup> .	Gen	8580804548
11	Smt. Beena Devi W/o Devender	Member	36	Fe	5 <sup>th</sup> .	Gen	7876282712
12	Smt. Gilma Devi W/o Virender	Member	22	Fe	12 <sup>th</sup> .	Gen	8580701695
13	Smt. Reena Devi W/o Devi Singh	Member	31	Fe	BA	Gen	9816732986
14	Smt. Usha Devi W/o Mehar Singh	Member	25	Fe	10 <sup>th</sup> .	Gen	-
15	Smt. Deepa Devi W/o Pankaj	Member	24	Fe	12 <sup>th</sup> .	Gen	829718150
16	Smt. Bhvneshawari W/o Sher Singh	Member	38	Fe	10 <sup>th</sup> .	Gen	-

### 3. Geographical details of Village

3.1	Distance from District HQ	Road to 12 KM.
3.2	Distance from Main Road	Road to 12 KM. & On foot 02 KM.
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 14 KM, Bhuntar 15 KM, Manali 55 KM, Shamshi 13 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"><li>• Agriculture &amp; Horticulture</li><li>• Kulvi Pattu</li></ul>
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	Caps & Jacket
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. 28

## 5. Details of Production Processes

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

1. 06 members of the group will work on making Caps.
2. 09 members of the group will work on making Ladies Jacket.
3. 01 members of the group will do marketing and will also bring raw material.
4. 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. Caps

Caps of different designs will be prepared by 06 members. If one member works for 4 to 5 hours per day, two Caps will be prepared in 1 days.

### 2. Ladies Jacket

Ladies Jacket of different designs will be prepared by 09 members. If one member works for 4 to 5 hours per day, one stole will be prepared in 7 days.

## 6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	360 Caps 36 Ladies Jackets
6.2	Workers required per cycle (number)	06 members for Caps 09 Members for Ladies Jacket 01 Members for Marketing
6.3	Source of raw material	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar



## 6.5 Raw material requirement and estimated production

### Caps (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>1</b>	<b>Caps (one piece Only)</b>				
1	Tapid Patti	cm	0.20	170	8
2	Buckram	cm	0.40	40	16
3	Bulli	cm	0.20	30	6
4	Pasting	cm	0.10	90	9
5	Magji Cloth	cm	0.15	30	2
6	Kullu Border Patti	16 Inch/Piece	16	140	140
7	Sewing Thread	No.			45
<b>Total</b>					<b>226</b>
	Service Charge			5%	11
	Total Production Cost				237
	Profit			15%	36
	<b>Total Cost</b>				<b>273</b>

### Ladies Jacket (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>2</b>	<b>Ladies Jacket (one piece Only)</b>				
1	Tapid Patti <i>Supper</i>	Mtr.	0.80	200	160
2	Bulli	Mtr.	1.50	30	45
3	Pasting	Mtr.	0.5	80	40
4	Machine Border	Mtr.	1.5	25	37
5	Sewing Tread & Baton	Piece	-	6	30
6	Kaj ki Labour			20	20
7	Sewing Labour			100	100
<b>Total</b>					<b>432</b>
	Service Charges			10%	43
	Total Production Cost				475
	Profits			40%	190
	<b>Total Cost</b>				<b>665</b>

- In each cycle (per month) 360 Caps and 36 Ladies Jackets will be made by the group.
- In a year 4320 Caps and 432 Ladies Jackets pieces will be made by the group.

## 7. Details of Marketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	14 to 55 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"> <li>• Make a list of vendors.</li> <li>• Contact the vendors.</li> </ul>
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"> <li>• Contact with shopkeepers.</li> <li>• Own sales Centre</li> <li>• Stall/exhibition in fairs</li> <li>• Various offices</li> <li>• Religious places</li> </ul>
7.9	Product Marketing Strategy	<ul style="list-style-type: none"> <li>• Wholesaler</li> <li>• Retailer</li> <li>• Agent 20-25% subsidy</li> <li>• Publicity in local network</li> <li>• Publicity in social media</li> </ul>
7.10	Determining the product's branding	Beautiful products of SHG Jagriti
7.11	Product slogan	

## **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"> <li>• Income should be distributed on the basis of skill and ability.</li> <li>• Working with transparency.</li> </ul>
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	10 Sewing Machine (Rs. 6500 per Machine)	65000
2	11 Scale Set (Rs. 350 per Set)	3850
3	08 Scissors (Rs. 650 per Scissors)	5200
4	07 Press (Rs. 1600 per Press)	11200
5	02 Machine Stand (Rs. 2200 per Machine)	4400
	<b>Total Capital Expenditure</b>	<b>89650</b>

### 11b.Recurring Cost (Per Circle)

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Caps</b>						
1	Tapid Patti	Cm	72	170	12240	360 Caps
2	Buckram	Cm	36	40	1440	
3	Bulli	Cm	72	30	2160	
4	Pasting	Cm	36	90	3240	
5	Magji Cloth	Cm	54	30	1620	
6	Kullu Border Patti	16 Inch/ Piece	360	140	50400	
7	Sewing Thread	No.	360	1	360	
	<b>Total Recurring Cost</b>				<b>71460</b>	
	Service Charge		5%		3573	
	Total Production Cost				<b>75033</b>	
	Profit		15%		11255	
	<b>Total</b>				<b>86288</b>	

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Ladies Jacket</b>						
1	Tapid Patti <i>Supper 30 No.</i>	Mtr.	0.80	200	5760	36 No. Ladies Jacket
2	Bulli	Mtr.	1.50	30	1620	
3	Pasting	Mtr.	0.5	80	1440	
4	Machine Border	Mtr.	1.5	25	135	
5	Sewing Tread & Baton	Piece	-	6	216	
6	Kaj ki Labour			20	720	
7	Sewing Labour			100	3600	
<b>Total Recurring Cost</b>					<b>13491</b>	
	Service Charges			10%	1349	
	Total Production Cost				14840	
	Profits			40%	5936	
	<b>Cost</b>				<b>20776</b>	
	<b>Total</b>				<b>84951</b>	

## 12. Summary of the Economy Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	84951
2	10% annual interest on capital expenditure	896
3	10% annual interest on loan	850
	<b>Total</b>	<b>86697</b>



### 13. Assumptions Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
<b>For One Caps</b>				
1	Production Cost	No.	1	237
	Defined Benefits %	Per	15	36
	<b>Total Cost + Benefits</b>	No.	1	<b>273</b>
	Market Price	No.	1	375
<b>For One Ladies Jacket</b>				
2	Production Cost	No.	1	475
	Defined Benefits	Per	40	190
	<b>Total Cost + Benefits</b>	No.	1	<b>665</b>
	Market Price	No.	1	850

### 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)	-	-	-	<b>896</b>
2	<b>Recurring Coat (B)</b>			-	
2.1	Caps				71460
2.2	Ladies Jacket				13491
	<b>Total (B)</b>				<b>84951</b>
3	Total Production (Caps)	No.	360		
4	Product sales (Caps)	No.	360		
5	Income from product sales (Caps)	No.	360	273	98280
6	Total Production (Ladies Jacket)		36		0
7	Product sales (Ladies Jacket)		36		0
8	Income from product sales (Ladies Jacket)		36	665	23940
	<b>Total (S)</b>				<b>122220</b>
9	Total Benefits <b>S-(A+B)</b> $122220 - (896+84951) = 36373$				36373
10	Gross profit from product sales				36373
11	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund $122220-8500+84951=28769$ )				<b>28769</b>

### 15- Self Help Groups/Similar Interest Groups need funds

Sr. No.	Particulars	Total Expenditure	Contribution by project 50%	Contribution by project 50%	Contribution by project 75%	Contribution by project 25%	Group needs money
1	Capital Cost	89650	27925	27925	25350	8450	0
2	Recurring Cost	84951	0	0	0	0	84951
	<b>Total</b>	<b>174601</b>	<b>27925</b>	<b>27925</b>	<b>25350</b>	<b>8450</b>	<b>84951</b>
	<b>Note</b>	Requirement of funds is approximately <b>85,000.00</b>					

**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	84951
2	Internal savings of the group	896
3	Loan of the group	8500
	<b>Total</b>	<b>94347</b>

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	10 Sewing Machine (Rs. 6500 per Machine)	27000	50% & 25% advance should be given for Sewing Machine, Scissors, Scale Sets from the assistance amount by the group.
2	11 Scale Set (Rs. 350 per Set)	1662.5	
3	08 Scissors (Rs. 650 per Scissors)	2112.5	
4	07 Press (Rs. 1600 per Press)	4800	
5	02 Machine Stand (Rs. 2200 per Machine)	1100	
	<b>TOTAL</b>	<b>36675</b>	
4	RAW Material	<b>84951</b>	
	<b>G.Total</b>	<b>121626</b>	

## 18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Caps

$$= 89650/273 = 328 \text{ days}$$

Calculation of Break-even Point of Ladies Jackets

$$= 89650/665 = 134 \text{ days}$$

Calculation of Total Break-even Point =  $89650/462 = 194 \text{ days}$

In this process the breakeven point can be achieved in 194 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					85000	708.3333	<b>85708.33</b>
2	Month-2	7791.6667	708.3333	8500	<b>8500</b>	77208.33	643.4028	<b>77851.74</b>
3	Month-3	7856.5972	643.4028	8500	<b>8500</b>	69351.74	577.9311	<b>69929.67</b>
4	Month-4	7922.0689	577.9311	8500	<b>8500</b>	61429.67	511.9139	<b>61941.58</b>
5	Month-5	7988.0861	511.9139	8500	<b>8500</b>	53441.58	445.3465	<b>53886.93</b>
6	Month-6	8054.6535	445.3465	8500	<b>8500</b>	45386.93	378.2244	<b>45765.15</b>
7	Month-7	8121.7756	378.2244	8500	<b>8500</b>	37265.15	310.5429	<b>37575.69</b>
8	Month-8	8189.4571	310.5429	8500	<b>8500</b>	29075.69	242.2975	<b>29317.99</b>
9	Month-9	8257.7025	242.2975	8500	<b>8500</b>	20817.99	173.4833	<b>20991.48</b>
10	Month-10	8326.5167	173.4833	8500	<b>8500</b>	12491.48	104.0956	<b>12595.57</b>
11	Month-11	8395.9044	104.0956	8500	<b>8500</b>	4095.571	34.12976	<b>4129.701</b>
12	Month-12	4100.8702	34.12976	4135	<b>4135</b>	-5.2989	0.044158	<b>-5.34306</b>
	<b>Total</b>	<b>85005.299</b>		<b>89135</b>	<b>89135</b>			

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 Caps & Ladies Jackets in the first cycle. This will generate an average income of Rs 28769/- 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.

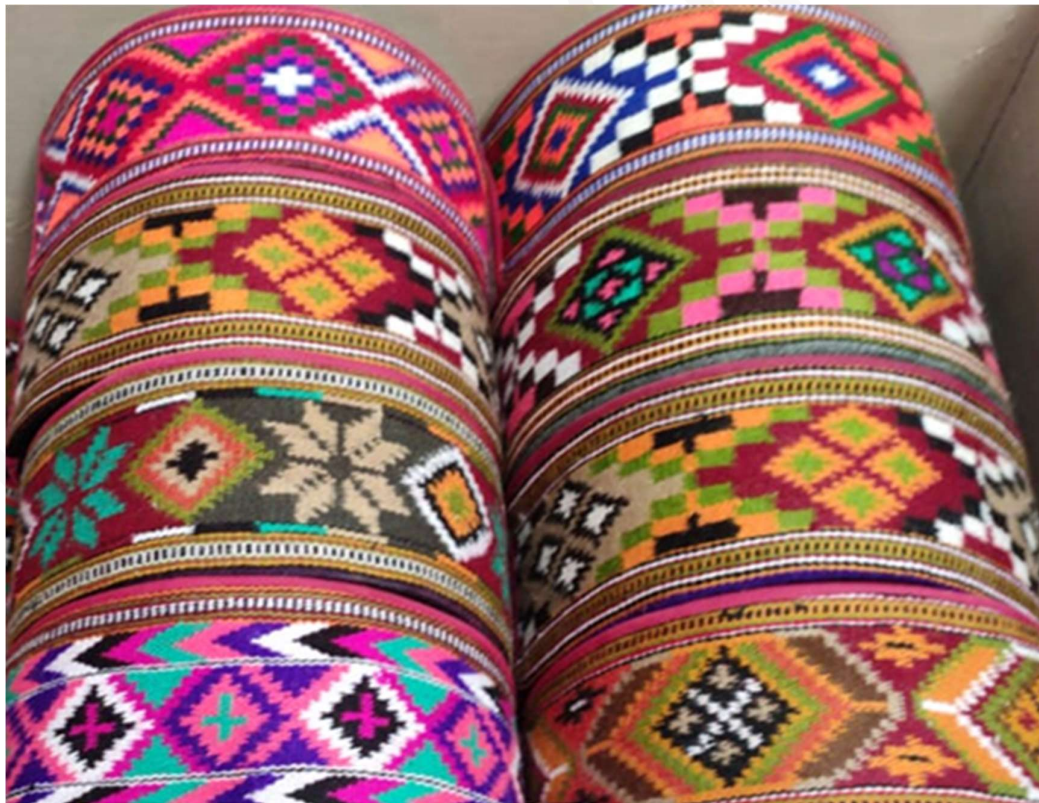
Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Mater Trainer	14 Days	&	750	10500	Rs. 750.00 Per Day
2	Boarding & Lodging	14 Days		100	1400	Rs. 100 Per Day
3	Raw Material	14 Days	16	1000	16000	Rs.1000 Per Members
4	Training Hall Rent	14 Days	&	1000	1000	Rs. 1000 Trg. Period
5	Transportation Charges	Machine	&	-	1000	Rs. 1000 One Time
	<b>Total</b>				<b>29900</b>	



## 22. Attachment









## **List of Rule of Jagriti Self-Help Groups**

1. Group work: Handloom
2. Group address: village -Sarli
3. Total members of the group: 16
4. Date of the first meeting of the group; 10, July, 2020
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 10<sup>th</sup>.
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 HGB Kullu Account number 1470110043615
10. In order to attend the meeting of the group, the Pradhan 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 Pradhan and Secretary of the Self -Help Group shall be elected unanimously
14. The Pradhan and secretary can transact with the bank, this post will be valid for one year.
15. The Pradhan, 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 Pradhan 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 "Jagriti" Self Help Group



Smt. Tharma Devi  
Pradhan



Smt. Som Lata  
Secretary



Smt. Neema Devi  
Cashier



Smt. Meena Devi  
Member



Smt. Meena Bharti  
Member



Smt. Reena Devi  
Member



Smt. Reela Devi  
Member



Smt. Ambalika  
Member



Smt. Gilma Devi  
Member



Smt. Usha Devi  
Member



Smt. Pingla Devi  
Member



Smt. Sonu  
Member



Smt. Beena Devi  
Member



Smt. Meena Devi  
Member



Smt. Bhubneshwari  
Member

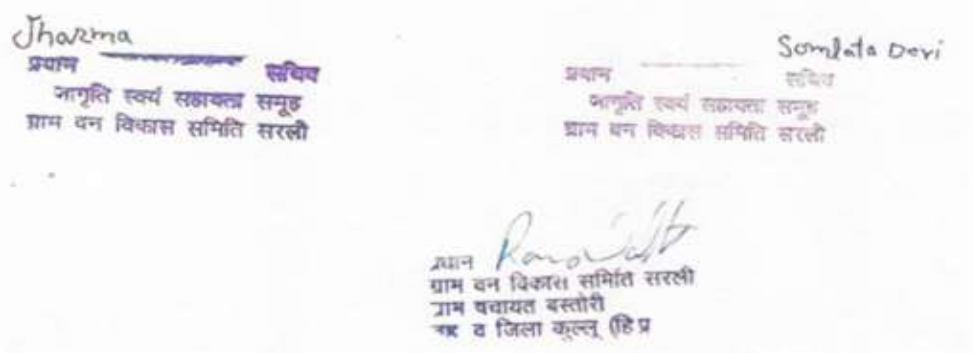


Smt. Leela Devi  
Member

## Agreement

(Sahmti Patra)

Today on 28-10-22 a meeting of **"Jagriti"** self Help Group Sarli was held under the chairmanship of Pradhan Smt. Tharma Devi in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of **"Jagriti"** Self Help Group Sarli and with the cooperation of FTU Bhutti was finalized. With the project being run in collaboration with Project for Improvement Himachal Pradesh Forest Ecosystems Management and livelihoods (Funded by JICA ) through the Forest Department, the members of **"Jagriti"** Self Help group Sarli unanimously agreed to continue working on Handloom to increase their livelihood.



The image shows three handwritten signatures and stamps. The first signature is 'Jharna' with the text 'प्रधान', 'जागृति स्वयं सहायता समूह', and 'ग्राम वन विकास समिति सरली'. The second signature is 'Somlata Devi' with the text 'प्रधान', 'जागृति स्वयं सहायता समूह', and 'ग्राम वन विकास समिति सरली'. The third signature is 'Ravinder' with the text 'प्रधान', 'ग्राम वन विकास समिति सरली', 'ग्राम पंचायत बस्तोरी', and 'श. व. जिला कुल्लू (हि.प्र.)'.

## Approval

Today on 02-11-22 the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of **"Jagriti"** Self Help group Sarli



The image shows a handwritten signature and a blue stamp that reads 'Divisional Forest Officer, Forest Division Kullu'.