



Business Plan for Enhance Livelihoods

HANDLOOM

(Stole, Kulvi Caps & Jacket)

Jai Maa Dhara Nouni Self-Help Group, Bhumteer



Village Forest Development Society -----Bhumteer
Gram Panchayat-----Bhumteer
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 Bhumteer is located in Gram Panchayat Bhumteer 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 Bhumteer is located in Lagvalley at a distance of about 12 km from Kullu headquarters. The main occupation of the people in village Bhumteer 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, Bhumteer 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 Bhumteer in the form of “**JaiMaa Dhara Nouni**” and “Shree Krishana” self-help groups. After this, “Jai Maa Dhara Nouni” self-help group decided to work on handloom. 15 members joined this group.

Based on the advice, suggestions and experiences of handloom expert Shri Jugat Ram Him Weaver Technical Assistant along with “Jai Maa Dhara Nouni” 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.

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

To prepare the livelihood enhancement business plan of “Jai Maa Dhara Nouni” 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 Chouhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Forest Range Officer, Bhutti and Mr. Balbir Singh, BO Tarapur this livelihood enhancement business plan was finalized.

2. Description of SHG

2.1	Name of Self-HelpGroup	“Jai Maa Dhara Nouni”
2.2	Manual for Management of Information System of SHG	Attached in Page No. 22
2.3	Village Forest Development Society	Bhumteer
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Bhumteer
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	10
2.10	SHG Formation	4th. Dec. 2022
2.11	Bank Account Number	11470110050347
2.12	Name of Bank & Branch	HP Gramin Bank, Kullu
2.13	Monthly Saving SHG	1500
2.14	Total Saving SHG	10500
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month

List of Jai Maa Dhara Nouni Self-Help Group

Sr. No.	Name & Address of Members	Designation	Age	Sex	Qualification	Category	Contact No.
1	Smt. Shanta Devi W/O Sh. Mohinder	Pradhan	40	Fe	10 th .	Gen	9816803613
2	Smt. Jayoti Thakur W/O Sh. Kishore	Up-Pradhan	27	Fe	BA	Gen	8219455657
3	Smt. Kali Devi W/o Sh. Balbir	Secretary	48	Fe	10 th .	Gen	7676798540
4	Smt. Beena Devi W/o Sh. Devender	Cashier	44	Fe	8 th .	Gen	7876735015
5	Smt. Sita Devi W/o Sh. Sangat Ram	Member	44	Fe	8 th .	Gen	9805474034
6	Smt. Savitra W/o Sh. Kamlesh Kumar	Member	33	Fe	8 th .	Gen	7876309748
7	Smt. Kamla Devi W/o Karam Chand	Member	46	Fe	5 th .	Gen	8589020429
8	Smt. Nirmla Devi W/o Sh. Ram Singh	Member	52	Fe	8 th .	Gen	8580457935
9	Smt. Doma Devi W/o Sh. Tethi Singh	Member	48	Fe	7 th .	Gen	9015260272
10	Smt. Bantu Devi W/o Sh. Prem Chand	Member	53	Fe	5 th .	Gen	7018158603
11	Smt. Roshani Devi W/o Sh. Rum Singh	Member	41	Fe	8 th .	Gen	8091823946
12	Smt. Vidhaya Devi W/o Sh. Virender	Member	20	Fe	10 th .	Gen	7876778705
13	Smt. Jayotsna W/o Sh. Bhag Chand	Member	43	Fe	5 th .	Gen	6230519335
14	Smt. Hema Devi W/o Sh. Kanshi Ram	Member	37	Fe	10 th .	Gen	9015046943
15	Smt. Indu Bala W/o Sh. Balbir Singh	Member	38	Fe	12 th .	Gen	8580991870



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 12 KM.
3.4	Name of Main Market & Distance	Kullu 12 KM.
3.5	Distance from Main City	Kullu 12 KM, Bhuntar 22 KM, Manali 52 KM, Shamshi 20 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	Stole, Caps, Ladies 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. 24

5. Details of Production Processes

First of all, the members of the self-help group will be given training by the project on making Stoles, Kulvi Caps and Jackets 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. 06 members of the group will work on making shawls.
2. 09 members of the group will work on making stoles.
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

Shawl of different designs will be prepared by 06 members. If one member works for 4 to 5 hours per day, one stole will be prepared in 05 days.

2. Kulvi Caps

Stoles of different designs will be prepared by 07 members. If one member works for 4 to 5 hours per day, Four Caps will be prepared in 01 days.

3. Ladies Jacket

Stoles of different designs will be prepared by 02 members. If one member works for 4 to 5 hours per day, one Jacket will be prepared in 02 days.

6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	36 Stoles 840 Kulvi Caps 30 Ladies Jacket
6.2	Workers required per cycle (number)	06 members for stoles 07 members for Caps 02 member for Ladies Jackets
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.	9.72	1500	14580	3.6	450	1620	36	Stole 36 Per Circle
2	May	Kg.	9.72	1500	14580	3.6	450	1620	36	
3	June	Kg.	9.72	1500	14580	3.6	450	1620	36	
4	July	Kg.	9.72	1500	14580	3.6	450	1620	36	
5	August	Kg.	9.72	1500	14580	3.6	450	1620	36	
6	September	Kg.	9.72	1500	14580	3.6	450	1620	36	
7	October	Kg.	9.72	1500	14580	3.6	450	1620	36	
8	Nov/	Kg.	9.72	1500	14580	3.6	450	1620	36	
9	December	Kg.	9.72	1500	14580	3.6	450	1620	36	
10	January	Kg.	9.72	1500	14580	3.6	450	1620	36	
11	February	Kg.	9.72	1500	14580	3.6	450	1620	36	
12	March	Kg.	9.72	1500	14580	3.6	450	1620	36	
	Total		116.64		174960	43.2		19440	432	

- In each cycle (per month) 36 No. stoles will be made by the group.
- In a year 432 No. stoles pieces will be made by the group.

Stole (one piece Only)

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
1	Stole (one piece Only)				
A	Raw Material (Threads)	Kg.	0.270	1500	405
B	Raw Material (Kaishmilon)	Kg.	0.10	450	45
C	Warping machine cost	No.	1	20	20
D	Labour(01Members 4-5 (Hour/Day) 30x1x300	Days		300	0
	Total				470
	Service Charge			5%	23
	Total Production Cost				493
	Profit			15%	74
	Total Cost				567

Caps (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
2	Caps (one piece Only)				
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
	Total				226
	Service Charge			5%	11
	Total Production Cost				237
	Profit			15%	36
	Total Cost				273

Ladies Jacket (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
3	Ladies Jacket (one piece Only)				
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
	Total				432
	Service Charges			10%	43
	Total Production Cost				475
	Profits			40%	190
	Total Cost				665

7.Details of Marketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	12 to 52 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 Jai Maa Dhara Nouni
7.11	Product slogan	शोभलागांव, शोभलाकोम, रति भर नहीं काण । यह सा भूमतीर स्टील री पहचाण ।।

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	04 Khaddi of 35 inches (Rs. 10500 per Khaddi)	42000
2	04 Charkha and Uri Stand (Rs. 1700 per Charkha and Uri Stand)	7200
3	09 Sewing Machine (Rs. 7500 per)	67500
4	09 Scissors (Rs. 650 per)	14400
5	09 Press (Rs. 1600 per)	5850
	Total Capital Expenditure	136950

11b. Recurring Cost (Per Circle)

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
1	Stole				
A	Raw Material (Threads)	Kg.	0.270	1500	14580
B	Raw Material (Kaishmilon)	Kg.	0.10	450	1620
C	Warping machine cost (for 36 Stole)	No.	36	20	720
D	Labour(01Members 4-5 (Hour/Day) 30x1x300	Days	30	300	0
E	Others Expenditure (Packing, Pamphlets)				800
	(A+B+C+E)				17720
	Total Recurring Cost				17720

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
Caps						
1	Tapid Patti	Cm	168	170	28560	840 Caps
2	Buckram	Cm	336	40	13440	
3	Bulli	Cm	168	30	5040	
4	Pasting	Cm	84	90	7560	
5	Magji Cloth	Cm	126	30	3780	
6	Kullu Border Patti	16 Inch/ Piece	16	140	117600	
7	Sewing Thread	No.	840	1	840	
	Total Recurring Cost				176820	
	Service Charge		5%		8841	
	Total Production Cost				185661	
	Profit		15%		27849	
	Total				213510	

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
Ladies Jacket						
1	Tapid Patti <i>Supper 30 No.</i>	Mtr.	0.80	200	4800	30 No. Ladies Jacket
2	Bulli	Mtr.	1.50	30	1350	
3	Pasting	Mtr.	0.5	80	1200	
4	Machine Border	Mtr.	1.5	25	1125	
5	Sewing Tread & Baton	Piece	-	6	180	
6	Kaj ki Labour			20	600	
7	Sewing Labour			100	3000	
Total Recurring Cost					12255	
	Service Charges			10%	1225	
	Total Production Cost				13480	
	Profits			40%	5392	
Cost					18872	
Total					206795	

12. Summary of the Economy Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	206795
2	10% annual interest on capital expenditure	1369
3	10% annual interest on loan	2067
	Total	210231

13. Assumptions
Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
For One shawl				
1	Production Cost	No.	1	1000
	Defined Benefits %	Per	30	300
	Total Cost + Benefits	No.	1	1300
	Market Price	No.	1	1600
For One Stole				
2	Production Cost	No.	1	493
	Defined Benefits %	Per	40	197
	Total Cost + Benefits	No.	1	690
	Market Price	No.	1	950
For One Caps				
3	Production Cost	No.	1	237
	Defined Benefits %	Per	15	36
	Total Cost + Benefits	No.	1	273
	Market Price	No.	1	375
For One Ladies Jacket				
	Production Cost	No.	1	475
	Defined Benefits	Per	40	190
	Total Cost + Benefits	No.	1	665
	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)	-	-	-	1369
2	Recurring Coat (B)			-	
2.1	Stoles				17720
2.2	Kulvi Caps				176820
2.3	Ladies Jacket				12255
	Total (B)				206795
3	Total Production (Stole)	No.	36		
4	Product sales (Stole)	No.	36		
5	Income from product sales (Stole)	No.	36	690	24840
6	Total Production (Kulvi Caps)	No.	840		0
7	Product sales (Kulvi Caps)	No.	840		0
8	Income from product sales (Kulvi Caps)	No.	840	273	229320
9	Total Production (Ladies Jacket)		30		0
10	Product sales (Ladies Jacket)		30		0
11	Income from product sales (Ladies Jacket)		30	665	19950
	Total (S)				274110
10	Total Benefits S-(A+B) $274110 - (1369+206795) = 65946$				65946
11	Gross profit from product sales				65946
12	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund $65945-20000=45946$				45946

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	136950	102713	34237	0
2	Recurring Cost	206795	0	0	206795
	Total	343745	102713	34237	206795
	Note	Requirement of funds is approximately 2,0,7000.00			

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	102713
2	Internal savings of the group	20000
	Total	302713

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	04 Khadi 35 Inch	10500	25% advance should be given for Khaddi, Charkha and Uri, Machine etc. from the assistance amount by the group.
2	04 Charkha with Uri Stand	1800	
3	09 Sewing Machine	16875	
4	09 Press	3600	
5	09 Scissors	1462	
	TOTAL	34237	
6	RAW Material	206795	
	G.Total	240654	

18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Stole

= $136950/690= 198$ days

Calculation of Break-even Point of Kulvi Caps

= $136950/273= 502$ days

Calculation of Break-even Point of Ladies Jacket

= $136950/665= 206$ days

Calculation of Total Break-even Point = $198+ 502+ 206 = 906$ days

= $136950/906= 151$ days

In this process the breakeven point can be achieved in 151 days as per the same ratio of sales of the above produce.

19. Loan Repayment schedule

Sr. No.	Month	Loan Repayment			Cumulative Loan Repayment	Remaining Loan		
		Amt.	Interest	Total		Amt.	Interest	Total
1	Month-1					200000	1666.67	201667
2	Month-2	18333.3	1666.67	20000	20000	181667	1513.89	183181
3	Month-3	18486.1	1513.89	20000	20000	163181	1359.84	164540
4	Month-4	18640.2	1359.84	20000	20000	144540	1204.5	145745
5	Month-5	18795.5	1204.5	20000	20000	125745	1047.87	126793
6	Month-6	18952.1	1047.87	20000	20000	106793	889.94	107683
7	Month-7	19110.1	889.94	20000	20000	87682.7	730.689	88413
8	Month-8	19269.3	730.689	20000	20000	68413.4	570.112	68984
9	Month-9	19429.9	570.112	20000	20000	48983.5	408.196	49392
10	Month-10	19591.8	408.196	20000	20000	29391.7	244.931	29637
11	Month-11	19755.1	244.931	20000	20000	9636.64	80.3053	9716.9
12	Month-12	9636.69	80.3053	9717	9717	-0.0562	-0.00047	-0.0567
		200000		209717	209717			

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, Caps, Jackets in the first cycle. This will generate an average income of Rs 45946/- 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	Mater Trainer	30 Days	&	750	22500	Rs. 750-00 Per Day
3	Boarding & Lodging	45 Days		150	6750	Rs. 125 Per Day
4	Raw Material	45 Days	15	1000	15000	Rs.1000 Per Members
5	Training Hall Rent	45 Days	-	1000	1500	Rs. 1000 Trg. Period
6	Transportation Charges	Khaddi, Charkha	-	-	1000	Rs. 1000 One Time
	Total				114250	



22. Attachment



List of Rule of **Jai Maa Dhara Nouni Self-Help** Groups

1. Group work: Handloom
2. Group address: village -Bhumteer
3. Total members of the group: 15
4. Date of the first meeting of the group;
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 15th.
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 HGBKullu Account number 11470110050347. 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.

Glimpse of members of **Jai Maa Dhara Nouni Self-Help** Group



Smt. Shanta
Pradhan



Smt. Jyoti Thakur
Secretary



Smt. Kali Devi
Cashier



Smt. Sita Devi
Member



Smt. Nirmla Devi
Member



Smt. Jyotsana
Member



Smt. Indu Bala
Member



Smt. Roshani
Member



Smt. Meena Kumari
Member



Smt. Doma Devi
Member



Smt. Savitra Devi
Member



Smt. Bantu Devi
Member



Smt. Vidhaya Thakur
Member



Smt. Kamla Devi
Member



Smt. Hema Devi
Member

Agreement

(Sahmti Patra)

Today on 21-07-23 a meeting of **Jai Maa Dhara Nouni** self-Help Group Bhumteer was held under the chairmanship of Pradhan Smt. Shanta Devi in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of Jai Maa Dhara Nouni Self-Help Group Bhumteer 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 **Jai Maa Dhara Nouni Self-Help group Bhumteer** unanimously agreed to continue working on Handloom to increase their livelihood.



The image shows two handwritten signatures and their corresponding stamps. The first signature is 'Shanta Devi' with the title 'प्रधान' (Pradhan) and the text 'जय माँ धारा नौनी स्वयं सहायता समूह भुमतेर काठ नगर, जिला कुल्लू (हिमाचल)' (Jai Maa Dhara Nouni Self-Help Group Bhumteer Kathunagar, Kullu District, Himachal). The second signature is 'Jyoti' with the title 'सचिव' (Secretary) and the text 'कर्मचारी ग्राम धन विकास समिति भुमतेर जयन पंचायत भुमतेर सहयोग पूर्व जिला कुल्लू हिमा.' (Karmachari Gram Dan Vikas Samiti Bhumteer Jayn Panchayat Bhumteer Sahayog Purv Jila Kullu Himachal).

Approval

Today on 24-07-23 the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of **Jai Maa Dhara Nouni** Self-Help group Bhumteer



The image shows a handwritten signature and a stamp. The signature is 'K. K.' and the stamp reads 'Divisional Forest Officer Forest Division Kullu'.