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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 Kutlu 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 Kutlu is located in Lagvalley at a distance of about 14 km from Kullu headquarters. The main occupation of the people in village Kutlu 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, Falyani-Khanargi** 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 Falyani-Khanargi in the form of **"Lakshya"** and **"Jyoti"** self-help groups. After this, **"Lakshya"** self-help group decided to work on handloom. 10 members joined this group.

Based on the advice, suggestions and experiences of handloom expert Shri Jugat Ram Him Weaver Technical Assistant along with "**Lakshya**" 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 "**Lakshya**" self-help group in making shawls, stoles and Ladies Jackets along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of "**Lakshya**" 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 DMU cum Divisional Forest Officer Sh. Angel Chouhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Forest Range Officer, Bhutti and BO Tarapur this livelihood enhancement business plan was finalized.



2. Description of SHG

2.1	Name of Self-Help Group	"Lakshya"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 22
2.3	Village Forest Development Society	Falyani-Khanargi
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Kutlu
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	10
2.10	SHG Formation	Dec. 2022
2.11	Bank Account Number	88311300002370
2.12	Name of Bank & Branch	HGB, Sarwari, Kullu
2.13	Monthly Saving SHG	100
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 Lakshya Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualificati on	Category
1	Smt. Sarita Devi W/O Sh. Prem Chand	Pradhan	24	Fe	12 th .	SC
2	Smt. Seema Devi W/O Sh. Baldev	Secretary	27	Fe	12 th .	SC
3	Smt. Bimla W/o Sh. Suaru Ram	Cashier	33	Fe	5 th .	SC
4	Smt. Nirmla W/o Sh. Jagdish Chand	Member	33	Fe	5 th .	SC
5	Smt. Shangri W/o Sh. Jagdish	Member	39	Fe	8 th .	SC
6	Smt. Narkali W/o Sh. Baspinder	Member	31	Fe	12 th .	SC
7	Smt. Raj Kumari W/o Thakur Ram	Member	33	Fe	5 th .	SC
8	Smt. Guddi Devi W/o Sh. Gokul	Member	35	Fe	5 th .	SC
9	Smt. Prem Lata W/o Sh. Ramesh Chand	Member	32	Fe	5 th .	SC



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 20 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, 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 stole and Ladies Jacket will be made by warping machine. This will reduce the time and labour cost of the products.

1. 03 members of the group will work on making Caps & Jackets.
2. 06 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 04 days.

2. Kulvi Caps

Stoles of different designs will be prepared by 02 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 01 members. If one member works for 4 to 5 hours per day, one Jacket will be prepared in 03 days.

6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	36 Stoles 60 Kulvi Caps 10 Ladies Jacket
6.2	Workers required per cycle (number)	06 members for stole 02 members for Caps 01 member for Ladies Jacket
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.	7.72	1500	14580	3.6	450	1620	36	Stole 36 Per Circle
2	May	Kg.	7.72	1500	14580	3.6	450	1620	36	
3	June	Kg.	7.72	1500	14580	3.6	450	1620	36	
4	July	Kg.	7.72	1500	14580	3.6	450	1620	36	
5	August	Kg.	7.72	1500	14580	3.6	450	1620	36	
6	September	Kg.	7.72	1500	14580	3.6	450	1620	36	
7	October	Kg.	7.72	1500	14580	3.6	450	1620	36	
8	Nov/	Kg.	7.72	1500	14580	3.6	450	1620	36	
9	December	Kg.	7.72	1500	14580	3.6	450	1620	36	
10	January	Kg.	7.72	1500	14580	3.6	450	1620	36	
11	February	Kg.	7.72	1500	14580	3.6	450	1620	36	
12	March	Kg.	7.72	1500	14580	3.6	450	1620	36	
	Total		92.64		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.
- In each cycle (per month) 60 No. Caps & 10 Ladies Jackets will be made by the group.
- In a year 720 No. Caps & 120 Ladies Jackets 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 10 No.</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	14 to 54 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 Lakshay
7.11	Product slogan	शोभला गांव, शोभला कोम, रति भर नहीं काण । यह सा कुटलू स्टोल 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	05 Khaddi of 35 inches (Rs. 10500 per Khaddi)	52500
2	05 Charkhas and Uri Stand (Rs. 1700 per Charkha and Uri Stand)	9000
3	03 Sewing Machine (Rs. 34000 per)	102000
4	07 Scissors (Rs. 650 per)	1950
5	07 Press (Rs. 1600 per)	4800
	Total Capital Expenditure	170250

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	12	170	2040	60 Caps
2	Buckram	Cm	24	40	960	
3	Bulli	Cm	12	30	360	
4	Pasting	Cm	6	90	540	
5	Magji Cloth	Cm	9	30	270	
6	Kullu Border Patti	16 Inch/ Piece	60	140	8400	
7	Sewing Thread	No.	60	1	60	
	Total Recurring Cost				12630	
	Service Charge		5%		632	
	Total Production Cost				13262	
	Profit		15%		1989	
	Total				15251	

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
Ladies Jacket						
1	Tapid Patti <i>Supper 10 No.</i>	Mtr.	0.80	200	1600	10 No. Ladies Jacket
2	Bulli	Mtr.	1.50	30	450	
3	Pasting	Mtr.	0.5	80	400	
4	Machine Border	Mtr.	1.5	25	37.5	
5	Sewing Tread & Baton	Piece	-	6	60	
6	Kaj ki Labour			20	200	
7	Sewing Labour			100	1000	
Total Recurring Cost					3747.5	
	Service Charges			10%	375	
	Total Production Cost				4123	
	Profits			40%	1650	
Cost					5773	
Total					34098	

12. Summary of the Economy Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	34098
2	10% annual interest on capital expenditure	1702
3	10% annual interest on loan	3709
	Total	39509

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)	-	-	-	1702
2	Recurring Coat (B)			-	
2.1	Stoles				17720
2.2	Kulvi Caps				12630
2.3	Ladies Jacket				3748
	Total (B)				34098
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.	60		0
7	Product sales (Kulvi Caps)	No.	60		0
8	Income from product sales (Kulvi Caps)	No.	60	273	16380
9	Total Production (Ladies Jacket)		10		0
10	Product sales(Ladies Jacket)		10		0
11	Income from product sales(Ladies Jacket)		10	665	6650
	Total (S)				47870
10	Total Benefits S-(A+B) $47870 - (1702+34098) = 12070$				12070
11	Gross profit from product sales				12070
12	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund $12070-3450=8620$)				8620

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	170250	127687	42563	0
2	Recurring Cost	34098	0	0	34098
	Total	248405	127687	42563	34098
	Note	Requirement of funds is approximately 34000.00			

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	127687
2	Internal savings of the group	9000
	Total	136687

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 Khaddi 35 Inch	13125	25% advance should be given for Khaddi, Charkha and Uri, Machine etc. from the assistance amount by the group.
2	05 Charkha with Uri Stand	2250	
3	03 Sewing Machine	25500	
4	03 Press	1200	
5	03 Scissors	488	
	TOTAL	42563	
6	RAW Material	34098	
	G. Total	76661	

18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Stole

= $170250/690= 247$ days

Calculation of Break-even Point of Kulvi Caps

= $170250/273= 624$ days

Calculation of Break-even Point of Ladies Jacket

= $170250/665= 256$ days

Calculation of Total Break-even Point = $247+ 624+ 256 = 1127$ days

$\Rightarrow 170250/1127= 151$ days

In this process the breakeven point can be achieved in 151 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					34000	283.3333	34283.33
2	Month-2	3166.6667	283.3333	3450	3450	30833.33	256.9444	31090.28
3	Month-3	3193.0556	256.9444	3450	3450	27640.28	230.3356	27870.61
4	Month-4	3219.6644	230.3356	3450	3450	24420.61	203.5051	24624.12
5	Month-5	3246.4949	203.5051	3450	3450	21174.12	176.451	21350.57
6	Month-6	3273.549	176.451	3450	3450	17900.57	149.1714	18049.74
7	Month-7	3300.8286	149.1714	3450	3450	14599.74	121.6645	14721.41
8	Month-8	3328.3355	121.6645	3450	3450	11271.41	93.92838	11365.33
9	Month-9	3356.0716	93.92838	3450	3450	7915.334	65.96112	7981.295
10	Month-10	3384.0389	65.96112	3450	3450	4531.295	37.76079	4569.056
11	Month-11	3430.2392	37.76079	3468	3468	1101.056	9.175464	1110.231
12	Month-12	1110.8245	9.175464	1120	1120	-9.7688	0.081407	-9.85021
	Total	34009.769		35638	35638			

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 8620/- in each cycle.

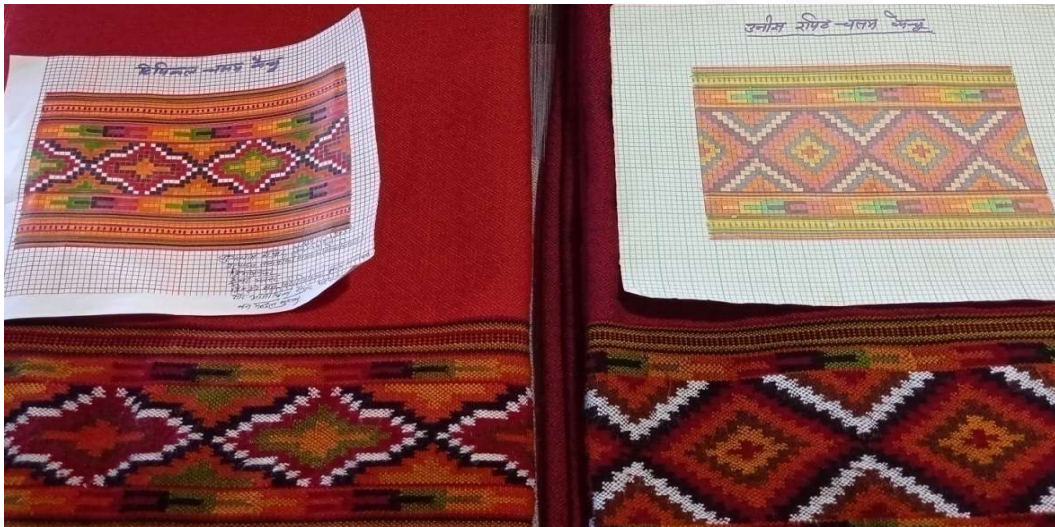
21.Training

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. 150 Per Day
4	Raw Material	45 Days	10	1000	10000	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				109250	



22. Attachment



List of Rule of Lakshay Self-Help Groups

1. Group work: Handloom
2. Group address: village-Kutlu
3. Total members of the group: 09
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 10th.
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 88311300002370. 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.

Glimpses of members of "Lakshay" Self Help Group



Smt. Sarita Devi
Pradhan



Smt. Seema Devi
Secretary



Smt. Bimla Devi
Cashier



Smt. Guddi Devi
Member



Smt. Narkali
Member



Smt. Raj Kumari
Member



Smt. Sangri Devi
Member



Smt. Prem Lata
Member

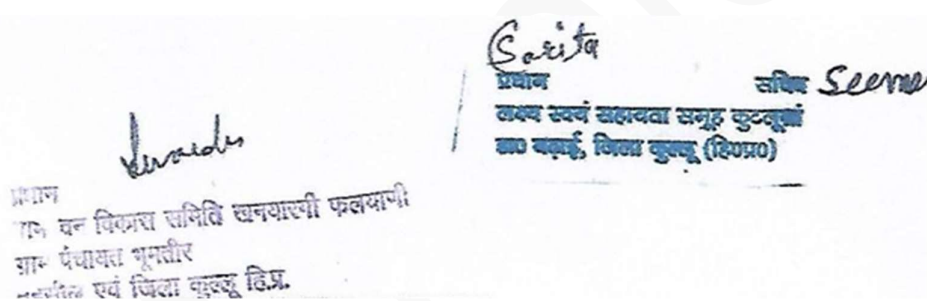


Smt. Nirmla Devi
Member

Agreement

(Sahmti Patra)

Today on **17.01.2024** a meeting of **"Lakshay" self Help Group Kutlu** was held under the chairmanship of Pradhan **Smt. Sarita Devi** in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of **"Lakshay" self Help Group Kutlu** 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 **"Lakshay" self Help Group Kutlu** 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 'Sarita' with the name 'Sarita' written in Hindi below it. The second signature is 'Seema' with the name 'Seema' written in Hindi below it. The stamps are from the Forest Department, Himachal Pradesh, and mention the project 'Project for Improvement Himachal Pradesh Forest Ecosystems Management and livelihoods'.

Approval

Today on **22.01.2024** the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of **"Lakshay" self Help Group Kutlu**.



The image shows a handwritten signature and a stamp. The signature is 'H.' and the stamp is from the Divisional Forest Officer, Forest Division Kullu.