



# Business Plan for Enhance Livelihood

## IGA Activity

### HANDLOOM

#### (Caps & Jackets)

**Jai Maa Bhaga Sidh Self-Help Group, Summa**



**Village Forest Development Society -----Summa**  
**Gram Panchayat-----Dughilag**  
**Forest Range -----Bhutti**  
**Forest Division-----Kullu**  
**Forest Circle-----Kullu**

**Project for Improvement of Himachal Pradesh  
 Forest 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 Summa is located in Gram Panchayat Dughilag 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 Summa is located in Lagvalley at a distance of about 08 km from Kullu headquarters. The main occupation of the people in village Summa small scale 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, Summa 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, 03 self-help groups were formed in Summa in the form of "**Jai Maa Bhaga Sidh**", "Prerna" and "Dropti" self-help groups. After this, "Jai Maa Bhaga Sidh" self-help group decided to work on handloom. 15 members joined this group.

Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods decided to give training to "Jai Maa Bhaga Sidh" self-help group in making Kulvi Caps and Jackets along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of "Jai Maa Bhaga Sidh" self-help group, Sh. Shashi Sharma (FTU Coordinator), Bhutti Forest Range held repeated meetings with the group members and under the guidance of Divisional Forest Officer Sh. Angel Chauhan (IFS), Sh. Hem Raj Bhardwaj (HPFS), ACF, 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	"Jai Maa Bhaga Sidh"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 19
2.3	Village Forest Development Society	Summa
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Summa
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	15
2.10	SHG Formation	May, 2024
2.11	Bank Account Number	88261300000704
2.12	Name of Bank & Branch	HP Gramin Bank, Darka, Bhutti
2.13	Monthly Saving SHG	100
2.14	Total Saving SHG	32000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month

## List of Jai Maa Bhaga Sidh Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualification	Category	Contact No.
1	Smt. Rajni Devi W/O Sh. Parmesh	Pradhan	25	Fe	10 <sup>th</sup> .	SC	7982665366
2	Smt. Krishana Devi W/O Sh. Joginder Singh	Secretary	31	Fe	10 <sup>th</sup> .	SC	9816428107
3	Smt. Meena W/o Sh. Sunil Kumar	Cashier	34	Fe	6 <sup>th</sup> .	SC	8278842372
4	Smt. Sunita Devi W/o Sh. Joginder	Member	34	Fe	5 <sup>th</sup> .	SC	8894165713
5	Smt. Seema Devi W/o Sh. Bir Singh	Member	37	Fe	BA	SC	8580526006
6	Smt. Ram Dei W/o Sh. Guddu	Member	39	Fe	7 <sup>th</sup> .	SC	9882943192
7	Smt. Anita Devi W/o Ramesh Chand	Member	29	Fe	5 <sup>th</sup> .	SC	6230758792
8	Smt. Kirna Devi W/o Sh. Sher Singh	Member	28	Fe	5 <sup>th</sup> .	SC	8219821800
9	Smt. Kusam Lata W/o Sh. Guddu	Member	33	Fe	10 <sup>th</sup> .	SC	9882461606
10	Smt. Vidhaya W/o Sh. Tek Chand	Member	44	Fe	3 <sup>th</sup> .	SC	7807094367
11	Smt. Sita Devi w/o Sh. Balak Ram	Member	33	Fe	5 <sup>th</sup> .	SC	8626931200
12	Smt. Mamta Devi W/o Sh. Dharam	Member	24	Fe	8 <sup>th</sup> .	SC	8091292310
13	Smt. Heera Mani w/o Sh. Tape Ram	Member	30	Fe	5 <sup>th</sup> .	SC	6230970905
14	Smt. Krishana w/o Sh. Khushal	Member	37	Fe	12 <sup>th</sup> .	SC	7876673066
15	Miss Hem Lata w/o Sh. Fateh Chand	Member	19	Fe	8 <sup>th</sup> .	SC	9805128973





### 3. Geographical Details of Village

3.1	Distance from District HQ	Road to 08 KM.
3.2	Distance from Main Road	Road to 08 KM.
3.3	Name of Local Market & Distance	Kullu 08 KM.
3.4	Name of Main Market & Distance	Kullu 08 KM.
3.5	Distance from Main City	Kullu 08 KM, Bhuntar 18 KM, Manali 48 KM, Shamshi 17 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	Kulvi 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. 19

## 5. Details of Production Processes

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

1. 11 members of the group will work on making Kulvi Caps.
2. 04 members of the group will work on making Jackets.
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. Caps

Caps of different designs will be prepared by 11 members. If 01 member works for 4 to 5 hours per day, 04 Caps will be prepared in 01 day.

### 2. Jacket

Jackets of different designs will be prepared by 04 members. If 01 member works for 4 to 5 hours per day, 01 Jacket 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)	1320 No. Caps 40 No. Jackets
6.2	Workers required per cycle (number)	11 members for Caps 04 Members for Jackets TotalMembers <b>15</b>
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>2</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			20%	47
	<b>Total Cost</b>				<b>284</b>

### Ladies Jacket (one piece Only)

Sr.	Particulars	Unit	Qty.	Rate	Amt.
<b>3</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			50%	237
	<b>Total Cost</b>				<b>712</b>

- In each cycle (per month) 1320 Caps & 40 Jackets will be made by the group.
- In a year 15840 Caps & 480 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	08 to 48 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 Prema
7.11	Product slogan	शोभला गांव, शोभला कोम, रति भर नहीं काण । यह सा सुम्मा टोपी, जैक्ट 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**

- Project for Improvement Himachal Pradesh Forest Ecosystems Management & Livelihoods 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	13 Sewing Machines (Rs. 34000 per Machine)	442000
2	02 Sewing Machines (Rs. 7500 per Machine)	15000
3	15 Scissors (Rs. 650 per Scissors)	9750
4	15 Press (Rs. 1800 per Press)	24000
5	14 Cutting Set (Rs. 450 per Cutting Set)	6300
	<b>Total Capital Expenditure (with GST)</b>	<b>497050</b>

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

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Caps</b>						
1	Tapid Patti	Cm	264	170	44880	1320 Caps
2	Buckram	Cm	528	40	21120	
3	Bulli	Cm	132	30	3960	
4	Pasting	Cm	132	90	11880	
5	Magji Cloth	Cm	198	30	5940	
6	Kullu Border Patti	16 Inch/ Piece	1320	140	184800	
7	Sewing Thread	No.	1320	1	1320	
<b>Total Recurring Cost</b>					<b>273900</b>	
	Service Charge		5%		13695	
	Total Production Cost				<b>287595</b>	
	Profit		15%		43139.25	
	<b>Total</b>				<b>330734.25</b>	

Sr.	Particulars	Unit	Qty.	Rate	Amt.	Expected Production
<b>Ladies Jacket</b>						
1	Tapid Patti <i>Supper</i>	Mtr.	0.8	200	6400	40 No. Ladies Jacket
2	Bulli	Mtr.	1.5	30	960	
3	Pasting	Mtr.	0.5	80	2560	
4	Machine Border	Mtr.	1.5	25	800	
5	Sewing Tread & Baton	Piece	-	6	240	
6	Kaj ki Labour			20	800	
7	Sewing Labour			100	4000	
<b>Total Recurring Cost</b>					<b>15760</b>	
	Service Charges			10%	1576	
	Total Production Cost				<b>17336</b>	
	Profits			50%	8668	
	<b>Cost</b>				<b>26004</b>	
	<b>Total</b>				<b>289660</b>	

## 12. Summary of the Economy

### Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	289660
2	10% annual interest on capital expenditure	4970
3	10% annual interest on loan	2800
	<b>Total</b>	<b>297430</b>

## 13. Assumptions

### Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
<b>For One Stole</b>				
1	Production Cost	No.	1	493
	Defined Benefits %	Per	40	197
	<b>Total Cost + Benefits</b>	No.	1	<b>690</b>
	Market Price	No.	1	950
<b>For One Caps</b>				
2	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>				
3	Production Cost	No.	1	475
	Defined Benefits	Per	40	237
	<b>Total Cost + Benefits</b>	No.	1	<b>712</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)	-	-	-	4970
2	<b>Recurring Coat (B)</b>			-	
2.1	<b>Caps</b>				273900
2.2	<b>Jackets</b>				15760
	<b>Total (B)</b>				289660
3	Total Production (Kulvi Caps)	No.	1320		
4	Product sales (Caps)	No.	1230		
5	Income from product sales (Caps)	No.	1320	284	374880
	Total Production (Jacket)	No.	40		0
	Product sales (Jacket)	No.	40		0
	Income from product sales (Jacket)_	No.	40	712	28480
	<b>Total (S)</b>				403360
6	Total Benefits S-(A+B) $403360 - (4970+289660) = 294630$				108730
7	Gross profit from product sales				108730
8	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund $108730-28000= 80730$				80730

#### 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	497050	372787	124263	0
2	Recurring Cost	289660	0	0	289660
	<b>Total</b>	<b>786710</b>	<b>372787</b>	<b>124263</b>	<b>289660</b>
	<b>Note</b>	<b>Requirement of funds is approximately 190000.00</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	372787
2	Internal savings of the group	15000
	<b>Total</b>	<b>387787</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	13 Zuki Machines (Rs. 34000 per Machine)	110500	25% advance should be given for Machine, Scissor, Press, Cutting Set from the assistance amount by the group.
2	02 Machines (Rs. 34000 per Machine)	3750	
3	16 Scissors (Rs. 650 per Scissors)	2438	
4	16 Press (Rs. 1600 per Press)	6000	
5	16 Cutting Set (Rs. 450 per Cutting Set)	1575	
	<b>TOTAL</b>	<b>124263</b>	
3	RAW Material	<b>289660</b>	
	<b>G. Total</b>	<b>413923</b>	

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

(Break Even Point)

Calculation of Break-even Point of Caps

$$= 497050/284 = 1750 \text{ days}$$

Calculation of Break-even Point of Jacket

$$= 497050/712 = 698 \text{ days}$$

$$\text{Calculation of Total Break-even Point} = 497050/ = 2448 \text{ days}$$

In this process the breakeven point can be achieved in 203 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					290000	2416.667	<b>292416.7</b>
2	Month-2	25583.333	2416.667	28000	<b>28000</b>	264416.7	2203.472	<b>266620.1</b>
3	Month-3	25796.528	2203.472	28000	<b>28000</b>	238620.1	1988.501	<b>240608.6</b>
4	Month-4	26011.499	1988.501	28000	<b>28000</b>	212608.6	1771.739	<b>214380.4</b>
5	Month-5	26228.261	1771.739	28000	<b>28000</b>	186380.4	1553.17	<b>187933.5</b>
6	Month-6	26446.83	1553.17	28000	<b>28000</b>	159933.5	1332.78	<b>161266.3</b>
7	Month-7	26667.22	1332.78	28000	<b>28000</b>	133266.3	1110.553	<b>134376.9</b>
8	Month-8	26889.447	1110.553	28000	<b>28000</b>	106376.9	886.474	<b>107263.4</b>
9	Month-9	27113.526	886.474	28000	<b>28000</b>	79263.35	660.528	<b>79923.88</b>
10	Month-10	27339.472	660.528	28000	<b>28000</b>	51923.88	432.699	<b>52356.58</b>
11	Month-11	27567.301	432.699	28000	<b>28000</b>	24356.58	202.9715	<b>24559.55</b>
12	Month-12	24357.028	202.9715	24560	<b>24560</b>	-0.44666	0.003722	<b>0.450378</b>
		<b>290000.45</b>		<b>304560</b>	<b>304560</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 1320 No. & Jackets 40 No. in the first cycle. This will generate an average income of Rs 80730/- in each cycle.

## 21. Training

The training will be done for 08 hours per day i.e. 14 to 15 days. The master trainer will be paid Rs. 750/- 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	Master Trainer	14 Days	-	750	10500	Rs. 750-00 Per Day
2	Boarding & Lodging	14 Days	-	150	3600	Rs. 150 Per Day
3	Raw Material	14 Days	15	1500	22500	Rs.1500 Per Members
4	Training Hall Rent (Two Rooms)	14 Days	-	2000 L/s	2000	Rs. 1000 Per Rooms
5	Transportation Charges	Sewing Machine & Other Tools	-	-	2000	Rs. 1000 two trips
	<b>Total</b>				<b>40600</b>	





## 22. Attachment





## **List of Rule of Jai Maa Bhaga SidhSelf-Help Groups**

1. Group work: Handloom
2. Group address: village -Summa
3. Total members of the group: 15
4. Date of the first meeting of the group; May, 2024
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 05<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 Darka, Bhutti (Kullu) Account number 8261300000704. 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 **Jai Maa Bhaga Sidh** Self Help Group



Smt. Rajani Devi  
Pradhan



Smt. Krishana Devi  
Secretary



Smt. Meena Devi  
Cashier



Smt. Seema Devi  
Member



Smt. Sunita  
Member



Smt. Ramdei  
Member



Smt. Anita Devi  
Member



Smt. Kirna  
Member



Smt. Kusham Lata  
Member



Miss Hem Lata  
Member



Smt. Sita Devi  
Member



Smt. Vidhaya Devi  
Member



Smt. Mamta  
Member



Smt. Heermani  
Member



Smt. Krishana Devi  
Member

## **Agreement**

(Sahmti Patra)

Today on 02-05-24 a meeting of **Jai Maa Bhaga Sidh Self Help Group Summa** was held under the chairmanship of Pradhan Smt. Rajni 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 Bhaga Sidh Self Help Group Summa** 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 Bhaga Sidh Self Help Group Summa** unanimously agreed to continue working on Handloom to increase their livelihood.

प्रधान *Rajni Devi*  
जय मां भागासिद्ध स्वयं सहायता समूह  
सुमा तह० व जिला कुल्लू (हि०प्र०)

सचिव *Rajni Devi*  
जय मां भागासिद्ध स्वयं सहायता समूह  
सुमा तह० व जिला कुल्लू (हि०प्र०)

कोषाध्यक्ष *Rajni Devi*  
जय मां भागासिद्ध स्वयं सहायता समूह  
सुमा तह० व जिला कुल्लू (हि०प्र०)

## **Approval**

Today on 05-05-24 the Divisional Management Unit and Forest Divisional Officer, Kullu approved the Handloom Enhancing Livelihood Business Plan of **Jai Maa Bhaga Sidh Self Help Group Summa**

*[Signature]*  
Divisional Forest Officer  
Forest Division Kullu