

Business Plan

Mushroom Farming

Vansheera Self-Help Groups



**Biodiversity Conservation Committee
Sub-Committee
Panchayat
Forest Technical Unit
Forest Division
Forest Circle**

**kararsu
Bishtbehar
kais
Wildlife Division, Manali
Kullu
GHNP Shamshi**

"Himachal Pradesh Forest Ecosystem Management and Livelihood Improvement Project"

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1. Summary

Himachal Pradesh is a historically rich state, known for its serenity, culture, and religious heritage. The state is characterized by various geographical features, including mountains, valleys, and streams. It has a population of approximately 7.5 million, spread over 55,673 square kilometers, with altitudes ranging from 300 to 6816 meters above sea level. The state experiences diverse weather patterns, with perennial rivers flowing through the valleys. Nearly 90% of the population resides in rural areas, with agriculture, horticulture, water resources, and tourism being crucial for the state's economy.

The district discussed is located in Himachal Pradesh, positioned at the intersection of the Lahaul and Spiti districts, and connects various others such as Kullu, Mandi, and Kangra. The district is also home to ancient temples, traditional handlooms, and apple orchards. The Beas River serves as the main source of water for the region, and Kullu Valley is the largest and most famous valley.

The forests and biodiversity in this area are rich, playing a vital role in preserving the environment and providing livelihoods to the rural population. However, over-exploitation of resources like grazing, timber, non-timber forest products (NTFP), and firewood, along with challenges like drought, has led to diminishing resources.

To address these issues, the Himachal Pradesh Forest and Livelihood Improvement Project (JICA) has been launched in 6 out of the 12 districts, including Kullu. This project aims to improve livelihoods and promote sustainable forest resource management.

Project and Livelihood Improvement Initiatives

Under this project, the formation of Self-Help Groups (SHGs) has been encouraged. One such group, "Vanseera Self-Help Group," was established on July 28, 2022, under the guidance of the Soubag Forest Development Committee. The group, mainly composed of women from marginalized communities, aims to improve livelihoods through skills development and better utilization of forest resources.

The members of this SHG grow various cash crops like cauliflower, cabbage, peas, garlic, and tomatoes. However, they faced challenges in land availability and productivity. To increase their income, they decided to switch to growing mushrooms, which would yield better profits. The group consists of 8 members, each contributing ₹100 per month. The initiative aims to improve economic conditions and social empowerment for these marginalized women.

Sl. No.	Name	Father's Name	Age	Village	Caste	Contact Number
1	Jamuna	Keshav Ram	30	Phoshni	Scheduled Caste	9736181131
2	Asha Jeevan	Ram Sichhiv	32	Phoshni	Scheduled Caste	8894924901
3	Dhani Devi	Hem Chand Koshay	35	Phoshni	Scheduled Caste	8580918817
4	Sunita	Sanjay Kumar	28	Phoshni	Scheduled Caste	9219688535
5	Lali Devi	Jeet Ram	36	Phoshni	Scheduled Caste	9736143081
6	Yamuna	Daani Chand	39	Phoshni	Scheduled Caste	9736181137
7	Heem Dasi	Bheeshu Pal	28	Phoshni	Scheduled Caste	9805804361
8	Sama Devi	Neel Chand	25	Phoshni	Scheduled Caste	7807083701

2. Details of the Self-Help Group and its Functions

Sl. No.	Details	Information
1	Self-Help Group Name	Vanseera
2	Group Type	E-village, Livelihood Development Group
3	Biodiversity Linkage Committee	Kararsu
4	Block	Manali
5	Tehsil	Kullu
6	Village	Phoshni
7	Forest Range	N/R (Not Relevant)
8	District	Kullu
9	Number of Group Members	8
10	Formation Date	28/07/2020
11	Bank Name and Details	Seobag
12	Bank Account Number	2430000100209513
13	Group Savings	100
14	Group Loan Amount	25,000
15	Group's Monthly Savings	_
16	Total Amount of Loan Given by Group	_

3. Geographical location of the village

Sl. No.	Details	Information
1	Distance from District Headquarter	10 Kilometers
2	Distance from Main Road	1 Kilometer
3	Local Market Name and Distance	Bhuntar (25 km), Kullu (10 km), Manali (45 km approx.)
4	Main City Name and Distance	Bhuntar (25 km), Kullu (10 km), Manali (45 km approx.)
5	Cities where Products will be sold/distributed	Bhuntar, Kullu, Manali, but the main markets are Bhuntar and Kullu
6	Backward and Forward Linkage Location	Backward Linkage: Agricultural Science Center in Bajaur for horticultural products, Forward Linkage: Bhuntar, Kullu, Manali markets for horticultural products distribution

4.Details of the product related to the income generating activity

Sl. No.	Details	Information
1	Product Name	The group will be involved in the production of button mushrooms and peas.
2	Product Identification Method	While members currently grow cash crops, due to limited land availability, production has decreased. This decision was made to improve their income by cultivating mushrooms. In addition, they generally sell their cash crops in Bhuntar and Kullu markets.
3	Market Accessibility	The markets in Bhuntar and Kullu are easily accessible for the sale of crops. However, there is no additional spending required for mushroom sales.
4	Group Decision	The group has agreed to adopt mushroom farming as a way to increase their income. They are considering it as a key livelihood strategy.

6.Production Plan

Sl. No.	Details	Information
1	Production Cycle (75 days)	Button mushrooms can be grown from September to April. After mixing compost bags, it takes 30-40 days for the mushrooms to be ready for harvest. Three cycles can be completed in 75 days. The four cycles in a year are as follows: 1st crop: September-November = 75 days 2nd crop: December-January = 75 days 3rd crop: February-April = 75 days 4th crop: May-July = 75 days
2	Labor Requirement (Number)	Initially, for setup, cleaning, and transportation of manure, workers will be engaged for 30 days in 2 shifts (1/2 shift morning and 1/2 shift evening) for cleaning, moisture, and temperature regulation. After 31-75 days, 4-5 workers will work 3 hours for crop harvesting, cleaning, weighing, and packaging. The total labor required is 706 hours (approximately 88 days). Labor cost for 88 days @ ₹30/day will be ₹30,800.
3	Material Cost	The horticulture department and Kullu, Palampur, and Solan districts in Himachal Pradesh provide the necessary resources. Most of the supplies are available in Kullu and Bajora markets.
4	Other Resources	The necessary materials are available in Kullu, Palampur, and Solan districts in Himachal Pradesh. Most supplies are available in Kullu and Bajora markets.
5	Required Material for Button Mushrooms (75 days)	250 compost bags, packaging materials (Polyethylene bags), 200ml formalin, 250 transparent polyethylene bags.

Sl. No.	Details	Information
6	Required Material for Peas (75 days)	250 compost bags, 250 transparent polyethylene bags, 3-5 kg of polyethylene for fresh produce, and packaging for damaged bags.
7	Expected Yield in 75 Days	For Peas: Average yield per bag is 10 kg. For 250 bags, the total yield is 1000 kg. For Button Mushrooms: Average yield per bag is 2.5 kg. For 250 bags, the total yield is 625 kg.

7. Marketing & Sale details

Sl. No.	Details	Information
1	Potential Market Locations	Kullu, Manali, Bhuntar.
2	Distance from Unit	Bhuntar - 25 km, Kullu - 10 km, Manali - 45 km.
3	Market Demand for Product	Mushroom demand remains steady throughout the year.
4	Market Identification	The local market in Kullu city is well established for sales.
5	Seasonal Impact on Market	Mushrooms are sensitive to all seasons, with demand peaking during summer due to tourism and wedding events.
6	Potential Buyers in Market	Potential buyers include hospitals, hotels, shops, local residents, and wedding or other official event organizers.
7	Potential Consumers	All age groups and conscious consumers, including households.
8	Sales Model in Market	Based on demand, the group will distribute mushrooms daily in local markets and nearby markets in Dhallpur and Kullu.
9	Marketing Strategy	Initially, the group will supply mushrooms to all retail outlets in Kullu city. As production increases, they will expand to Bhuntar and Manali, offering products on a commission or fixed-price basis to these markets.
10	Slogan for Product	"Eat Mushrooms, Build Health"

8. Details of management among Group Members

All Members will under go training and divide them seves into dailywork operation , marketing relationship with departments and with BMC

9. SWOT Analysis (Strengths, Weaknesses, Opportunities, Threats)

Description:

1. Strengths:

- All group members are involved in the process and adapt well to the local and social environment.
 - Low production costs, high-quality production, and increasing demand.
 - Production will take place throughout the year.
 - Ready-made compost bags are available in the horticulture department.
 - Financial assistance is available through SHGs, and training and workshops are organized by the government to help improve skills.
2. **Weaknesses:**
- The newly formed self-help group has limited experience in mushroom production and farming.
3. **Opportunities:**
- There is high demand and potential for higher profits in mushroom farming.
 - There is an opportunity to expand the product range and market reach.
4. **Threats:**
- Internal group conflicts, lack of transparency, and the ability to bear risks could hinder progress.
 - External market fluctuations and environmental challenges may impact production and sales.

10. Possible Challenges and Their Solutions:

Risk/Challenge	Solution to Mitigate the Risk
1. Negative Impact of Pests or Crop Failure	- First, always wash hands and feet with soap before entering the room. - Use official sanitizing solutions to maintain cleanliness. - Wear caps, gloves, and other protective gear (e.g., aprons) when working in the room. - Regularly check and clean the environment to avoid fungal contamination.
2. Internal Group Conflicts and Lack of Transparency	- These issues should be addressed at the initial stages. - Equal sharing of risks and benefits among all group members. - Open communication and regular meetings to discuss concerns.
3. Market Fluctuations and Uncertainty	- Market fluctuations are common, so group members must continuously seek new markets and buyers. - Diversify by introducing other products like mushroom pickles, soups, etc., to stabilize demand.
4. Production Issues and Market Demand Variability	- Increase production gradually based on market demand and member experience. - Adapt production methods to suit changing demand and improve efficiency.

11. Description of the economy of project

Description	Cost (INR)
A. Personal Costs	
1. Construction of three-tier wooden/bamboo rack	17,000
2. Ceiling fan (1 unit)	2,500
3. Exhaust fans (2 units)	3,000
4. Room heater/fan	3,500

Description	Cost (INR)
5. Dry and wet thermometer (1 set)	1,000
6. Heavy electronic machine (1 unit)	1,000
7. Thermal pad road (1 unit)	800
8. Medium-sized pump (1 unit)	2,000
9. Chaff cutter set (1 set)	75
10. Crates (2 units)	400
11. Basket (7 units)	700
12. Tank (1,000 liters) with vehicle hire	8,000
13. Water and electricity fitting items & charges	5,000
14. Other miscellaneous expenses	3,000
Total Personal Cost	50,375
B. Setup Costs (75 days)	
1. Rental cost for rooms (Mushroom cultivation unit)	4,500
2. Fertilizers	600
3. Labor (88 days @ 350/day)	30,800
4. Compost bags (250 units @ 90 each) + transportation	22,500
5. Packaging items (packaging materials, etc.)	1,500
6. Other transportation expenses	2,000
7. Electricity and water usage charges @ 1,000/month (3 months)	3,000
8. Miscellaneous expenses (stationery, bills, receipts, etc.)	1,500
Total Setup Cost	66,400
Total Project Cost (A + B)	1,16,775

Cost benefit analysis first cycle

Description	Unit	Rate (INR)	Amount (INR)
A. Capitalized Costs			
1. Annual interest on capital at 10% for 3 months	Month	10%	1,260
B. Operational Costs for 3 months			
1. Rental cost for rooms (1 hall for mushroom cultivation unit)	Month	1,500	4,500
2. Fertilizer (250 units)	Bottle	300	600
3. Labor (88 days @ 350/day)	Day	350	30,800
4. Compost bags (250 units @ 90 each) + vehicle hire	Unit	90	22,500
5. Packaging (packaging materials, etc.)	Kilogram	600	1,500
6. Transportation	-	-	2,000
7. Electricity and water usage charges @ 1,000/month	Month	1,000	3,000

Description	Unit	Rate (INR)	Amount (INR)
8. Miscellaneous expenses (stationery, bills, receipts, etc.)	Month	-	1,500
Total Operational Cost			67,660
C. Total Production (in kilograms)			
1. Button mushrooms production (625 kilograms)	Kilogram	-	93750
2. Compost production (1250 kilograms)	Kilogram	-	12,500
Total Revenue			1,06,250
D. Total Profit			37,330
E. Gross Profit (Total Profit + Labor + Rental Costs)			72,630
F. Net Profit			36,860
G. Final Distribution of Profit for First Month			69,390

Cost benefit analysis 2nd cycle

Description	Unit	Rate (INR)	Amount (INR)
A. Capitalized Costs			
1. Annual interest on capital at 10% for 3 months	Month	10%	1,260
B. Operational Costs for 3 months			
1. Rental cost for rooms (1 hall for mushroom cultivation unit)	Month	1,500	4,500
2. Fertilizer (250 units)	Bottle	300	600
3. Labor (88 days @ 350/day)	Day	350	30,800
4. Compost bags (250 units @ 90 each) + vehicle hire	Unit	90	22,500
5. Packaging (packaging materials, etc.)	Kilogram	600	1,500
6. Transportation	-	-	2,000
7. Electricity and water usage charges @ 1,000/month	Month	1,000	3,000
8. Miscellaneous expenses (stationery, bills, receipts, etc.)	Month	-	1,500
Total Operational Cost			67,660
C. Total Production (in kilograms)			
1. Button mushrooms production (625 kilograms)	Kilogram	-	93,750
2. Compost production (1250 kilograms)	Kilogram	-	12,500
Total Revenue			1,06,250
D. Total Profit			37,330
E. Gross Profit (Total Profit + Labor + Rental Costs)			72,630
F. Net Profit			36,860

Description	Unit	Rate (INR)	Amount (INR)
G. Final Distribution of Profit for Second Month			69,390

Cost benefit analysis 3rd cycle

Description	Unit	Rate (INR)	Amount (INR)
A. Capitalized Costs			
1. Annual interest on capital at 10% for 3 months	Month	10%	1,260
B. Operational Costs for 3 months			
1. Rental cost for rooms (1 hall for mushroom cultivation unit)	Month	1,500	4,500
2. Fertilizer (250 units)	Bottle	300	600
3. Labor (88 days @ 350/day)	Day	350	30,800
4. Compost bags (250 units @ 90 each) + vehicle hire	Unit	90	22,500
5. Packaging (packaging materials, etc.)	Kilogram	600	1,500
6. Transportation	-	-	2,000
7. Electricity and water usage charges @ 1,000/month	Month	1,000	3,000
8. Miscellaneous expenses (stationery, bills, receipts, etc.)	Month	-	1,500
Total Operational Cost			67,660
C. Total Production (in kilograms)			
1. Button mushrooms production (625 kilograms)	Kilogram	-	93,750
2. Compost production (1250 kilograms)	Kilogram	-	12,500
Total Revenue			1,06,250
D. Total Profit			37,330
E. Gross Profit (Total Profit + Labor + Rental Costs)			72,630
F. Net Profit			36,860
G. Final Distribution of Profit for Third Month			69,390

Cost benefit analysis 4th cycle

Description	Unit	Rate (INR)	Amount (INR)
A. Capitalized Costs			
1. Annual interest on capital at 10% for 3 months	Month	10%	1,260
B. Operational Costs for 3 months			

Description	Unit	Rate (INR)	Amount (INR)
1. Rental cost for rooms (1 hall for mushroom cultivation unit)	Month	1,500	4,500
2. Fertilizer (250 units)	Bottle	300	600
3. Labor (88 days @ 350/day)	Day	350	30,800
4. Compost bags (250 units @ 50 each) + vehicle hire	Unit	50	12,500
5. Packaging (packaging materials, etc.)	Kilogram	600	3,000
6. Transportation	-	-	2,000
7. Electricity and water usage charges @ 1,000/month	Month	1,000	3,000
8. Miscellaneous expenses (stationery, bills, receipts, etc.)	-	-	1,500
Total Operational Cost			59,160
C. Total Production (in kilograms)			
1. Button mushrooms production (1,000 kilograms)	Kilogram	-	200,000
2. Compost production (500 kilograms)	Kilogram	-	5,000
Total Revenue			2,05,000
D. Total Profit			1,44,580
E. Gross Profit (Total Profit + Labor + Rental Costs)			1,79,880
F. Net Profit			28,360
G. Final Distribution of Profit for Fourth Month			1,76,640

• After the four phases mentioned above, the same phases will be repeated every year.

• Here is the provided information in a table format for **Income (आय)**:

Description	Phase 1	Phase 2	Phase 3	Phase 4	Total
C. Income (आय)					
S.1 Main Income (मुख्य आय)					3,84,810
(i) Button mushrooms	69,390	69,390	69,390	1,76,640	
S.2 Additional Income (अतिरिक्त आय)					1,41,200
Labor Income (मजदूरी)					1,23,200
(i) First phase (पहला च)	30,800				
(ii) Second phase (दूसरा च)		30,800			
(iii) Third phase (तीसरा च)			30,800		
(iv) Fourth phase (चौथा च)				30,800	

Description	Phase 1	Phase 2	Phase 3	Phase 4	Total
Room Rent (कमरे का किराया)					18,000
(i) First phase (पहला च)	4,500				
(ii) Second phase (दूसरा च)		4,500			
(iii) Third phase (तीसरा च)			4,500		
(iv) Fourth phase (चौथा च)				4,500	
Total Income (कुल आय)					2,43,610

12. Summary of economy

(a) Cost of Production (for all four phases)

Description	Amount (in INR)
1. Total Input Cost	
(i) Phase 1 - Button Mushrooms	67,660
(ii) Phase 2 - Button Mushrooms	67,660
(iii) Phase 3 - Button Mushrooms	67,660
(iv) Phase 4 - Dhingri Mushrooms	59,160
Total	2,62,140
2. 10% Annual Capital Cost	5,040
Total	2,67,180

(b) Summary of Production Cost

Description	Amount (in INR)
1. Input Cost	2,62,140
2. 10% Annual Capital Cost	5,040
Total	2,67,180

(c) Per Unit Price Calculation

Description	Unit	Amount (in INR)
1. Input Cost	Per kilogram	91
2. Profit (Fixed)	Per kilogram	59
Total		150
3. Market Price	Per kilogram	150

13. Profit-Cost Analysis (Annual)

Description	Amount (in INR)
1. Annual Capital Cost at 10%	5,040
2. Input Cost (Total)	
2.1 Rent of Room	18,000
2.2 Wages	1,23,200
2.3 Cost of Bags	80,000
2.4 Foam & Fillers	2,400
2.5 Packaging (Materials etc.)	6,000
2.6 Transportation	8,000
2.7 Electricity & Water Usage	12,000
2.8 Miscellaneous (Stationery, Bills, Receipts, etc.)	6,000
Total Input Cost	2,60,640
3. Total Production of Dhingri and Button Mushrooms	2,875 Kg
4. Sale Price of Dhingri and Button Mushrooms	523,750
5. Fertilizer Sale Price	42,500
Total Revenue	566,250
6. Total Profit = Sale Revenue - (Capital + Input Cost)	566,250 - (5,040 + 2,62,140)
7. Gross Profit = Total Profit + Wages + Rent	299,070 + 1,23,200 + 18,000
8. Profit Distribution among Group Members after Four Phases = Total Profit - (Investment + Wages + Fifth Phase's Input Cost)	299,070 - (0 + 0 + 36,860)

Explanation:

- The total annual input cost is 2,60,640 INR.
- The total revenue from both Dhingri and Button Mushrooms is 5,66,250 INR.

- After deducting both the **capital cost (5,040 INR)** and the **input cost (2,62,140 INR)**, the **total profit** stands at **2,99,070 INR**.
- The **gross profit** (after adding wages and rent) amounts to **4,40,270 INR**.
- The **profit distribution** after all four phases, considering the group's members, totals to **2,62,210 INR**.

Note:

- This amount is excluding wages and room rent.
- The result indicates that if each member works **two hours daily**, the group will earn a profit of **₹21,850**.
- This work will be carried out as part of the **group's collective effort**.
- As a result, **the group members will earn an additional income of ₹10,267** from the wages.
- Consequently, the **overall income** for the year will increase by **₹32,117**.

14. Fund Requirement

Particulars	Amount (in ₹)
1. Project Capital 75% Subsidy	37,781
2. Share of Profit (25% of Capital Cost)	12,594
3. Monthly Contribution So Far	6,000
4. Loan from Bank	-
Total	44,375

Additional Information:

- A **loan of ₹1,00,000** will be provided to the group from the bank for the project.
- **75% of the capital cost** will be covered by the project subsidy.
- The remaining amount for **operational and capital expenses** will be deposited into the group's **cash reserves** for the members.

15. Break-even Point Calculation:

$$\text{Break-even Point} = \frac{\text{Selling Price per Kg} - \text{Variable Cost per Kg}}{\text{Capital Cost} - 91} \\ = \frac{5950,375 - 91}{853} = 853 \text{ Kg}$$

853 Kg of Button Mushrooms and Dheegri Mushrooms combined. After this point, the group will cover its costs, and profit will begin. The calculation is expected to be re-assessed after **six months** for performance evaluation.

17. Strategy:

The group's fourth **growth strategy** involves expanding into the production of value-added products such as **Pickled Mushrooms, Ready-made Soups, and Dried Mushrooms**. This will help increase their income and revenue generation.

Health Benefits of Mushrooms:

1. **Mushrooms help keep you young** – Packed with antioxidants, mushrooms help combat oxidative stress and slow down the aging process.
2. **Mushrooms can boost brain function** – Mushrooms contain nutrients like B-vitamins that support cognitive health and can enhance mental clarity.
3. **Mushrooms can improve memory** – The high levels of antioxidants and vitamin D in mushrooms are known to improve memory and focus.
4. **Mushrooms can support heart health** – The potassium and antioxidants in mushrooms help regulate blood pressure, reducing the risk of cardiovascular diseases.
5. **Mushrooms strengthen immunity** – Mushrooms are rich in beta-glucans, which help strengthen the immune system.
6. **Mushrooms provide an energy boost** – With high levels of vitamins and minerals, mushrooms help maintain energy levels throughout the day.
7. **Mushrooms help fight cancer** – Certain mushrooms contain compounds that can help in cancer prevention and aid the body in fighting various types of cancer.

Nutritional Value:

Mushrooms are rich in essential minerals and vitamins like **selenium, potassium, copper, iron, and phosphorus**, which are typically found in few other food items. Their inclusion in a balanced diet can lead to numerous health benefits, promoting both physical and mental wellness. This makes mushrooms not only an economically viable crop but also a highly beneficial product for the consumer market.

18. Rules for the Common Interest Group

1. Name Of SHG Bansheera
2. Address of the Group: Village Foshani, Post Office Kais, Tehsil Manali and District Kullu, Himachal Pradesh.
3. Total members of the group 12
4. Date of the first meeting of the group; 10/Sept.2020
5. There will be interest of Rs 2 on every Rs 100 in the group.
6. The group will meet once every month. On date 10
7. All the members of the group will deposit the amount saved every month into the group.
8. All members must attend the meeting of the Self Help Group. The account of the Self Help Group is opened in Punjab National Bank, Seubagh. Account NumberThe number is 2430000100210449For absence from the group meeting, permission has to be taken from the head and secretary by informing the appropriate work.
10. If a woman does not deposit the savings amount in the group or remains absent from the group for 3 meetings, then that woman will be expelled from the group.
11. If any person in the group remains absent without giving any reason then the next meeting will be held at that person's home, the expenses of which will have to be borne by that person himself. If there are two members then the expenses will have to be borne jointly.
12. In future, the head and secretary of the self-help group will be elected by consensus.

13. The head and secretary can do transactions with the bank. This post will be valid for one year.

14. The Chief Secretary or member shall not do anything against the group and shall always make proper use of the funds of the group.

15. If a member wants to leave the group for any reason, if this person has taken a loan then he has to return it to the group only then he is allowed to leave the group otherwise not

16. The purpose of the inter-collateral loan, the time of repayment of the amount, the loan instalments and the rate of interest will be decided in the meeting

17. The head and secretary should have at least Rs 1000 for emergency situations.

18. The Self Help Group register should be read and written in front of all the members.

19. Big loan takers will have to give one week's notice.

20. Loan should be available to all members in times of need.

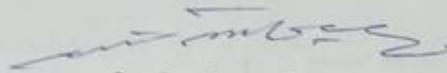
21. If a member wishes to leave the group without reason then the deposit amount of that member will be distributed among the group.

22. The group will have to submit its monthly report to the office of the Field Technical Unit every month.

समूह का सहमती पत्र

आज दिनांक 27-7-22 को वन्य सहायता समूह की बैठक हुई : बैठक प्रधान श्रीमती ~~Janika~~ की अध्यक्षता में हुई जिसमें समूह के सदस्यों ने सर्व सहमती से निर्णय लिया की आय बढ़ाने के लिए मशरूम की खेती का कार्य करने के लिए हिमाचल प्रदेश वन पारिस्थितिकी तन्त्र प्रबंधन और आजीविका सुधार परियोजना (जाईका) से जुड़ने की सहमती प्रदान करते है :

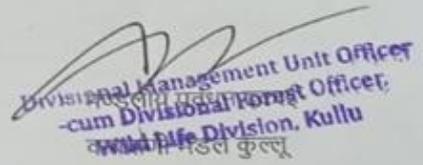
Asha
समूह के सचिव के हस्ताक्षर



फील्ड टेक्निकल यूनिट

Janika Asha
समूह के प्रधान के हस्ताक्षर सचिव
प्रधान
श्रीमती वन्य सहायता समूह फील्ड
डा० कराइसु जिला कुल्लू (हिमा)

स्वकृति



Divisional Management Unit Officer
-cum Divisional Forest Officer,
Wild Life Division, Kullu
जिला कुल्लू

Photographs of a Self-Help Group (SHG).



Smt. Suma Devi



Smt. Asha Jeevan-Secretary



Smt. Dhani Devi-
cashier



Smt. Jamuna Devi



Smt. Lahuli Devi



Smt. Him Dassi



Smt. Sunita Devi



BUSINESS PLAN

Add on IGA – Handloom

by

Bansheera - Self Help Group



SHG/CIG Name	::	Vansheera Group
Bmc Sub committee Name	::	Bisht behar
Range	::	WL Manali
Division	::	WL Kullu

Prepared under:

Project for Improvement of Himachal Pradesh Forest Ecosystems
Management & Livelihoods (JICA Assisted)

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1. Introduction

The handloom industry has been providing livelihood for artisans since ancient times. In India, over time, the handloom industry has emerged as one of the most important cottage industries. Handloom weavers produce products using cotton, silk, and woolen yarns. The handloom industry is an integral part of India's cultural heritage. Initially, the Kullu people wove simple shawls, but after the arrival of Bushahri weavers from the Shimla district of Himachal Pradesh, the weaving of patterned handlooms became popular. Until some time ago, men and women used to weave on traditional pit looms in their homes and produce clothes for their families. Later, the handloom industry grew, possibly due to their value during the British era. Kullu's traditional handloom products include woolen socks, tweed, shawls, caps, borders, and mufflers. After the increase in the influx of tourists over the decades, there has been a steady rise in demand for Kullu handloom products, especially for women weavers, who make up nearly 70% of the weavers. This has become a source of livelihood for many. However, weavers and industries in the plains, producing power loom products, are facing challenges in marketing their products. The Indian government and state governments are making efforts to support this industry. Recently, the Indian government included Nagar, a village in Kullu, in the Handloom Cluster Village. The government will invest approximately 1.40 crore rupees to create basic infrastructure and modernize the handloom facilities in the village, and the products made will be marketed.

The Himachal Pradesh Forest Department, under the JICA-funded "Himachal Pradesh Forest-Based Livelihoods and Environmental Management Project" (PIHPFEM&L), has been working to improve livelihoods of the communities living near forests. Women's self-help groups (SHGs) are being formed, and based on their skills, activities are selected to provide financial assistance and guidance. One such activity is handloom weaving, a traditional craft of Kullu, in which women have expressed interest in working. The "Vansheera Kaila" Women's Self-Help Group of the Visht Behar Sub-Committee in Shilarajgiri has chosen handloom weaving as their activity, and a business plan has been prepared for it, keeping all aspects of the craft in mind.

2. Summary of the Project

Himachal Pradesh is located in the northern Himalayas of India. The state is abundant in natural beauty and rich cultural and religious heritage. It is home to various plants, rivers, and mountains. The state's population is about 7 million, and it spans an area of 55,673

square kilometers. The state experiences a range of climatic conditions, from alpine to cold zones, due to its diverse geography. Agriculture is the primary occupation of the people of Himachal Pradesh. Out of the state's 12 districts, six districts are part of a forestry conservation and livelihood improvement project under JICA (Japan International Cooperation Agency), which includes the Kullu district.

The Himachal Pradesh Forestry Conservation and Livelihood Improvement Project (JICA-supported) involves the creation of biodiversity management committees and local initiatives. The project began with the establishment of the "Visht Behar" Sub-Committee in the Kais Wild life area. The primary occupations of the local people are farming, horticulture, and manual labor. However, most families own less than five bighas of land, and they lack adequate irrigation facilities. As a result, many people migrate for labor outside the district, and without sufficient irrigation, their income remains limited. People here primarily grow wheat, barley, oats, and pulses, along with fruit crops like apples, plums, and peaches.

To improve livelihoods, the Vansheera Self-Help Group decided to start a business of making and selling shawls, scarves, and mufflers. This decision was made to increase their income, as these activities offer viable alternative sources of livelihood. The Vansheera Self-Help Group was formed on July 7, 2020, with 8 female members, all of whom are from local, marginalized families. The village is not connected to the main road network, and these families face significant challenges in terms of access and infrastructure. After discussing the group's needs, the members decided to focus on the production and marketing of shawls, scarves, and mufflers. Some members of this group are already engaged in the weaving of shawls, scarves, and mufflers. After production, the group will connect with local shopkeepers or wholesale vendors for marketing. Along with the increase in production, the group will need to explore more marketing opportunities and expand their reach. Recently, the Chief Minister of Himachal Pradesh mentioned that the state government is working towards promoting the sale of Himachal's handloom products through development channels. It is hoped that this initiative will help continuously improve the livelihood of self-help group members. The group has decided to increase production collectively, which will help enhance their income. The group will seek assistance from the project and take a loan at a 4% interest rate from the revolving fund. Alternatively, the group can deposit the revolving fund in the bank and take a loan from the bank. They will also contribute 25% of the required capital in cash. However, members are

hesitant to take loans from the bank, so in the first phase, they will produce 50% of the goods and use the profits and wages earned to fund the second phase. The remaining profits will be divided among the members. After the second phase, all members will divide the profits and wages equally based on mutual agreement. The raw materials and resources required for making shawls, scarves, and mufflers are locally available, and there is immense potential for marketing them locally, especially since the Kullu Valley witnesses a continuous flow of tourists throughout the year. Kullu's shawls, scarves, borders, hats, and mufflers are renowned for their beauty and are popular across India. Therefore, tourists often purchase these products as gifts for their families and friends when they return home. Making borders takes more time and requires skill, and the profits are lower. Therefore, the group will decide on the time required for making borders as production increases.

The members of the group will be provided with a training program for making shawls, scarves, borders, and mufflers, which will be a comprehensive plan costing approximately 75,000 rupees. The group consists of five families, and for this, the project will provide 75% of the required capital assistance. The remaining 25% will be contributed by the members in cash. The project will also cover the expenses related to the delivery and establishment of the products in the village. In addition, a revolving fund of 100,000 rupees will be provided. The group has decided that all members will share the profits and benefits according to the rules and mutual agreement. To create the business plan, a detailed discussion was held with Mr. Jugat Ram, a weaving technique expert. After this discussion, the business plan was formulated based on his advice. When preparing the business plan, special consideration was given to the group's ability to make shawls, scarves, and mufflers, the availability of raw materials, demand, and marketing. The business plan outlines the production of 40 shawls, 60 scarves, and 90 mufflers per month. The group plans to dedicate 4-5 hours a day to production throughout the year. During the farming season from March to November, less time will be available for this work, but in the remaining months, sufficient time will be available for production. For this purpose, services related to design, quality control, and marketing will be taken from Mr. Jugat Ram or other experts who may visit the site to provide guidance for the production of shawls, scarves, borders, and mufflers..

The first activity undertaken by Banshira Self-Help Group was mushroom cultivation. However, due to limited success in production and market linkage, the group decided to diversify. Subsequently, they selected handloom and weaving as their additional income-generating activity.

This shift has enabled the group to utilize locally available skills, improve productivity, and strengthen their overall livelihood opportunities

3. Description of SHG/CIG

3.1	SHG/CIG Name	::	VanSheera Group
3.2	BMC Sub committee	::	Bisht Behar
3.3	Range	::	WL Manali
3.4	Division	::	WL Kullu
3.5	Village	::	Foshani
3.6	Block	::	Naggar
3.7	District	::	Kullu
3.8	Total No. of Members in SHG	::	8 Females
3.9	Date of formation	::	28/07/2020
3.10	Bank a/c No.	::	2430000100209513
3.11	Bank Details	::	PNB Seobagh
3.12	SHG/CIG Monthly Saving	::	100/- (Held meeting to be every 10 th day of month)
3.13	Total saving	::	16,500
3.14	Total inter-loaning	::	
3.15	Cash Credit Limit	::	--
3.16	Repayment Status	::	--

4. Beneficiaries Detail:

Sr.No	Name (Sh/Smt.)	Father/Husband Name (Sh.)	Age	Category	Cont .No	Designation	Occupation
1	Jamuna	Keshav ram	35	Sc	9736181131	Pardhan)	Agriculture
2	Asha jivan	Hotam ram	37	Sc	8894924901	(Secretary	Agriculture
3	Dhani devi	Prem chand	40	Sc	8580918817	Member	Agriculture
4	Sunita	Sanjay kumar	33	Sc	9219688535	Member	Agriculture
5	Lahuli devi	Jeet ram	41	Sc	9736143081	Member	Agriculture
6	Yamuna	Duni chand	44	Sc	9736181137	Member	Agriculture
7	Him dassi	Vishu pal	33	Sc	9805804361	Member	Agriculture
8	Suma devi	Neel chand	30	Sc	7807083701	Member	Agriculture

5. Geographical details of the Village:

4.1	Distance from the District HQ	::	10 km
4.2	Distance from Main Road	::	1 km
4.3	Name of local market & distance	::	Bhunter 25 km Kullu 10km Manali 45 km
4.4	Name of main market & distance	::	Bhunter 25 km Kullu 10km Manali 45 km

4.5	Name of main cities & distance	::	Kullu 10km Manali 45 Km
4.6	Name of places/locations where product will be sold/ marketed	::	Kais , Kullu ,Bhunter

6. Description of product related to income generating activity

1	Name of the Product		Shawl,Stall, Patti &Boder
2	Method of product identification		This Self Help group was earlier engaged in mushroom cultivation , but it did not yield any profit . therefore ,the group decided to take up handloom work as some of the women in the group already had experience in this activity .
3	Consent of SHG/ CIG / cluster members		Yes

7. Description of Production Planning:

The Members of the group will be imparted training for the manufacturing of the products that are Shawl, Stall,Muffler ,Boder etc. After training the following steps will be followed by the members of the group: -

1. The Warp and Weft (Tana and Bana) for the manufacturing of Shawl and Stall will be carried by Warping Machines. It will save the time and labour expenditure.
2. There will be division of the labour by the group members for the manufacturing of the articles.
3. The Members will bring the raw material and the distribution of articles turn by turn.

4. The Members have to work for at least 4-5 hours/day.

6.1	Time taken	::	Shawl/Stall: One shawl will be ready in one day after working for 4-5 hour by at least two members. Boder: Boder of different design will be ready by 3 members in 15 days after working for 4-5 hours/day Muffler: Muffler of different colours will be ready by 3 members in 10 days after working for 4-5 hours/day.
6.2	Number of members involved	::	8
6.3	Source of raw materials	::	Kullu ,Bhunter, Patlikulh
6.4	Source of other resources	::	Local market/ Main market
6.5	Production cycle (in days) 30 days per day after 4-5 hour/day work.	::	30 shawls 30 stalls 8 Muffler 8 Boder
6.6	Workers Required Per Cycle (Nos.)	::	02 Members for Shawl 02Member Stalls 02 Member for Boder 02 Member for Muffler Total-8members

8. Raw Material Requirement and Estimated Production:

1. Shawl

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Raw Material	Kg.	30	2000		

					60000	30 Shawl
2.	Expense of Warping Machine for 30 Shawls	No.	90	25	2250	
3.	Labour	Hours .	300	47	14100	
	Total				76350	

2. Stall

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Tana & Bana	Kg.	30	2000	60000	30 Stall
2.	Labour	Hours .	300	47	14100	
3	Total				74100	

3. Muffler

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
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1	Tana & Bana	Kg.	4 kg	1500	6000	60 Muffler
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	Total				21000	

4. Boder (Full Design)

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	1.5	1500	2250	60 Boder
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	Total				17250	

9. Description of Marketing/Sale:

7.1	Potential market places/locations	::	Bhunter 25 km Kullu 10km Manali 45 km
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7.2	Demand	::	Throughout the year.
7.3	Process of identification of market	::	Group members will contact nearby villages/market
7.4	Marketing Strategy	::	SHG members will directly take orders from nearby villages/market.
7.5	Brand of the Product	::	Him tradition

10. Details of management among group members:

- Rules will be made for management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skill and hard work.
- 04 members having experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time.
- **The skill based training has been imparted to the group during the month of December and the members of the SHG has now decided during their monthly meeting held on 15-7-2023 that they will purchase the khadi made from iron/aluminium khadi from Kullu. There fore business plan has been revised accordingly**
- **The members has also decided that they will not required iron press but spinning wheel machine only .**

11. Customers

The primary customers of our centre will mostly be local people around village Foshni but later on this business can be scaled up by catering to nearby small townships.

12. Target of the centre

The centre primarily aims at to provide unique modern and high-class Kullui woven service to the residents of Foshni village in particular and all other residents of nearby villages.

This centre will ensure to become the most renowned HandloomCentre with quality work in its area of operation in coming years.

13. SWOT Analysis

❖ Strength

- ➔ Activity is being already done by some SHG members
- ➔ Raw material easily available from nearby markets
- ➔ Manufacturing process is simple
- ➔ Proper packing and easy to transport
- ➔ Other family members will also cooperate with beneficiaries
- ➔ Product self-life is long

❖ Weakness

- ➔ Lack of technical know-how

❖ Opportunity

- ➔ Increasing demand for good products

❖ Threats/Risks

- ➔ Competitive market
- ➔ Level of commitment among beneficiaries towards participation in training/ capacity building & skill up-gradation

14. Description of potential challenges and measures to mitigate them:

Sr.no	Description of Risks	::	Measures for Risk Mitigation
13.2	It might be possible that there can be short demand in the market which will affect the sale and income.	::	For Marketing purpose additional market should be explored.

13.3	Due to decline in quality of production the sales may go down.	::	In order to maintain the quality of product, the SHG members has to follow strict guidelines.
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15. Machinery, tools and other Equipment's

A. CAPITAL COST				
Sr. No.	Particulars of machinery.	Quantity	Rate per unit	Total Amount
1.	Khadi-35 inch	7	13000	91000
2.	Spinning Wheels	7	2500	17500
3.	Shattal	14	250	3500
Total capital cost				112000

B. Recurring cost

1. Shawl

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
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1.	Raw Material (Warp&Weft) (Oswal)	Kg.	30	2000	60000	30 Shawl
2.	Expense of Warping Machine for 30 Shawls	No.	90	25	2250	
3	Labour	Hours .	300	47	14100	
	Total				76350	

2. Stall

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Tana & Bana	Kg.	30	2000	60000	30 Stall
	Labour	Hours .	300	47	14100	
2.	Total				74100	

3. Muffler

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	4 kg	1500	6000	60 Muffler
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	Total				21000	

4 Boder (Full Design)

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1	Tana & Bana	Kg.	1.5	1500	2250	60 Boder
2.	Washing & Packaging	No	60	15	900	
5	Labour	Hours .	300	47	14100	
	Total				17250	

Sr.no	Particulars	Price	Total Amount (Rs)
1	Room Rent and Electricity	1500	1500
2	Packing Material and Storage Box	7000	7000

3	Freight Charges (Raw Material & final products)	3000	3000
4	Other (stationary, transportation, machine repair)	1500	1500
Total Recurring Cost (B)			188700
	Recurring Expenditure= Total Recuring-Labour Wage =188700 - 56400		1,32,300
	Total Expenditure=A+B =112000+188700		3,00,700

16. Total production and sale amount in month

C)				
Total Sale				
Sr.no	Particular	Quantity	Rate (Rs.)	Amount (Rs.)
1	Shawl	30	1500	45000
2	Stall	60	800	48000
3	Border	60	150	90000
4	muffler	60	200	12000
	Total (C)			195000

Particulars	Total Amount (Rs.)	Project contribution (75%)	SHG contribution (25%)
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Total capital cost	112000	84000	28000
Recurring cost			
10% depreciation on capital cost/ month	933	-	933
Other expenditure per month	13000		13000
Total	125933	84000	41933

Total sale in a month = 195000

Total expenditure in first month (112000+ 13933) = 125933

However, a number of rupees 84000 is the project support therefore for calculation purpose this amount can safely be deducted from the expenditure column and the net income can be re-cast again. Moreover the members of SHG will be doing the job collectively therefore their wages have not been taken into account. The net income at the end of the month is re-cast as under:

<u>Capital cost</u>		
Particulars	Amount	SHG contribution
Capital cost	112000	28000
<u>Recurring expenditure</u>		
i) 10% depreciation on capital cost per month	933	933
i) Other expenditure on material cost etc.	13000	
Total	13933	933
Total cost	28000+13933=41933	

Total sale in 1st month	195000	
Net profit	153067	

17. Sharing of the profit

The members of SHG have mutually agreed with consent voice that in the 1st month Rs. 15000 will be paid to each member as income and the remaining profit of Rs 33067. will be kept as emergency reserve in their bank account to meet up the future contingency, if any.

18. Fund flow in the group:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	112000	84000	28000
2	Total Recurring Cost	188700	0	188700
3	Trainings	50000	50000	0
	Total outlay	350700	134000	216700

Note-

- Capital Cost - 75% of the total capital cost will be borne by the Project
- Recurring Cost –The entire cost will be borne by the SHG/CIG.
- Trainings/capacity building/ skill up-gradation –Total cost to be borne by the Project

19. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"> • 75% of capital cost will be utilized for purchase of machines. • UptoRs. 1 lakh will be parked in the SHG bank account as a revolving fund. • Trainings/capacity building/skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
CIG contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	

20. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/ skill up-gradation proposed/needed:

- Team work
- Quality control
- Packaging and Marketing
- Financial Management

21. Loan Repayment Schedule-

If the loan is availed from bank it will be in the form of cash credit limit and for CCL there is no repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

- In CCL, the principal loan outstanding of the SHG must be fully paid to the banks once a year. The interest amount should be paid on a monthly basis.
- In term loans, the repayment must be made as per the repayment schedule in the banks.

22. Monitoring Method –

- Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if need be to ensure operation of the unit as per projection.
- SHG should also review the progress and performance of the IGA of each member and suggest corrective action if need be to ensure operation of the unit as per projection

23. Remarks

Group members Photos-



REETA KUMARI
Smt.Suma Devi



Smt.Asha Jeevan-Secretary



Smt. Dhani Devi-
cashier



Smt. Jamuna
Devi



Smt. Lahuli Devi



SMT.YamunaDevi



Smt. Him Dassi



Smt. Sunita
Devi

List of Rules of the House of Interest

1. Name of the Group:

Vanshira Self Help Group

2. Address of the Group:

Village Foshni, Post Office Kais, Tehsil Kullu, District Kullu, Himachal Pradesh

3. Total Members of the Group:

12

4. Date of First Meeting of the Group:

10 September 2020

5. Interest Rate:

An interest of ₹2 will be charged on every ₹100.

6. Monthly Meeting:

The monthly meeting of the group will be held on the 10th of every month.

7. Monthly Savings:

All members will deposit their monthly savings in the group.

8. Attendance in Meetings:

It is mandatory for all members to attend the Self Help Group meetings.

9. Bank Account:

The bank account of the Self Help Group will be opened in PNB, Seobag Branch.

Account Number: 2430000100210449

10. Absence from Meeting:

If a member is absent from a meeting, prior permission must be taken from the President and Secretary with a valid reason.

11. Removal from Group:

If a member does not deposit savings or remains absent for three consecutive meetings, that person will be removed from the group.

12. Meeting at Member's House:

If a member remains absent after giving a reason, the next meeting will be held at that member's house. The expenses will be borne by that member. If there are two members, the expenses will be shared.

13. Selection of President and Secretary:

The President and Secretary of the Self Help Group will be selected with mutual consent of all members.

14. Banking Authority:

The President and Secretary can carry out transactions with the bank. Their term will be valid for one year.

15. Misuse of Funds:

The President, Secretary, or any member will not work against the group and will always use the group's money properly.

16. Leaving the Group:

If a member wants to leave the group for any reason and has taken a loan, the loan must be repaid first. Only then can the member leave the group.

17. Loan Purpose and Terms:

The purpose of the loan, repayment period, installment amount, and interest rate will be decided in the meeting.

18. Emergency Fund:

For emergency situations, the President and Secretary must keep a minimum amount of ₹1000.

19. Group Register:

The Self Help Group register must be read and written in front of all members.

20. Large Loan Intimation:

Members who want to take a large loan must inform the group at least one week in advance.

21. Loan Approval Meeting:

At the time of loan requirement, all members must be present.

22. Savings of Leaving Member:

If a member leaves the group without any valid reason, the deposited savings of that member will be distributed among the group.

23. Monthly Report:

The group must submit its monthly report every month to the Field Technical Unit office.

Resolution-cum-Group-consensus Form

It is decided in the General house meeting of the group Vansheeta
held on 10/10/2025 at Ferhani that our group will undertake the
Handloom as Livelihood Income Generation Activity under the Project for
Implementation of Himachal (Add on activity)
Pradesh Forest Ecosystem management and Livelihood (JICA assisted).

Signature of Group President Jamuna

Signature of Group Secretary Azha

Kamini
Signature of President BMC

Nimla
Signature of FTU-Cum-RFO

Approved

[Signature]
Divisional Management Unit Officer-Cum-
Divisional Forest Officer, Wild Life Division,
Kullu, District Kullu.