

| <b>Business description report</b> |                       |
|------------------------------------|-----------------------|
| <b>Subject</b>                     | <i>Uplift Wealth</i>  |
| <b>Project</b>                     | <i>APVS &amp; PSW</i> |
| <b>Topic</b>                       |                       |

|                  |   |                     |                  |
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#### Table of Contents

|  |           |
|--|-----------|
| Terms of reference .....                                   | 3         |
| 1.1 Study settings .....                                   | 3         |
| 1.2 Objectives of the survey .....                         | 3         |
| 1.3 Methodology .....                                      | 3         |
| 1.3.1 Sampling .....                                       | 3         |
| 1.3.2 Study instrument .....                               | 3         |
| 1.3.3 Data collection, management and analysis .....       | 4         |
| 1.4 Process of the survey .....                            | 4         |
| 2 Limitations and observations .....                       | 4         |
| 2.1 With the LPF software .....                            | 4         |
| 2.2 With the respondents .....                             | 5         |
| 3 Lexique .....  | 5         |
| 4 Final forms .....  | 5         |
| 4.1 Business Description – 01 - Bangles Vendor 1/2 .....   | 7         |
| 4.2 Business Description – 02 - Barbor/Haircutting .....   | 9         |
| 4.3 Business Description – 03 - Beauty Parlor 1/2 .....    | 12        |
| 4.4 Business Description – 04 – Bicycle Rental 1/2 .....   | 15        |
| <b>4.5 Business Description – 05 - Carpenter 1/2 .....</b> | <b>17</b> |
| 4.6 Business Description – 06 - Chapati maker 1/2 .....    | 20        |
| 4.7 Business Description – 07 – Diwali food 1/2 .....      | 23        |
| 4.8 Business Description – 08 – Dry fish vendor 1/2 .....  | 25        |
| 4.9 Business Description – 09 - Embroidery 1/2 .....       | 27        |
| 4.10 Business Description – 10 – Flour Mill 1/2 .....      | 29        |

|        |   |    |
|--------|---|----|
| 4.11   | Business Description – 11 - Flowers vendor 1/2.....                         | 31 |
| 4.12   | Business Description – 12 - Idli maker 1/2 .....                            | 33 |
| 4.13   | Business Description – 13 - Fresh fish vendor 1/2 .....                     | 35 |
| 4.14   | Business Description – 14 - Grocery shop 1/2.....                           | 37 |
| 4.15   | Business Description – 15 – Ice/candies/peanuts vendor.....                 | 39 |
| 4.16   | Business Description – 16 - Ironing 1/2.....                                | 41 |
| 4.17   | Business Description – 17 - Mess 1/2 .....                                  | 43 |
| 4.17.1 | Guideline for Mess Activity.....  | 45 |
| 4.19   | Business Description – 18 – Old clothes vendor .....                        | 47 |
| 4.20   | Business Description – 19 - Papad roller 1/2 .....                          | 49 |
| 4.21   | Business Description – 20 – Rickshaw driver 1/2 .....                       | 51 |
| 4.22   | Business Description – 21 - Paper, plastic, glass, iron scrap business..... | 53 |
| 4.23   | Business Description – 22 – Screen Printing 1/2 .....                       | 55 |
| 4.24   | Business Description – 23 -Shoes Making & Repairing .....                   | 57 |
| 4.25   | Business Description – 24 - Tailor ½ (Manufacturing).....                   | 60 |
| 4.26   | Business Description – 24 - Tailor ½ (Service).....                         | 63 |
| 4.27   | Business Description – 25 - Toys vendor 1/2.....                            | 66 |
| 4.28   | Business Description – 26 – Vegetable / Fruit vendor .....                  | 68 |
| 4.29   | Business Description – 27 - Wood Scrap Business .....                       | 70 |
| 4.30   | Business Description – 28 - Two Wheeler Repairing .....                     | 73 |
| 4.31   | Business Description – 29 – Juice bar 1/2 .....                             | 75 |
| 4.32   | Business Description – xx – specimen for buy and sell business 1/2.....     | 77 |
| 4.33   | Business Description – xx – specimen for manufacturing business 1/2.....    | 79 |
| 4.34   | Business Description – xx – specimen for service business 1/2.....          | 81 |
| 5      | Annexes .....   | 83 |

## Terms of reference

### 1.1 Study settings

The survey was done for Annapurna Parivar Vikas Samvardhan (referred as to APVS in the rest of the document) and Parvati Swayamrojgar (referred as to PSW in the rest of the document).

APVS has been working for the families of poor self-employed women, with its micro business, social loans and saving program since 1993.

PSW was created in November 2002 with the intention of providing access to micro credit for income generation or business development for the poor.

The study has been conducted in different branches of APVS: Karve Nagar, Paud Kothrud and PSW: Ramtekdi, Dandekar Bridge and Lohiya Nagar.

The staff for the implementation of this survey is composed of the loan officers, and for the identification of the sample of external social workers: Manasi Kulakarni, Sasha Gupta, Sudip XXX, Manisha Gutman and the intern for the analysis and the forms.

### 1.2 Objectives of the survey

The main objective of this survey is to create a tool for Collectors-Motivators (CMs) so that they can better evaluate partners' needs and capacity to repay.

### 1.3 Methodology

#### 1.3.1 Sampling

Three partners will be interviewed per activity, except for activities where forms have already been done, where only two interviews will be done.

The interviewed partners will be indicated by the CMs, depending on the persons available the day of the interview.

#### 1.3.2 Study instrument

In the questionnaire (see appendix), we will find 6 sections:

- About the partner

- About the Business
- Requirements for the business – skills & place
- Day-to-day running of your business – seasonality, marketing
- Financial Investment and Business Income Assessment– to start, run and expand your business
- Past experience and forecast development

### **1.3.3 Data collection, management and analysis**

The data from the study is both qualitative and quantitative. The responses will be noted by hand. The qualitative data will be encoded on Excel charts.

The analysis of the categorical and numerical data will be represented in the final forms per activity.

## **1.4 Process of the survey**

First step: Identification of the most common activities thanks to Loan Performer (LPF) software. 34 activities will be determined.

Second step: elaboration of questionnaire.

Third step: for each business activity, the interviews will be done on the field.

Fourth step: synthesis of the interviews and forms writing.

Fifth step: implementation in branches.

## **2 Limitations and observations**

### **2.1 With the LPF software**

During our first step, to determine the activities we wanted to survey, we thought we would be able to find interesting statistics in LPF software.

Unfortunately, we faced many difficulties due to the fact that:

- The “occupation” question is not always filled in, during encoding session
- there are no list of occupations to choose from, and therefore, we found several ways to spell a word (tailor,

taylor, tylor, tailore, tyler, etc.). It was then impossible to get interesting figures to select the most common activities.

## 2.2 With the respondents

For many questions, it was difficult to get precise answer, particularly regarding assessment of the income. Most of the partners do not keep record and therefore we not able to answer straightforwardly when asked to estimate the net income or the quantity of raw material purchased. We did our best to get detailed information.

## 3 Lexique

**Initial capital to invest:** what is really required to start the business

**Own initial capital required:** personal capital / partners capital – for activity with massive initial investment, amount recommended that the partners is able to invest from his capital; otherwise the loan is not sufficient.

## 4 Final forms

Below, the list of the activities surveyed:

| Activity  | Initial investment required | Level of skill required | Profit margin |         |         |         |      |
|---|-----------------------------|-------------------------|---------------|---------|---------|---------|------|
|   |                             |                         | <20%          | 20%-30% | 30%-50% | 50%-70% | >70% |
| 1 Bangles                                       | 2000                        | 0                       |               | *       |         |         |      |
| 2 Barbor  | 1000                        | 2                       |               |         |         | *       |      |
| 3 Beauty Parlor                                 | 3000                        | 2                       |               |         |         |         | *    |
| 4 Bicycle rentals                               | 20000                       | 2                       |               |         |         |         |      |
| 5 Carpenter                                     | 5000                        | 3                       | *             |         |         |         |      |
| 6 Chapati Maker                                 | 1000-7000                   | 2                       | *             |         |         |         |      |
| 7 Diwali food                                   | 2000 - 8000                 | 2                       |               |         | *       |         |      |
| 8 Dry fish vendor                               | 12000                       | 2                       |               |         |         |         |      |
| 9 Embroidery                                    | 6000                        | 3                       |               |         | *       |         |      |
| 10 Flour mill                                   | 35000                       | 2                       |               |         |         |         |      |
| 11 Flowers vendor                               | 500                         | 0                       |               | *       |         |         |      |
| 12 Idli maker                                   | 18000                       | 2                       |               |         | *       |         |      |
| 13 Fresh Fish Vendor                            | 1000                        | 1                       | *             |         |         |         |      |
| 14 Grocery Shop                                 | 5500                        | 1                       | *             |         |         |         |      |
| 15 Ice/candies/peanuts                          | 650                         | 0                       |               | *       |         |         |      |
| 16 Ironing                                      | 3200                        | 2                       |               |         |         |         | *    |
| 17 Mess   | 2000-6000                   | 2                       |               |         |         | *       |      |
| 18 Old clothes vendor                           | 3000                        | 3                       |               |         |         | *       |      |
| 19 Papad Roller                                 | 300                         | 2                       |               |         |         |         |      |
| 20 Ricksha driver                               | 1000                        | 2                       |               |         |         |         | *    |
| 21 Scrap Business - Paper, Plastic, Iron, Glass | 2000                        | 1                       |               | *       |         |         |      |
| 22 Screen printing                              | 10000                       | 2                       |               | *       |         |         |      |
| 23 Shoes Making                                 | 2000                        | 2                       |               |         |         | *       |      |
| 24 Tailor                                       | 6000                        | 3                       |               |         | *       |         |      |
| 25 Toys vendor                                  | 1700                        | 0                       |               |         | *       |         |      |
| 26 Vegetable/Fruits vendor                      | 2000                        | 0                       |               |         | *       |         |      |
| 27 Wood Scrap Business                          | 5000                        | 2                       |               |         |         |         | *    |

| Level of skill required | 0 | 1                                    | 2                    | 3                       |
|-------------------------|---|--------------------------------------|----------------------|-------------------------|
|                         |   | No technical skills (often B&S act.) | Low technical skills | Average technical skill |

## 4.1 Business Description – 01 - Bangles Vendor 1/2



- ✓ Buy & Sell activity
- ✓ Required to start:
  - Skills: no technical skill
  - Place: mobile business or fixed small place along the road/in market place
  - Minimum capital to be invested: 2,000 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** buying and selling bangles

**Final Product:** Plain or sophisticated bangles

#### Regularity of work



### 2- To start:

**Place** Mobile business or fixed small place along the road/in market place

**Skills** Basic accounting skills  
From: - family if family business  
- experience

**Investment** 2,000 Rs

| Capital |        | Raw material – provided by markets/shops/wholesalers to 2 per month |                      |
|---------|--------|---|----------------------|
| Basket  | 200 Rs | Bangles   | 0.7 – 2 Rs per piece |

### 3- To run

**Daily Net Income:** 50 to 300 Rs

| Income- from clients: individuals |                     |                                  |                        |               | Monthly Expenses – 150-900 Rs |            |
|-----------------------------------|---------------------|----------------------------------|------------------------|---------------|-------------------------------|------------|
|                                   | Purchase Price      | Selling Price                    | Profit                 | Profit margin |                               | Cost       |
| angles                            | 1.7 – 2 Rs pe piece | 1 – 2.5 RS per piece             | 0.3 – 0.5 Rs per piece | 25-30%        | Transportation                | 0-300Rs    |
| roken bangle                      | 1.7 – 2 Rs pe piece | 10 Rs per kg<br>0.2 Rs per piece | No profit              | -             | Rent                          | 0-300 Rs   |
|                                   |                     |                                  |                        |               | Electricity                   | 150-300 Rs |

If we assume that 1kg of broken bangles corresponds to 50 pieces:  
1 kg => 50 pieces => 10 Rs / 50 = 0.2 Rs per piece

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan                            | Plan ideas/criteria to be observed for next loan qualification   |
|--------------------|----------|--|--|
| 500                | 2,000    | Basket<br>+ Raw material                       | Start business door to door in community with baskets<br>Purchase raw material to wholesale markets  |
| 1,500              | 6,000    | Handcart<br>+ Raw material                     | Door-to-door & market-to-market mobile business in community<br>Increase quantity for each bangles type  |
| 2,500              | 10,000   | Rented fixed place in market<br>+ Raw material | Fix the business with regular clients or explore new market outside the community<br>Set regular timing for each area<br>Increase quantity of raw material to sell more  |
| 4,000              | 15,000   | Shop<br>+ Raw material                         | Open a shop (Furnitures, displaying shelves = 3,000 Rs) to have bigger place to stock, and enough place to display more bangles and to sell more. Start selling bindis and other jewelry.<br>Involve family member in the business |
| 6,000              | 20,000   | Raw material-bulk purchase                     | Buy in bulk from wholesale market to get lower unit prices and to increases customers satisfaction with better rates & large variety.<br>Sell to retailers in different community by giving door to door service with good price   |

#### 5- Do's and Don'ts

| DO'S -   | DONT'S |
|--|--------|
| <p><b><u>Advice vendor to:</u></b></p> <p><b>- Pay attention to products' appearance</b></p> <ul style="list-style-type: none"> <li>✓ Keep the products / shop clean &amp; arrange carefully the way you display bangles</li> </ul> <p><b>- Pay attention to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Personal appearance should be correct</li> <li>✓ Be punctual in case of mobile business to get regular clients</li> </ul> <p>- Give scheme to customer to fight competition : buy x bangles and get one free</p> <p><b>- Monitor stock:</b></p> <p><b>- If you write in a notebook</b></p> <ul style="list-style-type: none"> <li>▪ how much you buy everyday</li> <li>▪ how much you sell everyday</li> </ul> <p>you will be able to know what clients want and to know in advance how much you need to stock<br/>you will be able to assess your income and monitor it</p> |        |



## 4.2 Business Description – 02 - Barbor/Haircutting



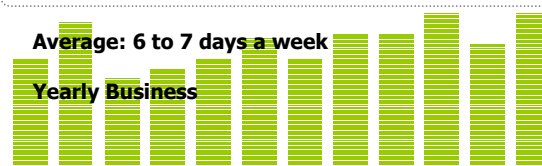
- ✓ Service activity
- ✓ Required to start:
  - Skills: barbor and haircutting skills
  - Place: fixed small place along the road/in market place
  - Minimum capital to be invested: 1,000 Rs
  - Own initial capital required: nill

### 1- General

**Daily activity:** providing barbor or haircutting services

**Final Product:** service to clients

#### Regularity of work



### 2- To start:

**Place** Fixed small place along the road/in market place

**Skills** Technical skill: barbor and haircutting skills  
 From: - family if family business  
 - trainee with a skilled person  
 - experience

**Investment** 1,000 Rs

| Capital                             |                 | aw material – provided by markets/shops/wholesalers 2 per month |                    |
|-------------------------------------|-----------------|---|--------------------|
| Chair                               | 300-8,000 Rs    | Blades (box of 50)  | 60 Rs              |
| Mirror                              | 300-1,200 Rs    | Cream (box for 20 clients)                                      | 40 Rs              |
| Apron                               | 50 Rs           |   |                    |
| Brush (to be changed every 2 weeks) | 50 Rs           |   |                    |
| Scissor, Comb, Spray                | 300 Rs          |   |                    |
| TOTAL                               | 1000 – 9,600 Rs | TOTAL   | 3.2 Rs per clients |

### 3- To run

**Daily Net Income:** 50 to 200 Rs

| Service business profit margin table |                     |                   |              |                               |                       | Monthly expenses |         |
|--------------------------------------|---------------------|-------------------|--------------|-------------------------------|-----------------------|------------------|---------|
| Service                              | Cost of service (E) | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) | Expenses         | Cost    |
| Shaving                              | 3.2-13.6            | 15                | 1.4 -11.8    | 10-80%                        | 1 client              | Brush            | 200 Rs  |
| Hair cut                             | 0-10.4              | 25                | 14.6-25      | 40-90%                        | 1 client              | Shop Rent        | 1500 Rs |
|                                      |                     |                   |              |                               |                       | Electricity Bill | 500 Rs  |
|                                      |                     |                   |              |                               |                       | Maintainance     | 50 Rs   |

| Calculation of cost of service (E) |                   |                |                 |            |
|------------------------------------|-------------------|----------------|-----------------|------------|
| Service                            | Raw material used | Purchase price | Quantity (B)    | UNIT PRICE |
| Shaving                            | Blades            | 60             | 100             | 0.6        |
|                                    | Cream             | 40             | 20              | 2          |
|                                    | Others            | 2250/Month     | 25 Customer/Day | 3.00       |
|                                    | Total             |                |                 | 5.50       |
| Hair Cut                           | Others            | 2250/Month     | 25 Customer/Day | 3.00       |

Shaving:

Cost of blades per client:  $60/100 = \text{Rs } 0.6$

Cost of cream per client:  $40/20 = \text{Rs } 2$

Others: monthly expenses (  $2250 \text{ Rs}/ 30 \text{ Days} = 75 \text{ Rs./Day} = 75/25=3 \text{ Rs./Client}$ )

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan                                   | Plan ideas/criteria to be observed for next loan qualification   |
|--------------------|----------|---|--|
| 0                  | 2,500    | Basic tools/furnitures                                | Fixed small place along the road/in market place. Get basic tools. Get first clients: individuals (neighbours, relatives,...)                                    |
| 1,500              | 5,000    | Advanced tools + Raw material                         | Do promotion to get more clients<br>Purchases electrical razor to save time  |
| 2,500              | 8,000    | Raw material  | Increase number of order. Get assistance: family or trainee<br>Go in wholesale markets to get better rates.  |
| 4,000              | 12,000   | Tools + Communication devices + Raw material + Salary | Buy mobile to get in touch with customers. Distribute pamphlets and business cards.<br>Get advance skills, train worker, increase income by increasing customers |
| 6,000              | 17,000   | Rent + Raw material                                   | Rent a small separate place, visible from street.<br>Get more assistance   |

#### 5- Do's and Don't's

| DO'S -  | DONT'S |
|---|--------|
| <p><b>Advice barbor/haircutter to:</b></p> <p><b>-Do promotion:</b></p> <ul style="list-style-type: none"> <li>✓ Pay attention to word of mouth</li> <li>✓ Contact school &amp; parents through pamphlets</li> <li>✓ Put advertisement board</li> </ul> <p><b>-Pay attention to clients' satisfaction</b></p> <ul style="list-style-type: none"> <li>✓ Availability in time: get benefit of peak hours (market time, school in/out time, etc.)</li> <li>✓ Availability in place: go to crowded place (door to door service in societies, market)</li> </ul> |        |

|   |  |
|---|--|
| <ul style="list-style-type: none"> <li>✓ Good services with timely service &amp; best price</li> <li>✓ Personal appearance should be correct and civil .</li> <li>✓ Avoid indulging in smoking &amp; chewing tobacco</li> </ul> <p><b>- Upgrade skills &amp; tools to have good quality</b></p> <ul style="list-style-type: none"> <li>✓ Get tools to be more efficient in your production rhythm</li> <li>✓ Give skill training to your family members</li> </ul> <p><b>- Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b> Go door to door, visit individuals /markets/societies</li> <li>✓ <b>With other barbors:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> </ul> <p><b>- Keep record of your stocks and production</b></p> <ul style="list-style-type: none"> <li>✓ In the notebook where you write orders, write as well: <ul style="list-style-type: none"> <li>▪ how much you buy everyweek/month</li> <li>▪ how much you use for each order</li> <li>▪ how much you sell per order</li> </ul> </li> </ul> <p>you will be able to know what clients want and to know in advance how much you need to stock<br/> → you will be able to assess your income and to monitor it</p> |  |
|---|--|

## 4.3 Business Description – 03 - Beauty Parlor 1/2



- ✓ Service activity
- ✓ Required to start:
  - Skills: beauty parlour skills
  - Place: in house, <50 Sq ft
  - Minimum capital to be invested: 3,000 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** providing beauty parlor services to ladies

**Final Product:** services to clients

#### Regularity of work



### 2- To start:

**Place** in house, <50 Sq ft

**Skills** Technical skill: beauty parlor skills & communication skill  
From: - family if family business  
- trainee with a skilled person  
- experience

**Investment** 3,000 Rs

| Capital      |              | Raw material – provided by markets/shops/wholesaler 1 to 2 per month |                   |
|--------------|--------------|--|-------------------|
| Chair        | 300-8,000 Rs | Wax  | 50 Rs for 1 month |
| Mirror       | 300-1,200 Rs | Creams, ...  | 1,000 Rs          |
| Wax heater   | 250 Rs       | Thread   | 5 Bundles         |
| Hairdryer    | 500-800 Rs   | Material For Make Up   | 1000.00           |
| Comb & Spray | 50 Rs        |  |                   |
| Scissor      | 10-100 Rs    |  |                   |

### 3- To run

**Daily Net Income:** Rs 100-2000/-

| Service business profit margin table |                     |                   |              |                               |                           | Monthly expenses 150-650 Rs |          |
|--------------------------------------|---------------------|-------------------|--------------|-------------------------------|---------------------------|-----------------------------|----------|
| Service                              | Cost of service (E) | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D)/Day | Expenses                    | Cost     |
| Bleaching                            | 17.00               | 40.00             | 23.00        | 57%                           | 3 - 8                     | Transportation              | 0-300 Rs |
| Facial Cleanup                       | 41.50-71.50         | 80-400            | 38.50-328.50 | 48% - 82%                     | 3-8                       | Maintenance                 | 0-50 Rs  |
| Eye-brows                            | 1.90                | 12.00             | 10.00        | 84%                           | 8-15                      | Electricity                 | 500 Rs   |
| Bride make up                        | 7-14                | 20-60             | 13-46        | 56%-77%                       | (Seasonal) 2-3            | Shop rent                   | 2000 Rs. |
| Party make Up                        | 44.00               | 80.00             | 36.00        | 45%                           | 1-5/Week                  |                             |          |

Note : If the parlour lady owns her shop or runs business in her own house, the profit margin could be higher than this.

| Calculation of direct cost of service (E) |                  |                      |                      |
|---|------------------|----------------------|----------------------|
| Raw material used                         | Purchase price   | Quantity (B)         | Total price / Client |
| <b>Bleaching</b>                          |                  |                      |                      |
| Creams                                    | 30 Rs/1 pack     | 1 Pack/3 Clients     | 10.00                |
| <b>Facial Cleanup</b>                     |                  |                      |                      |
| Shahnaz                                   | 750 Rs./1 Pack   | 1 Pack/15 Clients    | 50.00                |
| Others (Fruit, Herbal & Others)           | 100 Rs./1 Pack   | 1 Pack/5 Clients     | 20.00                |
| <b>Eyebrows</b>                           |                  |                      |                      |
| Thread                                    | 20 Rs./ 1 Bundle | 1 Bundle/ 50 clients | 0.40                 |
| <b>Haircut</b>                            | -                | -                    | 0.00                 |
| <b>Bride Make up</b>                      | 300 Rs.          | 1 Client             | 300.00               |
| <b>Party Make Up</b>                      | 40 Rs.           | 1 Client             | 40.00                |

Indirect cost for 1 Hr. = Total Indirect cost / 25 Days x 8 Hr.= 2850/200= 14.25 / 1 Hr.

| Calculation of Indirect cost of service (E) |                       |                    |                        |
|---|-----------------------|--------------------|------------------------|
| Product                                     | Time required /Client | Indirect cost/Hour | Indirect cost/ Product |
| Bleaching                                   | 0.50 Hr.              | 14.25              | 7.00                   |
| Facial Cleanup                              | 1.50 Hr.              | 14.25              | 21.50                  |
| Eyebrows                                    | 0.16 Hr.              | 14.25              | 1.50                   |
| Haircut                                     | 0.50 – 1.00 Hr.       | 14.25              | 7.00 – 14.25           |
| Bride Make up                               | 3 Hrs.                | 14.25              | 42.75                  |
| Party Make Up                               | 1 Hr.                 | 14.25              | 14.2                   |

#### 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                  | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--------------------------------------|--|
| L0         | 500                | 2,500    | Basic tools/furnitures               | In house. Get basic tools. Get first clients: individuals (neighbours, relatives,...)  |
| L1         | 1500               | 5,000    | Advanced tools + Raw material        | Do promotion to get more clients. Purchases new tools: steamer, high-frequency, ...<br>Sell cosmetics  |
| L2         | 2500               | 8,000    | Raw material                         | Increase number of order. Get assistance: family or trainee<br>Go in wholesale markets to get better rates   |
| L3         | 4000               | 12,000   | Communication devices + Raw material | Buy mobile to get in touch with customers. Distribute pamphlets and business cards.<br>Get advance skills, train worker, increase income by increasing customers |
| L4         | 6000               | 17,000   | Rent + Raw material                  | Rent a small separate place, visible from street.<br>Get more assistance   |

## 5- Do's and Don'ts

| DO'S - Advice beauty parlor ladies to:   | DONT'S |
|--|--------|
| <p><b>- Do promotion:</b></p> <ul style="list-style-type: none"> <li>✓ Pay attention to word of mouth</li> <li>✓ Put advertisement board</li> </ul> <p><b>- Pay attention to clients' satisfaction</b></p> <ul style="list-style-type: none"> <li>✓ Availability in time: be here when ladies have free time</li> <li>✓ Availability in place: do promotion in crowded place (door to door service in societies, market)</li> <li>✓ Personal appearance should be well and civil</li> </ul> <p><b>- Upgrade skills &amp; tools to have good quality</b></p> <ul style="list-style-type: none"> <li>✓ Get tools to be more efficient in your production rhythm</li> <li>✓ Give skill training to your family members</li> </ul> <p><b>- Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b> Go door to door, visit individuals /markets/societies</li> <li>✓ <b>With other beauty parlour:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> </ul> <p><b>- Keep record of your stocks and production</b></p> <ul style="list-style-type: none"> <li>✓ In the notebook where you write orders, write as well: <ul style="list-style-type: none"> <li>▪ how much you buy every week/month</li> <li>▪ how much you use for each order</li> <li>▪ how much you sell per order</li> </ul> </li> </ul> <p>you will be able to know what clients want and to know in advance how much you need to stock<br/>you will be able to assess your income and to monitor it</p> |        |

## 4.4 Business Description – 04 – Bicycle Rental 1/2



- ✓ Manufacturing & Service activity
- ✓ Required to start:
  - Skills: bicycle repairing skill
  - Place: fixed place in the road
  - Capital to be invested: 20,000 Rs
  - Own initial capital required: 10,000 Rs

### 1- General

**Daily activity:** rental and repairing of bicycle

**Final Product:** repaired or rented bicycle

#### Regularity of Work

**Average:** 7 days

**Yearly Business**



### 2- To start:

**Place** fixed place on the road  
10 x 20 Sq feet

**Skills** Bicycle repairing skill + networking skill  
From:  
- family business  
- previous experience

**Investment** 20,000 Rs

| Capital                    |               | Raw material- from wholesaler market |          |
|----------------------------|---------------|--------------------------------------|----------|
| Bicycles – different sizes | 15,000 Rs     | Tyres, tubes, ...                    | 1,000 Rs |
| Pump for air filling       | 200 – 300 Rs. | Material required for Repairing      | 2000 Rs. |

### 3- To run

BICYCLE RENTAL (service)

**Daily Net Income:** Rs 100 – 300 /-

| Service business profit margin table |                              |              |                               |                       | Monthly expenses |           |
|--------------------------------------|------------------------------|--------------|-------------------------------|-----------------------|------------------|-----------|
| Cost of service (E)                  | Price charged (D)            | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) | Expenses         | Cost      |
| Renting Bicycle<br>2.60 – 3.80       | 5 / 1 Hr.                    | 1.20 – 2.40  | – 24% - 48%                   | 10 -15 Clients / Day  | Rent             | 0-1000 Rs |
| Pointing Puncture<br>2.70 – 3.80     | 7/ Puncture                  | 3.10 – 4.30  | – 98%                         | 4-5 Clients/Day       | Electricity      | 0-150 Rs  |
| Air filling                          | 1 Rs.                        | 1 Rs.        | 100%                          | 10 Clients/Day        | Maintenance      | 0-150 Rs. |
| Repairing bicycles                   | Depends on type of repairing |              | 20 – 40%                      | 2-3Clients/Day        |                  |           |

Note : If the person owns his shop , profit margin could be higher.

| Calculation of cost of service (E) |               |                     |             |
|------------------------------------|---------------|---------------------|-------------|
| Items                              | Indirect cost | Quantity (B)        | UNIT PRICE  |
| Rent                               | 0-1000 Rs     | 14-20 clients / Day | 2.00 – 2.90 |
| Electricity                        | 0-300 Rs      | 14-20 clients / Day | 0.60 – 0.90 |
| Total                              |               |                     | 2.60 – 3.80 |

## 4- To expand

| Monthly Net Income | Max Loan  | Purpose of the loan    | Plan ideas/criteria to be observed for next loan qualification |
|--------------------|-----------|------------------------|--|
| 500 Rs             | 1,500 Rs  | Raw material           | Tyre + tubes + others  |
| 1,500 Rs           | 3,000 Rs  | Capital                | New cycles (you can start with 2 <sup>nd</sup> hand)           |
| 3,500 Rs           | 5,000 Rs  | Capital + Raw material | New cycles and raw material                                    |
| 5,000 Rs           | 7,000 Rs  | Marketing              | Do marketing and purchase mobile                               |
| 7,000 Rs           | 10,000 Rs | Marketing              | Open a shop  |
| 10,000 Rs          | 15,000 Rs | Marketing              | Start new business 2-wheelers Spar-part to sell                |

## 5- Do's and Don't's

| DO'S -   | DONT'S |
|--|--------|
| <p><b>- Pay attention to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Personal appearance should be correct and civil</li> <li>✓ Avoid indulging in smoking &amp; chewing tobacco</li> </ul> <p><b>- Do promotion:</b></p> <ul style="list-style-type: none"> <li>✓ Pay attention to word of mouth</li> <li>✓ Advertise by displaying advertising board</li> </ul> <p><b>- Focus on clients' satisfaction</b></p> <ul style="list-style-type: none"> <li>✓ Work on time</li> <li>✓ Good quality with prompt, clean service &amp; best price</li> <li>✓ Accept credit from client's side</li> </ul> <p><b>- Keep Record</b></p> |        |



## 4.5 Business Description – 05 - Carpenter 1/2



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: carpentry skill
  - Place: Work shop, 50 sq.ft approximately
  - Minimum capital to be invested: 5,000 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** making woods products

**Final Product:** Household & business shop furniture making, wooden toys & other wood processing work

#### Regularity of work

**Average: 6 to 7 days a week**, with wide differences depending on work loads

**Yearly Business**

### 2- To start:

**Place** Work shop, 50 sq.ft approximately  
Separate room/place

**Skills** Technical skill: carpentry skill  
From: - family if family business  
- trainee with a skilled person  
- experience

**Investment** 5,000 Rs

| Capital                             |          | Raw material – provided by markets depending on orders |  |
|-------------------------------------|----------|--|--|
| Tools: saw, hammer, screwdriver,... | 3,000 Rs | Woods  | Depends upon the business turnover<br>1,000 – 10,000 |
|                                     |          | Nails, screw, ...                                      | 500 Rs   |

### 3- To run

**Daily Net Income:** Rs

| Manufacturing business profit margin table                   |                    |              |                   |                              | Monthly Expenses |                 |
|--|--------------------|--------------|-------------------|------------------------------|------------------|-----------------|
| Raw material   | Purchase price (A) | Quantity (B) | Total price (A*B) | Quantity produced (D)/ Month | Item             | Cost            |
| <b>Nimb wood/ normal wood Chair without design – 1 chair</b> |                    |              |                   |                              | Transportation   | 0-500 Rs        |
| Nails  | 50                 | 0.75 Kg      | 50                | 5 Chair                      | Maintenance      | 100 Rs          |
| Wood cost  | 1200-1500          |              | 1200 – 1500       |                              | Labour charges   | 3000 Rs.        |
| <b>Teak wood chair without design – 1 Chair</b>              |                    |              |                   |                              | Electricity      | 400 Rs.         |
| Nails  | 50                 | 0.75 Kg      | 50                | 5 Chair                      | Total            | 3500 – 4000 Rs. |

|                           |            |           |                                      |        |  |
|---------------------------|------------|-----------|--------------------------------------|--------|--|
| Wood cost                 | 3500       |           |                                      |        |  |
| <b>Wooden Bed – 1 No.</b> |            |           |                                      |        |  |
| Wood cost                 | 55         | 1 Sq. ft. | 1500                                 | 4 Beds |  |
| Fevicol                   | 1500       | 1 Kg.     | 1500                                 |        |  |
| Lamination sheet          | 4 X 8 Size | 1 Sheet   | 800-1500                             |        |  |
| Nails & Screws            | Lump sum   |           | 150                                  |        |  |
| Sanmaika sheet            | 4 X 8 Size | Sheet     | 800 – 10000<br>( Depends on quality) |        |  |
|                           |            |           |                                      |        |  |

Indirect cost per item =  $3500 - 4000 / 14 = 250 - 286$  per item

Need an example of product manufactured

| Manufacturing business profit margin table  |   |                   |                               |              |                   |
|---|---|-------------------|-------------------------------|--------------|-------------------|
| Items                                       | Manufacturing price per product E=C/D   | price per product | Selling price per product (F) | Profit G=F-E | Profit margin G/F |
| Nimb wood/ normal wood Chair without design | 1250 -1550 + 250-286 =1500 – 1836       |                   | 2000 - 2500                   |              |                   |
| Teak wood chair without design              | 3550 + 250 – 286 = 3800 - 3836          |                   | 5000 – 7000                   |              |                   |
| Wooden Bed                                  | 4750 – 14650 + 250 – 286 = 5000 – 14936 |                   | 5000 - 6000                   |              |                   |

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan                                   | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|---|---|
| 500                | 1,500    | Tools   | Start in a small room, in house. Get basic tools. Get first clients: individuals (neighbours, relatives,...) and go door to door  |
| 1500               | 3,000    | Advanced tools + Raw material                         | Do promotion to get more clients<br>Purchases cutting machine & drill machine to save time  |
| 2500               | 5,000    | Raw material (plywood, fevicol)                       | Increase number of order: take contract orders from households & offices, architecture school,...<br>Get assistance: family or trainee<br>Go in wholesale markets to get better rates                             |
| 4000               | 10,000   | Tools + Communication devices + Raw material + Salary | Buys mobile to get in touch with customers.<br>Distribute pamphlets and business cards.<br>Contacts shops and show rooms for sale<br>Gets advance skills, trains worker, increases income by increasing customers |
| 6000               | 12,000   | Rent + Raw material                                   | Rent a small separate place, visible from street if possible<br>Get more assistance: hire one person to increase production and to be able to look for client to increase order                                   |

## 5- Do's and Don't's

| DO'S - Advice carpentors to:   | DONT'S |
|--|--------|
| <p><b>- Pay attention to clients' satisfaction</b></p> <ul style="list-style-type: none"> <li>✓ Good quality products with timely service &amp; best price</li> <li>✓ Arrange carefully the way you display ready-made furnitures</li> <li>✓ Make contract with the clients so that payment should be released phase wise</li> </ul> <p><b>- Upgrade skills &amp; tools to have good quality</b></p> <ul style="list-style-type: none"> <li>✓ Get trainings from professionals</li> <li>✓ Get tools to be more efficient in your production rhythm</li> <li>✓ Give skill training to your family members</li> </ul> <p><b>- Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b> Go door to door, visit individulas/shops/markets/showrooms/malls/ schools</li> <li>✓ <b>With other carpentors:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> <li>✓ <b>With other sub contractors with related activities</b> like polishers, designers, architects...</li> </ul> <p><b>- Pay attention to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Personal appearance should be correct and civil</li> <li>✓ Avoid indulging in smoking &amp; chewing tobacco</li> </ul> <p><b>- Pay attention to your stock: prevent it from fire</b></p> <p><b>- Keep record of your stocks and production</b></p> <ul style="list-style-type: none"> <li>✓ In the notebook where you write orders, write as well: <ul style="list-style-type: none"> <li>▪ how much you buy everyweek/month</li> <li>▪ how much you use for each order</li> <li>▪ how much you sell per order</li> </ul> </li> </ul> <p>→ you will be able to know what clients want and to know in advance how much you need to stock</p> <p>→ you will be able to assess your income and to monitor it</p> |        |

## 4.6 Business Description – 06 - Chapati maker 1/2



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: chapati making skill
  - Place: > 50 square feet, in house
  - Minimum capital to be invested: 7,000 Rs / 1,000 Rs if already gas cylinder
  - Own initial capital required: 3,000 Rs / Nil if already gas cylinder

### 1- General

**Daily activity:** making chapati

**Final Product:** chapatis

#### Regularity of work



### 2- To start:

**Place** > 50 square feet  
In house

**Skills** chapati making skill  
From:  
- family if family business  
- experience

**Investment** 7,000 Rs

| Capital      |          | Raw material – provided by markets/shops 1 per week |   |
|--------------|----------|---|---|
| Gas Cylinder | 5,000 Rs | Flour   | 0.8 Rs per piece<br>150 chapatis = 4 kg of flour<br>(20 Rs/kg) & 5 Rs. of oil |
| Cooker & Pan | 1,000 Rs | Oil   | 0.03 Rs per piece   |
|              |          | Packing material                                    | 80 Rs for 500 bags  |

### 3- To run

**Daily Net Income:** Rs

| Manufacturing business profit margin table |                    |              |                  |                       | Monthly Expenses – 500-1100 |            |
|--|--------------------|--------------|------------------|-----------------------|-----------------------------|------------|
| Raw material                               | Purchase price (A) | Quantity (B) | Unit price (A/B) | Quantity produced (D) | Gas                         | 300-600 Rs |
| Flour                                      | 80                 | 4 Kg         | 0.53             | 150 Chapati/Day       | Electricity                 | 300 Rs     |
| Oil  | 5                  | 75ml         | 0.03             | 150 Chapati/Day       | Transportation              | 300 Rs.    |
| Packing                                    | 180                | 4500         | 0.04             | 4500 Chapatis/month   |                             |            |
| Indirect cost / Chapati                    | 600                | 4500         | 0.12             | 4500/Month            |                             |            |
| Total                                      |                    |              | 0.72             |                       |                             |            |

80 Rs for 1kg of bags = 500 bags

If we assume that a bag contains 4 chapati:  
500 bags = 2000 chapati

Monthly expenses= 600 / 4 500 pieces per month = 0.04- Rs per chapati

| Manufacturing business profit margin table |           |                               |                 |                   |
|--|-----------|-------------------------------|-----------------|-------------------|
| Manufacturing price per product E=C/D      | price per | Selling price per product (F) | Profit<br>G=F-E | Profit margin G/F |
| 0.53 + 0.04 + 0.03 + 0.12<br>= 0.72        |           | 1.00                          | 0.28            | 28%               |

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan         | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|-----------------------------|---|
| 500                | 1,000    | Gaz cylinder + Raw material | Get first client in going and asking (wholesaler, companies, restaurants, hostels, relatives, friends...). Go door to door to sell Establish contacts to get orders without discontinuing current business. |
| 1000               | 2,000    | Raw material                | Prepare samples for showing in the households & market to find new clients<br>Get assistance: involve people in the business (family, ...)  |
| 2000               | 4,000    | Raw material                | Buy raw material in bulk from wholesale market to get good rates.<br>Couple with other activity like mess, or nan, paratha...   |
| 4000               | 8,000    | Raw material                | Partner with other chapati maker to better negotiate with suppliers and clients.<br>Get assistance.   |

## 5- Do's and Don'ts

| DO'S -   | DONT'S  |
|--|---|
| <p><b>Advice chapati maker to:</b></p> <p><b>- Pay attention to products appearance and to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Purchase fresh products &amp; keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>✓ Be on time – individuals, restaurants, hostels need to be delivered on time</li> </ul> <p><b>- Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b></li> <li>→ Go door to door, visit individuals/shops/markets</li> <li>→ Listen to critics &amp; keep confidence</li> <li>✓ <b>With other chapati makers:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> <li>✓ <b>With related activities:</b> like mess maker, papad roller...try to know if their clients could be also interested in chapatis</li> </ul> <p><b>- Keep record:</b> to be able to anticipate and limit your stocks, at different moment of the year:</p> <ul style="list-style-type: none"> <li>✓ Count the number of chapatis you sell every day for different moment in the year</li> <li>✓ Count the raw material you need for this number of chapatis</li> </ul> <p><b>- Get advanced know-how to improve products quality and production efficiency</b></p> <p><b>- Develop activity:</b></p> <ul style="list-style-type: none"> <li>✓ Increase production to sell more &amp; to better negotiate with suppliers</li> <li>✓ Income increase when raw material and clients increase</li> <li>✓ Couple with mess making activity</li> </ul> | <ul style="list-style-type: none"> <li>- Don't try to sell your old chapati the day after, you might loose your customer because of stale food. if you do so, inform your client and give discount</li> </ul> |

## 4.7 Business Description – 07 – Diwali food 1/2



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: cooking skill
  - Place: home
  - Capital to be invested: 8,000 Rs / 3,000 if already gaz cylinder

### 1- General

**Daily activity:** Cooking different types of Diwali food

**Final Product:** Different types of Diwali food

#### Regularity of Work

**Average:** 6 to 7 days per week

**Irregular Business**

- *Peak season:* Diwali & other festivals
- *Low season:* rest of the year



### 2- To start:

**Place** home

**Skills** cooking skill  
From: - family business  
- experience

**Investment** 3,000 to 8,000 Rs  
(depends if already gaz cylinder)

| Capital      |          | Raw material- from wholesaler |              |
|--------------|----------|-------------------------------|--------------|
| Gas cylinder | 5,000 Rs | Packaging material            | 1,000 Rs     |
| Crocery      | 3,000 Rs | besen/ghee/sugar/...          | 250 for 1 kg |

### 3- To run

**Daily Net Income:** 500 to 1000 Rs

| Manufacturing business profit margin table |                    |              |                  |                   | Monthly Expenses 300-600 Rs |          |
|--|--------------------|--------------|------------------|-------------------|-----------------------------|----------|
| Raw material                               | Purchase price (A) | Quantity (B) | Unit price (A/B) | Quantity Produced | Cost                        |          |
| Besen Ladu                                 | 250                | 1kg          | 250              | -                 | Gas                         | 300 Rs   |
| Packaging Material                         | 1000 Rs            | 100 kg       | 10               | -                 | Electricity                 | 0-300 Rs |

If we assume that for 1000 Rs of packaging material corresponds to 150 kg of Besen Ladu:  
1000 Rs / 100 = 10 Rs per kg

| Manufacturing business profit margin table |                               |                 |                   |
|--|-------------------------------|-----------------|-------------------|
| Manufacturing price per product E=C/D      | Selling price per product (F) | Profit<br>G=F-E | Profit margin G/F |
| 250 + 10 = 260                             | 490                           | 230             | 45-50%            |

## 4- To expand

| Monthly Net Income | Max Loan  | Purpose of the loan     | Plan ideas/criteria to be observed for next loan qualification |
|--------------------|-----------|-------------------------|--|
| 500                | 3,000     | Raw material            |  |
| 1,000              | 5,000 Rs  | Raw material + expenses | Rent of crocary  |
| 2,000              | 10,000 Rs |                         |  |
| 3,000              | 15,000 Rs | marketing               | Deposit of rent shop   |
| 4,000              | 20,000 Rs | marketing               | Mobile, advertising pamphlets, posters                         |
| 5,000              | 25,000 Rs | expenses                | Vehicle loan   |
| 6,000              | 35,000 Rs |                         | Workers salary, machines                                       |

## 5- Do's and Don't's

| DO'S -  | DONT'S |
|---|--------|
| <p><b>- Pay attention to products' appearance</b></p> <ul style="list-style-type: none"> <li>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>✓ Arrange carefully the way you package and display the products</li> </ul> <p><b>- Pay attention to products quality:</b></p> <ul style="list-style-type: none"> <li>✓ Use quality raw material</li> </ul> <p><b>- Do promotion:</b></p> <ul style="list-style-type: none"> <li>✓ Pay attention to word of mouth</li> <li>✓ Contact through pamphlets</li> <li>✓ Put advertisement board</li> <li>✓ Get a mobile</li> </ul> <p><b>- Develop your business in increasing the types and the quantity of products</b></p> |        |



## 4.8 Business Description – 08 – Dry fish vendor 1/2



- ✓ Buy & Sell activity
- ✓ Required to start:
  - Skills: knowledge of fish, selling skills
  - Place: street to sell, house to stock
  - Capital to be invested: 500 to 1,000 Rs
  - Initial capital required: Nil

### 1- General

**Daily activity:** buying and selling dry fish

**Final Product:** dry fish

#### Regularity of Work

**Average:** 6 to 7 days...

**Yearly Business**

- *Peak season:* All seasons

- *Low season:* In the month of August



### 2- To start:

**Place** Street to sell, house to stock

**Skills** knowledge of fish, selling skills

**From:** - family business  
- previous experience

**Investment**  
500 to 1,000 Rs

| Capital                 |      | Raw material- from |  |
|-------------------------|------|--------------------|--|
| Bucket (to carry fish)  | 200  |                    |  |
| Big buckets for storage | 1000 |                    |  |

### 3- To run

**Daily Net Income:** 100-300 Rs.

| Income- from clients: Individuals |                |               |                |                       | Monthly Expenses |          |
|-----------------------------------|----------------|---------------|----------------|-----------------------|------------------|----------|
| Items                             | Purchase Price | Selling Price | Profit advised | Profit margin advised |                  | Cost     |
| Bombil                            | 100 +6=106     | 200           | 94             | 47%                   | Transportation   | 1000 Rs. |
| Soda                              | 100 +6=106     | 125           | 19             | 15%                   |                  |          |
| Sukat                             | 15 + 6=21      | 30            | 9              | 30%                   |                  |          |
| Wakat                             | 15+6=21        | 30            | 9              | 30%                   |                  |          |
| Bangada                           | 25+6=31        | 35            | 4              | 29%                   |                  |          |
| Khara masa                        | 80+6=86        | 120           | 34             | 29%                   |                  |          |
| Masali                            | 25+6=31        | 40            | 9              | 23%                   |                  |          |

Indirect cost =  $1000/25 \times 7 = 5.75$  avg. 6/-

## 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|--------------------|----------|---------------------|--|
| 2000               | 5000     |                     | Start your business with small investment .                    |
| 3000               | 7000     |                     | Increase your investment as per the demand of product.         |
| 5000               | 10000    |                     | Take small place on rent at market place.                      |
| 6000               | 15000    |                     | Increase your investment as per the demand of product.         |

## 5- Do's and Don't's

| DO'S -   | DONT'S |
|--|--------|
| <ul style="list-style-type: none"> <li>✓ In behaviour: communicate properly with the customers <ul style="list-style-type: none"> <li>▪ Appearance should be civil</li> <li>▪ Avoid indulging in smoking &amp; chewing tobacco. These tips can be given during business training as it is not easy to tell such thing during one to one relation.</li> </ul> </li> <li>✓ In the products offered: <ul style="list-style-type: none"> <li>▪ Ask your regular customer about what else they would need and cannot find from others.</li> </ul> </li> <li>✓ In selling: <ul style="list-style-type: none"> <li>▪ Accept credit sale to client throughout 1 month</li> <li>▪ Give special discounts on bulk purchase</li> </ul> </li> </ul> <p><b>- Get basic accounting skill to <u>keep records</u> in a notepad:</b></p> <ul style="list-style-type: none"> <li>✓ Note daily on a pad how much do you have in your cash box at the end of the day + keep cash box at safe place</li> <li>✓ Keep note of clients credits for each client</li> <li>✓ Keep note of your daily expenses</li> </ul> <p>→ Advise them to attend a business training or to be helped by business counsellor (service executive), specially when starting a business.</p> |        |

## 4.9 Business Description – 09 - Embroidery 1/2



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: embroidery skills
  - Place: > 100 square feet
  - Capital to be invested: ~ 6,000 Rs
  - Own initial capital required: 2,000 Rs

### 1- General

**Daily activity:** designing cloth to give esthetic look

**Final Product:** Sarees, suits & dresses, or cushions

#### Regularity of Work

**Average: 6 to 7 days a week**

**Irregular** workload depends on ability of partner to find clients and orders

**Yearly Business** with peak during festivals (diwali, dasera, ramzan) & wedding season



### 2- To start:

**Place** > 100 square feet, for 1 embroidery table  
In house or separate place

**Skills** embroidery skill, planning skill  
**From:** - family if family business  
- training institute

**Investment** 4,000 Rs

| Capital          |          | Raw material- from suppliers, Wholesalers: market, shop, wholesaler every 2 weeks/week |                             |
|------------------|----------|--|-----------------------------|
| Embroidery table | 2,000 Rs | Sarree   | 20000 Rs/ month (20 pieces) |
| Needles (x2)     | 150 Rs   | Package of threads, buttons, hooks, ...  | 1000-1200 Rs / month        |

### 3- To run

**Daily Net Income:** 50 to 400 Rs - Frequency of income depends on the specificity of the order. The more complicated, the longer it is. It can take up to one month to complete one embroidery saree.

| Manufacturing business profit margin table |                    |              |                   |                       | Monthly Expenses – 300-700 Rs |         |
|--|--------------------|--------------|-------------------|-----------------------|-------------------------------|---------|
| Raw material                               | Purchase price (A) | Quantity (B) | Total price (A*B) | Quantity Produced (D) | Expenses                      | Cost    |
| Sarees                                     | 100                | 20           | 20 00             | 20                    | Electricity                   | 200-300 |
|  |                    |              |                   | 20                    | Transportation                | 0-300   |
|  |                    |              |                   |                       | Telephone                     | 100     |

Per month: 1000-1200 Rs (buttons/needles/etc) = 50-60 Rs per piece

Per month: 20 000 (sarees: 20 pieces) = 100 Rs per piece + monthly expenses: 300-700 / 20 = 15-35 Rs per piece

Manufacturing price: 50-60 + 100 + 15-35 = 165-195 Rs per piece

1 saree is sold 200 Rs

#### Manufacturing business profit margin table

| Manufacturing price per product E=C/D | Selling price per product (F) | Profit<br>G=F-E | Profit margin G/F |
|---------------------------------------|-------------------------------|-----------------|-------------------|
| 165-195                               | 200                           | 5-35            | 3-18%             |

#### 5- To expand

| Monthly Net Income | Max Loan       | Purpose of the loan                 | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------------|-------------------------------------|---|
| 500                | 2,000<br>7,000 | Embroidery table<br>+ Raw material  | Start production of simple products<br>Get first clients by prospecting in busy market place, big shop, ...   |
| 2000               | 4,000          | Advanced training<br>+ Raw material | Increase products quality/sophistication<br>Get new clients with word of mouth or pamphlets, spend time in prospecting door to door shop in busy market area<br>Involve other members in the business (family, ...) |
| 3000               | 7,000          | Raw material                        | Sell to shop<br>Increase raw material purchased to increase production rhythm and to better negotiate with suppliers<br>Adopt advance fashions  |

#### 6- Do's and Don'ts

| DO'S -  | DONT'S   |
|---|--|
| <p><b>Advice embroider to:</b></p> <p><b>- Do promotion:</b></p> <ul style="list-style-type: none"> <li>✓ Pay attention to word of mouth</li> <li>✓ Advertise by distributing or displaying pamphlets at wedding halls</li> <li>✓ Contact school &amp; parents through pamphlets</li> <li>✓ Visit client's places</li> <li>✓ Get in touch with designer shops</li> <li>✓ Do brokerage to middleman</li> </ul> <p><b>- Focus on clients' satisfaction</b></p> <ul style="list-style-type: none"> <li>✓ Work on time</li> <li>✓ Good quality with prompt, clean service &amp; best price</li> <li>✓ Accept credit from client's side</li> </ul> <p><b>- Get advanced skills for you and people to assist you</b></p> <p><b>- Limit stock:</b></p> <ul style="list-style-type: none"> <li>✓ Find supplier that take back non sold item</li> <li>✓ Keep record: count the number of final product you sold</li> </ul> | <p>Don't start embroidery if you don't have the required skill. It is always better to start as a trainee with a skilled person for a couple of years before starting on your own.</p> |

## 4.10 Business Description – 10 – Flour Mill 1/2



- ✓ Service activity
- ✓ Required to start:
  - Skills: grinding skill
  - Place: fixed authorized place, 150 Sq ft
  - Capital to be invested: 12,000 Rs
  - Initial capital required: 12,000 Rs

### 1- General

**Daily activity:** grinding services

**Final Product:** flour mill

#### Regularity of Work

**Average:** 6 days per week...

**Yearly Business**  
- peak season: during festivals



### 2- To start:

**Place** fixed authorized place, 150 Sq ft

**Skills** grinding skill  
From: - family business  
- previous experience

**Investment** 12,000 Rs

#### Capital

**Raw material-** from markets

|                  |           |  |  |
|------------------|-----------|--|--|
| Grinding machine | 10,000 Rs |  |  |
| Weight scale     | 2,000 Rs  |  |  |

### 3- To run

**Daily Net Income:** 100 to 200 Rs

| Income- from clients: individuals |                  |                   |              |                                 | Monthly Expenses |          |
|-----------------------------------|------------------|-------------------|--------------|---------------------------------|------------------|----------|
| Selling items                     | Cost service (E) | Price charged (D) | Profit F=D-E | Profit margin per product (F/D) |                  | Cost     |
| Wheat Flour                       | 0.6 Rs/kg        | Rs. 3 / Kg        | 2.4 Rs/kg    | 80%                             | Electricity      | 1000 Rs  |
| Jowar Flour                       | 0.6 Rs/kg        | Rs. 3 / Kg        | 2.4 Rs/kg    | 80%                             | Rent             | 1,000 Rs |
| Rice Flour                        | 0.6 Rs/kg        | Rs. 3 / Kg        | 2.4 Rs/kg    | 80%                             | Maintenance      | 500 Rs   |
| Other flour                       | 0.6 Rs/kg        | Rs. 3 / Kg        | 2.4 Rs/kg    | 80%                             |                  |          |

| Calculation of cost of service (E) |                   |                                 |          |                |
|------------------------------------|-------------------|---------------------------------|----------|----------------|
| Used raw material                  | Raw material used | Purchased price                 | Quantity | Total price    |
| Wheat flour                        | Electricity       | 0.08 rs electricity per minutes | 2-3 min  | 0.24 Rs per kg |
|                                    | Rent              | 0.08 rs electricity per minutes | 2-3 min  | 0.24 Rs per kg |
|                                    | Maintenance       | 0.04 rs electricity per minutes |          | 0.12 Rs per kg |
| <b>Total cost of the service</b>   |                   |                                 |          | 0.6 Rs per kg  |

Total working hours = 26 days x 8 hrs. x 60 min.= 12480 min.

Total cost of electricity used/min = 1000/12480 = 0.08

#### 4- To expand

| Monthly Net Income | Max Loan  | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|--------------------|-----------|---------------------|--|
| 2000               | 3,000 Rs  | Capital             | Start business at home with small grinding machine.            |
| 3,000              | 7,000 Rs  | Capital             | Take a place on rent near or in the market                     |
| 4,500              | 10,000 Rs | Capital             | III phase connection and another small grinding machine.       |
| 6,000              | 25000     | Capital             | Big grinding machine and electric motor.                       |

#### 5- Do's and Don't's

| DO'S -   | DONT'S |
|--|--------|
| <p><b>- Choose place close to markets</b></p> <p><b>- Pay attention to products' appearance</b></p> <ul style="list-style-type: none"> <li>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage</li> </ul> <p><b>- Pay attention to products quality:</b></p> <ul style="list-style-type: none"> <li>✓ Use quality raw material</li> </ul> <p><b>- Pay attention to products' appearance</b></p> <ul style="list-style-type: none"> <li>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>✓ Arrange carefully the way you package and display the products</li> </ul> <p><b>- Pay attention to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Personal appearance should be correct and civil</li> <li>✓ Avoid indulging in smoking &amp; chewing tobacco</li> </ul> |        |

## 4.11 Business Description – 11 - Flowers vendor 1/2



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: garland making skill
  - Place: fixed small place along the road/in market place, close to temple
  - Minimum capital to be invested: 500 Rs

### 1- General

**Daily activity:** Making garlands of flowers

**Final Product:** Garlands of flowers

#### Regularity of work

**Average: 6 to 7 days a week**

#### Yearly Business

- *Peak season:* festivals (diwali, dasera, ramzan)
- *Low season:* during monsoon



### 2- To start:

**Place** Fixed small place along the road/in market place

**Skills** Technical skill: making garlands  
**From:** - family if family business  
 - experience

**Investment** 500 Rs

| Capital                        |           | Raw material – provided by markets/shops to 2 per day |                                  |
|--------------------------------|-----------|---|----------------------------------|
| Needles (change every 2 month) | 3 Rs each | Thread  | 10 Rs/day                        |
| Boxes                          | 200 Rs    | Flowers   | 80-100 Rs / kg<br>300-600 Rs/day |

### 3- To run

**Daily Net Income:** 40 to 100 Rs

| Manufacturing business profit margin table |                    |                    |                  |                       | Monthly Expenses |          |
|--|--------------------|--------------------|------------------|-----------------------|------------------|----------|
| Raw material                               | Purchase price (A) | Quantity (B)       | Unit Price (A/B) | Quantity produced (D) | Expenses         | Cost     |
| Thread                                     | 10                 | 2 Big size bundles | 0.02             | 500 Garlands          | Transportation   | 0-300 Rs |
| Flowers                                    | 500 + 10=510       | 5 Kg.              | 1.02             |                       |                  |          |
| Other                                      | 300                | 500                | 0-0.6            |                       |                  |          |
| Total                                      |                    |                    | 1.04-1.64        | 500 garlands          |                  |          |

| Manufacturing business profit margin table |           |                               |                                   |
|--|-----------|-------------------------------|-----------------------------------|
| Manufacturing price per product E=C/D      | price per | Selling price per product (F) | Profit G=F-E<br>Profit margin G/F |
| 1.04-1.64                                  |           | 3                             | 1.36-1.96<br>65 – 66 %            |

1kg of flowers = 100 garlands  
 500 Rs per day/ 100 Rs per kg = 5 kg per day = 500 garlands per day  
 10 Rs of Thread per day = 0.02 Rs per Garland (10/500 = 0.02)  
 Other monthly expenses: 0-300 / 500 = 0-0.6 Rs per garland

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan                | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|------------------------------------|---|
| 0                  | 1,000    | Needle, box + Raw material         | Set up in fixed small place along the road/in market place, close to temple<br>Get first client (individuals: neighbours, relatives...)<br>Find suppliers with good quality product   |
| 1,500              | 3,000    | Raw material                       | Fix the business with regular clients and explore new market outside the community<br>Buy raw material in bulk from wholesale market to get good rates & increase your production<br>Get assistance: involve people in the business (family, ...) |
| 3,000              | 6,000    | Fix and close place + Raw material | Open a shop to have bigger place to stock, and enough place to display more veg/fruits and to sell more<br>Couple with other products like coconuts (buy 6 Rs each, sell 8 Rs each) & incense (buy 8 Rs each box, sell 10 Rs)                     |

#### 5- Do's and Don't's

| DO'S -   | DONT'S  |
|--|---|
| <p><b>Advice flowers vendor to:</b></p> <p><b>- Pay attention to products' appearance</b></p> <ul style="list-style-type: none"> <li>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>✓ Arrange carefully the way you display flowers/garlands</li> <li>✓ Remove old flower</li> </ul> <p><b>- Pay attention to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Personal appearance should be well and civil</li> <li>✓ Avoid indulging in smoking &amp; chewing tobacco</li> <li>✓ Smile</li> </ul> <p><b>- Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b> Go door to door, visit shops or places close to temple</li> <li>✓ <b>With other flowers vendor:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> </ul> <p><b>- Particularly monitor stock, since flowers are perishable</b></p> <ul style="list-style-type: none"> <li>✓ If you write in a notebook           <ul style="list-style-type: none"> <li>▪ how much you buy everyday</li> <li>▪ how much you sell everyday</li> </ul> </li> </ul> <p>→ you will be able to know what clients want and to know in advance how much you need to stock<br/>           → you will be able to assess your income and to monitor it</p> | <p><b>Don't sell flower when they are not fresh anymore (after 1 or 2 days)</b></p> |



## 4.12 Business Description – 12 – Idli maker 1/2

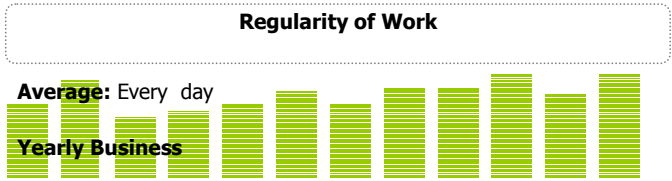


- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: idli making skill
  - Place: >50 square feet, in house & market
  - Capital to be invested: 18,500 Rs

### 1- General

**Daily activity:** Making and selling idli & chutney

**Final Product:** Idli & chutney



### 2- To start:

**Place** >50 square feet, in house or shop & market

**Skills** Idli making skill  
**From:** - family business  
 - previous experience

**Investment** 18,500 Rs

| Capital         |           | Raw material- from markets every day |                       |
|-----------------|-----------|--------------------------------------|-----------------------|
| Grinder machine | 12,000 Rs | Oil, Rice, etc                       | 50 Rs per 1kg of idli |
| Dish            | 2,000 Rs  |                                      |                       |
| Tiphins         | 500 Rs    |                                      |                       |
| Cycle           | 1,500 Rs  |                                      |                       |
| Gas cylinder    | 2,500 Rs  |                                      |                       |

### 3- To run

**Daily Net Income:** 100 to 200 Rs

| Manufacturing business profit margin table |                    |                |                      |                         | Monthly Expenses |        |
|--|--------------------|----------------|----------------------|-------------------------|------------------|--------|
| Raw material                               | Purchase price (A) | Quantity (B)   | Total price (A*B)    | Quantity produced (D)   | Expenses         | Cost   |
| Oil  | 50 Rs per Kg       | 2-4 kg per day | 100 – 200 Rs per day | 100 – 200 idlis per day | Transportation   | 200 Rs |
| Rice                                       |                    |                |                      |                         | Electricity      | 150 Rs |
| etc  |                    |                |                      |                         | Gas              | 150 Rs |

200g = 10 idli so 1kg = 50 idlis  
 Raw material bought 50 Rs per KG  
 Manufacturing price : 1 idli = 1 Rs (without monthly expenses included)  
 Monthly expenses: 200 + 150 + 150 = 500 Rs per month  
 Between 100-200 idlis a day so 2500 to 5000 idlis per month

500 / 2500-5000 = 0.1-0.2 Rs per Idli => 1 + (0.1-0.2) = 1.1-1.2 Rs per idli  
Selling price: 1 Idli = 1 Rs

| Manufacturing business profit margin table |                               |                 |                   |
|--|-------------------------------|-----------------|-------------------|
| Manufacturing price per product E=C/D      | Selling price per product (F) | Profit<br>G=F-E | Profit margin G/F |
| 1.1 -1.2                                   | 1.5 – 2.00 Rs                 | 0.4 - 0.8 Rs    | 27-40 %           |

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|--------------------|----------|---------------------|--|
| 500                | 5,000 Rs |                     | Raw material   |
| 2,000 Rs           | 8,000 Rs |                     | Raw material   |

#### 5- Do's and Don't's

| DO'S -   | DONT'S |
|--|--------|
| <p><b>- Pay attention to products' appearance</b></p> <p>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage</p> |        |

## 4.13 Business Description – 13 - Fresh fish vendor 1/2



- ✓ Buy and Sell activity
- ✓ Required to start:
  - Skills: no technical skill, fish knowledge
  - Place: mobile business or fixed small place along the road/in market place
  - Minimum capital to be invested: 1,000 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** buying and selling fishes

**Final Product:** different types of fishes

#### Regularity of work

**Average: 6 to 7 days a week**, morning to suppliers, evening to markets

**Yearly Business** with seasonality of fish



### 2- To start:

**Place** mobile business or fixed small place along the road/in market place

**Skills** Communication skill, fish knowledge

From:  
- family if family business  
- experience

**Investment** 1,000 Rs

| Capital                          |            | Raw material – provided by markets/shops to 2 per day |                |
|----------------------------------|------------|---|----------------|
| Weight scale (depending on size) | 300-700 Rs | Fish  | 20-200 Rs / kg |
| Box                              | 200 Rs     | Ice   | 20 Rs / week   |

### 3- To run

**Daily Net Income:** 50 to 300 Rs

| Income- from clients: individuals |   |                |                    |               | Monthly Expenses 0-600 Rs |       |
|-----------------------------------|---|----------------|--------------------|---------------|---------------------------|-------|
|                                   | Purchase Price                                | Selling Price  | Profit             | Profit margin |                           | Cost  |
| Fish                              | 20-200 Rs / kg + 0.63 – 0.63 = 20.63 – 220.63 | 30-250 Rs / kg | 9.37-29.37 Rs / kg | 12-31%        | Transportation            | 0-300 |
|                                   |   |                |                    |               | Rent                      | 0-300 |

4.5kg a day = 31.5 kg a week

Ice cost : 20 / 31.5 = 0.63 Rs per kg

Others monthly expenses: 0-600 / 31.5 = 0-20 Rs per kg

So indirect cost per kg = 0.63-20.63 Rs per kg

## 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                                 | Plan ideas/criteria to be observed for next loan qualification  |
|------------|--------------------|----------|---|---|
| L0         | 0                  | 1,000    | Weighing scale + Raw material                       | Start business door to door in community with baskets.<br>Purchase raw material to wholesale markets  |
| L1         | 1,500              | 3,000    | Handcart + Raw material                             | Door-to-door & market-to-market mobile business in community<br>Increase quantity for each fish type  |
| L2         | 2,500              | 6,000    | Rented fixed place in market + Raw material         | Fix the business with regular clients or explore new market outside the community<br>Set regular timing for each area<br>Increase quantity of raw material to sell more |
| L3         | 4,000              | 10,000   | Shop + Raw material                                 | Open a shop to have bigger place to stock, and enough place to display more fish and to sell more<br>Involve family member in the business                              |
| L4         | 6,000              | 20,000   | Raw material: bulk purchase                         | Buy in bulk from wholesale market to get lower unit prices and to increase customers satisfaction with better rates & large variety                                     |
| L5         | 8,000              | 30,000   | Tempo + Raw material                                | Buy Tempo to purchase more fishes in bulk<br>Sell to retailers in different community by giving door to door service with good price                                    |
| L6         | 10,000             | 40,000   | Material/Tools to clean, cut and pack +Raw material | Start giving ready to use: cleaned, cut & packed fish, with additional margin<br>Develop packing techniques, hygienic requirements & methods training                   |

## 5- Do's and Don't's

| DO'S -   | DONT'S   |
|--|--|
| <p><b>Advice vendor to:</b></p> <ul style="list-style-type: none"> <li>- <b>Pay attention to products' appearance</b> <ul style="list-style-type: none"> <li>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>✓ Arrange carefully the way you display fishes</li> </ul> </li> <li>- <b>Pay attention to your behaviour:</b> <ul style="list-style-type: none"> <li>✓ Personal appearance should be well</li> <li>✓ Be punctual in case of mobile business to get regular clients</li> </ul> </li> <li>- <b>Particularly monitor stock, since fishes are perishable</b> <ul style="list-style-type: none"> <li>✓ If you write in a notebook <ul style="list-style-type: none"> <li>▪ how much you buy everyday</li> <li>▪ how much you sell everyday</li> </ul> </li> </ul> <p>you will be able to know what clients want and to know in advance how much you need to stock<br/>→ you will be able to assess your income and to monitor it</p> </li> <li>- <b>Develop your network:</b> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b> Go door to door, visit individuals/shops/markets</li> <li>✓ <b>With other fresh fish vendors:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> </ul> </li> </ul> | <p><b>Don't sell fish that are not fresh anymore (no more than 2 days)</b></p> |

## 4.14 Business Description – 14 - Grocery shop 1/2



- ✓ Buy & Sell activity
- ✓ Required to start:
  - Skills: no technical skills
  - Place: > 50 sq ft room or stall to display and stock products
  - Minimum capital to be invested: 5,500 Rs
  - Own initial capital required: 2,000 Rs

### 1- General

**Daily activity:** buy and sell products of daily needs: grains, packaged food, cold drinks, stationery, cosmetics,...

**Final Product:** grains, packaged food, cold drinks, stationery, cosmetics,...

#### Regularity of work

**12 months/12, 7days/7, from 8 am to 10 pm**

#### In the month:

Peak: first 10 days as people purchase one month's stock after paying their earlier credit

Down: ending days of each month

#### In the year:

Peak: when festivals (diwali, dasera, ramzan, aid)

Down: days after festivals affects business turnover

### 3- To start:

**Place** > 50 sq ft room or stall to display and stock products  
Needs a place separated from house

**Skills** basic accounting knowledge, art of selling, competitive mindset  
**From:** school, accounting training, family business knowledge

**Investment** 5,500 Rs

| Capital              |                  | Raw material –from suppliers: wholesalers: market everyday, shop every day/week |              |
|----------------------|------------------|---|--------------|
| Scale                | 500 – 700 Rs     | Products of daily needs (mentioned above)                                       | 350 Rs / day |
| Furniture to display | 1,000 – 2,000 Rs |   |              |

**+ Ensure that there is a proper need and demand in this market !**

### 4- To run

Daily Net Income: 100 to 3,000 Rs

| Income                                     |               |                 |                       | Monthly Expenses – 0-600 Rs |                         |
|--|---------------|-----------------|-----------------------|-----------------------------|-------------------------|
| Purchase Price                             | Selling Price | Profit          | Profit margin advised | Expenses                    | Cost                    |
| 350 Rs / day + 0-600 /30 = 350-370 Rs /day | 425 Rs /day   | 55 -75 Rs / day | 13% - 20 %            | Transportation              | 0-200 (200 = 4 * 50 Rs) |
|  |               |                 |                       | Rent                        | 0-500 Rs                |
|  |               |                 |                       | Electricity                 | 0-100 Rs                |

## 5- To expand

| Monthly Net Income | Max Loan | Purpose of the loan            | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|--------------------------------|---|
| 500                | 3,000    | Furniture/Scale + Raw material | Start sale of basic daily needed products - Get first clients   |
| 2000               | 5,000    | Raw material                   | Increase raw material to increase variety/stock and to better negotiation with suppliers  |
| 3000               | 8,000    |                                | Get new clients: word of mouth, advertisement board, pamphlets. Increase stocks.  |
| 4000               | 12,000   |                                | + start home delivery to customers  |
| 5000               | 15,000   | Fridge + Raw material          | Increase variety of products sold: fresh products (drinks, ...), electric material + seasonable items for sale e.g. Ice cream in the summer, stationary in June |
| 6000               | >20,000  | STD/PCO Booth + Raw material   | Involve other members in the business (family, ...)<br>Start offering other services like telephone   |

There is no limit for increasing the stock, maximum cap cannot be limited & will depend upon the policy of organization

## 6- Do's and Don't's

| DO'S -  | DONT'S   |
|---|--|
| <p><b>Advice grocer shopkeeper to:</b></p> <p><b>- Get excellent relations with clients- including women &amp; kids!</b></p> <ul style="list-style-type: none"> <li>✓ In behaviour: Pay attention to word of mouth <ul style="list-style-type: none"> <li>▪ Appearance should be civil</li> <li>▪ Avoid indulging in smoking &amp; chewing tobacco These tips can be given during business training as it is not easy to tell such thing during one to one relation</li> </ul> </li> <li>✓ In the products offered: <ul style="list-style-type: none"> <li>▪ Keep aware of new products &amp; don't buy products which are not in demand – look at advertising in TV/streets to get trends</li> <li>▪ Ask your regular customer about what else they would need and cannot find in the shop.</li> <li>▪ Variety is important to satisfy everybody but having too many products in a small shop can hamper the sale</li> </ul> </li> <li>✓ In the services/bonuses offered: <ul style="list-style-type: none"> <li>▪ Accept credit sale to client throughout 1 month</li> <li>▪ Give special discounts on bulk purchase</li> <li>▪ Accept phone orders and propose delivery service</li> </ul> </li> </ul> <p><b>- Attention to expiring stock:</b></p> <ul style="list-style-type: none"> <li>✓ Check stock regularly for expiry dates</li> <li>✓ Buy stock as per requirement</li> <li>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage (E.g. Jaggery to be kept in dry place), dry fish in close box</li> </ul> <p><b>- Develop activity in increasing products variety and quantity</b></p> <p><b>- Get basic accounting skill to <u>keep records</u> in a notepad:</b></p> <ul style="list-style-type: none"> <li>✓ Note daily on a pad how much do you have in your cash box at the end of the day. + keep cash box in a safe place</li> <li>✓ Keep note of clients credits for each client</li> <li>✓ Keep note of your daily expenses</li> <li>✓ Advise them to attend a business training or to be helped by business counsellor (service executive), specially when starting a business.</li> </ul> | <p>- Don't give a loan to start a grocery shop without a market survey done by the partner himself</p> |

## 4.15 Business Description – 15 – Ice/candies/peanuts vendor



- ✓ Buy & Sell activity
- ✓ Required to start:
  - Skills: selling skills
  - Place: mobile business in crowded place
  - Capital to be invested: 650 Rs
  - Initial capital required: Nil

### 1- General

**Daily activity:** buy and sell peanuts

**Final Product:** peanuts

#### Regularity of Work

**Average:** 6 to 7 days per week

**Yearly Business**



### 2- To start:

**Place** mobile business in crowded place

**Skills**  
From:

Selling skills  
- family business  
- previous experience

**Investment** 650 Rs

| Capital |        | Raw material- from |        |
|---------|--------|--------------------|--------|
| Basket  | 200 Rs | Peanuts (6 kg)     | 450 Rs |

### 3- To run

**Daily Net Income:** 220 – 700 Rs per day, 1 kg to 3 Kg = 3\*75 packets / day

| Income            |                |               |                |                       |
|-------------------|----------------|---------------|----------------|-----------------------|
|                   | Purchase Price | Selling Price | Profit advised | Profit margin advised |
| 75 packets = 1 kg | 75 Rs          | 300 Rs        | 225 Rs         | 75%                   |
| 1 packet          | 1 Rs           | 4 Rs          | 3 Rs           | 75%                   |

### 4- To expand

| Loan Cycle | Monthly Net Income | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|---------------------|--|
| L1         | 500 - 1000         |                     | Sell close to school, gardens, temples, theatres, ... Increase in capital to start joined business in selling on bicycle |

## 5- Do's and Don'ts

| DO'S -   | DONT'S |
|--|--------|
| <p>✓ Pay attention to your behaviour:</p> <ul style="list-style-type: none"><li>▪ Appearance should be civil</li><li>▪ Avoid indulging in smoking &amp; chewing tobacco</li></ul> <p>→ These tips can be given during business training as it is not easy to tell such thing during one to one relation.</p> |        |



## 4.16 Business Description – 16 - Ironing 1/2



- ✓ Service activity
- ✓ Required to start:
  - Skills: ironing skill
  - Place: > 50 square feet, in house
  - Minimum capital to be invested: 3,200 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** services activity of ironing clothes

**Final Product:** ironed clothes

#### Regularity of work



### 2- To start:

**Place** > 50 square feet, for 1 table  
In house or road side stall

**Skills** Ironing skill  
From: - family if family business  
- experience

**Investment** 3,200 Rs

| Capital          |          | Raw material |   |
|------------------|----------|--------------|---|
| Iron & wire      | 1,200 Rs | -            | - |
| Table            | 1,000 Rs | -            | - |
| Stand and Hanger | 1,000 Rs | -            | - |

### 3- To run

**Daily Net Income:** 50 to 300 Rs

| Service business profit margin table |                     |                   |              |                               |                       | Monthly expenses 520 Rs |      |
|--------------------------------------|---------------------|-------------------|--------------|-------------------------------|-----------------------|-------------------------|------|
| Service                              | Cost of service (E) | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) | Expenses                | Cost |
| Shirt-Pants/ Kurta-Payjama           | 1.00                | 5.00              | 4.00         | 80%                           | 250                   | Electricity             | 600  |
| Saree                                | 2.00                | 10                | 8.00         | 80%                           | 200                   | Maintenance             | 50   |
| Punjabi Suit                         | 1.00                | 5.00              | 4.0          | 80%                           | 100                   | Shop Rent               | 1600 |

Indirect cost / 1 Hr. =  $2250/25 \times 8 = 4$  Rs./1 Hr.

| Sr. | Product                     | Time / product | Indirect cost/Hr. | Indirect cost/product |
|-----|-----------------------------|----------------|-------------------|-----------------------|
| 1   | Shirt- Pants/ Kurta-Payjama | 0.25 Hr.       | 4.00              | 1.00                  |
| 2   | Saree                       | 0.50 Hr.       | 4.00              | 2.00                  |
| 3   | Punjabi Suit                | 0.25 Hr.       | 4.00              | 1.00                  |

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|---------------------|---|
| 500                | 3,000    | Iron, table & stand | Start at home<br>Get first clients - individuals: neighbours, relatives, friends...   |
| 1,500              | 5,000    | Separate place      | Build a road side stall<br>Get new clients – individuals who see you + word of mouth  |
| 3,000              | 7,000    | Get assistance      | Involve other members in the business (family, ...) and get more clients<br>Do home delivery<br>Sell to hotels, restaurants,... |
| 6,000              | 10,000   | Advanced training   | Get in touch with related activity subcontractors (washer,...)<br>Couple with tailoring activity (see tailoring form)           |

#### 5- Do's and Don't's

| DO'S -  | DONT'S |
|---|--------|
| <p><b>Advice ironer to:</b></p> <p><b>- Do promotion:</b></p> <ul style="list-style-type: none"> <li>✓ Pay attention to word of mouth</li> <li>✓ Contact school &amp; parents, hotel through pamphlets</li> <li>✓ Put advertisement board</li> </ul> <p><b>- Concentrate on quality of service:</b></p> <ul style="list-style-type: none"> <li>✓ Work with care : don't damage clothes. Use appropriate temperature as per clothe quality</li> <li>✓ Look well... with well ironed clothes! adopt civil appearance, avoid indulging in smoking &amp; chewing tobacco</li> </ul> <p><b>- Keep record:</b></p> <ul style="list-style-type: none"> <li>✓ Count the number of clients you have at each period of the day to work and get assistance accordingly</li> </ul> <p><b>- Develop activity:</b></p> <ul style="list-style-type: none"> <li>✓ Increase visibility to get more clients</li> <li>✓ Get advanced skills- couple with tailoring activity</li> </ul> |        |

## 4.17 Business Description – 17 - Mess 1/2

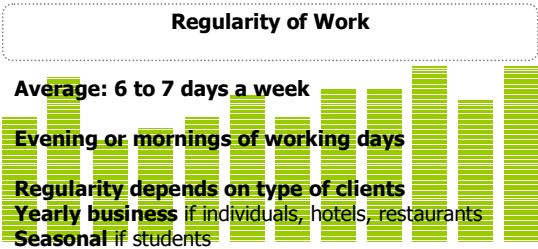


- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: cooking skill
  - Place: > 50 square feet, in house
  - Minimum capital to be invested: 6,600 Rs / >2,000 Rs if already gaz cylinder

### 1- General

**Daily activity:** cooking ready-made tiffins

**Final Product:** tiffin for lunch



### 2- To start:

**Place** > 50 square feet, for 1 gaz cylinder  
In house

**Skills** cooking skill & communication skill  
From: - family if family business  
- experience

**Investment**  
500 - 6,625 Rs

If already kitchen at home,  
can start with 400 Rs

| Capital                                  |          | Raw material- from suppliers: Wholesalers=market every day, shop every weeks |        |
|--|----------|--|--------|
| Gas Cylinder                             | 5,000 Rs | Vegetables   | 175 Rs |
| Cooker                                   | 1,000 Rs | Oil, spices  | 50 Rs  |
| Vessels (plates, Tiffin's, glasses, ...) | 500 Rs   | Flour  | 25 Rs  |

## 3- To run

Daily Net Income: 50 to 250 Rs

| Manufacturing business profit margin table |                    |                       |                   |                       |             | Monthly Expenses |  |
|--|--------------------|-----------------------|-------------------|-----------------------|-------------|------------------|--|
| Raw material                               | Purchase price (A) | Quantity required (B) | Total price (A*B) | Quantity produced (D) | Expenses    | Cost             |  |
| Rice                                       | 20                 | 35                    | 700               |                       | Gas         | 600 Rs           |  |
| Wheat                                      | 18                 | 60                    | 1080              |                       | Electricity | 150 Rs           |  |
| Oil  | 65                 | 15                    | 975               |                       |             |                  |  |
| Cereals                                    | 40                 | 5                     | 200               |                       |             |                  |  |
| Ground Nut                                 | 52                 | 4                     | 208               |                       |             |                  |  |
| Spices                                     | 600                | ---                   | 600               |                       |             |                  |  |
| Raw material                               | Purchase price (A) | Quantity required (B) | Total price (A*B) | Quantity produced (D) | Expenses    | Cost             |  |
| Vegetables                                 | 50                 | 30                    | 1500              |                       |             |                  |  |
| Sweet                                      | 50                 | 4                     | 200               |                       |             |                  |  |
| Meat                                       | 80                 | 4                     | 320               |                       |             |                  |  |
| Total                                      |                    |                       | 5783              | 560 Tiffins           | Total       | 750              |  |

Direct price:  $5783/560 = 10.32$  Rs./Tiffin

Monthly expenses:  $750/560 = 1.33$  Rs./Tiffin

Total Manufacturing cost =  $10.32 + 1.33 = 11.65$  Rs./ Tiffin

| Manufacturing business profit margin table |                               |                                   |                   |
|--|-------------------------------|-----------------------------------|-------------------|
| Manufacturing price per product E=C/D      | Selling price per product (F) | Profit                            | Profit margin G/F |
| 11.65                                      | 17.85                         | $G=F-E$<br>$17.85 - 11.66 = 6.20$ | 35%               |

## 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan               | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|-----------------------------------|---|
| 500                | 3,000    | Gaz equipment + Raw material      | Start production of simple products<br>Get first clients (individuals: neighbours, relatives, ...)  |
| 1,500              | 4,000    | Raw material                      | Increase products quality/sophistication<br>Get new clients with word of mouth or pamphlets and increase production<br>Involve other members in the business (family, ...)                      |
| 4,500              | 8,000    | Advanced equipment + Raw material | Increase raw material purchased to increase production rhythm and to better negotiate with suppliers<br>Couple with chapati making business (see Chapati form) and sell to hotels & restaurants |
| 12,000             | 15,000   | Raw material                      | Buy mixer, grinder Decrease expenses in better negotiating  |

## 5- Do's and Don'ts

| DO'S -   | DONT'S |
|--|--------|
| <p><b>Do keep in mind: Easy to start, hard to expand</b></p> <p><b>Advice mess maker to:</b></p> <p><b>- Pay attention to products appearance and to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Purchase fresh products &amp; keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>✓ Be on time – tiphins must be prepared before people leave to work</li> </ul> <p><b>- Communication with clients fo promotion is crucial:</b></p> <ul style="list-style-type: none"> <li>✓ Listen to critits &amp; keep confidence</li> <li>✓ Pay attention to word of mouth</li> </ul> <p><b>- Keep record:</b> to be able to anticipate and limit your stocks, at different moment of the year:</p> <ul style="list-style-type: none"> <li>✓ Count the number of tiphins you sell every day for different moment</li> <li>✓ Count the raw material you need for this number of tiphins</li> </ul> <p><b>- Get advanced know-how to improve products quality and production efficiency</b></p> <p><b>- Develop activity:</b></p> <ul style="list-style-type: none"> <li>✓ Increase production to sell more &amp; to better negotiate with suppliers</li> <li>✓ Couple with chapati making activity</li> </ul> |        |

### 4.17.1 Guideline for Mess Activity

#### a) Finding direct cost

1. Define the **product** : what do you sell ?
  - a. What are the menus of Tiffin? / how many recipes do you have ?
  - b. Is the quantity same for men & women or does it varies? If varies, ask details
2. Define the **quantity** done per month:
  - a. How many mess members do you have?
  - b. They are having food for 2 times or a single time from you?
  - c. How many tiffins do you sell in a month ?
3. Find the total direct cost :
  - a. How much raw material do you require to prepare these tiffins for a month? Please can you able to tell me details i.e. What, How much, rate of each item, so that I can enlist them

| Sr. | Particular               | Quantity | Rate | Total Cost |
|-----|--------------------------|----------|------|------------|
| 1   | Rice                     |          |      |            |
| 2   | Turdal                   |          |      |            |
| 3   | Oil                      |          |      |            |
| 4   | Vegetable                |          |      |            |
| 5   | Cereals                  |          |      |            |
| 6   | Ground Nut               |          |      |            |
| 7   | Spices                   |          |      |            |
| 8   | Onion                    |          |      |            |
| 9   | Potatoes                 |          |      |            |
| 10  | Sweet                    |          |      |            |
| 11  | Meat                     |          |      |            |
| 12  | Pickle                   |          |      |            |
|     | <b>Total direct cost</b> |          |      |            |

**Quantity of Total Chapatis :** 30 Days

| Sr. | Particular       | Quantity | Rate | Total Cost |
|-----|------------------|----------|------|------------|
| 1   | Wheat            |          |      |            |
| 2   | Oil              |          |      |            |
| 3   | Gas              |          |      |            |
|     | <b>Total</b>     |          |      |            |
|     |                  |          |      |            |
|     | Per Chapati Cost |          |      |            |
|     |                  |          |      |            |

## b) Finding Indirect cost

### 4.18 What are you indirect cost ?

1. Are they come here for eating or you are providing Tiffins at their doorstep? Where do the clients live? (If they are providing doorstep service, we should ask about the details on travelling expenses) .
2. Are you using telephone to contact members? If yes, ask details of expenses
3. Any other expenses regarding mess? (Transportation, Kerosene, washing soap & Powder, others?)

| Sr. | Particular  | Quantity | Rate | Total Cost |
|-----|-------------|----------|------|------------|
| 1   | Gas         |          |      |            |
| 2   | Electricity |          |      |            |
|     | Total       |          |      |            |

## c) Asking about selling price

1. how much do you charge for one daily Tiffin for a month?
2. how much do you charge for 2 daily Tiffins for a month?

## 4.19 Business Description – 18 – Old clothes vendor



- ✓ Buy & Sell and manufacturing activity
- ✓ Required to start:
  - Skills: Repairing clothes and selling skill
  - Place: roadside or market place
  - Capital to be invested: 3,000 Rs
  - Initial capital required: Nil

### 1- General

**Daily activity:** purchasing, repairing, washing, ironing, packing and selling second-hand clothes

**Final Product:** second-hand clothes

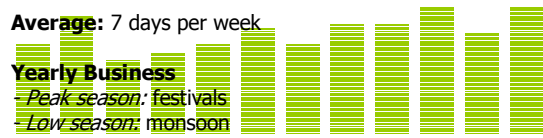
#### Regularity of Work

**Average:** 7 days per week

**Yearly Business**

- *Peak season:* festivals

- *Low season:* monsoon



### 2- To start:

**Place** 6 x 4 sq ft roadside or market place

**Skills** Repairing clothes and selling skill  
**From:** - family business  
 - previous experience

**Investment** 3,000 Rs

| Capital        |          | Raw material- from markets, shops |               |
|----------------|----------|-----------------------------------|---------------|
| Sewing machine | 2,500 Rs | Threads                           | 50 Rs / month |
| Needle         | 10 Rs    | Washing soap                      | 50 Rs / month |
| Iron           | 250 Rs   | Machine oil                       | 10 Rs / month |
| Table          | 150 Rs   | Hooks                             | 20 Rs / month |

### 3- To run

**Daily Income:** 100 to 500 Rs

| Income- from |                |               |        |               |
|--------------|----------------|---------------|--------|---------------|
|              | Purchase Price | Selling Price | Profit | Profit margin |
| arree        | 20             | 30-80         | 10-60  | 30% - 80%     |
| hirt pant    | 40             | 50-100        | 10-60  | 20%-70%       |
| alwar kurta  | 20             | 30-80         | 10-60  | 30%-80%       |
| wearer       | 30             | 50-70         | 20-40  | 40%-60%       |

| Manufacturing business profit margin table |                    |              |                 |                             | Monthly Expenses        |          |
|--|--------------------|--------------|-----------------|-----------------------------|-------------------------|----------|
| Raw material                               | Purchase Price (A) | Quantity (B) | Total Price (C) | Quantity Produced/Month (D) | Expenses                | Costs    |
| Sarree                                     | 20-500             | 7.65         | 27.65 – 507.65  | 80                          | Travel & Transportation | 1000 Rs  |
| Shirt pant                                 | 20-50              | 7.65         | 27.65 – 57.65   | 50                          | Electricity Bill        | 500 Rs.  |
| Salwar kurta                               | 10-20              | 7.65         | 17.65 – 27.65   | 75                          | Washing Powder          | 150 Rs.  |
| Sweater                                    | 30-40              | 7.65         | 37.65-47.65     | 10                          | Stitching cost          | 150 Rs.  |
| T-Shirt                                    | 50-100             | 7.65         | 57.65-107.65    | 20                          | Total Expenses          | 1800 Rs. |

Manufacturing price / product = 1800/235 = 7.65

| Manufacturing business profit margin table |                                       |                               |               |                   |  |
|--|---------------------------------------|-------------------------------|---------------|-------------------|--|
| Product                                    | Manufacturing price per product E=C/D | Selling price per product (F) | Profit G=F-E  | Profit margin G/F |  |
| Sarree                                     | 27.65 – 507.65                        | 35 – 800                      | 7.35 – 292.35 | 21% - 37%         |  |
| Shirt pant                                 | 27.65 – 57.65                         | 50 - 100                      | 22.35 – 42.35 | 43% - 45%         |  |
| Salwar kurta                               | 17.65 – 27.65                         | 25-80                         | 7.35 – 52.35  | 29% - 65%         |  |
| Sweater                                    | 37.65-47.65                           | 50-70                         | 12.35 – 22.35 | 25% - 32%         |  |
| T-Shirt                                    | 57.65-107.65                          | 75-200                        | 17.35 – 92.35 | 23% - 46%         |  |

#### 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|--------------------|----------|---------------------|--|
| 500                | 3,000    | Capital             | Iron and table – start business close to market place          |
| 700-800            | 5,000 Rs | Capital             | Sewing machine   |

#### 5- Do's and Don'ts

| DO'S -   | DONT'S |
|--|--------|
| <ul style="list-style-type: none"> <li>- quality of clothes is important</li> <li>- purchase to wholesale market</li> <li>- don't sell only in market close by but also in famous market</li> <li>- make clothes attractive</li> <li>- take permission for the place</li> <li>- adapt the rates to the clients.</li> </ul> |        |



## 4.20 Business Description – 19 - Papad roller 1/2



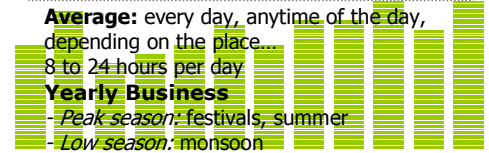
- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: rolling skill
  - Place: in house, >50 Sq ft
  - Minimum capital to be invested: 275 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** Rolling papad

**Final Product:** Papad

#### Regularity of work



### 2- To start:

**Place** > 50 square feet  
In house

**Skills** Rolling skill & communication skill  
From: - family if family business  
- experience

**Investment** 275 Rs

| Capital     |            | Raw material – provided by clients every day |   |
|-------------|------------|--|---|
| Rollers     | 50 Rs each | provided by clients                          | - |
| Papad stand | 25 Rs each |  |   |
| Carpet      | 200 Rs     |  |   |

### 3- To run

**Daily Net Income:** 40 to 100 Rs

| Service business profit margin table |                   |              |                               |                       |
|--------------------------------------|-------------------|--------------|-------------------------------|-----------------------|
| Cost of service (E)                  | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) |
| 0                                    | 14 Rs / kg        | 14 Rs /kg    | 100%                          | 3-5 Kg.               |

## 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                           | Plan ideas/criteria to be observed for next loan qualification  |
|------------|--------------------|----------|---|---|
| L1         | 500                | 1,000    | 2 rollers, 1 papad stand, 1 carpet            | First get clients (wholesalers, companies, restaurants, hostels,...). Go door to door to sell. Establish contacts to get orders without discontinuing current business.   |
| L2         | 1000               | 2,000    | Raw material (to make papad and to pack them) | Start making your dough. Prepare samples for showing in the households & marketplaces to find new clients<br>Get assistance: involve people in the business (family, ...) |
| L3         | 2000               | 4,000    | Raw material Increase & packing material      | Buy raw material in bulk from wholesale market to get good rates. Couple with other products like kurdai & noodles (sewai).   |
| L4         | 4000               | 8,000    | Raw material Increase & packing material      | Partner with other papad Roller. Diversify products (chips). Hire staff. Diversify market and   |

## 6- Do's and Don'ts

| DO'S -  | DONT'S   |
|---|--|
| <p><b>Advice papad roller to:</b></p> <p><b>- Pay attention to products' quality</b></p> <ul style="list-style-type: none"> <li>✓ Keep shpp clean to maintain hygienic condition</li> <li>✓ Take precautions since papad are breakable</li> <li>✓ Dry papad in an hygienic way</li> </ul> <p><b>- Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Of clients: do promotion.</b> Go door to door, visit companies/hostels/Restaurants. Give little discount to attract people</li> <li>✓ <b>With other Papad rollers:</b> establish partnerships with competitors to base the prices together and to better negotiate with clients</li> </ul> <p><b>- Anticipate seasonality:</b> If it is difficult to fulfill the orders by making papads in monsoon : prepare it before monsoon starts</p> <p><b>- Get advanced skills:</b> from rolling skills to pickle making skills</p> <p><b>- Keep record:</b> count the number of kg you buy and sell everyday</p> | <p><b>Don't sell papad when they are not fresh anymore</b></p> |

## 4.21 Business Description – 20 – Rickshaw driver 1/2



- ✓ Service activity
- ✓ Required to start:
  - Skills: driving rickshaw skill + driving licence mandatory specific In certain area: permit from transport. Both reviewed on the due date
  - Place: road in city where authorized to drive
  - Capital to be invested: 1,000 Rs
  - Own Initial capital required: Nill

### 1- General

**Daily activity:** transport clients in the city, on a one time basis or regularly (school transportation, etc)

**Final Product:** provide service to clients

#### Regularity of Work

**Average:** every day, anytime of the day, depending on the area 8 to 12 hours per day

**Yearly Business Peak seasons:** festival like Diwali, Ganesh festival, rainy season,...

**Pick down:** common holidays, afternoon, end of the

### 2- To start:

**Place** road in city where authorized to drive

**Skills** driving rickshaw skill  
From: - driving institute

**Investment** 1,000 Rs

| Capital |          | Raw material- |
|---------|----------|---------------|
| Mobile  | 1,000 Rs |               |

### 3- To run

**Daily Net Income:** 100 to 500 Rs

| Service business profit margin table (per day) |                   |              |                               |                       | Monthly expenses |                 |
|--|-------------------|--------------|-------------------------------|-----------------------|------------------|-----------------|
| Cost of service (E)                            | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) | Expenses         | Cost            |
| 170-277  | 300-700           | 130-433      | 43-62%                        |                       | Renting ricksha  | 60 Rs/ day      |
|  |                   |              |                               |                       | Petrol           | 100-200 Rs/ day |
|  |                   |              |                               |                       | Maintenance      | 300-500 Rs      |

| Calculation of cost of service (E) |                |              |             |
|------------------------------------|----------------|--------------|-------------|
| Raw material used                  | Purchase price | Quantity (B) | Daily Price |
| Petrol                             | 100-200        | 1 day        | 100-200     |
| Rent                               | 60             | 1 day        | 60          |
| Maintenance                        | 300-500        | 30 days      | 10-17       |
| Total                              |                |              | 170-277 Rs  |

## 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan                    | Plan ideas/criteria to be observed for next loan qualification                             |
|--------------------|----------|--|--|
| 500 Rs             | 2,000 Rs | Getting licence & Hiring rickshaw      | Starts business with hired rickshaw by paying nearly Rs. 60 per day.                       |
| 2,500              | 4,000    | Maintaining rickshaw & fuel            | Increases income & saves money for future  |
| 3,500              | 7,000    | Repairing, Maintaining rickshaw & fuel | Repairing, Maintaining rickshaw & fuel   |
| 5,000              | 15,000   | Buying old rickshaw.                   | Through mix of savings & loan buys rickshaw.   |
| 5,000+             | 15,000+- |  | For expansion of business such as buying new rickshaw, loan above Rs.15000 can be provided |

## 5- Do's and Don'ts

| DO'S -   | DONT'S   |
|--|--|
| <p><b>- Behave properly with customers</b></p> <ul style="list-style-type: none"> <li>✓ Appearance should be civil</li> <li>✓ Avoid indulging in smoking &amp; chewing tobacco</li> </ul> <p>→ Those tips can be given during business training as it is not easy to tell such thing during one to one relation</p> <p><b>- Tips to get better client's satisfaction</b></p> <ul style="list-style-type: none"> <li>✓ Provide cards to customers with your phone number for emergency contact</li> <li>✓ Keep daily newspaper or popular magazines in rickshaw for customers</li> <li>✓ Display maps of the city &amp; keep telephone directory in rickshaw so that guest arriving in the city can become customers to get information</li> <li>✓ Decorate rickshaw</li> </ul> <p><b>- Respect law</b></p> <ul style="list-style-type: none"> <li>✓ Pay taxes regularly &amp; timely</li> <li>✓ Always keep legal papers in rickshaw itself, renew driving licence &amp; permit on time</li> <li>✓ Drive safely without breaking traffic rules</li> <li>✓ Find for regular customers like school children, old people who want to go to banks, hospitals regularly.</li> </ul> | <p><b>- Do not take holidays in festival season</b></p> <p><b>- Do not drink and drive</b></p> |

## 4.22 Business Description – 21 - Paper, plastic, glass, iron scrap business



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: no technical skill
  - Place: >100 Sq ft, to stock
  - Minimum capital to be invested: 2,000 Rs
  - Own initial capital required: nil

### 1- General

**Daily activity:** sorting different material like plastic, paper, iron, ...

**Final Product:** bags of paper, plastic, glass or iron materials

#### Regularity of work

**Average: 6 to 7 days a week**

**Irregular** rhythm depends on ability of partner to find clients and orders

**Yearly Business** with peak for festival period and lean period during monsoon



### 2- To start:

**Place** > 100 square feet, for 1 machine & small stock  
In house or separate place

**Skills** communication skill  
**From:** - family if family business  
- experience

**Investment** 2,000 Rs

| Capital      |              | Raw material-from suppliers: individuals, companies (call-centre), ... (paper to throw) every 2 days to 2 per month |          |
|--------------|--------------|---|----------|
| Scale        | 500-3,000 Rs | Scrap paper, plastic, glass, iron   | 1,000 Rs |
| Bags & boxes | 500 Rs       |   |          |

### 3- To run

**Daily Net Income:** 50 to 400 Rs

| Manufacturing business profit margin table |                    |                               |                                     |                                | Monthly Expenses – 200-3000Rs |           |
|--|--------------------|-------------------------------|-------------------------------------|--------------------------------|-------------------------------|-----------|
| Raw material                               | Purchase price (A) | Quantity (B)                  | Total price (A*B)                   | Quantity produced (D)          | Expenses                      | Cost      |
| Paper                                      | 7 Rs / kg          | 1200kg /week<br>4800kg /month | 8400 Rs /week<br>33 600 Rs. / month | 1200kg /week<br>4800 kg /month | Electricity                   | 200 Rs    |
| Plastic                                    | 12 Rs / kg         | 5000 kg / month               | 60 000 / month                      | 5000 kg                        | Transportation                | 0-3000 Rs |
| Glass                                      | 1 Rs / kg          | 4000 kg                       | 4000 / month                        | 4000 kg                        |                               |           |

Monthly Expense: 200-3000 Rs per month

Paper: 200-3000 Rs/ 4800 = 0.04/0.6255 Rs per kg

If we assume that every month (60000 kg of plastic and 4000 kg of glass are purchased:

Monthly expenses: 200-3000 Rs per month  
 Plastic: 200-3000 Rs / 5000 = 0.04-0.6 Rs / kg  
 Glass: 200-3000 Rs / 4000 = 0.05-0.75 Rs / kg

| Manufacturing business profit margin table |                                       |   |                               |              |                   |
|--|---------------------------------------|---|-------------------------------|--------------|-------------------|
| Product                                    | Manufacturing price per product E=C/D |   | Selling price per product (F) | Profit G=F-E | Profit margin G/F |
| Paper                                      | 7 + 0.04/0.6 = 7.04/7.6               | = | 10 Rs                         | 2.96-2.4     | 24-30%            |
| Plastic                                    | 12 + 0.04/0.6 = 12.04/12.6            | = | 13 Rs /kg                     | 0.4-0.96     | 3-7%              |
| Glass                                      | 1 + 0.05/0.75 = 1.05/1.75             | = | 2 Rs / kg                     | 0.25-0.95    | 13-48%            |

#### 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                        | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--|--|
| L0         | 500                | 2,000    | Weight scale + Raw material                | Start collecting scrap from streets, individuals - Use personal contacts to find clients<br>In small place   |
| L1         | 2,000              | 4,000    | Raw material                               | Get new clients and suppliers with word of mouth, door-to-door, visit companies/factories<br>Involve other members in the business (family, ...)                   |
| L2         | 3,500              | 7,000    | Bigger place + Taller scale + Raw material | Increase the place to stock (your place or rent a bigger place)<br>Purchase a taller scale to be able to weight biggest quantities<br>Buy a mobile to be contacted |
| L3         | 6,000              | 10,000   | Raw material                               | Increase raw material purchased to increase production rhythm and to better negotiate with suppliers   |

#### 5- Do's and Don'ts

| DO'S -  | DONT'S |
|---|--------|
| <p><b>Advice scrap business people to:</b></p> <p><b>- Keep record:</b></p> <ul style="list-style-type: none"> <li>✓ Count the number of bags/boxes you buy and sell every week</li> </ul> <p>- Protect your stock:</p> <ul style="list-style-type: none"> <li>✓ from thieves</li> <li>✓ from fire</li> </ul> <p><b>- Develop your network:</b></p> <p>Do promotion: use personal contacts and word of mouth to expand your network &amp; go directly to suppliers place and to clients place</p> <p>Communicate with suppliers to know when in the week/month/year they need to sell and with clients to know when they need to buy</p> <p>Be available: get a mobile</p> <p><b>- Develop activity:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Increase production</b> <ul style="list-style-type: none"> <li>▪ to sell more</li> <li>▪ to better negotiate with suppliers</li> </ul> </li> </ul> |        |

## 4.23 Business Description – 22 – Screen Printing 1/2



### 1- General

- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: technical skill
  - Place: 10 x 15 sq ft
  - Capital to be invested: 10,000 Rs
  - Initial capital required: 6500 Rs

**Daily activity:** manufacturing cards

**Final Product:** all types of cards

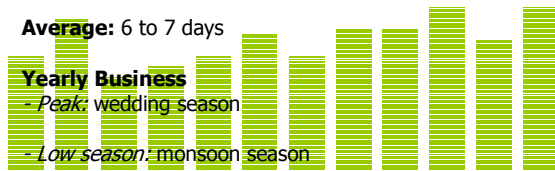
### Regularity of Work

**Average:** 6 to 7 days

**Yearly Business**

- *Peak:* wedding season

- *Low season:* monsoon season



### 2- To start:

**Place** 10 x 15 sq ft

**Skills** Technical skill  
From: - family business  
- previous experience

**Investment** 10,000 Rs

| Capital                    |          | Raw material- from shops |          |
|----------------------------|----------|--------------------------|----------|
| Tools                      | 1000     | Paper                    | 2,000 Rs |
| Small And Big size screens | 500      | Colour                   | 1,500 Rs |
| Others                     | 1,500 Rs |                          |          |

### 3- To run

**Daily Net Income:** Rs 100-300.

| Manufacturing business profit margin table |                    |              |                     |                       |                | Monthly Expenses 700 Rs |  |
|--|--------------------|--------------|---------------------|-----------------------|----------------|-------------------------|--|
| Raw material                               | Purchase price (A) | Quantity (B) | price / Piece (A/B) | Quantity produced (D) | Expenses       | Cost                    |  |
| Small Cards                                |                    |              |                     |                       |                |                         |  |
| Blank Small Cards                          | 100                | 100          | 1.00                | 100 Cards             | Transportation | 200 Rs                  |  |
| Color                                      | 25                 | 50 Gms.      | 0.25                |                       | Electricity    | 200 Rs                  |  |

Indirect cost = 400/200 Hrs. = 2 Rs./Hr.

Time required to manufacture for 100 small cards = 4 Rs./100=0.04 Rs. Per card

Total manufacturing cost /piece = 1.25 + 0.04 = 1.29 Rs.

Need more details to be able to calculate the price per product. How many screen for one month? How many for 2000 Rs of paper and 1500 Rs of colour??

| Manufacturing business profit margin table |                               |              |                   |
|--|-------------------------------|--------------|-------------------|
| Manufacturing price per product E=C/D      | Selling price per product (F) | Profit G=F-E | Profit margin G/F |
| 1.29                                       | 2.50 – 3.00                   | 1.21 – 1.71  | 48 % - 57 %       |

| Income- from clients: individuals |               |                |                       | Monthly Expenses |        |
|-----------------------------------|---------------|----------------|-----------------------|------------------|--------|
| Purchase Price                    | Selling Price | Profit advised | Profit margin advised |                  | Cost   |
| 5,000 Rs                          | 7,000 RS      | 2,000 Rs       | 30%                   | Transportation   | 200 Rs |
|                                   |               |                |                       | Electricity      | 200 Rs |

## 4- To expand

| Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|---------------------|---|
| 3000               | 7000     | Raw material        | Start your business at home. And promote your business through your personal contacts and promotion through visiting cards. |
| 4000               | 10000    | Raw material        | Provide quality work to the clients and take more orders ,get a mobile.   |
| 6000               | 15000    | Capital             | Take small place on rent at road side .Get computer course for card designing.  |
| 8000               | 25000    | Computer            | Take computer to design card  |

## 5- Do's and Don't's

| DO'S -  | DONT'S   |
|---|--|
| <ul style="list-style-type: none"> <li>- Keep record</li> <li>- Good quality service</li> <li>- Do promotion: advertisement board, pamphlets, Visiting card.</li> <li>- Be firm on your commitment.</li> <li>- Be available: get a mobile.</li> </ul> | <ul style="list-style-type: none"> <li>- Do not use rough or low quality raw material.</li> <li>- Don't give a loan to a partner who has no basic screen printing skills to start this business</li> </ul> |



## 4.24 Business Description – 23 -Shoes Making & Repairing



- ✓ Manufacturing, Buy & Sell, Services activity
- ✓ Required to start:
  - Skills: Shoes making/repairing/polishing know-how
  - Place: At roadside, > 4ft x 4ft
  - Minimum capital to be invested: 2,000 Rs
  - Own initial capital required: Nil.

### 1- General

**Daily activity:** make, repair, polish and buy and sell shoes

**Final Product:** : several types of shoes: slippers, sandals, closed shoes, etc...

### Regularity of Work

**Average: 12 months/12, 7 days/7, 8 am to 8 pm**

**In the month:** wide variation from one day to another  
**Throughout the year:** if place resistant to monsoon

### 2- To start:

|              |                           |               |  |
|--------------|---------------------------|---------------|--|
| <b>Place</b> | At roadside<br>>4ft x 4ft | <b>Skills</b> | Shoes making/repairing/polishing know-how + basic accounting knowledge |
|              |                           | From:         | family or experience   |

**Investment** 2,000 Rs

| Capital  |        | Raw material-from suppliers:<br>Wholesalers: market, shop,<br>wholesaler every week/2 weeks pas<br>super clair |          |
|--|--------|--|----------|
| Tools to make & repair shoes (shoe stand, knife,...) | 500 Rs | Nails, leather, plastic, ...   | 150 Rs   |
| Tools to polish shoes (brush)                        | 200 Rs | Shoe polish cream  | 150 Rs   |
|  |        | Shoes, sandals, ...  | 1,000 Rs |

### 3- To run

SHOES SELLING (Buy & Sell)  
**Daily Net Income:** 50 to 200 Rs

| Income- from |                |               |        |               |
|--------------|----------------|---------------|--------|---------------|
|              | Purchase Price | Selling Price | Profit | Profit margin |
|              | 50-300         | 100-500       | 50-200 | 40-50%        |
| andals       | 80             | 110           | 30     | 27%           |
| ther Shoes   | 300            | 350           | 50     | 15%           |

## SHOES MAKING (Manufacturing)

Daily Net Income: 50 to 200 Rs

| Manufacturing business profit margin table |                    |              |                   |                       | Monthly Expenses |           |
|--|--------------------|--------------|-------------------|-----------------------|------------------|-----------|
| Raw material                               | Purchase price (A) | Quantity (B) | Total price (A*B) | Quantity produced (D) | Expenses         | Cost      |
| Shoes                                      | 350 Rs             | 30 /month    | 10500 / month     | 30 pieces             | Rent             | 0-2000 Rs |
|  |                    |              |                   |                       | Transportation   | 0-100 Rs  |

Monthly expenses: 0-2100 Rs / 30 = 0-70 Rs. per piece

| Manufacturing business profit margin table |                               |              |                   |
|--|-------------------------------|--------------|-------------------|
| Manufacturing price per product E=C/D      | Selling price per product (F) | Profit G=F-E | Profit margin G/F |
| $350 + 0/70 = 350/420$                     | 450 Rs                        | 30-100 Rs    | 7-22%             |

## SHOES REPAIRING &amp; POLISHING (Service)

Daily Net Income: 50 to 200 Rs

| Service business profit margin table |                     |                   |              |                               |                   |
|--------------------------------------|---------------------|-------------------|--------------|-------------------------------|-------------------|
| Service                              | Cost of service (E) | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced |
| Shoes repairing                      | 0.33                | 3.5               | 3.22         | 90%                           | 600               |
| Shoes polishing                      | 0.33                | 3.5               | 3.22         | 90%                           | 600               |

| Calculation of cost of service (E) |                   |                |                        |                |                  |            |
|------------------------------------|-------------------|----------------|------------------------|----------------|------------------|------------|
| Service                            | Raw material used | Purchase price | Quantity purchased (B) | Total price    | Number of pieces | Unit Price |
| Shoes Repairing                    | Repairing stuff   | 100 Rs         | 2/ month               | 200 Rs / month | 600 / month      | 0.33 Rs    |
| Shoes Polishing                    | Polish Cream      | 50 Rs          | 4/ month               | 200 Rs / month | 600 / month      | 0.33 Rs    |

## 4- To expand

**Guideline:** From easy activity (repairing, polishing) to skilled activity (make shoes) + Buy and Sell: increase variety and quantity

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan  | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--|--|
| L1         | 500                | 2,000    | Basic tools to start repairing/polishing + Raw Material                                      | Start business close to crowded places (market,...)  |
| L2         | 1,500              | 4,000    | Rent a place + Raw material for repairing/polishing and to start selling ready-made shoes    | Get regular clients and make people know you work in a fix place   |
| L3         | 2,000              | 7,000    |  | Start supplementary business of buy & sell low cost shoes  |
| L4         | 3,000              | 10,000   |  |  |
| L5         | 4,000              | >10,000  | Raw material for repairing/polishing, for selling ready-made shoes and to start making shoes | Involve someone in the business<br>Develop buy and sell activity<br>Develop supplementary business of shoes manufacturing and get new selling channels (eg. Shops) |

There is no limit for increasing the stock, maximum cap cannot limited & will depend upon the policy of organization

## 5- Do's and Don'ts

| DO'S -   | DONT'S  |
|--|---|
| <p><b>Advice grocer to:</b></p> <ul style="list-style-type: none"> <li>- <b>Get a license to set up in one place</b> – from owner or from government: <ul style="list-style-type: none"> <li>✓ make sure that the business will not be affected by activities around.</li> <li>✓ Good communication skill will help to tackle problems</li> </ul> </li> <li>- <b>Get good client's satisfaction, thanks to:</b> <ul style="list-style-type: none"> <li>✓ Quality of service – work with care / good tools and look well (eg. Civil appearance and avoid indulging in smoking &amp; chewing tobacco)</li> <li>✓ Variety of products while making new shoes: keep aware of trends – look at advertising in TV/streets to get ideas</li> <li>✓ Competitive price – look at competition prices</li> <li>✓ Availability in time: get benefit of peak hours (market time, school in/out time, etc.)</li> <li>✓ Availability in place: go to crowded place (door to door service in societies, market)</li> </ul> </li> <li>- <b>Develop your technical skill to develop your activity</b> <ul style="list-style-type: none"> <li>✓ Manufacturing skills</li> <li>✓ Marketing &amp; Communication Skill</li> </ul> </li> <li>- <b>Keep record:</b> <ul style="list-style-type: none"> <li>✓ To assess and monitor your income: write down everything you purchase to suppliers every time you go and everything you sell daily</li> <li>✓ To keep inventory to monitor quantity you purchase to customers.</li> </ul> </li> </ul> | <p><b>Don't give a loan to a partner who has no basic repairing/polishing shoes skills to start this business</b></p> |

## 4.25 Business Description – 24 – Tailor ½ (Manufacturing)



1- General

- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: tailoring skills
  - Place: > 50 square feet, house or separate place
  - Capital to be invested: ~ 6,000 Rs
  - Own initial capital required: 3,000 Rs

**Daily activity:** stitching services on raw material bought from suppliers or brought by clients

**Final Product:** sarree, blouse, dress, pants, shirt, suit, ...

### Regularity of Work

**Average: 6 to 7 days a week**

**Irregular** rhythm depends on ability of partner to find clients and orders

**Yearly Business**

- **Peak season:** festivals (diwali, dasera, ramzan) & June (school starting)

- **Low season:** during monsoon

### 2- To start:

**Place** > 50 square feet, for 1 machine & small stock  
In house or separate place

**Skills** From: Stitching skill  
- family if family business  
- training institute. 6 month training = 900 Rs (150 Rs/mth)  
- trainee in an existing tailoring business

**Investment** 5,750 Rs

| Capital                  |          | Raw material- from suppliers: market, shop every 2 weeks/month |               |
|--------------------------|----------|--|---------------|
| New Sewing machine       | 5,000 Rs | Package of threads, buttons, zip, hooks, needles...            | 500 Rs        |
| Scissor, Tape measure,.. | 250 Rs   | Fabrics  | 1000-1,300 Rs |

### 3- To run

**Daily Net Income:** 50 to 400 Rs

| Manufacturing business profit margin table |                    |                  |                   |                                  | Monthly Expenses - 300-680 Rs |                         |
|--|--------------------|------------------|-------------------|----------------------------------|-------------------------------|-------------------------|
| Raw material                               | Purchase price (A) | Quantity (B)     | Total price (A*B) | Quantity produced (D)            | Expenses                      | Cost                    |
| Saree                                      | 1300 Rs            | 40/ month        | 52000             | 40                               | Electricity                   | 200 Rs                  |
| Blouse                                     | 25 Rs              | 40/ month        | 1200              | 40                               | Maintenance (machine)         | 100 Rs                  |
| Canvas                                     | 50 Rs / meter      | 3 meters / month | 150               | 30 pants/month                   | Transportation                | 0-300 Rs                |
| Clothes                                    | 250 Rs / piece     | 10/month         | 2500              | 30 shirts/month<br>1 suit /month | Outsourced Production         | 0-80 Rs<br>1 blouse=2Rs |

Monthly expenses = 300-680 Rs

Pieces per month = 40 sarees + 40 blouses = 80 pieces

Monthly expenses per piece =  $300-680/80 = 3.75/8.5$  Rs per piece per month

Monthly expenses = 300-600 (no blouse)

Pants:  $300-600/3$  (3 products) / 30 = 3.3-6.6 Rs per piece

+ price:  $150/3/30 = 1.7$  Rs +  $2500/3/30 = 27.8$  Rs per piece

Manufacturing Price for Pants: 3.3-6.6 W+ 1.7 + 27.8 = 32.8-36.1 Rs per piece

Shirts:  $300-600/3/30 = 3.3-6.6$  Rs per piece

+ price:  $150/3/30 = 1.7$  Rs +  $2500/3/30 = 27.8$  Rs per piece

Manufacturing Price for Shirts: 3.3-6.6 W+ 1.7 + 27.8 = 32.8-36.1 Rs per piece

Suit:  $300-600/3/1 = 100-200$  Rs per piece

+  $150/3 = 50 + 2500/3 = 833$  Rs per piece

Manufacturing Price for Suit:  $100-200 + 50 + 833 = 983-1083$  Rs per piece

#### Manufacturing business profit margin table

| Product | Manufacturing price per product<br>E=C/D | Selling price per product (F) | Profit G=F-E | Profit margin G/F |
|---------|--|-------------------------------|--------------|-------------------|
| Saree   | $1300 + 3.75-8.5 = 1303.75-1308.5$       | 1500-2000                     | 196.25-691.5 | 13-35%            |
| Blouse  | $25 + 2 + 3.75-8.5 = 30.75-35.5$         | 100                           | 64.5-69.25   | 65-70%            |
| Shirt   | 32.8-36.1                                | 60                            | 23.9-27.2    | 40-45%            |
| Pants   | 32.8-36.1                                | 120                           | 83.8-87.2    | 70-72%            |
| Suit    | 983-1083                                 | 1800                          | 717-817      | 40-43%            |

#### 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                                | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--|--|
| L0         | 500                | 3,000    | Sewing Machine + Raw material                      | Start production of simple products<br>Get first clients (individuals: neighbours, relatives,)   |
| L1         | 2,100              | 4,000    | Advanced training + Raw material                   | Increase products quality/sophistication<br>Get new clients with word of mouth or pamphlets<br>Involve other members in the business (family, ...)   |
| L2         | 3,500              | 7,000    | Raw material                                       | Sell to shop & find a place in the market<br>Put advertisement board<br>Increase raw material purchased to increase production rhythm and to better negotiate with suppliers<br>Adopt advance fashions |
| L3         | 6,000              | 10,000   | Advanced machine + Automating tools + Raw material | Invest in capital to reduce cost of outsourcing (Pickophal machine 2000 Rs) and to work faster<br>Increase production<br>Coupling with ironing – 1 iron 400 Rs, 1 ironed piece sold: 3 Rs              |
| L4         | 10,000             | 15,000   | Raw material                                       | Decrease expenses in better negotiating<br>Buy cloth & ready-mades from wholesale market<br>Promote customers to buy from you & get stitched   |

## 5- Do's and Don'ts

| DO'S -   | DONT'S   |
|--|--|
| <p>Advice tailor to:</p> <ul style="list-style-type: none"> <li>- <b>Get advanced skills:</b> Check TV programmes on fashion</li> <li>- <b>Do promotion:</b> <ul style="list-style-type: none"> <li>✓ Contact school &amp; parents through pamphlets</li> <li>✓ Pay attention to word of mouth</li> </ul> </li> <li>- <b>Keep record:</b> <ul style="list-style-type: none"> <li>✓ <b>Count the time to empty</b> 1 bag of 100 hooks = 20 blouses made</li> <li>✓ In the book where you write mensurations of people, write the price of the item sold. Then you will be able to assess your income and monitor it</li> </ul> </li> <li>- <b>Limit stock:</b> Find supplier that take back non sold item</li> <li>- <b>Develop activity:</b> <ul style="list-style-type: none"> <li>✓ Increase production <ul style="list-style-type: none"> <li>▪ to sell more</li> <li>▪ to better negotiate with suppliers</li> </ul> </li> <li>✓ Couple with ironing activity if you have place</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>- Don't give a loan without checking that the partner: <ul style="list-style-type: none"> <li>✓ Has some capital to invest</li> <li>✓ Has already good stitching skills</li> </ul> </li> <li>-Don't give a loan without checking the purpose for bying a sewing machine. If it is for unmarried daughter in a family, it is not used as machinery for a business but treated as an asset of the house.</li> </ul> |

## 4.26 Business Description – 24 - Tailor ½ (Service)



- ✓ Service activity
- ✓ Required to start:
  - Skills: tailoring skills
  - Place: > 50 square feet, house or separate place
  - Capital to be invested: ~ 6,000 Rs
  - Own initial capital required: 3,000 Rs

### 1- General

**Daily activity:** stitching services on raw material bought from suppliers or brought by clients

**Final Product:** blouse, dress, pants, shirt, suit, ...

### Regularity of Work

**Average: 6 to 7 days a week**

**Irregular** rhythm depends on ability of partner to find clients and orders

**Yearly Business**

- **Peak season:** festivals (diwali, dasera, ramzan) & June (school starting)

### 2- To start:

**Place** > 50 square feet, for 1 machine & small stock  
In house or separate place

**Skills** stitching skill  
From: - family if family business  
- training institute. 6 month training = 900 Rs (150 Rs/mth)  
- trainee in an existing tailoring business

**Investment** 5,750 Rs

| Capital                 |          | Raw material- from suppliers: market, shop every 2 weeks/month |               |
|-------------------------|----------|--|---------------|
| New Sewing machine      | 5,000 Rs | Package of threads, buttons, zip, hooks, needles...            | 500 Rs        |
| Scissor, MeasureTape,.. | 250 Rs   | Fabrics  | 1000-1,300 Rs |

### 3- To run

**Daily Net Income:** 50 to 400 Rs

| Service business profit margin table |                    |              |             |       |                             | Monthly Expenses - 3800/-    |             |
|--------------------------------------|--------------------|--------------|-------------|-------|-----------------------------|------------------------------|-------------|
| Raw material                         | Purchase price (A) | Quantity (B) | Total (A*B) | price | Quantity produced (D)/Month | Expenses                     | Cost        |
| <b>For Simple 1 Blouse</b>           |                    |              |             |       |                             | Electricity                  | 250 Rs      |
| 1) Hooks                             | 5 Rs./100 Hooks    | 5            | 0.25        |       | 25 Simple Blouse            | Maintenance (machine)        | 100 Rs      |
| 2) Press Buttons                     | 0.80               | 2            | 1.60        |       |                             | Labour                       | 2000 Rs     |
| 3) Thread                            | 1 Roll/ 3 Rs       | 0.5          | 1.50        |       |                             | Rent                         | 2000 Rs     |
| <b>Total</b>                         |                    |              | <b>3.35</b> |       |                             | <b>Total cost for 240hrs</b> | <b>4350</b> |

| Service business profit margin table |                    |              |                   |                             |                               | Monthly Expenses - 3800/- |  |
|--------------------------------------|--------------------|--------------|-------------------|-----------------------------|-------------------------------|---------------------------|--|
| Raw material                         | Purchase price (A) | Quantity (B) | Total price (A*B) | Quantity produced (D)/Month | Expenses                      | Cost                      |  |
| <b>For Lining 1 Blouse</b>           |                    |              |                   | 25 Lining Blouse            | <b>Indirect cost per hour</b> | 18.13 Rs.                 |  |
| 1) Hooks                             | 5Rs./100 Hooks     | 5            | 0.25              |                             |                               |                           |  |
| 2) Press Buttons                     | 0.80               | 2            | 1.60              |                             |                               |                           |  |
| 3) Thread                            | 1 Roll/ 3 Rs       | 0.5          | 1.50              |                             |                               |                           |  |
| 4) Lining material                   | 20 Rs.             | 1 Mtr        | 20.00             |                             |                               |                           |  |
| <b>Total</b>                         |                    |              | <b>23.35</b>      |                             |                               |                           |  |
| <b>For Simple 1 Dress</b>            |                    |              |                   | 25 Simple Dresses           |                               |                           |  |
| 1) Thread                            | 1 Roll/ 3 Rs       | 1 Roll       | 3.00              |                             |                               |                           |  |
| 2) Canvas ( Pant)                    | 12 Rs/10 Pants     | 0.10 Mtre    | 1.20              |                             |                               |                           |  |
| 3) Canvas (Top)                      | 12Rs./5 Tops       | 0.20 Mtrs    | 2.40              |                             |                               |                           |  |
| <b>Total</b>                         |                    |              | <b>6.60</b>       |                             |                               |                           |  |
| <b>For Lining 1 Dress</b>            |                    |              |                   | 10 Lining dresses           |                               |                           |  |
| 1) Thread                            | 1 Roll/ 3 Rs       | 1 Roll       | 3.00              |                             |                               |                           |  |
| 2) Canvas ( Pant)                    | 12 Rs/10 Pants     | 0.10 Mtre    | 1.20              |                             |                               |                           |  |
| 3) Canvas (Top)                      | 12Rs./5 Tops       | 0.20 Mtrs    | 2.40              |                             |                               |                           |  |
| 4) Lining Cloth                      | 20 Rs./1 Mtre      | 2 Mtre       | 40.00             |                             |                               |                           |  |
| <b>Total</b>                         |                    |              | <b>46.60</b>      |                             |                               |                           |  |
| <b>For Pico- Fall : 1 Saree</b>      |                    |              |                   | 35 Sarees                   |                               |                           |  |
| 1) Thread                            | 1 Roll/ 3 Sarees   | 0.33 Roll    | 1.00              |                             |                               |                           |  |
| 2) Fall                              | 8 Rs.              | 1            | 8.00              |                             |                               |                           |  |
| <b>Total</b>                         |                    |              | <b>9.00</b>       |                             |                               |                           |  |

Indirect cost per product:

| Sr. | Item          | Total No. produced | Time required for 1 unit | Indirect cost for 1 Hr. | Indirect cost /1 Unit |
|-----|---------------|--------------------|--------------------------|-------------------------|-----------------------|
| 1   | Simple Blouse | 25                 | 1.50 hr                  | 18.13                   | 27.19                 |
| 2   | Lining Blouse | 25                 | 1.75 Hr                  | 18.13                   | 31.72                 |
| 3   | Simple Dress  | 25                 | 1.50 Hrs                 | 18.13                   | 27.19                 |
| 4   | Lining Dress  | 10                 | 2.00 hrs                 | 18.13                   | 36.26                 |
| 5   | Pico-Fall     | 35                 | 0.50 Hr                  | 18.13                   | 9.06                  |
|     | <b>Total</b>  | <b>120</b>         |                          |                         |                       |



| Manufacturing business profit margin table |  |                               |              |                   |
|--|--|-------------------------------|--------------|-------------------|
| Product                                    | Manufacturing price per product<br>E=C/D | Selling price per product (F) | Profit G=F-E | Profit margin G/F |
| Simple Blouse                              | 3.35 + 27.19 = 30.54                     | 50.00                         | 19.46        | 39%               |
| Lining Blouse                              | 23.35 + 31.72 = 55.07                    | 100.00                        | 44.93        | 45%               |
| Simple Dress                               | 6.60 + 27.19 = 33.79                     | 100.00                        | 66.21        | 66%               |
| Lining Dress                               | 46.60 + 36.26 = 82.86                    | 200.00                        | 117.14       | 59%               |
| Pico-Fall                                  | 9.00 + 9.06 = 18.06                      | 20.00                         | 1.94         | 9.7%              |

The profit margin includes the rent of the house. If the partner are owning their house, the profit margin will be higher in case of Pico-Fall.

#### 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                                | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--|--|
| <b>L0</b>  | 500                | 3,000    | Sewing Machine + Raw material                      | Start service of simple products. Initially keep lower profitable service cost to attract the customers<br>Get first clients (individuals: neighbours, relatives, ...)                   |
| <b>L1</b>  | 2,100              | 4,000    | Advanced training + Raw material                   | Slowly Increase the profit margin<br>Get new clients with word of mouth or pamphlets<br>Involve other members in the business (family, ...)  |
| <b>L2</b>  | 3,500              | 7,000    | Raw material                                       | Sell to shop & find a place in the market<br>Put advertisement board<br>Better negotiate with suppliers<br>Adopt advance fashions  |
| <b>L3</b>  | 6,000              | 10,000   | Advanced machine + Automating tools + Raw material | Invest in capital to reduce cost of outsourcing (Pickopal machine 2000 Rs) and to work faster<br>Increase production<br>Coupling with ironing – 1 iron 400 Rs, 1 ironed piece sold: 3 Rs |
| <b>L4</b>  | 10,000             | 15,000   | Raw material                                       | Decrease expenses in better negotiating<br>Buy cloth & ready-mades from wholesale market<br>Promote customers to buy from you & get stitched   |

#### 5- Do's and Don't's

| DO'S -  | DONT'S  |
|---|---|
| <p>Advice tailor to: Get advanced skills: Check TV programmes on fashion</p> <p>Do promotion:</p> <ul style="list-style-type: none"> <li>✓ Contact school &amp; parents through pamphlets</li> <li>✓ Pay attention to word of mouth</li> </ul> <p>- Keep record:</p> <ul style="list-style-type: none"> <li>✓ Count the time to empty 1 bag of 100 hooks = 20 blouses made</li> <li>✓ In the book where you write mensurations of people, write the price of the item sold. Then you will be able to assess your income and monitor it</li> </ul> | <ul style="list-style-type: none"> <li>- Don't give a loan without checking that the partner:</li> <li>✓ Has some capital to invest</li> <li>✓ Has already good stitching skills</li> <li>-Don't give a loan without checking the purpose for buying a sewing machine. If it is for unmarried daughter in a family, it is not used as machinery for a business but treated as an asset of the house.</li> </ul> |

## 4.27 Business Description – 25 - Toys vendor 1/2



- ✓ Buy & Sell activity
- ✓ Required to start:
  - Skills: no technical skills
  - Place: > 50 sq ft room or stall to display and stock products
  - Minimum capital to be invested: 1,700 Rs

### 1- General

**Daily activity:** buying and selling toys

**Final Product:** different types of toys



### 2- To start:

**Place** > 50 sq ft room or stall to display and stock products - Separate room/place

**Skills** Basic accounting skills & communication skill

**From:** - family if family business  
- previous experience

**Investment** 1,700 Rs

| Capital |        | Raw material – provided by markets/shops or 2 per month |   |
|---------|--------|---|---|
| Baskets | 200 Rs | Toys  | Depends upon the business turnover 1,500 –3,000 |

### 3- To run

**Daily Net Income:** 50 to 300 Rs

| Income- from clients: individuals |                       |               |           |               | Monthly Expenses 100-600 Rs |            |
|-----------------------------------|-----------------------|---------------|-----------|---------------|-----------------------------|------------|
|                                   | Purchase Price        | Selling Price | Profit    | Profit margin |                             | Cost       |
| toys                              | 0-500 Rs + 424=24-524 | 30-700 Rs     | 6-176 Rs. | 20-25 %       | Transportation              | 0-300 Rs   |
|                                   |                       |               |           |               | Electricity                 | 100-300 Rs |

## 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                            | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--|--|
| <b>L0</b>  | <b>500</b>         | 2,000    | Baskets<br>+ Raw material                      | Start business door to door in community with baskets<br>Purchase raw material to wholesale markets  |
| <b>L1</b>  | <b>1,500</b>       | 6,000    | Handcart<br>+ Raw material                     | Door-to-door & market-to-market mobile business in community<br>Increase quantity for each type of toys  |
| <b>L2</b>  | <b>2,500</b>       | 10,000   | Rented fixed place in market<br>+ Raw material | Fix the business to get more visibility, explore new market outside the community<br>Increase quantity of raw material to sell more  |
| <b>L3</b>  | <b>4,000</b>       | 15,000   | Shop<br>+ Raw material<br>from wholesaler      | Open a shop to have bigger place to stock, and enough place to display more toys and to sell more. Involve family member in the business. Buy from wholesale market to get lower unit prices and to increase customers satisfaction with better rates & large variety. Couple with stationnery and other items related to children (sweets, ...) |
| <b>L4</b>  | <b>8,000</b>       | 20,000   | Tempo<br>+ Raw material                        | Buy Tempo to purchase more toys in wholesale markets. Sell to retailers in different community by giving door to door service with good price  |

## 5- Do's and Don't's

| DO'S -  | DONT'S  |
|---|---|
| <p><b>Advice toys vendor to:</b></p> <p><b>- Get excellent relation with client- including women &amp; kids!</b></p> <ul style="list-style-type: none"> <li>✓ In behaviour: Pay attention to word of mouth <ul style="list-style-type: none"> <li>▪ Appearance should be civil</li> <li>▪ Avoid indulging in smoking &amp; chewing tobacco. Those tips can be given during business training as it is not easy to tell such thing during one to one relation.</li> </ul> </li> <li>✓ In the products offered: <ul style="list-style-type: none"> <li>▪ Keep aware of new products &amp; – look at advertising in TV/streets to get trends</li> <li>▪ Ask your regular customer about what else they would need and cannot find in the shop</li> <li>▪ Variety is important to satisfy everybody but having too many products in a small shop can hamper the sale</li> </ul> </li> <li>✓ In selling: <ul style="list-style-type: none"> <li>▪ Accept credit sale to client throughout 1 month</li> <li>▪ Give special discounts on bulk purchase</li> <li>▪ Accept phone orders and propose delivery service</li> <li>▪ Give sweet to children to increase customer loyalty</li> </ul> </li> </ul> <p><b>- Develop activity in increasing products variety and quantity</b></p> <p><b>- Get basic accounting skill to <u>keep records</u> in a notepad:</b></p> <ul style="list-style-type: none"> <li>✓ Note daily on a pad how much do you have in your cash box at the end of the day + keep cash box at safe place</li> <li>✓ Keep note of clients credits for each client</li> <li>✓ Keep note of your daily expenses</li> </ul> <p>→ Advise them to attend a business training or to be helped by business counsellor (service executive), specially when starting a business.</p> | <p>Don't buy products which are not in demand</p> |

## 4.28 Business Description – 26 – Vegetable / Fruit vendor



- ✓ Buy & Sell activity
- ✓ Required to start:
  - Skills: no technical skills & ability to monitor stock of perishable goods
  - Place: mobile business or fixed small place along the road/in market place
  - Minimum capital to be invested: 2,000 Rs
  - Own initial capital required: nill

### 1- General

**Daily activity-** buy and sell vegetable/fruits

**Final products-** various types of vegetables or fruits: tomatoes, potatoes, onions, beans, peas, green vegetables or fruits: mangoes, apple, ...

#### Work Rhythm

**Average: 7 to 7 days a week, buy in mornings, sell in afternoon/evening**

Rhythm depends on:  
 - Seasonality of vegetable/fruit sold but generally regular daily income  
 - resistance of business place to monsoon



### 2- To start:

**Place** - Mobile business: carrying vegetable/fruit in a basket upon the head or on cart  
 - Fixed small place along the road/in market place

**Skills** very accessible: minimum technical & educational qualification  
 From: basic accounting skills + marketing & communication experience

**Investment** 2,000 Rs

| Capital            |        | Raw material- from suppliers:<br>Wholesalers: market every day |          |
|--------------------|--------|--|----------|
| Weighing scale     | 300 Rs | Vegetable/fruit  | 1,500 Rs |
| Containers/baskets | 200 Rs |  |          |

### 3- To run

**Daily Net Income:** 50 to 400 Rs

| Income- from clients: individuals every day |  | Monthly Expenses 0-3500 Rs |             |
|---|--|----------------------------|-------------|
|   | <b>Profit margin</b>                                     |                            | <b>Cost</b> |
| Vegetables/fruits                           | 10%-150% depending on type of vegetable/fruit and season | Transportation             | 0-1500 Rs   |
|   |  | Rent                       | 0-2000 Rs   |

## 4- To expand

**Guideline:** Increase stock and variety ...

1. to sell more and increase income
  2. to better negotiate with suppliers and decrease expenses
- ... in developing the selling place: door-to-door, fixed place in market, shop

| Monthly Net Income | Max Loan | Purpose of the loan   | Plan ideas/criteria to be observed for next loan qualification  |
|--------------------|----------|---|---|
| 500                | 2,000    | Weighing scale<br>+ Raw material:<br>veg/fruit                        | Start business door to door in community with baskets<br>Purchase raw material to wholesale markets   |
| 1,500              | 6,000    | Handcart<br>+ Raw material:<br>veg/fruit                              | Door-to-door & market-to-market mobile business in community<br>Increase quantity for each veg/fruit type   |
| 2,500              | 10,000   | Rented fixed place in market<br>+ Raw material: veg/fruit             | Fix the business with regular clients or explore new market outside the community<br>Set regular timing for each area<br>Increase quantity of raw material to sell more |
| 4,000              | 15,000   | Shop<br>+ Raw material: veg/fruit                                     | Open a shop to have bigger place to stock, and enough place to display more veg/fruits and to sell more; Involve family member in the business                          |
| 6,000              | 20,000   | Raw material: veg/fruit-<br>bulk purchase                             | Buy in bulk from wholesale market to get lower unit prices and to increase customers satisfaction with better rates & large variety                                     |
| 8,000              | 30,000   | Tempo<br>+ Raw material   | Buy Tempo to purchase more vegetables in bulk<br>Sell to retailers in different community by giving door to door service with good price                                |
| 10,000             | 40,000   | Material/Tools to clean,<br>cut and pack<br>+Raw material: veg/fruits | Start giving ready to use: cleaned, cut & packed vegetables, with additional margin Develop packing techniques, hygienic requirements & methods training                |

## 5- Do's and Don't

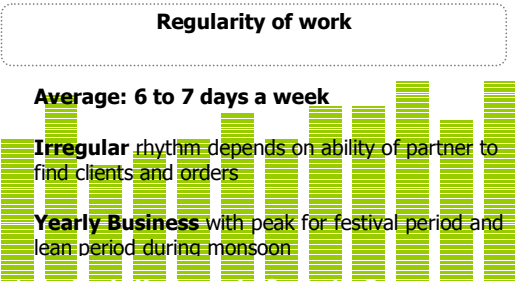
## 4.29 Business Description – 27 - Wood Scrap Business



- ✓ Manufacturing activity
- ✓ Required to start:
  - Skills: woods cutting skill
  - Place: >100 Sq ft, to stock
  - Minimum capital to be invested: 5,000 Rs
  - Own initial capital required: 2,000 Rs

### 1- General

**Daily activity:** cutting woods pieces  
**Final Product:** woods pieces



### 2- To start:

**Place** > 100 square feet for small stock  
 In house or separate place

**Skills** Wood cutting skills & communication skill  
**From:** - family if family business  
 - experience

|   |   |   |
|---|---|---|
| <b>Investment</b> 5,000 Rs  | <b>Capital</b>  | <b>Raw material</b> -from wholesaler, every 3 to 6 months   |
| <b>DO'S -</b><br><b>Since vegetables and fruits are daily needs, demand is high but competition also</b><br><b>Advice vendor to:</b><br>- Pay attention to products' appearance<br>✓ Keep cleanliness to maintain hygienic condition and take precautions in storage<br>✓ Arrange carefully the way you display vegetables/fruits<br>- Pay attention to your behaviour:<br>✓ Personal appearance should be correct<br>✓ Be punctual in case of mobile business to get regular clients<br>- Particularly monitor stock, since vegetables/fruits are perishable<br>✓ If you write in a notebook <ul style="list-style-type: none"> <li>▪ how much you buy everyday</li> <li>▪ how much you sell everyday</li> </ul> → you will be able to know what clients want and to know in advance how much you need to stock and not loose products uselessly<br>→ you will be able to assess your income and to monitor it | Wood Cutting Tool<br>500-1,000 Rs<br>Scale (depending of the capacity of the scale)<br>500-2,000 Rs | <b>DON'T'S</b><br>Woods<br>3,000-9,000 Rs<br><b>Don't advice people to go in that business if they are not able to be regular and are not managing fruits/vegetable with care</b><br>Don't sell products that are not fresh anymore |

## 3- To run

Daily Net Income: 50 to 600 Rs

| Manufacturing business profit margin table |                    |              |                                       |                       | Monthly Expenses – 200-1200 Rs |           |
|--|--------------------|--------------|---------------------------------------|-----------------------|--------------------------------|-----------|
| Raw material                               | Purchase price (A) | Quantity (B) | Total price (A*B)                     | Quantity produced (D) | Expenses                       | Cost      |
| wood                                       | 9000 Rs / 6 months | 1            | 9000 Rs / 6 months<br>1500 Rs / month | 5 tons                | Electricity                    | 200 Rs    |
|  |                    |              |                                       |                       | Transportation                 | 0-1000 Rs |

| Manufacturing business profit margin table |                               |                 |                   |  |
|--|-------------------------------|-----------------|-------------------|--|
| Manufacturing price per product E=C/D      | Selling price per product (F) | Profit<br>G=F-E | Profit margin G/F |  |
| 1800 + 240-1440 = 2040 - 3240              | 6000                          | 2760 - 3960 Rs. | 46 – 66 %         |  |

5 tons per 6 months for 9000 Rs =>  $9000 / 6 = 1500$  Rs / month

1 month = 200-1200 Rs => 6 months (5 tons) = 1200-7200 Rs

So 1 ton = 240 -1440 Rs per ton

## 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                        | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|--|--|
| <b>L0</b>  | 500                | 2,000    | Scale + Raw material                       | Start collecting scrap from streets, individuals - Use personal contacts to find clients<br>In small place   |
| <b>L1</b>  | 2,000              | 4,000    | Raw material                               | Get new clients and suppliers with word of mouth, door-to-door, visit companies/factories<br>Involve other members in the business (family, ...)                   |
| <b>L2</b>  | 3,500              | 7,000    | Bigger place + Taller scale + Raw material | Increase the place to stock (your place or rent a bigger place)<br>Purchase a taller scale to be able to weight biggest quantities<br>Buy a mobile to be contacted |
| <b>L3</b>  | 6,000              | 10,000   | Raw material                               | Increase raw material purchased to increase production rhythm and to better negotiate with suppliers   |

## 5- Do's and Don'ts

| DO'S -  | DONT'S |
|---|--------|
| <p><b>Advice scrap business people to:</b></p> <p><b>- Keep record:</b></p> <ul style="list-style-type: none"> <li>✓ Count the quantity you buy and sell every week</li> </ul> <p><b>-Develop your network:</b></p> <ul style="list-style-type: none"> <li>✓ <b>Do promotion:</b> use personal contacts and word of mouth to expand your network &amp; go directly to suppliers place (factories, wholesale markets) and to clients place</li> <li>✓ <b>Communicate</b> with suppliers to know when in the week/month/year they need to sell and with clients to know when they need to buy</li> <li>✓ <b>Be available:</b> get a mobile</li> </ul> |        |



## 4.30 Business Description – 28 – Two Wheeler Repairing



- ✓ Buy and sell /Services activity
- ✓ Required to start:
  - Skills: Two wheeler repairing
  - Place: At road side 5 x 5 Ft.
  - Minimum capital to be invested. Rs. 6000
  - Own initial capital required : Rs. Nil

### 1- General

**Daily activity:** Repairing Two wheelers

**Final Product:** Repaired two wheeler

### Regularity of Work

**Average:** 6 to 7 days, 9.00 am – 1.00 pm and 2.00 pm -8.00 pm

**Rhythm depends on**

**Yearly Business**

- *Peak season:* All season except monsoon

- *Low season:* Little bit in the monsoon season.

### 2- To start:

**Place** At road side 5 x 5 ft.

**Skills** Two wheeler repairing skill  
From: Family business or experience

**Investment** 5000 Rs.

**Capital**

**Raw material-** from Suppliers, wholesalers.

Tool kit

5000

Engine oil, Grease

1000

### 3- To run

Daily Net Income: 400 Rs

### Service business profit margin table

|                | Cost of service (E) | Price charge (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) |
|----------------|---------------------|------------------|--------------|-------------------------------|-----------------------|
| Half Servicing | 1.4 Rs              | 50 Rs            | 48.6 Rs      | 95%                           |                       |
| Full Servicing | 2 Rs                | 150 Rs           | 148 Rs       | 98%                           |                       |

### Calculation of cost of service (E)

| Service        | Raw material used   | Purchase price | Quantity (B)          | Unit price      |
|----------------|---------------------|----------------|-----------------------|-----------------|
| Half servicing | Engine, oil, grease | 600 Rs / month | 417 clients per month | 1.4 Rs / client |
| Full servicing | Engine, oil, grease | 400 Rs / month | 208 clients per month | 2 Rs per client |

25 clients per day (6 days per week) so 25 x 25 = 625 clients per month.

2/3 of clients for half servicing and 1/3 for full servicing

Half servicing =  $625 \times \frac{2}{3} = 417$  clients

Full servicing =  $625 / 3 = 208$  clients

4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan                       | Plan ideas/criteria to be observed for next loan qualification   |
|------------|--------------------|----------|---|--|
| L1         | 3000               | 6000     | Basic tool + raw material                 | Start business at road side near the community   |
| L2         | 3500               | 7000     | Rent a place + raw material+ mobile phone | Get regular clients and make people know you work in a fix place<br>Start supplementary business of buy & sell of spare parts. Promotion through visiting cards. |
| L3         | 4000               | 10000    |   |  |
| L4         | 4500               | 15000    | Modern repairing tool                     | Take modern repairing tools and give fast and qualitative service to the clients. Start three wheeler repairing.   |
| L5         | 6000               | 25000    | capital                                   | Start buy and sell activity of second hand two wheelers.   |

5- Do's and Don'ts

| DO'S -  | DONT'S   |
|---|--|
| <p><b>Advice grocer to:</b></p> <ul style="list-style-type: none"> <li>- <b>Get a license to set up in one place</b> – from owner or from government: <ul style="list-style-type: none"> <li>✓ make sure that the business will not be affected by activities around.</li> <li>✓ Good communication skill will help to tackle problems</li> </ul> </li> <li>- <b>Get good client's satisfaction, thanks to:</b> <ul style="list-style-type: none"> <li>✓ Qualities of service – work with care / good tools and look well (e.g. Civil appearance and avoid indulging in smoking &amp; chewing tobacco)</li> <li>✓ Be committed: Always be firm on your commitment whatever given by you to your clients.</li> </ul> </li> <li>- <b>Develop your technical skill to develop your activity</b> <ul style="list-style-type: none"> <li>✓ Repairing Skills.</li> <li>✓ Communication Skill</li> </ul> </li> <li>- <b>Keep record:</b> <ul style="list-style-type: none"> <li>✓ To assess and monitor your income: write down everything you purchase to suppliers every time you go and everything you sell daily.</li> </ul> </li> </ul> | <p><b>Don't give a loan to a partner who has no basic repairing skills to start this business.</b></p> |

### 4.31 Business Description – 29 – Juice bar 1/2



- ✓ manufacturing activity
- ✓ Required to start:
  - Skills: Juice making skill
  - Place: 4 x 3 at road side ( Hand cart)
  - Minimum capital to be invested. Rs. 10000
  - Own initial capital required daily : Rs. 1000/-

#### 1- General

**Daily activity:** Juice making

**Final Product:** Glass of fresh fruit Juice

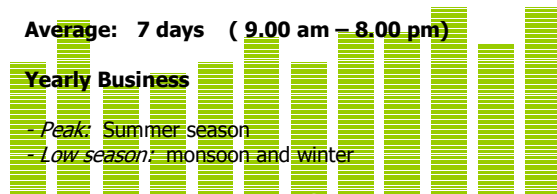
#### Regularity of Work

**Average: 7 days ( 9.00 am – 8.00 pm)**

#### Yearly Business

- *Peak:* Summer season

- *Low season:* monsoon and winter



#### 2- To start:

**Place** . 4 x 3 at road side ( Hand cart)

#### Skills

Juice making skill.

#### From :

Family business or experience

**Investment** 10,000 Rs.

| Capital               |          | Raw material- from wholesalers.      |           |
|-----------------------|----------|--------------------------------------|-----------|
| Mixer juicer          | 2000 Rs. | Apples                               | 9000 Rs.  |
| Juice machine(Manual) | 2500 Rs. | Oranges                              | 9000 Rs.  |
| Hand cart             | 5000 Rs. | Lemons                               | 1500 Rs.  |
| Ice box               | 150 Rs.  | Flavour                              | 290 Rs.   |
| Glasses               | 300 Rs.  | Ice                                  | 3000 Rs.  |
|                       |          | Salt                                 | 50 Rs.    |
|                       |          | Sugar                                | 3000 Rs.  |
|                       |          | Electricity                          | 500 Rs.   |
| TOTAL                 | 9950     | Total raw material for the month     | 26,340 Rs |
|                       |          | Total cash required <u>per day</u> : | 878 Rs    |

## 3- To run

Daily Net Income: Rs : 274 with such selling price and 200 glasses sold per day

Total daily turnover : 1140 Rs

| Manufacturing business profit margin table |                    |              |             |       |                       | Monthly Expenses 15 000 Rs |            |
|--|--------------------|--------------|-------------|-------|-----------------------|----------------------------|------------|
| Raw material                               | Purchase price (A) | Quantity (B) | Total C=A*B | price | Quantity produced (D) | Expenses                   | Cost       |
| Apple                                      | 30 Rs /kg          | 10 kg        | 300 Rs.     |       | 100 glasses           | Electricity                | 500 Rs/day |
| Orange                                     | 30 Rs.             | 10           | 300 Rs.     |       | 33                    |                            |            |
| Lemon                                      | 0.50 Rs.           | 100          | 50 Rs.      |       | 66                    |                            |            |

| Manufacturing business profit margin table |                                       |                               |              |                         |
|--|---------------------------------------|-------------------------------|--------------|-------------------------|
| Product                                    | Manufacturing price per product E=C/D | Selling price per product (F) | Profit G=F-E | Profit margin = G/Fx100 |
| Apple Juice                                | 4.16 Rs.(3+1+0.16)                    | 5 Rs.                         | 0.84 Rs.     | 16%                     |
| Orange Juice                               | 9.00 Rs.                              | 12 Rs.                        | 3.00 Rs.     | 25%                     |
| Lemon Juice                                | 1.75 Rs.                              | 4 Rs.                         | 2.25 Rs.     | 56%                     |

Salt, paper and ice = 3000 +50+3000 = 6050 / 30 =201 / 200 glass= 1 rupee cost for salt paper and ice per glass.  
He is using the electrical mixer for apple juice : 500/30 = 16 rupee per day / 100 glasses = 0.16 rupees cost of electricity per glass/

## 4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|------------|--------------------|----------|---------------------|--|
| L1         |                    |          |                     |  |
| L2         |                    |          |                     |  |
| L3         |                    |          |                     |  |
| L4         |                    |          |                     |  |
| L5         |                    |          |                     |  |

## 5- Do's and Don't's

| DO'S -  | DONT'S  |
|---|---|
| <p><b>Advice Juice bar maker to:</b></p> <p><b>- Pay attention to products appearance and to your behaviour:</b></p> <ul style="list-style-type: none"> <li>✓ Purchase fresh products &amp; keep cleanliness to maintain hygienic condition and take precautions in storage</li> <li>Listen to critics &amp; keep confidence</li> <li>✓ <b>With other juice makers:</b> establish partnerships with competitors to base the prices together, to share transportation costs, to better negotiate with suppliers</li> </ul> <p><b>Keep record:</b> to be able to anticipate and limit your stocks, at different moment of the year:</p> | <ul style="list-style-type: none"> <li>- Don't use rough fruits for juice , you might loose your customer because of non fresh fruits and sour taste of your juice</li> <li>- Pay attention to your selling price in order to keep your profit margin &gt;20%.</li> </ul> |

### 4.32 Business Description – xx – specimen for buy and sell business 1/2



1- General

- ✓ Buy and sell activity
- ✓ Required to start:
  - Skills:
  - Place:
  - Minimum capital to be invested. Rs.
  - Own initial capital required : Rs.

**Daily activity:**

**Final Product:**



2- To start:

**Place** . **Skills** ... skill  
From:

**Investment**  
.....

| Capital |  | Raw material- from. |  |
|---------|--|---------------------|--|
|         |  |                     |  |
|         |  |                     |  |
|         |  |                     |  |
|         |  |                     |  |

3- To run

Daily Net Income: Rs

| Income- from   |               |        |               |  | Monthly Expenses |  |
|----------------|---------------|--------|---------------|--|------------------|--|
| Purchase Price | Selling Price | Profit | Profit margin |  | Cost             |  |
|                |               |        |               |  |                  |  |
|                |               |        |               |  |                  |  |

4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|------------|--------------------|----------|---------------------|--|
| L1         |                    |          |                     |  |
| L2         |                    |          |                     |  |
| L3         |                    |          |                     |  |
| L4         |                    |          |                     |  |
| L5         |                    |          |                     |  |

5- Do's and Don't's

| DO'S -                   | DONT'S   |
|--------------------------|----------|
| <p><b>Advice to:</b></p> | <p>.</p> |

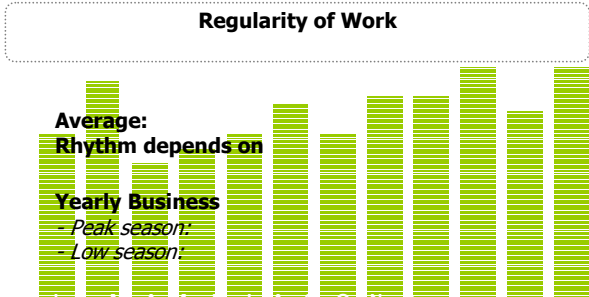
### 4.33 Business Description – xx – specimen for manufacturing business 1/2



- ✓ manufacturing activity
- ✓ Required to start:
  - Skills:
  - Place:
  - Minimum capital to be invested. Rs.
  - Own initial capital required : Rs.

1- General

**Daily activity:**  
  
**Final Product:**



2- To start:

**Place** . **Skills** skill  
From:

**Investment**  
.....

| Capital |  | Raw material- from Suppliers, wholesalers. |      |
|---------|--|--|------|
|         |  |  | 1000 |
|         |  |  |      |
|         |  |  |      |
|         |  |  |      |

3- To run

Daily Net Income: Rs

| Manufacturing business profit margin table |                    |              |                   |                       |
|--|--------------------|--------------|-------------------|-----------------------|
| Raw material                               | Purchase price (A) | Quantity (B) | Total price (A*B) | Quantity produced (D) |
|  |                    |              |                   |                       |

| Manufacturing business profit margin table |     |                               |                   |
|--|-----|-------------------------------|-------------------|
| Manufacturing price per product E=C/D      | per | Selling price per product (F) | Profit<br>G=F-E   |
|  |     |                               | Profit margin G/F |
|  |     |                               |                   |

4- To expand

| Loan cycle | Monthly Net Income | Max Loan | Purpose of the loan | Plan ideas/criteria to be observed for next loan qualification |
|------------|--------------------|----------|---------------------|--|
| L1         |                    |          |                     |  |
| L2         |                    |          |                     |  |
| L3         |                    |          |                     |  |
| L4         |                    |          |                     |  |
| L5         |                    |          |                     |  |

5- Do's and Don't's

| DO'S -            | DONT'S |
|-------------------|--------|
| Advice grocer to: | .      |



### 4.34 Business Description – xx – specimen for service business 1/2

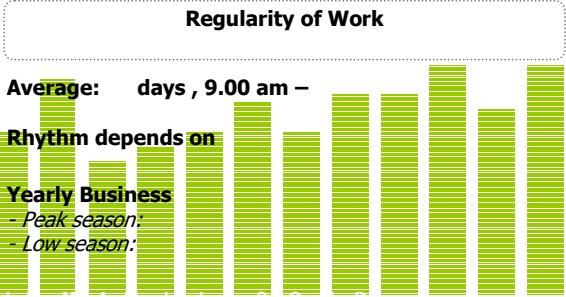


- ✓ Service activity
- ✓ Required to start:
  - Skills:
  - Place:
  - Minimum capital to be invested. Rs.
  - Own initial capital required : Rs.

1- General

**Daily activity:**

**Final Product:**



2- To start:

|                   |                |   |  |
|-------------------|----------------|---|--|
| <b>Place</b>      | <b>Skills</b>  |   |  |
|                   | From:          |   |  |
| <b>Investment</b> | <b>Capital</b> | <b>Raw material-</b> from Suppliers, wholesalers. |  |
| .....             |                |   |  |
|                   |                |   |  |
|                   |                |   |  |
|                   |                |   |  |

3- To run

Daily Net Income: Rs

| Service business profit margin table |                   |              |                               |                       | Monthly expenses |      |
|--------------------------------------|-------------------|--------------|-------------------------------|-----------------------|------------------|------|
| Cost of service (E)                  | Price charged (D) | Profit F=D-E | Profit margin per product F/D | Quantity produced (D) | Expenses         | Cost |
|                                      |                   |              |                               |                       |                  |      |
|                                      |                   |              |                               |                       |                  |      |



## 5 Annexes

### Micro business description – Questionnaire

Good Morning. I would like to ask you several questions regarding you and your business. All the gathered information is very helpful in meeting clients' needs and expectations and improving the level of services provided. Please remember that there are no right and wrong answers, and only your honest opinions are important to us. The questionnaire will last around 45 minutes.

|                        |       |              |
|------------------------|-------|--------------|
| Date ...../...../..... | BM/CM | Interview N° |
|------------------------|-------|--------------|

#### A – About the partner – extracted from her/his file – except in bold

|       |      |                     |                   |                  |                      |
|-------|------|---------------------|-------------------|------------------|----------------------|
| Name: | Age: | Education Standard: | Level of Poverty: | Number of loans: | Amount of last loan: |
|-------|------|---------------------|-------------------|------------------|----------------------|

#### B- About the Business

|   |   |   |  |
|---|---|---|--|
| Activity:<br>N° of years in the business: | Nr of people in the business:<br>Nr of people in the household: | Permanent <input type="checkbox"/> / Seasonal <input type="checkbox"/><br><b>Other job?</b> | Business Place: <input type="checkbox"/> in hou <input type="checkbox"/> separate place –<br>precise: <input type="checkbox"/> Hawker/ <input type="checkbox"/> Road side stall/ <input type="checkbox"/> Market |
|---|---|---|--|

|  |   |  |
|--|---|--|
| <b>1. What are you doing in your activity?</b><br>1. <input type="checkbox"/> Buy & sell, 2. <input type="checkbox"/> Manufacturing,<br><input type="checkbox"/> 3. Services | <b>2. Who are your clients?</b><br><input type="checkbox"/> 1- individuals; <input type="checkbox"/> 2- shops; <input type="checkbox"/> 3- wholesaler<br><input type="checkbox"/> 4- companies; <input type="checkbox"/> 5- other ..... | <b>3. Who are your suppliers ? (= people to whom you purchase)</b><br><input type="checkbox"/> 1- individuals; <input type="checkbox"/> 2- shops; <input type="checkbox"/> 3- wholesaler; <input type="checkbox"/> 4- companies; <input type="checkbox"/> 5- other ..... |
|--|---|--|

#### C – Requirements for the business – skills & place

|   |   |
|---|---|
| <b>4. What are the skills and strength to run your activity?</b><br>(Ex: embroidery skills, accounting skill ...)<br>.....<br>..... | <b>5. How did you get those skills and know-how?</b><br><input type="checkbox"/> 1. It is a family business <input type="checkbox"/> 2. I followed training. It cost me ..... Today it would cost me ..... <input type="checkbox"/> 3. From media: TV/Radio/ magazines- precise<br><input type="checkbox"/> 4. From a previous job; <input type="checkbox"/> 5. From school;<br><input type="checkbox"/> 6. Learning by doing <input type="checkbox"/> 7. Other ..... |
| <b>6. Are you <input type="checkbox"/> the owner or <input type="checkbox"/> the lender of the place?</b>                           | <b>7. How big should it be (in sq feet)?</b> ..... x ..... = .....  |

#### D- Day-to-day running of your business – seasonality, marketing

|  |   |   |
|--|---|---|
| <b>8. How many days do you work per week?</b>  | <b>9. How many hours do you work every day?</b><br>From ..... to ..... & from ..... to .....  | <b>10. How many clients do you have in 1 month?</b>   |
| <b>11. When do you sell ...</b>  | <b>11a. ... the most?</b>   | <b>11b. ... the least?</b>  |
| 1. In the year   | 1. Festival <input type="checkbox"/> / Monsoon <input type="checkbox"/> / Summer <input type="checkbox"/> / Winter <input type="checkbox"/> | 1. Festival <input type="checkbox"/> / Monsoon <input type="checkbox"/> / Summer <input type="checkbox"/> / Winter <input type="checkbox"/> |
| 2. In the month:   | 2. Beginning <input type="checkbox"/> / Middle <input type="checkbox"/> / End <input type="checkbox"/>                                      | 2. Beginning <input type="checkbox"/> / Middle <input type="checkbox"/> / End <input type="checkbox"/>                                      |
| 3. In the week:  | 3. Working days <input type="checkbox"/> / week-end days <input type="checkbox"/>   | 3. Working days <input type="checkbox"/> / week-end days <input type="checkbox"/>   |
| 4. In the day  | 4. AM <input type="checkbox"/> / Lunch time <input type="checkbox"/> / PM <input type="checkbox"/> / Evening <input type="checkbox"/>       | 4. AM <input type="checkbox"/> / Lunch time <input type="checkbox"/> / PM <input type="checkbox"/> / Evening <input type="checkbox"/>       |
| 5. I have no variation   |   |   |
| <b>12. How do you promote your business?</b><br><input type="checkbox"/> 1. Personal Contacts/ <input type="checkbox"/> 2. Door to door/ <input type="checkbox"/> 3. Distribution of pamphlets in specific places/ <input type="checkbox"/> 4. I don't do anything/ <input type="checkbox"/> 5. A middleman helps me/<br><input type="checkbox"/> 6. Network of subcontractors or of related activities/ <input type="checkbox"/> 7. Word of mouth / <input type="checkbox"/> 8. Other ..... |   |   |

|   |   |
|---|---|
| <b>13. How do you do to know how much you earn?</b><br>.....<br>..... | <b>14. How do you manage your stocks?</b><br><input type="checkbox"/> 1. I order raw material <input type="checkbox"/> every day/ <input type="checkbox"/> week/ <input type="checkbox"/> month ;<br><input type="checkbox"/> 2. I wait for shortage and then I order;<br><input type="checkbox"/> 3. My supplier takes the products back after some days;<br><input type="checkbox"/> 4. Other ..... |
| <b>15. Do you suffer when you work (back, eyes,...)?</b>              | <b>16. Do you try to improve your working conditions to suffer less?</b>  |

#### E- Financial Investment and Business Income Assessment– to start, run and expand your business

|  |                        |                                 |   |                        |                                 |
|--|------------------------|---------------------------------|---|------------------------|---------------------------------|
| <b>17. Capital Investment</b><br>– Everything you buy and do not resell at all – Ex: Stitching Machine |                        |                                 | <b>18. Raw Material Investment</b><br>– Everything you buy and sell, after transformation or not – Ex: thread |                        |                                 |
| <b>What did/do you invest in?</b>  | <b>At which price?</b> | <b>What is the price today?</b> | <b>What did/do you invest in?</b>   | <b>At which price?</b> | <b>What is the price today?</b> |
|  |                        |                                 |   |                        |                                 |

|  |  |  |  |  |  |
|--|--|--|--|--|--|
|  |  |  |  |  |  |
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|  |  |  |  |  |  |
|  |  |  |  |  |  |

Can you estimate the initial amount that someone needs to start a new business? \_\_\_\_\_ Rps  
 Can you estimate your monthly net income? \_\_\_\_\_ Rps

**19. Business Income Assessment**

|  | Unity | Quantity | Price | Total = quantity x price |
|--|-------|----------|-------|--------------------------|
| <b>- a. Expenses not directly linked to the business</b>                                       |       |          |       |                          |
| <i>Monthly expenses</i>  |       |          |       |                          |
| Salaries   |       |          |       |                          |
| Maintenance of machinery/tool  |       |          |       |                          |
| Outsourced production (= to discharge a part of the duty to someone else, occasional employee) |       |          |       |                          |
| Others   |       |          |       |                          |
| <i>Daily expenses</i>  |       |          |       |                          |
| Transportation   |       |          |       |                          |
| Others   |       |          |       |                          |

|  | Unity | Quantity | Price | Total = quantity x price |
|--|-------|----------|-------|--------------------------|
| <b>- b. Products manufactured with the raw material purchased during last month (only for manufacturing activity) (Ex: blouses for a tailor)</b> |       |          |       |                          |
|  |       |          |       |                          |
|  |       |          |       |                          |
|  |       |          |       |                          |

|   |  |  |  |  |
|---|--|--|--|--|
| <b>- c. Final products/services sold during last month to clients</b> |  |  |  |  |
|   |  |  |  |  |
|   |  |  |  |  |
|   |  |  |  |  |

**F – Past experience and forecast development**

|   |  |
|---|--|
| <p><b>10. If someone wanted to start in the same business, which advice would you give her/him?</b></p> | <p><b>11. What is your main difficulty?</b> <input type="checkbox"/> 1. I have to manage expiring/perishable goods; <input type="checkbox"/> 2. I am a woman/man and it is difficult to deal with men/women customers; <input type="checkbox"/> 3. I need to accept credit from clients; 4. I have <input type="checkbox"/> no security for my cash; <input type="checkbox"/> 5. I cannot access to wholesale market <input type="checkbox"/> 6. I have not enough place; <input type="checkbox"/> 7. The competition is too hard; <input type="checkbox"/> 8. The market is poor; <input type="checkbox"/> 9. My religion is a problem; <input type="checkbox"/> 10. I have health problem; <input type="checkbox"/> 11. I sometimes need important amount of cash at once; <input type="checkbox"/> 12. Other.....</p> |
| <p><b>12. What would you change if you had to do it again? (mistakes to avoid)</b></p>                  |  |



|    | <b>Date</b> | <b>Branch</b> | <b>Name</b>                             | <b>Activity</b>        |
|----|-------------|---------------|---|------------------------|
| 1  | 17-Apr      | DK/           | Manjula                                 | Tailor                 |
| 2  | 4-May       | PSW/LG        | Kasbe Sojar Mahadeo                     | Paper Scrap Business   |
| 3  | 4-May       | PSW/LG        | Patel Hasan Abdulrahim                  | Embroidery             |
| 4  | 17-May      | PSW/Ram       | Deepak Kashinath Lagade                 | Tailor                 |
| 5  | 17-May      | PSW/Ram       | Rouf Umranddin Sheikh                   | Scrap Business         |
| 6  | 17-May      | PSW/Ram       | Kalin Mahmud Khan Pathan                | Carpentor              |
| 7  | 29-May      | PSW/Ram       | Nabab Kazi                              | Metal products         |
| 8  | 29-May      | PSW/Ram       | Raiesajh Ram Guri                       | Jewelry/bangles vendor |
| 9  | 29-May      | PSW/Ram       | Samina                                  | Tailor                 |
| 10 | 29-May      | PSW/Ram       | Ganesh Vijay Danane                     | Grocery shop           |
| 11 | 6-Jun       | PSW/Ram       | Salima Nasrin Shaikh                    | Grocery shop           |
| 12 | 6-Jun       | PSW/Ram       | Mohammed Nizam Shaikh                   | Fruit/vegetable vendor |
| 13 | 6-Jun       | PSW/Ram       | Mohammed Nizam Shaikh                   | Wholesaler             |
| 14 | 14-Jun      | APVS/KN       | PABHALKAR, BABASAHEB, GANPATRAO         | Shoe vendor            |
| 15 | 14-Jun      | APVS/KN       | Mangesh Haribhawu Pande                 | Saloon/Barbor          |
| 16 | 14-Jun      | APVS/KN       | BANSODE, CHANDRAKANT, AMBADA            | Shoe vendor            |
| 17 | 14-Jun      | APVS/KN       | NAGPURE, RAJSHREE, ASHOK                | Fruit/vegetable vendor |
| 18 | 15-Jun      | APVS/KN       | THAKARE, LAXMAN, MANIK                  | Saloon/Barbor          |
| 19 | 15-Jun      | APVS/KN       | SHAIKH, NASIBA, AJAJ                    | Jewelry/bangles vendor |
| 20 | 15-Jun      | APVS/KN       | MORE, KASABAI, SITARAM                  | Fresh fish vendor      |
| 21 | 15-Jun      | APVS/KN       | KAIGUDE, KAUSHALLY, SURESH              | Mess                   |
| 22 | 18-Jun      | APVS/KN       | Pawar, Rohini, Anil                     | Grocery shop           |
| 23 | 18-Jun      | APVS/KN       | Savita Engale                           | Chappati               |
| 24 | 18-Jun      | APVS/KN       | PARDESHI, LAXMI, DATTATRYA              | Fresh fish vendor      |
| 25 | 19-Jun      | APVS/KN       | Khandare, Aruna, Sachin                 | Beauty Parlor          |
| 26 | 19-Jun      | APVS/KN       | Shabbir Karkar                          | Scrap Business         |
| 27 | 20-Jun      | APVS/KN       | MANIYAR, RAFIK, MOHOMAAD                | Scrap Business         |
| 28 | 20-Jun      | APVS/Pd       | Athmaran Gangetar                       | Carpentor              |
| 29 | 20-Jun      | APVS/Pd       | Su Ma Ma 00-1: SHINDE, VANDANA, TUKARAM | Papad roller           |
| 30 | 20-Jun      | APVS/Pd       | Padmawati Waghmade                      | Papad roller           |
| 31 | 20-Jun      | APVS/Pd       | Madhavi Sutar                           | Home cleaning          |
| 32 | 20-Jun      | APVS/Pd       | Jayshri Nadakishore Monita              | Idli maker             |
| 33 | 21-Jun      | APVS/LG       | Zahir Azashekh                          | Meat vendor            |
| 34 | 21-Jun      | APVS/LG       | Shoba Chagan Khade                      | Chapati                |
| 35 | 21-Jun      | APVS/LG       | Saira Sheikh                            | Chapati                |
| 36 | 21-Jun      | APVS/LG       | Jagadish Prataprao                      | Bangles                |
| 37 | 21-Jun      | APVS/LG       | Husen Hidayet Shaikh                    | Mess                   |
| 38 | 21-Jun      | APVS/LG       | Mihaye Kasabe                           | Flowers vendor         |
| 39 | 22-Jun      | APVS/LG       | Pinki Kasabe                            | Flowers vendor         |
| 40 | 22-Jun      | APVS/LG       | Paredeshi Savita                        | Fish vendor            |
| 41 | 22-Jun      | APVS/LG       | Sangeeta Kemble                         | Toys vendor            |
| 42 | 29-Jun      | APVS/LG       | Ragini Kamble                           | Beauty Parlor          |
| 43 | 29-Jun      | PSW/DB        |   | Iron scrap business    |
| 44 | 29-Jun      | PSW/DB        | Manoj More                              | Flowers vendor         |
| 45 | 29-Jun      | PSW/DB        | Malaka Maral                            | Ironing                |
| 46 | 29-Jun      | PSW/DB        | Kishore Mandvakar                       | Toys vendor            |
| 47 | 29-Jun      | PSW/DB        | Deepak Shilikar                         | Wood scrap business    |