

# Ready Reckoner for Sustainable Enterprise Support

(For SHGs in Khordha and Jatni  
under the SAKhEE Programme)



Name of the SHG/ALF : .....

SHG/ ALF President : .....

Address of the SHG/ALF : .....

Contact details : .....

## ROLES AND RESPONSIBILITIES OF SHG/ALF MEMBERS FOR ENTERPRISE DEVELOPMENT

S.no	Designation / Role of the team member	Responsibility of the team member	Days and Hours of work	Name of the team member
1.	Overall coordinator of the enterprise	Keeps a track of day-to-day operations, supervises team activities, ensures targets are met.		
2.	Procurement of Raw Materials	Identifies and sources quality raw materials at the best price, maintains records of raw materials.		
3.	Manufacturing of products	Handles production processes, ensures timely completion and quality.		
4.	Sales and Marketing	Promotes products, delivery of the products, explores markets, manages customer relations		
5.	Quality check & Packaging	Inspects final products, ensures proper packaging and branding, maintain records for ready units.		
6.	Bookkeeping	Maintains financial records, expense tracking, and bank-related documentation		
7.	Other			
8.	Other			
9.	Other			
10.	Other			

### How to fill this table ?

- In the “Name of the team member column, write the name of the SHG member who will take that responsibility.
- In the “Days and Hours of work” column, write how often and how long the member will work. For example: “Monday to Saturday, 2 hours/day” or “3 days a week, 4 hours/day”.
- Each member can take more than one responsibility if needed, but all major tasks must be covered.
- Read the “Responsibility” column carefully before assigning roles, so each person understands the work clearly.
- If your group has other specific roles (like managing deliveries, social media marketing, etc.), mention those in the “Other” rows.
- Discuss together and fill the table as a team so everyone agrees. Take help from your CRP/CO if needed.

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SAKhEE Didi is your friendly and knowledgeable guide throughout this booklet. With years of experience in helping woman start and grow their own businesses, she understands the challenges and opportunities that lie ahead.

## A NOTE FROM SAKhEE DIDI

Namaskar!

This ready reckoner is for all the women who are planning to setup a new enterprise, restart a temporarily closed enterprise or scale up an existing enterprise. This is also for my colleagues, the Community Resource Persons (CRPs), Community Organisers (COs), City Mission Managers (CMMs) and functionaries under DAY-NULM. Through this booklet, I bring you three powerful tools -

- Market Survey Templates - To understand your customers and competition
- Business Plan Templates - To plan your enterprise and finances with clarity
- Bookkeeping Templates- To track income, expenses, and profits regularly

These simple tools will help you make informed decisions, plan finance, build customer trust, and improve the sustainability of your enterprise.

For our COs, CRPs, CMMs and DAY-NULM functionaries - your role is key in guiding SHG members to use these templates effectively, and to support the SHGs in building confidence and discipline in their business journey.

Let's work together to strengthen women-led enterprises. Remember - a well-planned business is a strong business!

With warmth and encouragement,  
SAKhEE Didi

*Note : SAKhEE Didi is a fictional character created for the purpose of this guidebook to represent the role of a mentor who supports and empowers individuals and groups in their entrepreneurial journeys. The Ready Reckoner encourages the Community Resource Persons (CRPs), Community Organisers (COs), City Mission Managers (CMMs) and Self-Help Groups ( SHG ), Area Level Federations ( ALF ) and City Level Federations ( CLF ) Office bearers to guide women in SHGs to make informed decisions, plan finance, build customer trust, and improve the sustainability of their enterprise .*

# WHAT IS THE OBJECTIVE OF THIS READY RECKONER ?

This Ready Reckoner has been developed to support SHGs in planning to setup a new enterprise, restart a temporarily closed enterprise or scale up an existing enterprise and for the COs, CRPs, CMMs and DAY-NULM functionaries for guiding SHG members and monitoring. Whether it is understanding the market, planning your business setup, or maintaining financial records, using this ready reckoner as suggested will ensure better decision-making and transparency.

## WHO SHOULD USE THIS READY RECKONER ?

### For Implementation

- SHG members planning to
- setup a new enterprise,
  - restart a temporarily closed enterprise
  - scale up an enterprise.

### For Monitoring

- Community Organizers (COs)
- Community Resource Persons (CRPs)
- City Mission Managers (CMMs)
- Functionaries under DAY-NULM

## WHAT DOES THIS READY RECKONER HAS ?

This booklet has the following templates along with the instructions to use them :

- Market survey templates
  - Customer Survey Templates (06 copies)
  - Retailer Survey Templates (06 copies)
  - Distributor-wholesaler Survey Templates (06 copies)
  - Supplier-wholesaler Survey Templates (06 copies)
- Business Plan Template (05 copies)
- Bookkeeping Template (17 copies)

This booklet includes the right number of templates needed for the full year, based on the suggested frequency to fill them.



## TEMPLATES FOR MARKET SURVEY

These templates are for SHGs planning to setup a new enterprise, restart a temporarily closed enterprise or scale up an enterprise, to ensure these enterprises are sustainable, market-oriented, and financially feasible. These templates have been prepared to support SHGs in conducting structured market surveys using standardized templates.

To understand the dynamic and changing market trends, the market survey needs to be conducted frequently, once in every 3 months.





## WHY DO WE **NEED** MARKET SURVEY TEMPLATES ?

- To guide SHG, ALF, and CLF members in conducting regular and meaningful market surveys.
- To support COs, CRPs, CMMs and DAY-NULM functionaries in overseeing and ensuring the effective use of survey templates as per these guidelines.
- To standardize the use of four market survey templates for enterprise planning and improvement.
- To strengthen SHG capacity in understanding market trends, customer needs, pricing, supply chains and raw material sourcing.
- To support evidence-based business planning and better decision-making.
- To ensure these enterprises are sustainable and market ready.

## HOW MANY **TYPES** OF MARKET SURVEY TEMPLATES DO WE HAVE ?

There are 4 types of market survey templates :

1. Customer Survey Template (Captures customer preferences, feedback, and demand patterns to guide product planning)
2. Retailer Survey Template (Gathers feedback from retailers on sales trends, customer demands, and product performance)
3. Distributor-Wholesalers Survey Template (Focuses on distribution efficiency, stock movement, and market linkage through distributors)
4. Supplier-Wholesalers Survey Template (Assesses raw material availability, supplier reliability, and pricing trends)

Note : 6 copies of each template is attached to this booklet for your use. The templates are explained in detail with the suggested frequency to use it. You can conduct the surveys on your own.

## WHAT IS THE RECOMMENDED **FREQUENCY** OF THE CONDUCTING THE MARKET SURVEYS ?

The market surveys are to be conducted once in every 3 months.

# 1. CUSTOMER SURVEY TEMPLATE

This template is used to understand customers who may be interested in the SHG enterprise products. This survey is meant to gather honest feedback from customers who have already used SHG products. The feedback received helps the entrepreneurs improve product quality, packaging, pricing, and communication to better serve customer needs and expand their reach

## WHERE TO CONDUCT THE SURVEY ?

Locations on which surveys can be conducted on specific days : Weekly haats, exhibitions, SHG melas, etc

Locations on which surveys can be conducted anytime : Doorstep sales, and retail points.

However, it is necessary to conduct surveys in all types of geolocations.

## HOW TO FILL THE MARKET SURVEY TEMPLATE FOR CUSTOMERS ?

- Conduct the survey with 10-12 potential customers for a new enterprise and 7-8 potential customers for an existing enterprise.
- Fill the template.
- Document the process (Take videos and photographs after taking consent from the respondent).

## HOW TO DOCUMENT THE SURVEY ?

Capture minimum 3 geotagged photos per survey. These photographs serve as documentation and verification of the visit. Include photographs/ videos of the following:

- SHG member interacting with the customer (Take the help of a third person for this picture)
- Customer holding or using the product (the packaging of the picture should be clear)
- Wide shots showing the environment / background (if in a market/mela/store)

## HOW TO USE DATA COLLECTED FROM THE SURVEY ?

Identify gaps in your product, improve packaging or price range, and find inspiration from successful products.



*QR code to scan the Market survey  
template for customer survey*

To be filled once in a quarter

## Customer Market Survey Template

Name of the SHG / ALF conducting the Survey

Name of the surveyor :

Date of Survey :

SHG/ALF Product category :

S.no	Question	Response
1	Name of the customer	
2	Age	
3	Gender	
4	Location	
5	Are you aware of our SHG and the products we offer? If yes, from where?	
6	Which types of products do you usually purchase in this category?	
7	Where do you usually buy these products from?	
8	What factors do you consider before buying a new product or brand?	
10	Would you like to try a new product from a local SHG?	
11	What price range do you typically prefer for such products?	
12	What specific features or qualities you look for in such products?	
13	What concerns might prevent you from trying our products?	
15	How do you usually find out about new local products or brands?	
16	Are there any products or services you wish were available locally?	

To be filled once in a quarter

## Customer Market Survey Template

Name of the SHG / ALF conducting the Survey		
Name of the surveyor :		
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## 2. RETAILER SURVEY TEMPLATE

This survey collects information from shopkeepers and retailers who sell products similar to those made by SHGs. It helps SHGs know whether retailers are willing to sell their products, what packaging or pricing they prefer, and what sells well. This helps SHGs strengthen retail-based sales strategies.

### WHERE TO CONDUCT THE SURVEY ?

Kirana stores, general shops, grocery points near SHG operated areas.

Please note that it is necessary to conduct surveys in the nearby circle as well as the distant locations.

### HOW TO FILL THE MARKET SURVEY TEMPLATE FOR RETAILERS ?

- Conduct survey with 8–10 retailers who sell similar products for a new enterprise and 6-8 retailers for an existing enterprise.
- Fill the template.
- Document the process (Take videos and photographs after taking consent from the respondent).

### HOW TO DOCUMENT THE SURVEY ?

Capture minimum 3 geotagged photos per survey. These images serve as documentation and verification of the visit. Include photographs/videos of the following:

- SHG member interacting with the shopkeeper/ vendor/retailer (Take the help of a third person for this picture)
- Shop exterior with name board
- Retailer with products (the packaging of the picture should be clear)
- Shelf showing SHG or similar products

### HOW TO USE DATA COLLECTED FROM THE SURVEY ?

Build retail partnerships, adapt packaging, and understand pricing dynamics.



*QR code to scan the Market survey  
template for retailer survey*



To be filled once in a quarter

## Retailer Market Survey Template

Name of the SHG/ ALF conducting the Survey :

Name of the surveyor :

Date of Survey :

SHG/ALF Product category :

S.no	Question	Response
1	Name of Retailer	
2	Location	
3	Business type (Retail, E-commerce, etc.)	
4	Product range you currently offer	
5	Contact details (email, phone, etc.)	
6	Are products from this category available at your store?	
7	Have you ever considered stocking locally made SHG products? Why/ Why not?	
8	What type of products are the most popular with your customers?	
9	What factors do you consider before introducing a new product line ?	
10	What is your typical restocking frequency for new products?	
11	How do you assess the quality of a new product before selling it?	
12	How do you determine if a product is profitable for your store?	
13	What pricing range works best for your customers?	
14	Would you be open to stocking our products if they meet your needs?	
15	What kind of support you expect from us (promotional material, etc)?	
16	What promotions attract your customers the most?	
17	How do you usually promote new or local products in your store?	

To be filled once in a quarter

## Retailer Market Survey Template

Name of the SHG/ ALF conducting the Survey :

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1	Name of Retailer	
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## 3. DISTRIBUTOR/ WHOLESALER SURVEY TEMPLATE

This survey helps SHGs connect with distributors - wholesalers who can sell SHG products in larger quantities. It gathers details like bulk pricing, credit terms, and delivery expectations. This helps SHGs prepare to supply bigger orders and grow their enterprise beyond local markets also to explore the interest of distributors or wholesalers in buying similar products in bulk and understanding their operational and financial terms.

### WHERE TO CONDUCT THE SURVEY ?

Local mandi agents, bulk buyers, grocery distributors.

Please note that it is necessary to conduct surveys in the nearby circle as well as the distant locations.

### HOW TO FILL THE MARKET SURVEY TEMPLATE FOR DISTRIBUTOR-WHOLESALER ?

- Conduct survey with 4–5 distributors who deal in relevant products for new entrepreneurs and 3 distributors for existing entrepreneurs.
- Fill the template.
- Document the process (Take videos and photographs after taking consent from the respondent).

### HOW TO DOCUMENT THE SURVEY ?

Capture minimum 3 geotagged photos per survey. These images serve as documentation and verification of the visit. Include photographs/videos of the following:

- SHG member interacting with the distributor-wholesaler (Take the help of a third person for this picture)
- Stock visuals
- Geo-tagged photo of go down or office

### HOW TO USE DATA COLLECTED FROM THE SURVEY ?

Plan bulk sales, develop better market linkages, prepare for large orders, and improve negotiation skills.



*QR code to scan the Market survey  
template for distributor-wholesaler survey*



To be filled once in a quarter

## Distributor-Wholesaler Market Survey Template

Name of the SHG / ALF conducting the Survey

Name of the surveyor :

Date of Survey :

SHG/ALF Product category :

S.no	Question	Response
1	Name of the Wholesaler	
2	Location	
3	Business type (Wholesaler, distributor, etc)	
4	Product categories you currently deal in	
5	Contact details (email, phone, etc.)	
6	Are you aware of our SHG and the products we offer?	
7	Have you previously considered sourcing products from an SHG? Why/Why not?	
8	What qualities do you look for in products you source?	
9	What factors influence your decision when choosing a new supplier?	
10	How important are pricing and margins in your sourcing decisions?	
11	Are flexible payment terms important for your business? (yes/No)	
12	If yes, what type of payment terms do you usually prefer?	
13	What are the current market trends affecting your sourcing decisions?	
14	Who are your current suppliers or competitors in this space?	
15	Would you be open to testing/ trying new products from a local SHG?	
16	What kind of support would encourage you to onboard a new product line (e.g., marketing, samples, margins)?	

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Name of the SHG / ALF conducting the Survey

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4	Product categories you currently deal in	
5	Contact details (email, phone, etc.)	
6	Are you aware of our SHG and the products we offer?	
7	Have you previously considered sourcing products from an SHG? Why/Why not?	
8	What qualities do you look for in products you source?	
9	What factors influence your decision when choosing a new supplier?	
10	How important are pricing and margins in your sourcing decisions?	
11	Are flexible payment terms important for your business? (yes/No)	
12	If yes, what type of payment terms do you usually prefer?	
13	What are the current market trends affecting your sourcing decisions?	
14	Who are your current suppliers or competitors in this space?	
15	Would you be open to testing/ trying new products from a local SHG?	
16	What kind of support would encourage you to onboard a new product line (e.g., marketing, samples, margins)?	

To be filled once in a quarter

## Distributor-Wholesaler Market Survey Template

Name of the SHG / ALF conducting the Survey

Name of the surveyor :

Date of Survey :

SHG/ALF Product category :

S.no	Question	Response
1	Name of the Wholesaler	
2	Location	
3	Business type (Wholesaler, distributor, etc)	
4	Product categories you currently deal in	
5	Contact details (email, phone, etc.)	
6	Are you aware of our SHG and the products we offer?	
7	Have you previously considered sourcing products from an SHG? Why/Why not?	
8	What qualities do you look for in products you source?	
9	What factors influence your decision when choosing a new supplier?	
10	How important are pricing and margins in your sourcing decisions?	
11	Are flexible payment terms important for your business? (yes/No)	
12	If yes, what type of payment terms do you usually prefer?	
13	What are the current market trends affecting your sourcing decisions?	
14	Who are your current suppliers or competitors in this space?	
15	Would you be open to testing/ trying new products from a local SHG?	
16	What kind of support would encourage you to onboard a new product line (e.g., marketing, samples, margins)?	



## 4. SUPPLIER- WHOLESALER SURVEY TEMPLATE

This survey is used to get feedback from suppliers for raw materials or packaging items needed by SHGs. It helps collect information about prices, quantity, credit options, and delivery timelines. This ensures SHGs can plan their production smoothly and avoid delays or high costs.

### WHERE TO CONDUCT THE SURVEY ?

Local printing and packaging shops, wholesalers, vendors of raw materials.

Please note that it is necessary to conduct surveys in the nearby circle as well as the distant locations.

### HOW TO FILL THE MARKET SURVEY TEMPLATE FOR SUPPLIER-WHOLESALER ?

- Conduct survey with 3-4 suppliers who deal in relevant products for new entrepreneurs and 2-3 distributors for existing entrepreneurs.
- Fill the template.
- Document the process (Take videos and photographs after taking consent from the respondent).

### HOW TO DOCUMENT THE SURVEY ?

Capture minimum 3 geotagged photos per survey. These images serve as documentation and verification of the visit. Include photographs/videos of the following:

- SHG member interacting with the distributor-wholesaler (Take the help of a third person for this picture)
- Store exterior and signage
- Material sample
- Bill/invoice image
- Price list if any

### HOW TO USE DATA COLLECTED FROM THE SURVEY ?

Finalize supplier list, negotiate better prices, avoid stock gaps.



*QR code to scan the Market survey  
template for supplier-wholesaler survey*



To be filled once in a quarter

## Supplier-Wholesaler Market Survey Template

Name of the SHG /ALF conducting the Survey :

Name of the surveyor :

Name of the Wholesaler / supplier :

Type of business (Wholesale, Supplier, etc.) :

Contact no.(supplier) :

Email ID :

Location of the supply shop :

Date of Survey :

S.no	Primary Raw Materials	Material 1	Material 2	Material 3	Material 4	Material 5
1	Wholesale price/ unit					
2	Quality standards/ Certificates					
3	What are the key considerations you take into account before supplying raw materials?					
4	Do you offer flexible payment options for the material we purchase from you ?					
5	Do you face any challenges in meeting our raw material requirements? If yes, what challenges do ypou face ?					
6	Do you have better quality of raw materials that you offered ?					
7	What are the other products available for our enterprise ?					
8	Would you be willing to offer a longer-term contract for raw material supply? (Yes/No)					
9	What will be your terms for a better business relationship with our SHG/ALF?					

To be filled once in a quarter

## Supplier-Wholesaler Market Survey Template

Name of the SHG /ALF conducting the Survey :

Name of the surveyor :

Name of the Wholesaler / supplier :

Type of business (Wholesale, Supplier, etc.) :

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## Supplier-Wholesaler Market Survey Template

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Name of the surveyor :						
Name of the Wholesaler / supplier :						
Type of business (Wholesale, Supplier, etc.) :						
Contact no.(supplier) :				Email ID :		
Location of the supply shop :						
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## TEMPLATE FOR BUSINESS PLANNING

This template is designed for SHGs that are planning to setup a new enterprise, restart a temporarily closed enterprise or scale up an enterprise, to ensure that these businesses are well-planned, viable, and financially sustainable. The Business Plan Template helps SHGs estimate start-up costs, monthly operational expenses, production needs, and human resource requirements. It enables SHGs to prepare detailed plans that are essential for applying for bank loans, government subsidies, or support from other institutions.

To keep business planning up to date and responsive to changing needs, the Business Plan Template should be reviewed and updated once every 4 months.



# WHY DO WE NEED A BUSINESS PLAN TEMPLATE ?

- To support SHGs in estimating startup and operational costs for new or existing enterprises.
- To standardize the usage of the SHG Business Plan Template.
- To help SHGs prepare detailed cost projections for use in loan applications and enterprise planning.
- To guide COs, CRPs, CMMs and DAY-NULM functionaries in reviewing and verifying the business plan forms submitted by SHGs.

## HOW TO FILL THE BUSINESS PLAN TEMPLATE ?

- The business plan template should be filled out before applying for a loan or any financial assistance.
- Ensure all the members of the SHG agrees on the expenses and enterprise vision.
- The filled template should be reviewed by your COs/ CRPs/CMMs .

## HOW MANY SECTIONS DOES THE BUSINESS PLAN TEMPLATE HAVE ?

### **Section A: One-Time Expenses (Enterprise Setup)**

This section captures all capital expenses required to start the enterprise. It includes costs for equipment, tools, furniture, branding, training logistics, and basic renovation. These are one time expenses at the initial stage of setting up the business. SHGs should estimate these carefully using market rates or quotations to ensure accurate planning and budgeting for loan applications or subsidy proposals.

### **Section B: Operation & Maintenance Expenses**

This section records recurring monthly expenses needed to keep the business running smoothly. Common entries include shop rent, electricity, water bills, cleaning supplies, and internet bills etc. SHGs should consider real costs based on local service providers. Even if the business runs from home, the rent won't be applicable but certain expenses like electricity or maintenance might still apply and should be calculated accordingly for better financial planning.

### **Section C: Production Cost**

This section includes the ongoing costs directly involved in production or services sold by the SHG. It covers raw materials, packaging materials, and transportation needed to procure or deliver goods. These costs often vary with the scale of production, so SHGs should calculate based on monthly needs. This section helps assess the per-unit cost and financial outcome of the enterprise.

### **Section D: Human Resources Cost**

This section lists any costs associated with hiring or compensating individuals working in the enterprise. It includes wages paid to SHG members involved in production, packaging, or marketing, or pay to part-time workers. SHGs can refer to local minimum wage standards while estimating these costs. Including HR costs ensures fair labor compensation and helps assess the true operating cost of the enterprise.

## Section E: Contingency

This section is meant to account for unexpected or emergency expenses that may arise during business operations.

## WHAT IS THE EXPECTED OUTPUT AFTER FILLING THE TEMPLATE ?

Once completed, this data will give:

- A clear idea of total capital required
- Monthly operational and production cost
- Basis for bank loan applications or government subsidies
- A record to compare actual costs vs planned expenses, profit / loss

Note : **5 copies** of this template is attached to this booklet for your use. The template is explained in detail with the suggested frequency to use it. You can conduct the surveys on your own

## WHAT IS THE RECOMMENDED FREQUENCY OF THE CONDUCTING THE MARKET SURVEYS ?

The business plan template is to be filled once in every 4 months.



*QR code to scan the  
Business Plan template*

To be filled once in Four months

## Template for Preparation of Business Plan

Name of SHG :					Date :	
Name of Enterprise :					Filled by :	
No.	Particulars	Unit	Unit rate	Quantity	Amount	Description
<b>A One-Time Expenses [Setting up of the Equipment and machines and Infrastructure cost]</b>						
1	Core Machinery 01	number			₹	Mention cost of machinery involved in your enterprise
2	Core Machinery 02	number			₹	Mention cost of machinery involved in your enterprise
3	Tools	number			₹	Mention cost of tools involved in your enterprise
4	Transportation of Machines	lump sum			₹	Mention cost of transportation of bringing machinery to your working space
5	Training Logistics (includes travel, lodging & boarding costs) (if any)	lump sum			₹	Mention cost of acquiring training for your enterprise
6	Chairs	number			₹	Mention chairs required for your working space
7	Tables	number			₹	Mention tables required for your working space
8	Storage (Iron shelves)	number			₹	Mention storage cabinets required for your working space
9	Renovation (Leakage, doors, windows ) (if any)	lump sum			₹	Mention renovation cost required for your working space
10	Electrical (if any)	lump sum			₹	Mention is electrical work is required in your working space to start the enterprise
11	Branding for the enterprise	lump sum			₹	Mention the branding cost required for creation of logo, packaging design, social media posts, photography of your product, designing of leaflets
12	Banner (if required)	lump sum			₹	Mention the cost of printing a banner. It can be used later in melas.
13	Registration & Trade License	lump sum			₹	Mention cost involved in registration of your enterprise, procurement of trade license from local authority and obtaining any other licenses like FSSAI, etc.
14	Cost associated with procurement of loan (if any)	lump sum			₹	Mention cost involved in procurement of loan. This may differ from bank to bank.
15	Miscellaneous	lump sum			₹	Mention cost needed to keep as miscellaneous for any unavoidable expense that may come
	SUB-TOTAL FOR ONE TIME EXPENSES				₹	

No.	Particulars	Unit	Unit rate	Quantity	Amount	Description
<b>B O&amp;M OF UNIT</b>						
16	Room Rent (if any)	monthly			₹	Mention the rent amount of your working space, if you have specifically taken a separate space on rent
17	Electricity	monthly			₹	Mention amount spent in electrical charges for your enterprise
18	Water Supply	monthly			₹	Mention amount spent in water for your enterprise
19	Room Maintenance(Cleaning equipment, regular technician bills, repair work etc)	monthly			₹	Mention amount spent in maintenance of the working space, equipment and raw materials
20	Refreshments	monthly			₹	Mention amount spent in refreshments
21	Property tax (if any)	yearly			₹	Mention amount required to be paid as property tax for your enterprise
	SUB-TOTAL FOR O&M EXPENSES				₹	
<b>C PRODUCTION COST</b>						
22	Raw Materials	monthly			₹	As per Quotation
23	Transportation of Raw Materials	monthly			₹	As per Quotation
24	Packaging Material for product 01	monthly				As per Quotation
25	Packaging Material for product 02	monthly			₹	As per Quotation
26	Packaging Material for product 03	monthly			₹	As per Quotation
27	Packaging Material for product 04	monthly			₹	As per Quotation
28	Branding material for product (labels)	monthly			₹	As required
29	Transportation of Product Delivery to Clients	monthly			₹	As required
	SUB-TOTAL				₹	
<b>D HUMAN RESOURCE COST (Salaries/Honorarium)</b>						
30	Salary per partner	monthly			₹	
31	Salary per worker	monthly			₹	Assuming minimum wage salary
32	Cleaning staff (if any)	monthly			₹	may vary as per city or unit
	SUB-TOTAL				₹	
<b>E CONTNGENCIES</b>						
33	Contingencies	monthly			₹	For any unavoidable expenses
	<b>TOTAL AMOUNT [A+B+C+D+E]</b>				₹	

To be filled once in Four months

## Template for Preparation of Business Plan

Name of SHG :					Date :	
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To be filled once in Four months

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	SUB-TOTAL				₹	
<b>D HUMAN RESOURCE COST (Salaries/Honorarium)</b>						
30	Salary per partner	monthly			₹	
31	Salary per worker	monthly			₹	Assuming minimum wage salary
32	Cleaning staff (if any)	monthly			₹	may vary as per city or unit
	SUB-TOTAL				₹	
<b>E CONTNGENCIES</b>						
33	Contingencies	monthly			₹	For any unavoidable expenses
	<b>TOTAL AMOUNT [A+B+C+D+E]</b>				₹	

To be filled once in Four months

## Template for Preparation of Business Plan

Name of SHG :					Date :	
Name of Enterprise :					Filled by :	
No.	Particulars	Unit	Unit rate	Quantity	Amount	Description
<b>A One-Time Expenses [Setting up of the Equipment and machines and Infrastructure cost]</b>						
1	Core Machinery 01	number			₹	Mention cost of machinery involved in your enterprise
2	Core Machinery 02	number			₹	Mention cost of machinery involved in your enterprise
3	Tools	number			₹	Mention cost of tools involved in your enterprise
4	Transportation of Machines	lump sum			₹	Mention cost of transportation of bringing machinery to your working space
5	Training Logistics (includes travel, lodging & boarding costs) (if any)	lump sum			₹	Mention cost of acquiring training for your enterprise
6	Chairs	number			₹	Mention chairs required for your working space
7	Tables	number			₹	Mention tables required for your working space
8	Storage (Iron shelves)	number			₹	Mention storage cabinets required for your working space
9	Renovation (leakage, doors, windows ) (if any)	lump sum			₹	Mention renovation cost required for your working space
10	Electrical (if any)	lump sum			₹	Mention is electrical work is required in your working space to start the enterprise
11	Branding for the enterprise	lump sum			₹	Mention the branding cost required for creation of logo, packaging design, social media posts, photography of your product, designing of leaflets
12	Banner (if required)	lump sum			₹	Mention the cost of printing a banner. It can be used later in melas.
13	Registration & Trade License	lump sum			₹	Mention cost involved in registration of your enterprise, procurement of trade license from local authority and obtaining any other licenses like FSSAI, etc.
14	Cost associated with procurement of loan (if any)	lump sum			₹	Mention cost involved in procurement of loan. This may differ from bank to bank.
15	Miscellaneous	lump sum			₹	Mention cost needed to keep as miscellaneous for any unavoidable expense that may come
	<b>SUB-TOTAL FOR ONE TIME EXPENSES</b>				₹	

No.	Particulars	Unit	Unit rate	Quantity	Amount	Description
<b>B O&amp;M OF UNIT</b>						
16	Room Rent (if any)	monthly			₹	Mention the rent amount of your working space, if you have specifically taken a separate space on rent
17	Electricity	monthly			₹	Mention amount spent in electrical charges for your enterprise
18	Water Supply	monthly			₹	Mention amount spent in water for your enterprise
19	Room Maintenance(Cleaning equipment, regular technician bills, repair work etc)	monthly			₹	Mention amount spent in maintenance of the working space, equipment and raw materials
20	Refreshments	monthly			₹	Mention amount spent in refreshments
21	Property tax (if any)	yearly			₹	Mention amount required to be paid as property tax for your enterprise
	SUB-TOTAL FOR O&M EXPENSES				₹	
<b>C PRODUCTION COST</b>						
22	Raw Materials	monthly			₹	As per Quotation
23	Transportation of Raw Materials	monthly			₹	As per Quotation
24	Packaging Material for product 01	monthly				As per Quotation
25	Packaging Material for product 02	monthly			₹	As per Quotation
26	Packaging Material for product 03	monthly			₹	As per Quotation
27	Packaging Material for product 04	monthly			₹	As per Quotation
28	Branding material for product (labels)	monthly			₹	As required
29	Transportation of Product Delivery to Clients	monthly			₹	As required
	SUB-TOTAL				₹	
<b>D HUMAN RESOURCE COST (Salaries/Honorarium)</b>						
30	Salary per partner	monthly			₹	
31	Salary per worker	monthly			₹	Assuming minimum wage salary
32	Cleaning staff (if any)	monthly			₹	may vary depending on the city or unit
	SUB-TOTAL				₹	
<b>E CONTINGENCIES</b>						
33	Contingencies	monthly			₹	For any unavoidable expenses
	<b>TOTAL AMOUNT [A+B+C+D+E]</b>				₹	

## TEMPLATE FOR MONTHLY BOOKKEEPING

This template is designed for SHGs that are planning to setup a new enterprise, restart a temporarily closed enterprise or scale up an enterprise, to ensure these enterprises remain financially transparent, well-managed, and sustainable.

The Bookkeeping template supports SHGs in maintaining regular records of their monthly income, expenses, production costs, and profits. It helps track financial performance, identify areas for improvement, and build trust with stakeholders.

To promote financial discipline and informed decision-making, the Bookkeeping Template must be filled every month, ideally by the end of every month, based on actual records, bills and receipts.





# WHY DO WE NEED A BOOKKEEPING TEMPLATE ?

- To build the habit of regular financial record-keeping among SHG enterprises.
- To support SHGs in maintaining monthly income and expense statements.
- To standardize the use of the Bookkeeping Format across SHGs in Khordha and Jatni.
- To help DAY-NULM functionaries (COs, CRPs, CMMs) in reviewing and verifying monthly financial records.

## HOW TO FILL THE BOOKKEEPING TEMPLATE ?

- Fill this format every month without fail.
- Update the record by the end of every month.
- Use actual bills and receipts to estimate amounts as accurately as possible.
- Ensure all the members of the SHG agrees on the expenses and enterprise vision.

## HOW MANY SECTIONS DOES THE BOOKKEEPING TEMPLATE HAVE ?

### **Section A: Expenses for unit operations**

This section records basic operational costs for running the workspace like rent, electricity, water, maintenance, and refreshments. Fill in each row only if the cost applies to your SHG. For example, if you're working from home and don't pay rent, mark it zero. Use utility bills to estimate the monthly amount wherever possible.

### **Section B: Production cost**

Here, SHGs must enter monthly expenditure on raw materials, packaging items used in production and transportation costs for procurement of material or product delivery. Examples include flour, spices, bottles, wrappers, fuel, etc. Quantity, unit rate, and total amount should be filled. This section helps SHGs understand how much it costs to make their product and manage production planning better.

### **Section C: Human resource costs**

This section tracks the wages paid to individuals involved in the business. It includes salaries for SHG members, workers, or cleaning staff. The total salary cost depends on the number of people engaged and their payment rates. Keeping this updated ensures fair compensation, helps plan for monthly cash flow, and reflects the human effort involved in running the enterprise.

### **Section D: Other costs**

This section covers additional expenses such as loan repayments and marketing. Although not always present, these costs can impact monthly profits. Tracking them separately helps SHGs to plan strategies to expand their customer base or access credit.

## Section D: Income

This section tracks the SHG's actual monthly earnings by listing the products sold, quantity, unit price, and final income generated. It shows how much the enterprise earned against its expenses. If income is lower than costs, it indicates a loss. This section is essential for evaluating business performance, pricing effectiveness, and identifying gaps in production or marketing.

## Section F: Projected Income

This is the final section that estimates how many units need to be sold and at what price to cover all costs and ensure a target earning per SHG member (e.g., ₹5,000 each). It also lists the expected production plan. This section supports goal-setting, encourages business planning, and prepares the SHG to meet income and sustainability targets each month.

## WHAT IS THE EXPECTED OUTPUT AFTER FILLING THE TEMPLATE ?

Once completed, this data will give :

- Monthly operational and production cost
- A record to compare actual costs vs planned expenses, profit / loss

Note : **17 copies** of this template is attached to this booklet for your use. The template is explained in detail with the suggested frequency to use it. You can conduct the surveys on your own

## WHAT IS THE RECOMMENDED FREQUENCY OF FILLING THE BOOKKEEPING TEMPLATES?

The bookkeeping template should be filled once by the end of every month.



*QR code to scan the book  
keeping template*

To be filled every month

## Monthly Book- keeping Template

1	Name of the SHG:	
2	Place:	
3	Month - Year:	
4	Filled By:	

A	Monthly Expenses for the enterprise			
No.	Item	Unit	Amount (₹)	Description
1	Room Rent			Write the rent for your workspace if you're renting a place.
2	Electricity Bill			Write the cost of electricity for your business.
3	Water Supply			Write the cost of water for your business.
4	Room Maintenance (Cleaning, Repairs)			Write the cost for cleaning or repairing your workspace or equipment.
5	Refreshments (for workers)			Write the amount spent on refreshments for workers.
6	Property Tax (if applicable)			Write the amount for property tax, if any, divide it by 12 to get the monthly value
	Total for monthly Expenses (₹)			Total of all the above expenses.

B	Monthly Production Expenses			
No.	Item	Unit	Final Amount (₹)	Description
7	Purchase of Raw Materials			Write the cost of the materials you need to make your product.
8	Transport for Raw Materials			Write the transport cost to bring materials to your place.
9	Procurement of Packaging Materials			Write the cost of packaging materials for your products.
10	Transport for Delivering Products			Write the transport cost to deliver your products to customers.
	Total Production Costs (₹)			Total of all production-related expenses.

## Monthly Book- keeping Template

C	Human Resource Costs (Salaries)					
No.	Item	Unit	Salary per personnel (₹)	No. of personnel	Final Amount (₹)	Description
11	Salary for Each Partner	Monthly				Write the salary for each partner involved.
12	Salary for Workers	Monthly				Write the salary for each worker (usually the minimum wage).
13	Salary for Cleaning Staff (if any)	Monthly				Write the salary for any cleaning staff, if you have any.
	Total for Human Resource Costs(₹)					Total of all salary-related costs.
D	Other Costs					
No.	Item	Unit	Final Amount (₹)		Description	
14	Loan Repayment (if any)	Monthly			Write the loan repayment amount (if you have a loan).	
15	Marketing Costs (Dealer/Wholesaler)	Monthly			Write the marketing costs, including selling to dealers or wholesalers.	
16	Loss/ damage	Monthly			Write in case there is a loss or damage of products/materials	
	Total for Other Costs(₹)				Total of all other costs.	
Total of All Costs(₹)						
E	Income					
No.	Item	Unit	No. of Units Sold	Cost per Unit (₹)	Final Amount (₹)	Remarks
16	Product 01	Monthly				
17	Product 02	Monthly				
18	Product 03	Monthly				
19	Product 04	Monthly				
Total Income (₹)						
Total Profit or Loss(₹)= E – (A+B+C+D)						
How did your business perform this month - profit or loss?						

To be filled every month

## Monthly Book- keeping Template

1	Name of the SHG:	
2	Place:	
3	Month - Year:	
4	Filled By:	

A	Monthly Expenses for the enterprise			
No.	Item	Unit	Amount (₹)	Description
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To be filled every month

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	Total for monthly Expenses (₹)			Total of all the above expenses.

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16	Loss/ damage	Monthly		Write in case there is a loss or damage of products/materials
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E	Income					
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Total Income (₹)						
Total Profit or Loss(₹)= E – (A+B+C+D)						
How did your business perform this month - profit or loss?						

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## Do's and Don'ts for SHG Enterprises

### DO's:

- Always sign a basic agreement or contract with the customer before taking an order. This safeguards you from misunderstandings, disputes, or losses that may arise due to unclear terms or non-payment.
- Clarify delivery timelines, pricing, and return policy in writing.
- Take an advance payment before starting production - ideally 20% to 30% of the total order value in your bank account
- Keep written records (e.g., Pay orders, letter of agreement (LOA), WhatsApp confirmations, emails) for every order.
- Develop partnerships with trusted vendors to ensure consistent quality, better pricing, and smooth business operations.
- Maintain a small emergency fund to handle order cancellations or delays.
- Clearly mention a cancellation fee in your agreement or contract. This ensures you are compensated if the customer cancels after production has started.
- Have a group meeting before accepting large orders.
- Use the bookkeeping and business plan templates regularly to assess affordability and risks.
- Photograph bulk orders before delivery for evidence and quality assurance.

### DON'Ts:

- Do not commit beyond your capacity - assess production ability and timelines first.
- Do not mix personal and business expenses - use the bookkeeping templates to track each one.
- Avoid depending on only one or two customers, try to find more customers.
- Do not deliver products without verifying the credentials of the customer.
- Do not take any orders without receiving an advance payment. Always collect at least 20–30% of the total order value upfront to secure the order and avoid last-minute cancellations or losses.





