BUSINESS PLAN

INCOME GENERATING ACTIVITY - Bee Keeping

by Durga Mata- Self Help Group



SHG/CIG Name	::	Durga Mata
VFDS Name	::	Rochrang-Katchrang
Range	::	Katgaon
Division	::	Kinnaur

Prepared under:





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

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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Durga Mata
2.2	VFDS	::	Rochrang-Katchrang
2.3	Range	::	Katgaon
2.4	Division	::	Kinnaur
2.5	Village	::	Rochrang&Katchrang
2.6	Block	::	Katgaon
2.7	District	::	Kinnaur
2.8	Total No. of Members in SHG	::	14(female-3 & male-11)
2.9	Date of formation	::	12January,2022
2.10	Bank a/c No.	::	14160110040942
2.11	Bank Details	::	UCO Bank Nathpa Jhulla B/Nagar
2.12	SHG/CIG Monthly Saving	::	100/-(held meeting to be every 10 th month of day)
2.13	Total saving		
2.14	Total inter-loaning		-
2.15	Cash Credit Limit		
2.16	Repayment Status		

2. Beneficiaries Detail:

	T	T =	T _		T	T =	T -	
Sr. No	Name (Sh/Smt.)	rather/Husba nd Name (Sh.)	Age	Qualifi cation	Cate.	Designatio n	Income Source	Contact no.
1	Surendra Kumar	Mahavir Singh	33	8th	ST	Pradhan	Agriculture	8219912293
2	Raghuvir	Mehar Chand	42	10+2	ST	Sectary	Agriculture	7807145966
3	Rajesh Kumar	Jeevan Singh	25	10th	ST	Member	Agriculture	8544724735
4	Bhagchand	Pyare Lal	46	5th	ST	Member	Agriculture	8894869325
5	Ganga Singh	Pyare Lal	36	5th	ST	Member	Agriculture	8219174833
6	Padam Lal	Jyotilal	39	5th	ST	Member	Agriculture	8278810133
7	Sushant	Arvind Kumar			ST	Member	Agriculture	
8	Jai Kishan	Ram Prakash			ST	Member	Agriculture	
9	Sunil Kumar	Mukul ram	32	10+2	ST	Member	Agriculture	8219266163
10	Deva Krishan	Roop Singh	39	10th	ST	Member	Agriculture	8278890921
11	Parvati	Late Sohan Singh	43	5th	ST	Member	Agriculture	9805113791
12	Rajkumari	Ram Dayal	40	5th	ST	Member	Agriculture	9805452464
13	Saraswati	Amar Singh	46	10th	ST	Member	Agriculture	9805660204
14	Vikram Singh	Mahendar Singh	33	5th	ST	Member	Agriculture	

3. Geographical details of the Village

3.1	Distance from the District HQ	::	60 Km
3.2	3.2 Distance from Main Road		8 Km
3.3	Name of local market & distance	::	Rokchrang, Kachrang, salaring, Nathpa ,Kandhar&Bhabanagar
3.4	Name of main market & distance	::	RecongPeo-60 Km, BhabaNagar-8 Km, Jeori-33 Km & Rampur- 58 Km
3.5	Name of main cities & distance	:: RecongPeo-60 Km & Rampur-58 Km	
3.6	Name of places/locations where product will be sold/ marketed	::	RecongPeo-60 Km, BhabaNagar-8 Km, Jeori-33 Km & Rampur- 58 Km

4. Executive Summary

Rockcharang, Salaring Kacharang Villages are the part of Gram panchayat Nathpa. The people of the Salaring village are migrated to **Briyang** due to running stones on village. The area is geographically very toughest and the slope is steep to precipitous. There is less cash crop in the tract and the local inhabitant grow cereal crops besides some Horticulture species like Apples, Pears, Wild Apricot and Behmi etc. are also being raised in this area and the people are involved in this activity. Apart from growing horticulture species the people also rear sheep & goat.

Beekeeping is a significant sustainable, and environmental sound activity involving integration of forestry, social forestry and Agricultural supporting activity since it provides nutritional, economic, and ecological balance, while providing employment and income. This area has a good potential for beekeeping and can become a source of income for the people of this area.

Beekeeping is a low investment and skill Industry having the potential to offer direct employment to local dwellers and unemployed youth and farmers. Sustainability of this industry is therefore vital to the localpeoples for their wellbeing and development.

Beekeeping plays a vital role in the livelihoods of the rural communities in four dynamic ways: -

- (i) it is an income generating activity;
- (ii) provides food and medicine value of honey and other hive products are invaluable;
- (iii) it supports agricultural activities through cross pollination and increase in yield of crops;
- (iv) it contributes immensely to forest conservation;
- (v) It also provides supplementary income to farmers.

Therefore, the people of the village Rochrang-Bryangexhibit their willingness to adopt this activity as income generation activity. Accordingly, the people were sensitized and a Self-Help Group **Durga Mata**was formed.

5. Description of product related to income generating activity

1	Name of the Product	Honey
2	Method of product identification	This activity has been decided by SHG members.
3	Consent of SHG/ CIG / cluster members	Yes

6. Description of Production Planning

6.1	Time taken	::	The spring season is considered to be the best for Beekeeping or Apiculture because of warmer weather and the flowering of plants also starts during this season.
6.2	Number of members involved	::	14(Female-3 Male -11)
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/ Main market
6.5	Expected Qty. per season (that is one year	::	4 to 5 kg peryear from one box of honey bees .one box contain one thousand bees.

7. Description of Marketing/Sale

7.1	Potential market places/locations	::	RecongPeo-60 Km, BhabaNagar-8 Km,
		Jeori-33 Km & Rampur- 58 Km and	
			with in village and adjoining villeges
7.2	Demand	::	Throughout the year.
7.3	Process of identification of market	::	Group members will contact nearby
			villages/market
7.4	Marketing Strategy		SHG members will directly take orders
			from nearby villages/market.

8. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

9. Description of Management among members

By mutual consent SHG group members will decide their role and responsibility to carry out the work. Work will be divided among members according to their mental and physical capabilities.

- Some group members will involve in Pre-Production process (i.e.- procuring of raw material etc.)
- Some group members will involve in Production process.
- Some group members will involve in Packaging and Marketing.

10. Description of Economics:

A.	CAPITAL COST			
Sr.No	Particulars	Quantity	Unit Price	Total Amount (Rs.)
1	ApisMalifera Bees with Colony	70	5000	350000
2	Honey Extractor(honey extractor dress)	3	3000	9000
3	Honey Extractor Tray	2	5600	11,200
4	Smoker	10	450	4500
5	Bee Vails	10	90	900
6	Bee Hive Tool	10	45	450
	Total Capital Cost (A) =			376050

В.	RECURRING COST					
Sr.no	Particulars	Unit	Quantity	Price	Total	Amount

					(Rs)
1	Yearly Consumption of Sugar by Bee	Kg	30	50	1500
1	(Chemical Free) for three months				
2	Yearly Requirement of Tines for	No.	350	40	14000
2	Packing				
3	Repair and Maintenance	Month	LS		500
4	Carriage and Cartage	Month	LS		500
5	Miscellaneous Expenditure (Bill Book,				500
5	Receipt Book etc.)				
Total 1	18,125				

C.	Cost of Production (Monthly)				
Sr. No	Particulars	Amount (Rs)			
1	Total Recurring Cost	18,125			
2	10% depreciation annually on capital cost	1812			
	Total	19937			

D.	Selling price				
Sr.No	Particulars	Unit	Quantity	Rate (Rs.)	Amount (Rs)
1	Honey	Kg.	1	1500	1500

11. Analysis of Income and Expenditure (Monthly):

Sr.No	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	1812
2	Total Recurring Cost	18125
3	Total quantity of Honey extracted one season	280 Kg (approx. quantity)
4	Selling Price of Honey	1500
5	Income generation (280*1500)	420000
6	Net profit (420000 -376050)	43950
7	Distribution of net profit	 Profit will be distributed equally among members monthly basis. Profit will be used for further investment in IGA

12.Fund requirement:

Sr.No	Particulars	T-4-1 A (D-)	Project	SHG
		Total Amount (Rs)	contribution	contribution
1	Total capital cost	376050	282,037	94012
2	Total Recurring Cost	18125	0	18125
3	Trainings	50000	50000	0
	Total	444,175	332,037	112,137

Note-

- Capital Cost 75% of capital cost to be covered under the Project and 25% to SHG.
- **Recurring Cost** To be borne by the SHG/CIG.
- Trainings/capacity building/ skill up-gradation To be borne by the Project.

13. Sources of fund:

ProjectSupport;	 50% of capital cost will be utilized for purchase of machines. UptoRs 1 lakh will be parked in the SHG bank account. Trainings/capacity building/skill up-gradation cost. 	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
IG contribution	 75% of capital cost to be borne by SHG. Recurring cost to be borne by SHG 	

14. Trainings/capacity building/skill up-gradation

Trainings/capacity building/ skill up-gradation cost will be borne by project. Following are some trainings/capacity building/ skill up-gradation proposed/needed:

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

15. Loan Repayment Schedule-

If the loan is availed from bank, it will be in the form of cash credit limit and for CCL there is not repayment schedule; however, the monthly saving and repayment receipt from members should be routed through CCL.

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

16. Monitoring Method –

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

17. Remarks

Group members Photos-



Deva Krishna



Rajesh Kumar



Bhag Chand



Padam Lal



Surender kumar



Sunil Kumar



Parvati Devi



Raghuvir



Vikram



Sushant



Raj kumari



Sarswati Devi



Jai Krishan



Ganga Singh

समूह का सहमती पत्र

स्थान के स्थान स्थान

समूह के प्रधान हस्ताक्षर

इन्द्रीर

समूह के सचिव के हस्ताक्षर

Project for Improvement of Himachai Pradesh Forest Ecosystems Management and Lil velihoods

Memorandum of Understanding

Between

The Rock Chalang Kackatorg Village Forest Development Society/ BMC Sub Committee

The Forest Department (represented by DFO KUNINAUR for Participatory Forest Management.

Whereas

- The Hockcharang kactarang Village Forest Development Society/ BMC Sub-Committee (hereinafter caused "Society") has been constituted as per procedure described in the HP PFM Regulations notified by Govt. of HP vide No. FFE-C (9) 1/2001 dated 23.8.2001 and vide No.FFE-B-F (5) 5/2016- Pam III dated 19.11.2018, by the Villagers of Particular Villager Forest Development Society/ BMC Sub-Committee in district KINLIAUR, and Forest Division. KINLIAUR, Himachal Pradesh and has an elected Executive Committee (hereinafter caused EC"),
- as part of the Japan International cooperation Agency (JICA) supported "Project For Improvement of Himachal Pradesh Forest Ecosystems Management and livelihoods" (hereinafter called -Project") the Micro plan (Forest Ecosystems Management Plan & Community Development & Livelihood Improvement Plan) for Forest Management and Community Development (hereinafter called "Plan") for Forest protection, rehabilitation and management of the specified forest areas has been jointly prepared by the Society and the Forest Division
- the Plan contains details of program for conservation, management and development of
 forest areas, Biodiversity conservation, Livelihood improvement works and also the
 description of equitable distribution of usufructs obtained from allocated forest areas and
 public resources of the ward/village;
- the Plan has been approved by the Officer in Charge of the Forest Division (here-in after called "Forest Officer") on behalf of Government of Himachal Pradesh;

Now here with

The KINNAUR.... Forest Division and the Society have mulually agreed on this MoU, and consequently. This MoU is executed with the following articles;

1. Purpose of the Memorandum of Understanding

This Memorandum of Understanding (hereinafter called -Man details the responsibilities of the Society regarding management and protection of forest areas) and village(s) resource development, in the manner specified in the Plan and for equitable distribution of benefits amongst its members. It further details payments and support to be provided by the project and the associated conditions.

- Responsibilities of the Society

 2.1 With regard to its Constitution, working, powers, duties and benefits, the Society agrees to act in accordance with the HP Government Notification No. FFE-B-F (9) 1/2001 dated 23.8.2001 and vide No.FFE-B-F (5) 5/2016- Part- Ill dated 19.11.2018, and other relevant Government orders and instructions.
- 2.2 The Society agrees to provide all necessary assistance to the Forest Officer in selection of forest area(s) to be allotted to it for forest management and development so that there is no dispute regarding areas of common use of nearby villages.
- 2.3. The Society agrees to prepare and submit general house approved, quarterly physical & financial plans with budget requirements to FTU concerned for releasing funds after Plan's approval from PMU.
- 2.4. The Society agrees to identify Community Development Activities (CDAs) in conformity with the CDA guidelines, decide on these through a consultative process and implement them according to the relevant standards as applicable.
- 2.5. The Society agrees to carry out works laid out in the Plan for the forest area (such as planting, fencing, maintenance and protection) and in doing so, follow the principles of management of forest and wildlife specified therein, also taking into account the guidelines of the Government, prevalent legal provisions and technical principles. The Society will ensure that no existing acts/rules of forest/wildlife management are being violated.
- 2.6. The Society agrees to contribute membership fee through its members/user groups. The amount with interest will be available to VFDS/BMC (Sub-Committee) after project closure and can be used by VFDS/BMC (Sub-Committee) consensus. The amount deposition to be done within six months.
- 2.7. The Society agrees, after completion of the related works, to protect the forest area from fire, illicit grazing, illicit felling, and illicit transport. Illicit mining, encroachments and poaching and shall help the forest department in this regard.
- 2.8. The Society agrees to pass the information regarding person(s) engaged in banning the wild animals and forests or those engaged in illegal activities on to the Forest Department. The Society agrees to help forest employees in apprehending such person(s) and provide all possible assistance in protecting any seized produce etc.
- 2.9 The Society agrees to rectify any shortcomings found during review of its works by the Forest Officer/monitoring agency.
- 2.10 The Society agrees to keep accounts of income and expenditure of the funds from various sources and also to get regular annual audits done by the agency assigned by the Forest Officer.
- 2.11. The Society agrees to maintain the records specified by the project regularly and in prescribed formats.
- 2.12. The Society agrees that the distribution of products and services generated as a result of implementation of the Plan among its members/User Groups is done in an equitable manner. If the Forest Officer points out any mismanagement or irregularity in the equitable distribution of such products and services, then the

- Society agrees to implement the necessary corrections/improvements suggested by the Forest Officer.
- 2.13. Society agrees to ensure that there will be no miss utilization of funds provided by Forest Department for implementing project activities.
- 2.14. Society will open two accounts of VFDS/BMC (Sub-Committee), One for FEMP implementation (FE Account) and second one as; revolving fund under Livelihood activities (CD&LI Account).
- 2.15 The funds and maintenance of account would be in accordance with Para-36 to 43 of the Bye-laws notified by Govt. on dated 19-11-2018 for VFDS under the Project.
- 3. Responsibilities of the Forest Department
- 31. The Forest Department will provide to the Society the related input materials required to carry out the works specified in the Plan, such as saplings, fencing materials, etc. in a timely manner.
- 3.2. The Forest Department will provide the payments specified in the Plan to the Society for implementation of works carried out in the forest area on the basis of the Plan in a timely manner. The Society to prepare and submit general house approved, six monthly physical & financial plans with budget requirements to DMU through FTU concerned for release of funds. DMU to release the fund to the VFDS/BMC (Sub-Committee)
- 3.3. Funds from other department's schemes as the Panchayat may be able to garner/ converge, may also be used for activities that help meet the project's objectives.
- 3.4. The Forest Department shall provide the necessary advice and guidance to the Society for implementation of works carried out in the forest area on the basis of the Plan.
- 3.5 The Forest Department shall NOT be responsible for any loss in any of the works related to implementation of the Plan and no claim of any sort can be presented against Forest Department.
 - 3.6 Forest Department will take legal action against any mis appropriation of fund by VFDS/BMC (Sub-Committee).
 - Support by the Project
- 4.1. The Project will provide funds for Community Development & Livelihood activities (CDAs) identified by the Society and in conformity with the CD&LIP guidelines, which will be implemented by the Society.
 - 42. The Project will provide to the Society if required the related input/materials required to carry out the works specified in the Plan, such as saplings, fencing materials, etc. in the required qualities and quantities.
 - 4.3. The Project will provide to the Society the payments specified in the Plan for implementation of works carried out in the PFM area on the basis of the Plan.
 - 4.4. The Project will provide to the Society members training and other capacity building measures, as well as support for income generating activities as specified in the Plan.

- 25. The funds earmarked for Plantations, soil and water conservation. Biodiversity conservation etc..willbecredited into the VFDS/BMC (Sub-Committee) bank account according to six-month plan requirement (prepared from Micro plan)of VFDS/BMC (Sub-Committee).In addition, VFDS/BMC (Sub-Committee) to open an account for Livelihoods activity.
 - 4.6. Payment and receipt of project funds will be strictly by means of cheques online payment/RTGS etc. or bank transfers to the account of the Society. Society will further distribute fund similarly.
- Rights and Benefit Sharing
- 5.1. The Rights of right holders as admitted in the Forest Settlement will remain unaffected due to constitution of the Society and will continue to be exercised as
- 5.2. The Benefits which Society members and their user groups will be entitled to after closure of plots / patches in the forest for various project interventions are as
 - i) to collect the yield such as fallen twigs, branches, lopping, grass, bamboos, fruits, flowers, seeds, leaf fodder and non-timber forests products free of cost through individual or collective arrangements as decided by the Society;
 - ii) to the sale proceeds of all intermediate harvest, subject to protection of forest and plantations for at least 3 years from the date of agreement;
 - iii) to organize and promote vocational activities related to forest produce and land; and other activities such as promotion of self-help groups which may provide direct benefits, including micro-lending to women. None of the activities so promoted shall affect the legal status of the forest land;
 - iv) recorded rights over the forest shall not be affected by these benefits;
- v) after 5 years, the Society may expand the area, on the basis of a fresh agreement deed, by inclusion of adjoining or nearby areas:
 - vi) to utilize at least 40 percent of the sale proceeds on forest regeneration activities including soil and water conservation.
 - provided that for the purpose of usufruct, the usufruct sharing family shall be one unit.
- 5.3 The Society will be entitled to their share of payments from intermediate and final
 - whenever they take place in this forest, as laid out in the PFM Regulations of HP, 2001.
 - Monitoring & Evaluation
 - · Monitoring and Evaluation of project activities will be done at different levels, including by the EC, a participatory monitoring committee and an independent third party apart from Project authorities.
 - 6.2. The EC of VEDS/BMC (Sub-Committee) or any of its members will monitor progress and quality of work during execution of various works. The Member Secretary will record the date, places and names of EC members who checked the work(s) and whether works were satisfactory and any instructions given.

- 6.3' A participatory monitoring committee made up of members of the Society, a member from the Panchayat as well as a representative from the Forest Department (e.g. Deputy RO) will on quarterly basis review objectives, inputs and work progress and report to the whole Society. Their reports will then be sent to the Forest Officer for further action.
- 6.4. Where Society groups have carried out or are responsible for activities like social fencing, fire prevention, plantations or maintenance of plantations, annual monitoring will be carried out by Project-approved monitors (Third Party) and the results of this monitoring linked to release of payments, a) for social fencing in lieu of barbed wire fencing, b) for fire prevention as specified in the Plan and c) for survival in forest plantations as given in the agreed to norms for thatactivity.

6.5. Settlement of Disputes: Settlement of disputes and conflict resolution will be governed as laid out under para 47, 48 and 49 of the Bye Laws notified by GoHP.

Memorandum of Understanding

We are aware that the benefits mentioned in this agreement shall be available to the Society only when it discharges its duties, responsibilities and works in a satisfactory manner and this is certified by the Forest Officer every year. However, if the Forest Officer fails to fulfill conditions mentioned in Para 3 and 4 of this agreement and this is a cause for the Committee not able to discharge its responsibilities and works, and then it will be kept in mind while evaluating the works of the Committee every year.

I ... Dable Mand, President Rock Charang . Kachasang . Joint VFDS/BMC

(Sub-committee), declare on behalf of the Society, that I am committee to follow all the conditions mentioned I this MOU ad am singing this memo after reading/understanding all conditions mentioned herein, literally and I their original meaning. CHATTER

(Name and Signature of the President) On behalf of VFDS/ BMC (Sub-committee)

Divisional Forest Officer Kinnaur Forest Officer On behalf of HRFD)

.Twanut

Witness: Village Forest Development Society /BMC (Sub-committee) and the Forest Department for Participatory Forest Management.

1. Towas Rati

2. Clanga Singh 3. Padam Las

4. Kanya Kumasi

angustigh --, (Position) undertake, on behalf of Kinnaur Division

1 Forest Department to implement all duties responsibilities of the Forest

Department mentioned in this memorandum.

Katgaon Range (H. 19)

(Name and Signature of the Divisional Forest Officer or other officer authorized by him) On behalf of Kinnaur Forest Department.

> Kinnaur Forest Division At R/Peo

Resolution-cum-group consensus form

u to decided in the Gent	eral House meeting of the Self Help Group Disga Metaheld on
It is decided in the Gene	rai mouse in the grant and article the
	at Rox Ischarge Raching that our self help group will undertake the
	to the project for
Ree KEERMU as liv	elihood income generation activity under the project for
improvement of Himach	al Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted.)

प्रधान स्था सहायता स्थान स्था

Signature of Group Pradhan

Signature of Group Secretary

Business Plan Apes	oval by VFDS &DMU
Duxge wate Self help group	will undertake the Bee Keeping
As livelihood generation activity under the	e project for improvement of Himachal Pradesh
	hood (JICA Assisted). In this regard business plan
	s been submitted by this group on dated
and this business plan has been	approved by Kackcharley Mad VFBS Business
Plan with SHGresolutions being submitted	to DMU through FTU for further action, please.
	Thankyou
Xundo 6	Roshar
QHE 7- F	STATES AND ASSESSED TO SERVICE
BACKET SECTION	do party from terrate 2020
Signature of VFDS Pradhan	Signature of VFDS Secretary
To erom	
Signature of Forest Guard	Signature of SWI format office
	Signature of Block forest officer Katgaon, Knr. (H. P.)
Signature of Ran	ge Forest officer
Ka Dis	igaon Range stt. Kinnaur (H.P.)
	Approved
	DMU-cum
	Deputy conservator forests, Kinnaur Division at R/Peo
	2. 2. Story Per IV Feb