

# BUSINESS PLAN

## INCOME GENERATING ACTIVITY – Extraction of Chuli Oil

by

Krantiveer - Self Help Group



|              |    |             |
|--------------|----|-------------|
| SHG/CIG Name | :: | Kranti veer |
| VFDS Name    | :: | Thach       |
| Range        | :: | Nichar      |
| Division     | :: | Kinnaur     |

Prepared under:



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

## Table of Contents

| Sl. No. | Particulars  | Page/s |
|---------|--|--------|
| 1       | Description of SHG/CIG                                       | 3      |
| 2       | Beneficiaries Detail   | 4,5    |
| 3       | Geographical details of the Village                          | 5      |
| 4       | Executive Summary  | 5      |
| 5       | Description of product related to Income Generating Activity | 6      |
| 6       | Production Planning  | 6      |
| 7       | Sale & Marketing   | 6      |
| 8       | Risk Analysis  | 6      |
| 9       | Description of Management among members                      | 7      |
| 10      | Description of Economics                                     | 7      |
| 11      | Analysis of Income and Expenditure                           | 8      |
| 12      | Fund Requirement   | 8      |
| 13      | Sources of Fund  | 9      |
| 14      | Trainings/capacity building/ skill up gradation              | 9      |
| 15      | Bank Loan Repayment  | 9      |
| 16      | Monitoring Method  | 9      |
| 17      | Remarks  | 9      |
| 18      | Photos of Group Members                                      | 10     |

## 1. Description of SHG/CIG

|      |                             |    |   |
|------|-----------------------------|----|---|
| 2.1  | SHG/CIG Name                | :: | <b>Kranti veer</b>  |
| 2.2  | VFDS                        | :: | Thach   |
| 2.3  | Range                       | :: | Nichar  |
| 2.4  | Division                    | :: | Kinnaur   |
| 2.5  | Village                     | :: | Thach   |
| 2.6  | Block                       | :: | Tranda  |
| 2.7  | District                    | :: | Kinnaur   |
| 2.8  | Total No. of Members in SHG | :: | 10 ( Female-10)   |
| 2.9  | Date of formation           | :: | 7 january,2022 (held to meeting to be every 15 <sup>th</sup> day of month ) |
| 2.10 | Bank a/c No.                | :: | 1493000100084615  |
| 2.11 | Bank Details                | :: | PNB Nigulsari   |
| 2.12 | SHG/CIG Monthly Saving      | :: |   |
| 2.13 | Total saving                |    |   |
| 2.14 | Total inter-loaning         |    | -   |
| 2.15 | Cash Credit Limit           |    | --  |
| 2.16 | Repayment Status            |    | --  |

## 2. Beneficiaries Detail:

| Sr. No | Name (Sh/Smt.)           | Father/Husband Name (Sh.) | Age | Category | Income Source | Address                                |
|--------|--------------------------|---------------------------|-----|----------|---------------|--|
| 1      | Smt.NishaKumari(Pradhan) | Sh. Joginder Singh        | 36  | SC       | Agriculture   | Thach ward No. 5 GP Tranda 85806-48702 |
| 2      | Smt.SarojBala(Secy.)     | Sh. Inder Raj             | 35  | SC       | Agriculture   | Thach ward No. 5 GP Tranda 78072-85401 |
| 3      | Smt. Ranjana             | Sh. Dinesh Kumar          | 31  | SC       | Agriculture   | Thach ward No. 5 GP Tranda98050-55658  |
| 4      | Smt. Sushila             | Sh. Ravi                  | 34  | SC       | Agriculture   | Thach ward No. 5 GP Tranda 7676183872  |
| 5      | Smt. Prem Lata           | Sh. Vikram Singh          | 38  | SC       | Agriculture   | Thach ward No. 5 GP Tranda88946-19015  |
| 6      | Smt. Bimla Devi          | Sh. Kapil Dev             | 38  | SC       | Agriculture   | Thach ward No. 5 GP Tranda86290-91499  |
| 7      | Smt. Man dasi            | Sh. Jia Lal               | 54  | SC       | Agriculture   | Thach ward No. 5 GP Tranda94182-23295  |
| 8      | Smt.Sundri Devi          | Sh. Pyarey Lal            | 29  | SC       | Agriculture   | Thach ward No. 5 GP Tranda98055-77812  |
| 9      | Smt. Ram Pyari           | Sh. Sunni Ram             | 51  | SC       | Agriculture   | Thach ward No. 5 GP Tranda80912-96348  |
| 10     | Smt. Surajmani           | Sh. Joginder Singh        | 53  | SC       | Agriculture   | Thach ward No. 5 GP Tranda94184-40583  |

### 3. Geographical details of the Village

|     |   |    |  |
|-----|---|----|--|
| 3.1 | Distance from the District HQ                                 | :: | 58 Km  |
| 3.2 | Distance from Main Road                                       | :: | 2.5 Km   |
| 3.3 | Name of local market & distance                               | :: | RecongPeo-56 Km, BhabaNagar-8 Km, Nigulsari-2.5 Km, Jeori-19 Km& Rampur- 45 Km |
| 3.4 | Name of main market & distance                                | :: | RecongPeo-56 Km & Rampur-45 Km   |
| 3.5 | Name of main cities & distance                                | :: | RecongPeo-56 Km & Rampur-45 Km   |
| 3.6 | Name of places/locations where product will be sold/ marketed | :: | RecongPeo, BhabaNagar, Nigulsari,Jeori& Rampur                                 |

### 4. Executive Summary

Since this area is situated in a horticultural belt and most of the people are involved in this activity. Apart from apple stone fruits like almond, chuli(apricot) etc. are also being raised by the people. The seeds of the Chuli(apricot) are being used by the people for extracting oil. At present the whole process is by way of taking the raw material to a Kohlu situated at Jeori, Rampur and RecongPeo. Therefore, in order to extract the oil in village itself the people of the village Thach exhibit their willingness to adopt this activity as income generation activity. Accordingly, the people were sensitized and a Self-Help Group Kranti was formed.

### 5. Description of product related to income generating activity

|   |                                       |  |  |
|---|---------------------------------------|--|--|
| 1 | Name of the Product                   |  | Chuli oil                                      |
| 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 activity to be taken up on seasonal basis |
| 6.2 | Number of members involved | :: | 10.   |
| 6.3 | Source of raw materials    | :: | Village itself                                |
| 6.4 | Source of other resources  | :: | Local market/ Main market                     |
| 6.5 | Expected Qty. per day      | :: | 23 ltr. per day from 50 kg. of seeds.         |

## 7. Description of Marketing/ Sale

|     |                                     |    |  |
|-----|-------------------------------------|----|--|
| 7.1 | Potential market places/locations   | :: | Villageitself,RecongPeo, Rampur BhabaNagar, Nigulsari&Jeori        |
| 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                               | Oil expeller machine | 1        | 100000     | 100000             |
| 2                               | Caps, gloves etc     | L/S      | L/S        | 5000               |
| 3                               | Almirah              | 1        | LS         | 5000               |
| 4                               | Chairs, Table etc    | Approx.  | LS         | 5000               |
| <b>Total Capital Cost (A) =</b> |                      |          |            | <b>1,15,000</b>    |

| B. RECURRING COST |  |       |          |       |                   |
|-------------------|--|-------|----------|-------|-------------------|
| Sr.no             | Particulars  | Unit  | Quantity | Price | Total Amount (Rs) |
| 1                 | Chuli raw material from local market               | Kg    | 1000     | 300   | 300000            |
| 2                 | Plastic bottles(200 MI,500MI,750 MI)Sewing threads | No.   | 2500     | 10    | 25000             |
| 3                 | Rent   | Month |          |       | 1500              |
| 4                 | Other (stationary, electricity bill,               | Month |          |       | 10000             |

|                                 |                                  |  |  |  |                 |
|---------------------------------|----------------------------------|--|--|--|-----------------|
|                                 | transportation, machine repair ) |  |  |  |                 |
| <b>Total Recurring Cost (B)</b> |                                  |  |  |  | <b>3,36,500</b> |

| <b>C. Cost of Production (Monthly)</b> |   |                    |
|--|---|--------------------|
| <b>Sr. No</b>                          | <b>Particulars</b>                        | <b>Amount (Rs)</b> |
| 1                                      | Total Recurring Cost                      | 336500             |
| 2                                      | 10% depreciation annually on capital cost | 955                |
|  | <b>Total</b>                              | <b>3,37,455</b>    |

| <b>D. Selling price</b> |                    |             |                 |                   |                    |
|-------------------------|--------------------|-------------|-----------------|-------------------|--------------------|
| <b>Sr.No</b>            | <b>Particulars</b> | <b>Unit</b> | <b>Quantity</b> | <b>Rate (Rs.)</b> | <b>Amount (Rs)</b> |
| 1                       | Chuli oil          | Lt.         | 1               | 1500              | 1500               |

### 11. Analysis of Income and Expenditure (Monthly):

| <b>Sr.No</b> | <b>Particulars</b>                        | <b>Amount (Rs)</b>  |
|--------------|---|---|
| 1            | 10% depreciation monthly on capital cost  | 963   |
| 2            | Total Recurring Cost                      | 3,36,500  |
| 3            | Total quantity of oil extracted per month | 460 Litre (approx. quantity)  |
| 4            | Selling Price of oil                      | 1500  |
| 5            | Income generation (460*1500)              | 6,90,000  |
| 6            | Net profit (690000 - 337463)              | 3,52,537  |
| 7            | Distribution of net profit                | <ul style="list-style-type: none"> <li>• Profit will be distributed equally among members monthly basis.</li> <li>• Profit will be used for further investment in IGA</li> <li>• Some income to the group will be generated by way of expelling charges to be levied to the villagers as every household of the area has got chuli seeds for extraction and at present the same is being done from Rampur.</li> </ul> |

## 12. Fund requirement:

| Sr.No | Particulars          | Total Amount (Rs) | Project contribution | SHG contribution |
|-------|----------------------|-------------------|----------------------|------------------|
| 1     | Total capital cost   | 1,15,000          | 86,250               | 28,750           |
| 2     | Total Recurring Cost | 336500            | 0                    | 336500           |
| 3     | Trainings            | 80000             | 80000                | 0                |
|       | Total                | 5,31,500          | 1,66,250             | 3,65,250         |

### 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;  | <ul style="list-style-type: none"><li>• 50% of capital cost will be utilized for purchase of machines.</li><li>• Upto Rs 1 lakh will be parked in the SHG bank account.</li><li>• Trainings/capacity building/ skill up-gradation cost.</li></ul> | Procurement of machines will be done by respective DMU/FCCU after following all codal formalities. |
| SHG contribution | <ul style="list-style-type: none"><li>• 75% of capital cost to be borne by SHG.</li><li>• Recurring cost to be borne by SHG</li></ul>   |  |

## 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-



Nisha Kumari



Saroj Bala



Ranjna



Sushila



Prem lata



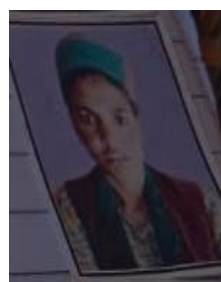
Suraj Mani



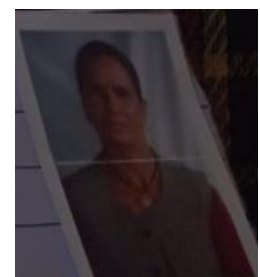
Sundari Devi



Ram Pvari



Bimla Devi



Man Dassi

## समूह का सहमती पत्र

आज दिनांक ..... क्रांती वीर सव्यम-सहायता समूह थाच में बैठक हुई यह बैठक प्रधान श्रीमती निशा देवी के अध्यक्षता में हुई आज बैठक यह चर्चा की सभी सदस्यों ने यह निर्णय लिया कि वन जाईका वन विभाग की तरफ से जो धन राशि मिलेगी उसका उपयोग छुली तेल बनाने के लिए किया जाएगा जिसके लिए सभी सदस्यों की सहमती प्रकट की है इस बैठक में सभी सदस्यों ने भाग लिया ।

श्रीमती निशा देवी  
क्रांती वीर सव्यम-सहायता समूह  
पंच १२० निकुंजवाड़ा पंचिवाड़ा  
बिलासपुर जिला ४९० ५०

समूह के प्रधान हस्ताक्षर

श्रीमान सत्यजी शर्मा  
क्रांती वीर सव्यम-सहायता समूह  
पंच १२० निकुंजवाड़ा पंचिवाड़ा  
बिलासपुर जिला ४९० ५०

समूह के सचिव के हस्ताक्षर

Project for Improvement of Himachal Pradesh Forest Ecosystems Management and Livelihoods

**Memorandum of Understanding**

Between

The .....THACH..... Village Forest Development Society/ BMC Sub Committee

And

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

Whereas

The THACH..... Village Forest Development Society/ BMC Sub-Committee (hereinafter called "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 THACH village Forest Development Society/ BMC Sub-Committee in district KINNAUR and Forest Division KINNAUR Himachal Pradesh and has an elected Executive Committee (hereinafter called "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 mutually 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 "MoU" 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.

2) **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- III 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**

- 3.1. 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).
- ### **4. 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.
  - 4.2. 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.

5. The funds earmarked for Plantations, soil and water conservation. Biodiversity conservation etc..will be credited 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.
- 5. 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 heretofore.
- 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 follows:
- 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.
- 5.3. provided that for the purpose of usufruct, the usufruct sharing family shall be one unit. The Society will be entitled to their share of payments from intermediate and final felling, whenever they take place in this forest, as laid out in the PFM Regulations of HP, 2001,
- 6. Monitoring & Evaluation**
- 6.1. 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 VFDS/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 that activity.
- 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 .. AMAN .. MAYAN .., President, ..... THACH ..... 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.

प्रधान  
ग्राम वन विकास सोसायटी अध्यक्ष  
राष्ट्रीय निवार जिला किन्नौर (हिमप्र)  
(Name and Signature of the President)

On behalf of VFDS/ BMC (Sub-committee)

Divisional Forest Officer  
Kinnaur Forest Officer  
On behalf of HPPD)

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

1. mehal chaut मेहल चवत
2. Babbar Kumar बबबर कुमार
3. Naresh Kumar नरेश कुमार
4. Jaginder Singh जगिंदर सिंह

1 -----, (Position) undertake, on behalf of Kinnaur Division Forest Department to implement all duties responsibilities of the Forest Department mentioned in this memorandum.

Range Forest Officer  
Nihar Range

(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



Business Plan Approval by VFDS & DMU

KRANTI-VEER Self help group will undertake the chull oil  
As livelihood generation activity under the project for improvement of Himachal Pradesh  
Forest Ecosystems & management & livelihood (JICA Assisted). In this regard business plan  
of amount (Rs.) 3,37,455 has been submitted by this group on dated \_\_\_\_\_  
\_\_\_\_\_ and this business plan has been approved by THACH VFDS. Business  
Plan with SHG resolutions being submitted to DMU through FTU for further action, please.

Thankyou

Amay  
प्रधान  
ग्राम वन विकास सोसायटी बाब  
तहसील निवार जिला किन्नौर (हि०प्र०)  
Signature of VFDS Pradhan

Surjeet  
सचिव  
ग्राम वन विकास सोसायटी बाब  
तहसील निवार जिला किन्नौर (हि०प्र०)  
Signature of VFDS Secretary

Sonia  
Signature of Forest Guard

Sonia  
Signature of Block forest officer  
Block Forest Officer  
Forest Block Tranda

Amegir  
Signature of Range Forest officer

Approved  
[Signature]  
DMU -cum-  
Deputy-conservator forests,  
Kinnaur Division at R/Peo

Resolution-cum-group consensus form

It is decided in the General House meeting of the Self Help Group Kaanti-veer ...held on  
.....at.....THACH.....that our self help group will undertake the  
chulifall.....as livelihood income generation activity under the project for  
improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted.)

इमान NISHA सौधर  
आदिवासी स्वयं सहायता समूह  
पंच १०० निजुलसारा थोकिबर  
पंच किनेर १०० १०  
Signature of Group Pradhan

इमान S98ja Bala  
आदिवासी स्वयं सहायता  
पंच १०० निजुलसारा थोकिबर  
पंच किनेर १०० १०  
Signature of Group Secretary