

BUSINESS PLAN

INCOME GENERATING ACTIVITY – GARAT

By

TASHI LAY -SELF HELP GROUP



SHG/CIG Name	::	TASHI LAY
VFDS Name	::	CHANGO
Range	::	MALLING
Division	::	KINNAUR

Prepared under:



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

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1. Introduction

Himachal Pradesh is a State in the Northern part of the India and is situated in the western Himalayas. It is characterized by an extreme landscape featuring several peaks and extensive river system. Himachal Pradesh is known as “Land of God “and is also known for its scenic beauty. Himachal Pradesh is rich in flora and fauna.

The state has diverse ecosystem, rivers and valleys, and has a population of 7.5 million and covers 55,673 sq.km ranging from foothills of Shivalik to the mid hills (300 - 6816 MT above MSL), high hills and cold dry zones of the upper Himalayas. It is spread across valleys with many perennial rivers flowing through them. Almost 90% of the state’s population lives in rural areas. Agriculture, horticulture, hydropower and tourism are important constituents of the state's economy.

The Himachal state has 12 districts and Kinnaur is one of the Twelve Administrative District of the State. The Kinnaur district is divided into three administrative sub division viz Kalpa ,Nihar (Bhaba Nager) and Pooh and has six Tehsils. The district Headquarter is located at Recong Peo. It is the 2nd least populous district oh Himachal Pradesh after Lahul and Spiti. The total geographical area of the district Kinnaur is 6401 Sqr.KM and the population is 84121 as per 2011 census.

The Kinnaur district once a forbidden land, is know treasure’s trove for the daring and adventurers seekers. The Mount Kinnar Kailash, Abode of Lord Shiva can be seen from Kalpa. Beside this there is pristine at Nako village. The lower Kinnaur has large influences of Hinduism with traces of Buddhism in their belief systems, and in the higher reaches it is Buddhism that dominate and both the religion co exist in harmony.

The District has number of valleys varying from an altitude of 1000 mt to 5000 mt. Most of the area in kinnaur has temperate climate due to its high elevation. The lower part of the Satluj valley and Baspa valley receive monsoon rains. The upper areas of the Kinnaur District mainly Pooh sub division fall in rain shadow area. These areas are considered as cold desert areas, having climate similar to that of Tibet. The massive deforestation and over-exploitation of the tree species for various purposes during the past has caused loss/reduction of habitat in many parts of District Kinnaur particularly in Pooh Subdivision. The unrestricted grazing, loping and illegal felling for fuel wood in the tract of District Kinnaur has largely been responsible for its degradation and failure of regeneration in the forest areas.

Climatically the Kinnaur is divided into three zones viz Wet Zone, Dry Zone & Arid Zone and the VFDS Chango falls in Arid Zone of Pooh sub division and is about 61 km from the sub divisional head quarter Pooh . It is a beautiful and large village and local inhabitants has started raising Apple ,Badam , Orchards. Beside this the local people are also cultivating Peas and potatoes in larger scale which has enhanced their income.

The Local inhabitants of Chango village are traditionally wearing hand-woven fabrics Pashmina wool . The traditional dresses of the Chango village are woollen long coat with “Churidar Pazmaa” which are woven from these local khadi both men women wears these dresses and locally known as” **KHOLAK**”. These articles are prepared from the wool of sheep and pashmina wool from **Chigu** which the local people are rearing from time memorial.

The villagers of Chango use Barley Flour (**popularly known as Sattu**)and is a popular staple diet which is generally consumed in every household of the locality and is generally consumed more in Winter which is very severe in this area. It is also sold in the local market as well as in International **LAVI FAIR**. The barley is sown in the field as well as purchased from the nearby markets like Shalkar and Spiti Area.

The women in this SHG are already in activity to meet the need of their family members. Now the members have chosen this activity as IGA so that they can earn extra money to meet their expenses and rise some saving also for the difficult times. A group of 13 women of different age group came together to form a SHG under JICA project and decided to draft a business plan which can help them to take this IGA in collective manner and raise their additional income.

2. Description of SHG/CIG

3.1	SHG/CIG Name	::	TASHILAY
3.2	VFDS Name	::	Chango
3.3	Range	::	Malling
3.4	Division	::	Kinnaur
3.5	Village	::	Chango
3.6	Block	::	Malling
3.7	District	::	Kinnaur
3.8	Total No. of Members in SHG	::	13–Females
3.9	Date of formation	::	05/09/2022
3.10	Bank a/c No.	::	41250902927
3.11	Bank Details	::	SBI Chango
3.12	SHG/CIG Monthly Saving	::	100-(meeting to be held every9th day of month)
3.13	Total saving	::	
3.14	Total inter-loaning	::	
3.15	Cash Credit Limit	::	
3.16	Repayment Status	::	

3. Beneficiaries Detail:

Sr. No	Name (Sh/Smt.)	Father/Husband Name (Sh.)	Age	Category	Cont no	Designation	Income Source
1	Smt.Chhulim Dolma	Sh.NorbuChhering		ST	9015132461	(Pradhan)	Agriculture
2	Smt.DolmaChhering	Sh.Mahinder Singh		ST	7743051740	Secretary	Agriculture
3	Smt.PanmaJangmo	Sh.Chhering Dorje		ST	9459338282	Member	Agriculture
4	Smt.Laxmi Devi	Sh.Nangzat		ST	9015152665	Member	Agriculture
5	Smt. Dorje Dolma	Sh. Panma Dorje		ST	7876753283	Member	Agriculture
6	Smt.Dolkar	Sh.Chhewang Gurmet		ST	9015010828	Member	Agriculture
7	Smt.Krishna Kumari	Sh. RingzinTandup		ST	7876058579	Member	Agriculture
8	Smt. Thakchot Dolma	Sh.Arjun Singh		ST	9459351593	Member	Agriculture
9	Smt.PanmaDechen	Sh.Chheering Dorje		ST	9015138183	Member	Agriculture
10	Smt.PanmaChhoden	Sh.TanzinDonden		ST	9459982570	Member	Agriculture
11	Smt.Vidya Devi	Sh.Angchukpa		SC	9015165347	Member	Agriculture
12	Smt. Leela Devi	Sh.Diwan Singh		SC	7876791301	Member	Agriculture
13	Smt.Inder Moni	Sh.Pratap Singh		SC	7876745095	Member	Agriculture

4. Geographical details of the Village:

4.1	Distance from the District HQ	::	119km
4.2	Distance from Main Road	::	2 Km from NH 5
4.3	Name of local market & distance	::	, RecongPeo123 kms,Rampur 260km &Kaza90Km
4.4	Name of main market & distance	::	Recong Peo-123 Km& Rampur-260 Km&Kaza 90km
4.5	Name of main cities & distance	::	RecongPeo-123 Km Rampur-260 Km
4.6	Name of places/locations where product will be sold/ marketed	::	Recong Peo-123 Km& Rampur-260 Km&Kaza 90km

5. Description of product related to income generating activity

1	Name of the Product		Tashi Lay Sattu Product Chango
2	Method of product identification		This activity has been decided by SHG members. Further, there is only 1 Garat available in Chango Village and the women of the group knows how to crush the barley into flour which is popularly known as Sattu.
3	Consent of SHG/ CIG / cluster members		Yes

6. Description of Production Planning:

The Members of this group already knows the process of making the Barley Flour(Sattu) and there will be no need to impart training for the manufacturing of the products.

6.1	Time taken	::	The women of the group will work 3-4 hours per day.
6.2	Number of members involved	::	13
6.3	Source of raw materials	::	Local and to be bought from nearest market at Kaza/Rampur/Reckong Peo.
6.4	Source of other resources	::	Local market/ Main market
6.5	Production cycle (in days) 30 days per day after 4-5 hour/day work.	::	25-30 Qtl.
6.6	Workers Required Per Cycle (Nos.)	::	Total-13 members

7. Raw Material Requirement and Estimated Production:

1. Description of Marketing/Sale:

7.1	Potential market places/locations	::	RecongPeo-123 Km Rampur-260 Km
7.2	Demand	::	Throughout the year but maximum during winter.
7.3	Process of identification of market	::	Group members will contact nearby villages/market

7.4	Marketing Strategy	::	SHG members will directly take orders from nearby villages/market.
7.5	Brand of the Product	::	Tashi Lay Sattu Product Chango

2. Details of management among group members:

- Rules will be made for management.
- The group members will distribute the tasks by mutual consent.
- The allocation will be done on the basis of efficiency and capacity of the work.
- The distribution of profit will also be done on the basis of quality of work and skill and hard work.
- 04 members having experience in marketing will do marketing in turn.
- Pradhan and Secretary will continue to evaluate and observe the management at the same time.

3. Customers

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

4. Target of the centre

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

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

5. SWOT Analysis

❖ Strength

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

❖ Weakness

➔ Lack of technical know-how

❖ **Opportunity**

➔ Increasing demand for good products

❖ **Threats/Risks**

➔ Competitive market

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

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

Sr.no	Description of Risks	::	Measures for Risk Mitigation
13.2	It might be possible that there can be short demand in the market which will affect the sale and income.	::	For Marketing purpose additional market should be explored.
13.3	Due to decline in quality of production the sales may go down.	::	In order to maintain the quality of product, the SHG members have to follow strict guidelines.

7. Machinery, tools and other Equipment's

A. CAPITAL COST				
Sr. No.	Particulars of machinery.	Quantity	Rate per unit	Total Amount
1.	Chaki Machine including all accessories	1	80000	80,000
2.	Winnowing Machine	2	5000	10,000
3.	Storage Box(Trunk)	2	5000	10,000
Total capital cost				100000

B. Recurring cost

Sr. No.	Particulars	Unit	Quantity	Rate per unit (Rs.)	Amount (Rs.)	Expected Production Volume
1.	Raw Material (Barley Seed & Millets Seed)	Kg.	30	10000	30000	2100kg

Sr.no	Particulars	Price	Quantity	Total Amount (Rs)
1.	Cost of Barley/Millet Seeds	5000 per Qtl.	30	150000
2.	Room Rent and Electricity	3000	1	3000
3.	Packing Material	4 per Kilo	2100 kg	8400
4.	Storage	5000	1	5000
5.	Other expenditure like lubrication/lubricating oil	LS	LS	10000
Total Recurring Cost (B)				1,76,400

8. Total production and sale amount in month

Since it is an additional activity in the SHG apart from their routine household work the outcome will be proportionate to the working hours of each member. It is always better initially to keep the production on conservative side which can always be scaled up with passage of time and work experience.

C)	Total Sale			
Sr.no	Particular	Quantity	Rate (Rs.)	Amount (Rs.)
1	Barley/Millet flour (Sattu)	2100 kg	175 per kg	3,67,500
	Total (C)			3,67,500

Particulars	Total Amount (Rs.)	Project contribution (75%)	SHG contribution (25%)
Total capital cost	100000	75000	25000
Recurring cost	176400		176400
Total	276400	75000	201400

Total sale in a month = 367500

Total expenditure in first month (100000+ 176400) = 276400

However, an amount of **rupees 100000** is the project support therefore for calculation purpose this amount can safely be deducted from the expenditure column and the net income can be re-cast again. Moreover the members of SHG will be doing the job collectively therefore their wages have not been taken into account. The net income at the end of the month is re-cast as under:

<u>Capital cost</u>		
Particulars	Amount	SHG contribution
Capital cost	100000	25000
<u>Recurring expenditure</u>		
i) 10% depreciation on capital cost per month	1000	
Total	1000	
Total cost	25000+277400=302400	
Total sale in 1st month	367500	
Net profit	65100	

9. Sharing of the profit

The members of SHG have mutually agreed with consent voice that in the 1st month Rs. 2000 will be paid to each member as income and the remaining profit of Rs. 39100 will be kept as emergency reserve in their bank account to meet up the future contingency, if any.

10. Fund flow in the group:

Sr.No.	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	100000	75000	25000
2	Recurring cost	176400		176400
	Total	276400	75000	201400

Note-

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

8. Sources of funds and procurement:

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

9. 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

10. Loan Repayment Schedule-

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

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

11. 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

12. Remarks

Group members Photos-



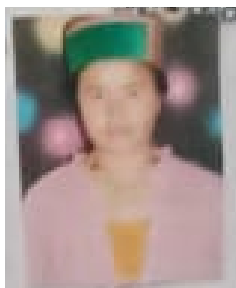
Chhulim Dolma



Dolma Chhering



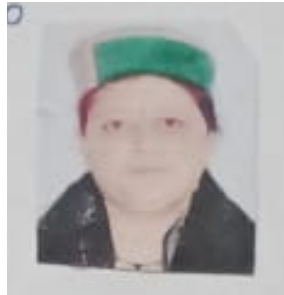
Panma Jangmo



Sampa Devi



Laxmi Devi



Dorje Dolma



Vidya Devi



Leela Devi



Inder Mani



Tanzin Bhuti

Dolkar

Krishana Kumari



Thakchot Dolma



Panma Chhodon



Panma Dechen

List of Rules of the House of Interest

1. Group work: Garat;

2. Address of the group: Village-Chango, Post Office, Chango Tehsil-Pooh District- Kinnaur Himachal Pradesh.
3. Total members of the group: 13
4. Date of First Group Meeting: 09.09.2022
5. Interest will be Rs.2 for every Rs.100 in the group.
6. Monthly meeting of the group will be held on 9th of every month.
7. All the members of the group will deposit the amount saved every month in the group.
8. All the members will have to attend the meeting of the Self Help Group.
9. Self help group account will be opened in SBI CHANGO Bank branch Account number is **41250902927**.
10. In order to be present in the group meeting, permission will have to be taken by telling the principal and secretary the proper work.
11. In the group who does not deposit the amount of savings or remains absent from the group for 3 meetings, then that person will be removed from the group.
12. The person who remains present in the group without giving reasons, then the next meeting will be held in the house of that person whose expenses will have to be paid by that person himself, if there are two members, then the expenses will have to be paid together.
13. The head and the secretary of the Self Help Group will be elected by consensus.
14. Principal and Secretary can do transactions with the bank, this post will be valid for one year.
15. The head, secretary or member will not do any work against the group and will always use the amount of the group.
16. If the member wants to leave the group due to any reason, if this person has taken the loan, then the group has to be returned, only then he is able to leave the group otherwise not
17. The purpose of the loan, the time of repayment of the amount, the instalment of the loan and the rate of interest will be decided in the meeting.
18. In case of emergency, the principal and the secretary should have at least Rs 1000.
19. The register of SHGs should be read and written in front of all the members.
20. Large borrowers will have to give a week's advance notice.
21. Loans should be available to all the members in times of need.

22. If the member wants to leave the group without any reason, then the deposits of that member will be divided in the group.

23. The group will have to submit its monthly report every month to the office of the Technical Regional Unit (Malling Range Kinnaur Division).

समूह का सहमती पत्र

आज दिनांक 12/10/2022 टाशीलेह स्वयं सहायता समूह चांगो में बैठक हुई यह बैठक प्रधान श्रीमती छुलिम डोलमा के अध्यक्षता में हुई। आज बैठक में यह निर्णय लिया कि जायका वन विभाग की तरफ से जो धन राशि मिलेगी। उसका उपयोग चक्की पिसना सिखाने के लिए किया जाएगा। जिसके लिए सभी सदस्यों की सहमती प्रकट की और इस बैठक में सभी सदस्यों ने भाग लिया।

समूह के प्रधान के हस्ताक्षर
प्रधान छुलिम डोलमा
टाशी ले स्वयं सहायता समूह
चांगो, जिला किन्नौर (हि0प्र0)

समूह के सचिव के हस्ताक्षर
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Project for Improvement of Himachal Pradesh Forest Ecosystems Management and Livelihoods

Memorandum of Understanding

Between

The Chango Village Forest Development Society/ BMC Sub Committee

And

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

Whereas

The Chango 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 Chango 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.

- 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.

- 4.5. 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.
- 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 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.

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

(Name and Signature of the President)

On behalf of VFDS/ BMC (Sub-committee)

President *[Signature]*
V.F.D.S. (JICA) Chango
Distt. Kinnaur H.P.

DMU Officer-cum-
Divisional Forest Officer,
Kinnaur Forest Division,
Divisional Forest Officer
Kinnaur Forest Officer
On behalf of HPFD)

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

1. *Tagra Devi*
2. *Estani*
3. *Pasang handup.*
4. *Ram Lal.*

Tagra Devi
Estani
Pasang
Ram

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

[Signature]
Range Forest Officer
Malling Range

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

DMU Officer-cum-
Divisional Forest Officer,
Kinnaur Forest Division,
At R/Peo

Business Plan Approval by VFDS & DMU

Tashilae Self help group will undertake the Gharat
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.) -----has been submitted by this group on dated -----
----- and this business plan has been approved by Chengo VFDS. Business
Plan with SHG resolutions being submitted to DMU through FTU for further action, please.

Thankyou

Signature of VFDS Pradhan
President [Signature]
V.F.D.S. (JICA) Chango
Distt. Kinnaur H.P.

[Signature]
Secretary
VFDS. (JICA) Chango
Distt. Kinnaur H.P.
Signature of VFDS Secretary

[Signature]
Signature of Forest Guard

[Signature]
Dy. Ranger, Melling Block
Melling Range, Distt. Kinnaur (H.P.)
Signature of Block forest officer

[Signature]
Signature of Range Forest officer
Forest Range
Melling

Approved
[Signature]
DMU Officer-cum-
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.....Tashilae..... Held on
.....at.....Chango..... that our self help group will undertake the
.....Spharal.....as livelihood income generation activity under the project for
improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted.)

Signature of Group Pradhan

प्रधान दुलम सचिव शैलमा धारज
टाशी ले स्वयं सहायता समूह
चांगो, जिला किन्नौर (हि0प्र0)

Signature of Group Secretary

प्रधान शैलमा धारज सचिव
टाशी ले स्वयं सहायता समूह
चांगो, जिला किन्नौर (हि0प्र0)