

BUSINESSPLAN

INCOMEGENERATINGACTIVITY –GRADING&PACKING

By
BAGHWANI SHG –Self Help Group



SHG/CIGName	::	BAGHWANI SHG
VFDS Name	::	RUSHKLANG
Range	::	POOH
Division	::	KINNAUR

Prepared under:



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

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1. Introduction

Apple as a Cash Crop has given a platform to the people to raise themselves economically and has made the life easy. It always makes happy to look at the orchard with all its beauty and the Apple making all the orchard young. In India Apple is mainly cultivated

in states of Jammu and Kashmir, Himachal Pradesh and some parts of Uttarakhand. Himachal Pradesh has earned the fame of "Apple State" as the Apple was first cultivated in Thanedar Village of Shimla District. Apple is also main Cash Crop of the state. Apple constitutes about the 48% of Total Area under production. The Apple Fruit Industry has an economy of about Rupees 4,000 Crores. Himachal Pradesh currently produces an average of over 4 lakhs tons Apple annually. The production of Apple is mainly done in District of Kullu, Shimla, Kinnaur, Mandi, Chamba & some areas of Sirmour. Nowadays, production of Apples has stretched to some areas of Lahaul & Spiti as well. Apple season starts from June and is at its peak in the month of August when fruits are being harvested from the higher and middle reaches of the state. However, in District Kinnaur the season ends during October and November.

Apple growers in remote and inaccessible areas of tribal district of Kinnaur has now started a New Revolution as transportation of Apples through Drones. Successful trials of transportation of 20kgs Apple Boxes were done in Rohan Kanda village in Nichar Block of Kinnaur District and boxes were transported from a distance of 12 Km from an orchard to main road within 6 minutes. In District Kinnaur the Apple is grown on 10,924 Hectares of Land. The Apple Transportation starts from the Lower areas of Kinnaur in August and but the bulk of transportation take place from 15th October to 15th November. During the current year about 40.83 Lakhs boxes were produced as compare to 24.33 Lakhs boxes during year of 2021.

The Giyabung Valley including Ropa Valley has raised bulk of orchards during the recent past and the labour for Plucking, Grading & Packing is imported from District Shimla & Outer Seraj Area of District Kullu. It is estimated that about 1.50 lacks of Apple boxes are produced annually in this tract. The following app. quantity of Apples are produced in the Valley.

S.No	Name of Village	Approximate Annual Production of Apple Packing Cases
1.	Rushkalang	22,000
2.	Giyabung	26,000
3.	Talling	7,000
4.	Sunam	30,000

5.	Roopa	40,000
6.	Siassoo	5,000
	Total	1,30,000

The members of VFDS RUSHKLANG have constituted second SHG & this SHG has opted the Packing and Grading as their income generation activity which will be time saving as well as cost effective. The Local inhabitants 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 15 men of different age group came together to form a SHG under JICA project and decided to craft 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	::	BAGHWANI SHG
3.2	VFDS Name	::	RUSHKALANG
3.3	Range	::	POOH
3.4	Division	::	KINNAUR
3.5	Village	::	RUSHKALANG
3.6	Block	::	KANAM
3.7	District	::	KINNAUR
3.8	Total No. of Members in SHG	::	15-MALE
3.9	Date of formation	::	10-10-2022
3.10	Bank a/c No.	::	41789615592
3.11	Bank Details	::	SBI Gaibung
3.12	SHG/CIG Monthly Saving	::	100-(meeting held to be every 10 th day of month)
3.13	Total saving	::	
3.14	Total inter-lending	::	
3.15	Cash Credit Limit	::	
3.16	Repayment Status	::	

3. BeneficiariesDetail:

Sr. No	Name (Sh/Smt.)	Father/Husb and Name (Sh.)	Age	Category	Cont no	Designation	Income Source
1	Sh.Satya Prakesh	Sh.Prabha Chand	49	ST	8544742761	(Pradhan)	Agriculture
2	Sh.Badher Chand	Sh. Mangal	55	SC	9459228897	Sectary	Agriculture
3	Sh.Sagar Chand	Sh.Gulan Singh	36	ST	8988645803	Member	Agriculture
4	Sh.Dinesh Kumar	Sh.Ram Chand	30	ST	8219793193	Member	Agriculture
5	Sh.Mahender Lal	Sh.Chander Lal	32	ST	9459692445	Member	Agriculture
6	Sh.Punya Singh	Sh.Kaljang Dundup	24	ST	7876022826	Member	Agriculture
7	Sh.Bharat Singh	Sh.Budh Dhram Singh	34	ST	9459523457	Member	Agriculture
8	Sh.Sonam Chering	Sh.Chering Namgal	43	ST	9459707676	Member	Agriculture
9	Sh.Panma Chering	Sh.Ram Chander	45	ST	8219100548	Member	Agriculture
10	Sh.Amrit Lal	Sh.Urgain Chering	33	ST	9015204748	Member	Agriculture
11	Sh.Chander Kumar	Sh.Samu Ram	44	ST	9418206081	Member	Agriculture
12	Sh.Chander Prakesh	Sh.Chering Namgal	51	SC	8091799380	Member	Agriculture
13	Sh.Chering Dundup	Sh.Sangya Ram	50	ST	7876875448	Member	Agriculture
14	Sh.Vinod Kumar	Sh.Chevang Mandup	38	ST	8219048521	Member	Agriculture
15	Sh.Dava Gyalchan	Sh.Sangya Ram	49	ST	9459980638	Member	Agriculture

4. Geographical details of the Village:

4.1	DistancefromtheDistrictHQ	::	65km
4.2	DistancefromMainRoad	::	0.5 KmfromNH5
4.3	Nameof localmarket&distance	::	Pooh-24Km,RecongPeo-65km& RampurBushahr-166Km
4.4	Nameofmainmarket&distance	::	Pooh-24Km,RecongPeo-65km& RampurBushahr-166Km
4.5	Nameofmaincities&distance	::	Pooh-24Km,RecongPeo-65km& RampurBushahr-166Km
4.6	Nameofplaces/locationswhereproduct willbesold/marketed	::	Pooh-24Km,Recong Peo-65km& RampurBushahr-166Km

5. Descriptionofproductrelatedtoincomegeneratingactivity

1	Nameof theProduct	BAGHWANI SHG
2	Methodofproductidentification	This activity has been decided by SHG members. Presently there is no grading and Packing Machine available in the Project Area. However, one of the local inhabitants located in Ropa Valley is already doing this activity. There is heavy demand in the local market which will enhance the additional income of the local community.
3	Consent of SHG/ CIG / clustermembers	Yes

6. Description of Production Planning:

The Members of the group will be imparted training for the manufacturing of the products that are Packing and Grading, after training the following steps will be followed by the members of the group:-

1. Some of the members will handle the Grading Machine and some will help in Packing and stapling of the Apple Boxes.
2. The nearby inhabitants from Sunam, Tabling, Giyabung, Ropa & Pooh villages will bring their Apple produce to this packing and grading machine which will be profitable and enhance their income.

Uuuuu

6.1	Time taken	::	One person will be engaged for receiving the Apple Trays. Four persons will carry these trays & hand them over to the persons stationed at Grading point. Two persons will be stationed at Grading machine and receive the Apple Trays. Five persons will do the packing of the Apples & writing work on the Packing Cases. Total=15Nos
6.2	Number of members involved	::	15 Numbers.
6.3	Source of raw materials	::	Rampur, Parwanoo & Chandigarh
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.	::	The Group will grade and pack about 250-300 Nos boxes in one day and will be ready with proper packing and grading. In one month about 9000 boxes will be packed after grading.
6.6	Workers Required Per Cycle (Nos.)	::	01 Member for bringing trays 04 Members will carry the Apple Tray for grading 02 members shall take these trays and for grading in the machine 05 members will be packing after grading 03 members will be doing the job of stapling and writing. Total-15 members

7. Material Requirement and Estimated Production:

1. Description of Marketing/Sale:

7.1	Potential market places/locations	::	Village it self & adjoining village sviz. Sunam-2 Km, SIASOO- 9.5 Km, Pooh- 24 Km, Giabong-3Km & Ropa-6Km
7.2	Demand	::	During Apple Season only
7.3	Process of identification of market	::	Group members will contact near by villages/market
7.4	Marketing Strategy	::	SHG members will directly take orders from near by villages/market.
7.5	Brand of the Product	::	RUSHKLANG Project

2. Details of management among group members:

- Rules will be made or 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 land hard work.
- 04 member 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 Rushklang but later on this business can be scaled up by catering to near by small to wnships.

4. Targetofthecentre

The centre primarily aim sat to provide unique modern and high-class technique of grading and packing services to the residents of Rushklang in particular and all other resident so near by villages.

This centre will ensure to be come the mostren owned Grading and Packing centre with quality work in it sarea of operation in coming years.

5. SWOTAnalysis

❖ Strength

- Activity is being already done by some SHG members
- Raw material easily available from near by 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 to wards participation in training/capacity building&skillup-gradation

6. Descriptionofpotentialchallengesand measurestomitigatethem:

Sr.no	DescriptionofRisks	::	MeasuresforRiskMitigation
13.2	It might be possible that there can beshort demand in the market which will affect the sale and income.	::	For Marketing purpose additional market should beexplored.
13.3	Due to decline in quality of product in the sales may go down.	::	In order to maintain the quality of Product ,the SHG members have to follow strict guidelines.

7.Machinery,tools andother Equipment's

A. CAPITAL COST				
Sr. No.	Particulars of machinery.	Quantity	Rateperunit	TotalAmount
1.	GradingMachine	1	6,50,000	6,50,000
2.	Generator	1	3,50,000	3,50,000
3.	AppleCrate(500X 350)	500	350	1,75,000
4.	Construction of Shedincludingelectr icity fitting.	1	3,50,000	3,50,000
5.	Stappler,Machine,Cutter etc.	1	5,000	5,000
Totalcapitalcost				15,30,000

B. Recurringcost

Sr. No.	Particulars	Unit	Quantity	Rate perunit(Rs.)	Amount (Rs.)	ExpectedP roduction Volume
1.	RawMaterial (Stappling Pins)	Kg.	LS	15000	15000	
	Total				15000	

Sr.no	Particulars	Price	Total Amount (Rs)
1	Electricity	3000	3000
2	Packing Material and StorageBox	5000	5000
3	FreightCharges(Raw Material &final products)	3000	3000
4	Other (stationary, transportation, machine repair)	1500	1500
5	Procurement and Sale of empty boxes	LS	7,00,000
TotalRecurringCost(B)			7,27,500
TotalExpenditure=A+B 7,27500+15,30,000			22,57,500

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	Grading	9000	220	1980000
2	Packing			
3	Stappling			
4	Total(C)			19,80,000

Particulars	Total Amount (Rs.)	Project contribution (75%)	SHG contribution (25%)
Total capital cost	15,30,000	11,47,500	3,82,500
Recurring cost	7,27,500	Nil	7,27,500
Total	22,57,500	11,47,500	11,10,000

Total sale in a month = 19,80,000

However, an amount of rupees 11,47,500 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	15,30,000	3,82,500
<u>Recurring expenditure</u>		
i) 10% depreciation on capital cost per month	1530	
i) Other expenditure on material cost etc.	727500	
Total	7,29,030	
Total cost	3,82,500+7,29,030=11,11,530	
Total sale in 1st month	19,80,000	
Net profit	8,68,470	

9. Sharing of the profit

The members of SHG have mutually agreed with consent voice that in the 1st month Rs. 40,000 will be paid to each member as income and the remaining profit of Rs. 268470 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	15,30,000	11,47,500	3,82,500
2	Total Recurring Cost	727500	0	727500
3	Trainings	10000(for 1 training)	10,000	0
	Total outlay	22,67,500	11,57,500	11,10,000

Note-

- **Capital Cost**-75%ofthetotalcapitalcostwillbebornebytheProject
- **Recurring Cost**–TheentirecostwillbebornebytheSHG/CIG.
- **Trainings/capacitybuilding/skillup-gradation**–TotalcosttobebornebytheProject

9. Sources of funds and procurement:

Projects 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/skillup-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	

10. Trainings/capacity building/skillup-gradation

Trainings/capacity building/skill up-gradation cost will be borne by project.

Following are some trainings/capacity building/skillup-gradation proposed/needed:

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

11. 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 on year. The interest amount should be paid on a monthly basis.
- Interim loans, their payment must be made as per the repayment schedule in the banks.

12. 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.

13. Remarks

Group members Photos-



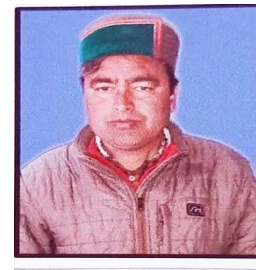
Deva Galchan



Sonam Chhering



Chander Prakesh



Panma Chering



Chander Sagar



Bharat Singh



Dinesh Kumar



Vinod Kumar



Bhadar Chand



Amrit Lal



Punya Singh



Mahender Lal



Chander Prakesh



Chhering Dandup



Satya Prakesh

समूह का सहमती पत्र

आज दिनांक 18-03-2023 बागवानी स्वयं सहायता समूह रुश्कलंग में बैठक हुई यह बैठक प्रधान (राज्य प्रवर्तक) के अध्यक्षता में हुई। आज बैठक में यह चर्चा की सभी सदस्य ने यह निर्णय लिया की जायका पन विभाग की तरफ से जो धनराशी मिलेगी उसका उपयोग ग्रेडिंग और पैकिंग सीखने के लिए किया जाएगा। जिसके लिए सभी सदस्यों की सहमती प्रकट की है। इस बैठक में सभी सदस्यों ने भाग लिया।

Satya Borkadi

PRESIDENT
BAGWANI S.H.G RUSHKALANG,
DISTT. KINNAUR (H.P.)
समूह के प्रधान के हस्ताक्षर

Chander Sagar

SECRETARY
BAGWANI S.H.G RUSHKALANG,
DISTT. KINNAUR (H.P.)
समूह के सचिव के हस्ताक्षर

Memorandum of Understanding

Between

The RUSHIKULANG Village Forest Development Society/ BMC Sub Committee

And

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

Whereas

The RUSHIKULANG 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 RUSHIKULANG 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.
- 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 BC 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 BHARAT BUSHAN, President, RUSHIKULANG Joint VFDS/BMC

(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)
Gaurav Singh

On behalf of VFDS/ BMC (Sub-committee)
ग्राम वन विकास समिति बज्जली
पोह, जिला किन्नोर (हिमाचल)


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. Rakesh Kumar
2. Lital Kumar
3. Anand Kumar
4. Anant Lal

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


R. F. O. POOH
Range Forest Officer
Poh 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

SHAQWANT Self help group will undertake the GRAZING RIGHTS
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.) 22,57,500 has been submitted by this group on dated _____
and this business plan has been approved by RUSHIKULANG VFDS. Business
Plan with SHG resolutions being submitted to DMU through FTU for further action, please.

Thankyou

शारत अग्रवाल
प्रधान अध्यक्ष
ग्राम वन विकास समिति रुशकलंग
तेह्रपहाड़, जिला किन्नौर (हि.प्र.)
Signature of VFDS Pradhan

निता शर्मा
सचिव अध्यक्ष
ग्राम वन विकास समिति रुशकलंग
तेह्रपहाड़, जिला किन्नौर (हि.प्र.)
Signature of VFDS Secretary

[Signature]
Signature of Forest Guard

[Signature]
Signature of Block forest officer

[Signature] R. F. O. PDCB
Signature of Range Forest officer

Approved

GA 18
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.. BHAGWANDE..... Held on
.....at RUSHKALANG..... that our self help group will undertake the
GRAINING & PACKING.....as livelihood income generation activity under the project for
improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted.)

Satyu Arora

PRESIDENT
BHAGWANI S.H.G RUSHKALANG
Signature of Group Pradhan

Chander Sagar

SECRETARY
BHAGWANI S.H.G RUSHKALANG
Signature of Group Secretary