

BUSINESS PLAN

INCOME GENERATING ACTIVITY –Knitting

by
Durga-Self Help Group



SHG/CIGName	::	Durga
VFDS Name	::	Nigulsari
Range	::	Nichar
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- 6816MT 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, Nichar (Bhaba Nager) and Pooh and has six Tehsils. The district Headquarter is located at Recong Peo. It is the 2nd least populous district of 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 now 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 dominates and both the religions co exist in harmony. The Kinnaur District is famous for its dry fruits viz. Chilgoza, Apricot, and Badam. Beside this the Apple cultivation has also gained momentum & now the apple from Kinnaur district is fetching highest value as compare to the other part of the State growing apple crop.

Sweater and Cardigan knitting along with knitting socks, mufflers, scarf, caps, gloves etc. is a common household activity mainly among the women in rural India. Most of the women are well conversant with this IGA and they do it happily in their free time and as well while doing other household works. 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 raise some saving also for the difficult times. A group of 15 women 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/CIGName	::	Durga
3.2	VFDS	::	Nigulsari
3.3	Range	::	Nichar
3.4	Division	::	Kinnaur
3.5	Village	::	Nigulsari
3.6	Block	::	Tranda
3.7	District	::	Kinnaur
3.8	TotalNo.ofMembersinSHG	::	12-females
3.9	Dateofformation	::	17/01/2022
3.10	Bank a/cNo.	::	1493000100084606
3.11	BankDetails	::	PNBNigulsari
3.12	SHG/CIGMonthlySaving	::	100/-(heldtomeetingevery15 th dayofmonth)
3.13	Totalsaving	::	13,000 upto 28-02-2023
3.14	Totalinter-loaning	::	
3.15	CashCredit Limit	::	--
3.16	RepaymentStatus	::	--

3. BeneficiariesDetail:

Sr. No	Name	Father/HusbandName	Designatio	Age	Educatio	Catego	Inco	meSo	Address&
1.	Smt.Urmilla	W/O Ravinder Kumar	Pradhan	38	12 th	ST	Agriculture		8219282400
2.	Smt. Rajkumari	W/OVishal	Secy.	37	12 th	ST	Agriculture		8219868829
3.	Smt.Nirmala	W/OChander Singh	Member	58	10 th	ST	Agriculture		9805024173
4.	Smt.Krishna Devi	W/O PratapSingh	Member	65	5 th	ST	Agriculture		8219090466
5.	Smt.Radha Devi	W/O BaldevSingh	Member	66	5 th	ST	Agriculture		9816529873
6.	Smt.Prabhawati	W/OKesar Singh	Member	42	8 th	ST	Agriculture		8894699652
7.	Smt.Meena Devi	W/ORajesh Kumar	Member	37	--	SC	Agriculture		8278709410
8.	Smt.SevaDassi	W/OAjit	Member	39	--	SC	Agriculture		7807170112
9.	Smt.Dev Kumari	W/OAmir Chand	Member	29	12 th	SC	Agriculture		8580795870
10.	Smt.Shiv Kumari	W/ODeep Chand	Member	32	7 th	SC	Agriculture		9805255176
11.	Smt.Yashoda	W/O Rajman	Member	28	12 th	SC	Agriculture		8988150399
12.	Smt.Pushpa	W/ORakesh	Member	27	9 th	SC	Agriculture		9805216410

4. GeographicaldetailsoftheVillage:

5.1	DistancefromtheDistrictHQ	::	56Km
5.2	DistancefromMainRoad	::	10m
5.3	Nameoflocalmarket&distance	::	Nigulsari-2km&Bhaba Nagar-8Km
5.4	Nameofmainmarket&distance	::	Bhabanagar- 8Km,Reckong Peo-56

			Km& Rampur-38Km
5.5	Name of main cities & distance	::	Rampur Bsr. 38 Km Bhabanagar-8 Km
5.6	Name of places/locations where product will be sold/marketed	::	Bhabanagar- 8Km, Reckong Peo-56 Km, Nigulsari & Rampur- 38Km

5. Management

Knitting centre by Kailash has 12 women members and they will have individual knitting machines and will hire a room in the village to execute their plan and work in a collective manner. Before the start of the actual work in the centre all the members will be imparted a short-term capsule course for training them in knitting under some professional trainers.

6. Primary Action Plan

The members of this SHG have very clear vision of this IGA and after careful and thoughtful discussion within the group decided to take up this activity for additional income. The members are doing this activity in isolation but now they have joined hands to venture into this activity at a bit larger scale and in a planned manner. The division of labour between the members have been planned carefully so that each and contributes towards strengthening the IGA and resulting the additional money into their pockets.

7. Customers

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

8. Target of the centre

The centre primarily aims to provide unique modern and high class knitting service to the residents of Nigulsari 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.

9. The reason to start this business

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

10. 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

11. Machinery, tools and other Equipment's

The traditional knitting along with the mechanical knitting will go hand in hand so that a value product is made available for marketing and making it competitive both in quality and price tag. Some of the items will be produced in traditional manner and others in mechanical manner depending upon the demand in the targeted area.

After receiving the skill-based training which was imparted to the group has now decided that all the 12 members of the group will use **Card Knitting Machine** instead of Simple Knitting Machine

The following machinery and tools need to be procured.

A. CAPITAL COST				
Sr. No.	Particulars of machinery.	Quantity	Rate per unit	Total Amount
1.	Card Kntting Machine	12	30000	3,60,000
2.	Knitting design book	1	1500	1500
3.	Gola making machine	5	600	3000
4.	Working table	12	1500	18000
5.	Plastic chairs	12	600	7200
Total capital cost				3,89,700

B. Recurring cost				
Sr. No.	Particulars	Unit	Rate	Amount
1.	Room rent	Per month	2000	2000
2.	Water & electricity	Per month	1000	1000
3.	Knitting yarn of different colour and quality	Per month L/S	95000	95000
4.	Lubricating oil & pippet	Per month	1400	1400
5.	Wear & tear	Per month L/S	1500	1500
Total Recurring cost				100900

12. Total production and sale amount in month

Since it is a

the production on conservative side which can always be scaled up with passage of time and work experience. Therefore, it is presumed that each member will produce one item per day as finally finished product and daily 14 items can be made available for sale. Keeping in view this production rate of approximately 400 finished items will be ready for sale in one month. As beginner the item rate on an average if presumed to be Rs. 600 each therefore the total income per month is worked as under:

Particulars	Total Amount (Rs.)	Project contribution (75%)	SHG contribution (25%)
Total capital cost	3,89,700	2,92,275	97,425
Recurring cost			
10% depreciation on capital cost / month	3870	-	3870
Other expenditure per month	101,120	-nil-	101,120
Total	4,94,690	292,275	2,02,415

Total sale in a month (600*400) = 240000

Total expenditure in first month (389700+ 1,04,990) = 4,94,690

However, an amount of rupees 2,91,750 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	3,89,700	97,425
<u>Recurring expenditure</u>		
i) 10% depreciation on capital cost per month	3870	

i) Other expenditure on material cost etc.	101,120	
Total	1,04,990	
Total cost	97425+104990=2,02,415	
Total sale in 1st month	240000	
Net profit	38,480	

13. Sharing of the profit

The members of SHG has 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. 14,480 will be kept as emergency reserve in their bank account to meet up the future contingency, if any.

14. Fund flow in the group:

Sr.No	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	3,89,700	2,92,275	97,425
2	Total Recurring Cost	1,04,990	0	1,04,990
3	Trainings	75000	75000	0
	Total outlay	5,69,690	3,67,275	2,02,415

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

15. 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.
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SHG contribution	<ul style="list-style-type: none"> • 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG 	
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16. 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

17. 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.

18. 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

GroupmembersPhotos-



Nirmla



Prabhavati



RadhaDevi



Seva Dassi



Krashna Devi



Yashoda



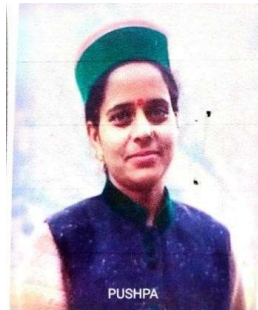
Dev Kumari



Urmila



Meena Devi



Pushpa



Raj Kumari



Shiv Kumari

समूह सहमती पत्र

आज दिनांक 10-05-2023 को दुर्गा सव्यम सहायता समूह के बिजनेस प्लान को दुबारा से संशोधित किया गया। यह बैठक प्रधान श्रीमति उरमीला देवी के अध्यक्षता में हुई। आज बैठक में सभी सदस्यों ने यह निर्णय लिया कि सभी सदस्य कार्ड वाली मशीन लेंगे। और जाईका वन विभाग की तरफ से जो धन राशि मिलेगी उसका बुनाई सिखने के लिए किया जाएगा। जिसके लिए सभी सदस्यों की सहमती प्रकट की है। और इस बैठक में सभी सदस्यों ने भाग लिया।

Urmila Devi,
प्रधान सचिव

दुर्गा स्वयं सहायता समूह
निगुससरी तहसील निवार
जिला-किन्नौर हि० प्र०

समूह के प्रधान का हस्ताक्षर

Urmila Devi,
प्रधान सचिव

दुर्गा स्वयं सहायता समूह
निगुससरी तहसील निवार
जिला-किन्नौर हि० प्र०

समूह के सचिव का हस्ताक्षर

Project for Improvement of Himachal Pradesh Forest Ecosystems Management and Livelihoods

Memorandum of Understanding

Between

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

And

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

Whereas

The Nigulsasi 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 Nigulsasi village Forest Development Society/ BMC Sub-Committee in district KANNAUR and Forest Division KANNAUR, 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 KANNAUR... Forest Division and the Society have mutually agreed on this MoU, and consequently, This MoU is executed with the following articles;

I. 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 forest 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.

- 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 LAXMAN SINGH, President, V.F.D.S. Nigulgaol 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)
On behalf of VFDS/ BMC (Sub-committee)

President,
Community Development
(Self-Help Group) Branch,
Kinnaur Distt. Kinnaur HP

GALL
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. Lalit Kumar *Lalit Kumar*
2. Gopal Singh *Gopal Singh*
3. SUMDERLAXMI *Sumderlaxmi*
4. Veer Singh *Veer Singh*

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

Veer Singh
Range Forest Officer
Nihar Range

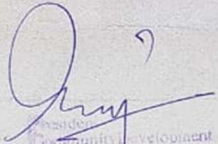
(Name and Signature of the Divisional Forest Officer or other officer authorized by him) On behalf of Kinnaur Forest Department.

GALL
Kinnaur Forest Division
At R/Peo

Business Plan Approval by VFDS & DMU

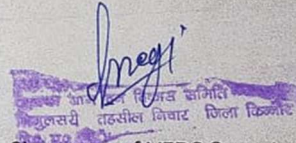
----- Durga ----- Self help group will undertake the ----- knitting -----
As livelihood generation activity under the project for Improvement of Himachal Pradesh
Forest Ecosystems & management & livelihood (JICA Assisted). In this regard business plan
of amount (Rs.) ----- 5,69,690 ----- has been submitted by this group on dated -----
----- and this business plan has been approved by ----- Nigulsari ----- VFDS. Business
Plan with SHG resolutions being submitted to DMU through FTU for further action, please.

Thankyou

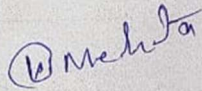


Community Development
Livelihood Improvement
Kinnaur Distt. Kinnaur

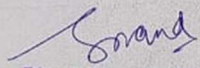
Signature of VFDS Pradhan



Signature of VFDS Secretary



Signature of Forest Guard



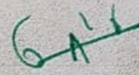
Block Forest Officer
Forest Block Tranda
Signature of Block forest officer



Range Forest Officer
Nicheer Forest Range
Kinnaur (H.P.)

Signature of Range Forest officer

Approved



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, D.P.R.A...... Held on at Kigulsaai..... that our self help group will undertake the knitting..... as livelihood income generation activity under the project for improvement of Himachal Pradesh.

Forest Ecosystem Management & Livelihoods. (JICA Assisted.)

Urmila
प्रधान
कृषि, वन्य जीव संरक्षण, वन्य
निर्मुक्ति, वन्य जीव संरक्षण
विभाग, किन्नोर डी.डी. ११०

Signature of Group Pradhan

Rajni
सचिव
कृषि, वन्य जीव संरक्षण, वन्य
निर्मुक्ति, वन्य जीव संरक्षण
विभाग, किन्नोर डी.डी. ११०

Signature of Group Secretary

