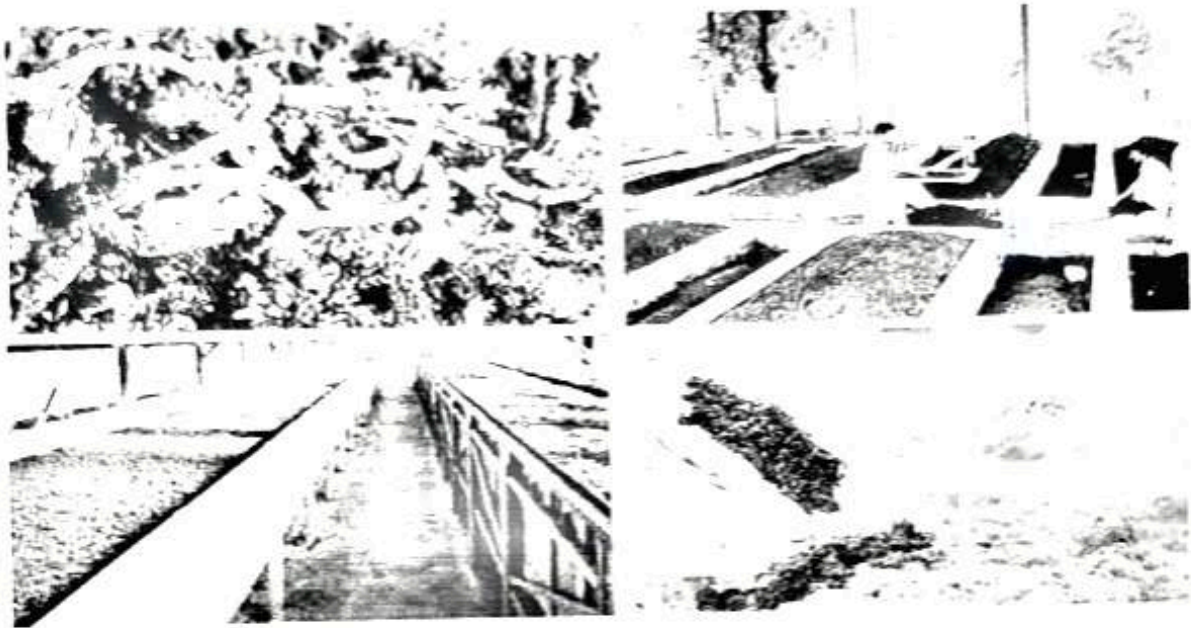


# BUSINESS PLAN

## INCOME GENERATING ACTIVITY -VERMICOMPOST BY NAVYUVA---SELF HELP GROUP KAINA



SHG/CIG Name	::	NAVYUVA
VFDS Name	::	Jaga Mata vfds Kaina
Range	::	Jubbal
Division	::	

Prepared under:



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

S. No.	Particulars	Page/s
1	Background	3
2	Description of SHG/CIG	4
3	Beneficiaries Detail	5
4	Geographical details of the Village	6
5	Description of product related to Income Generating Activity	6
6	Production Processes	7
7	Production Planning	7-8
8	Sale & Marketing	8
9	SWOT Analysis	8-9
10	Description of Management among members	9
11	Description of Economics	10-11
12	Inference of Economic Analysis	11
13	Fund Requirement	11-12
14	Sources of Fund	12
15	Bank Loan Repayment	12
16	Trainings/capacity Building / Skill up-gradation	12
17	Monitoring Method	13
18	Individual Photos of members	13-15
19	Group photo of members	15
20	Annexure I	16
21	Annexure II	17
22	Annexure III	18

## **Background**

Vermicomposting has been gaining a strong foothold in the country due to simple production techniques, ecological, economic and human health benefits associated with it. A significant number of vermicomposting units have been set up by entrepreneurs, under government support/ with the technical guidance of Non-Governmental Organizations (NGOs), particularly in the southern and central parts of the country.

Vermicomposting has direct environmental and economic benefits as it contributes to the sustainable agriculture production and income of farmers significantly. There are a number of NGOs, Community Based Organizations (CBOs), Self-Help Groups (SHGs), Trusts etc. which are making concerted efforts to promote vermicomposting technology due to its established economic and environmental advantages.

## **Vermicomposting**

Vermicomposting is the scientific process of making compost, by using earthworms. They are mostly found living in soil, feeding on biomass and excreting it in a digested form. Vermicompost is a type of organic fertilizer. It is derived by composting organic waste by using several species of earthworms. This method of producing vermicompost is called Vermicomposting. Production of compost through rearing/using earth worms is called the vermicomposting technology. It is one of the simplest and cost effective methods for the production of composting for both the small and large scale farmers. Vermicompost production unit can be set up in any land which is not under any economic use but shady and free from water stagnation. The site should also be nearer to a water resource

Vermicomposting, rightly called "gold from garbage" is the major input in organic agriculture production. Owing to simple technology, many farmers are engaged in vermicomposting production as it invigorates soil health, soil productivity reduces the cost of cultivation.

There is a gradual increase in demand for vermicompost due to the high level of nutrient contents. Secondly, larger population is now shifting towards natural and organic products.

SHG/CIG Name	::	Navyuva
VFDS	::	Jaga Mata vfds Kaina
Range	::	Jubbal
Division	::	Rohru
Village	::	Kaina
Block	::	Sheel
District	::	Shimla
Total No. of Members in SHG	::	20
Date of formation	::	
Bank A/c No.	::	41278124048; IFSC : SBIN0007462
Bank Details	::	SBI Sheelghat
SHG/CIG Monthly Saving	::	100/-
Total saving		6000/-
Total inter-loaning		.....
Cash Credit Limit		.....
Repayment Status		.....

## 2. Beneficiaries Detail:

Sl. No	Name	Father/ HusbName	Ag E	Category	Income Source	Address
1	Vipul Sirta	Sh. Padam Chand	30	Gen.	Agriculture	Kaina
2	Rajat Khimta	Sh. Prakash Chand	30	Gen.	Agriculture	Kaina
3	Sunil Khimta	Sh. Rajinder Khimta	39	Gen.	Agriculture	Kaina
4	Rohit Chanta	Sh. Virender Singh	33	Gen.	Agriculture	Kaina
5	Yashwant Chanta	Lt Sh. Pardhan Singh	42	Gen.	Agriculture	Kaina
6	Paras Chauhan	Lt Sh. Bhagwan Singh	32	Gen.	Agriculture	Kaina
7	Jagmohan Chanta	Lt. Sh. Govind Ram	36	Gen.	Agriculture	Kaina
8	Akhil Manta	Sh. Krishan Chand	35	Gen.	Agriculture	Kaina
9	Munish Chanta	Sh. Kali Ram Chanta	30	Gen.	Agriculture	Kaina
10	Sahil Chanta	Sh. Hardyal Chanta	29	Gen.	Agriculture	Kaina
11	Rakesh Khimta	Lt Sh. Laxmi Singh	33	Gen.	Agriculture	Kaina
12	Aman Manta	Lt. Sh. Ramesh Chand	32	Gen.	Agriculture	Kaina
13	Hominder Chanta	Sh. Sangat Ram Chanta	35	Gen.	Agriculture	Kaina
14	Vikrant Chanta	Sh. Brij Lal Chanta	32	Gen.	Agriculture	Kaina
15	Abhimanyu Chauhan	Lt. Sh. Balbeer Singh	29	Gen.	Agriculture	Kaina
16	Abhishek Chanta	Sh. Satpal Chanta	24	Gen.	Agriculture	Kaina
17	Ajay Manta	Sh. Narveer Singh	23	Gen.	Agriculture	Kaina
18	Manoje Manta	Sh. Jai Krishan Manta	41	Gen.	Agriculture	Kaina
19	Ankit	Sh. Bal Krishan	23	Gen.	Agriculture	Kaina
20	Bhopinder Chanta	Sh. Brij Lal Chanta	36	Gen.	Agriculture	Kaina

### 3. Geographical details of the Village

1	Distance from the District HQ	::	110 Km
2	Distance from Main Road	::	200 Meters
3	Name of local market & distance	::	Sheelghat 3km <sub>7</sub>
4	Name of main market & distance	::	Rohru, 31 Km
5	Name of main cities & distance	::	Rohru, 31 Km
6	Name of main cities where product will be sold/ marketed	::	HP Forest Deptt. & Rohru and Jubbal

### 4. Description of Product related to Income Generating Activity

1	Name of the Product	::	Vermicompost
2	Method of identification of Product	::	This activity is already done by some Shg member
3	Consent of SHG/CIG & Cluster member	::	Yes

## 5. Description of Production Processes

Step	Description
Step-1	: Processing involving collection of wastes, shredding, mechanical separation of the metal, glass and ceramics and storage of organic wastes.
Step-2	: Pre digestion of organic waste for twenty days by heaping the material along with cattle dung slurry. This process partially digests the material and fit for earthworm consumption. Cattle dung and biogas slurry may be used after drying. Wet dung should not be used for vermicompost production.
Step-3	: Preparation of earthworm bed. A concrete base is required to put the waste for vermi-compost preparation. Loose soil will allow the worms to go into soil and also while watering; all the dissolvable nutrients go into the soil along with water.
Step-4	: Collection of earthworm after vermi-compost collection. Sieving the composted material to separate fully composted material. The partially composted material will be again put into vermi-compost bed.
Step-5	: Storing the vermi-compost in proper place to maintain moisture and allow the beneficial microorganisms to grow.

## 6. Description of Production Planning

6.1	Production Cycle (in days)	::	90 days (three cycles in a year)
6.2	Manpower required per cycle (No.)	::	1
6.3	Source of raw materials	::	From household and own Farms
6.4	Source of other resources	::	Open market

6.5	Raw material - quantity required per cycle (Kg) per Member	::	1800 Kg per cycle
6.6	Expected production per cycle (Kg) per member	::	900 Kg per cycle

## 7. Description of Marketing/ Sale

1	Potential market places	::	HP Forest Deptt.
2	Distance from the unit	::	Local market Use on own farm
3	Demand of the product in market place/s	::	HO Forest deptt is procuring huge vermi-compost for their nursery and shall be in huge demand for orchards in locality
4	Process of identification of market	::	PMU will also facilitate the tie up of procurement of vermi-compost produced by SHG by HP Forest deptt.
5	Marketing Strategy of the product		SHG members will also explore the additional marketing options around their villages for better sale price in future.
6	Product branding		At CIG/SHG level product will be marketed by branding of respective CIG/SHG. Later this IGA may require branding at cluster Level
7	Product "slogan"		"Nature Friendly"

## 8. SWOT Analysis

### ❖ Strength

Activity is being already done by some SHG members

- Each of the SHG members are having cattle varying from 2 to 8 in each household.

Families of SHG members are cultivating high value crops & vegetables which offers adequate availability of raw materials i.e. farm organic wastes throughout the year.  
 Raw material easily available at their farms  
 Manufacturing process is simple  
 Proper packing and easy to transport  
 Other family members will also cooperate with beneficiaries  
 Product self-life is long

❖ **Weakness**

Effect of temperature, humidity, moisture on manufacturing process/product.  
 Lack of technical know-how

❖ **Opportunity**

Increasing demand of vermi-compost on account of awareness among farmers about organic and natural farming  
 Application of vermi-compost on their own field will go a long way in improving and enhancing the soil health and production of quality farm produce which will offer better price.  
 Best utilization of organic waste including household left outs of kitchens  
 Potential for marketing tie up with HP Forest

❖ **Threats/Risks**

Possibility of break of production cycle due to extreme weather  
 Competitive market  
 Level of commitment among beneficiaries towards participation in training/ capacity building & skill up-gradation

**9. Description of Management among Members**

- Production - It will be taken care of by individual members including procurement of raw materials
- Quality assurance - Collectively
- Cleaning & packaging - Collectively
- Marketing - Collectively
- Monitoring of the unit - Collectively

**10. Description of Economics**

(Amount in actual Rs.)

S. No	Particulars	Units	Quantity/ Nos.	Cost (Rs.)	Year 1	Year 2	Year 3	Year 4	Year 5
A.	Capital Cost								
A.1	Construction of Pit and shed								

1	Construction as well as labour cost (Pit Size internal will be of 10ftX4ftX2ft)	Per member	20	6000	120000	0	0	0	0
2	Erection of cover shed	Per member	20	4000	80000				
	Sub-total (A. 1)				200000	0	0	0	0
A. 2	<b>Machinery and equipment</b>								
3	Tools, equipment, weighing scale etc.	Per member	20	2000	40000	0	0	0	0
	Sub-total (A. 2)				40000	0	0	0	0
	<b>Total Capital Costs (A. 1+A. 2)</b>				240000	0	0	0	0
B	<b>Recurring Costs</b>								
4	Seed earthworm	Per Kg	20	500	10000	0	0	0	0
5	Cost of procurement of Slurry/dung waste	Tonnes	70	900	63000	66150	69458	72930	76577
6	Labour Cost	Per tonne	35	700	24500	25725	27011	28361	29779
7	Packing materials	No.	4500	2	9000	9450	9922	10419	10940
8	Other handling charges	Per tonne	35	150	5250	5512	5788	6078	6381
C	<b>Other charges</b>					0	0	0	0
9	Insurance	L.S				3000	3000	3000	3000
10	Interest on loan	Per annum		2 per cent	3000	3000	3000	3000	3000
	Total recurring costs				114750	109837	115179	12078 <sub>8</sub>	12667 <sub>7</sub>
	Total cost = Capital cost + recurring cost				354750	109837	115179	12078 <sub>8</sub>	12667 <sub>7</sub>
D	<b>Income from vermicomposting</b>								
11	Sale of vermicompost	Tonnes	35	6000	210000	220500	231525	24310 <sub>1</sub>	25525 <sub>6</sub>
12	Sale of earthworm					5000	10000	10000	10000
13	Total revenue				210000	225500	241525	25310 <sub>1</sub>	26525 <sub>6</sub>
14	Net returns (D-C)				95250	115663	126346	13231 <sub>3</sub>	13857 <sub>9</sub>

**Note** - As labour work will be done by SHG members themselves and Slurry/dung waste already available at their place and these materials will be not procured by them, therefore, recurring cost (Labour Cost, Cost of procurement of Slurry/dung waste) can be deducted from total recurring cost.

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	
Capital cost	24000 0	0	0	0	0	
Recurring cost	114750	109837	115179	120788	126677	
Total cost	354750	109837	115179	120788	126677	827231
Total benefits	21000 0	225500	241525	253101	265256	1195382
Net benefits	- 144750	115663	126346	132313	138579	468151
Net present worth of cost @15 per cent	82723 1					
Net present worth of benefits @15 per cent	11953 82					
Benefit Cost Ratio	1.44					

Distribution of net profite - As per share in production.

#### 11. Inferences of Economic Analysis

Pit size for each member has been planned at 10X4X2 ft for one pit.

Cost of production of vermi-compost comes to Rs. 3.2 per Kg

Sale of vermi-compost (conservative side) is Rs. 6 per Kg

Net profit will be Rs. 2.8 per Kg

It is proposed that each member will produce 2.7 tonnes of vermi-compost every year resulting in production of 40 tonnes vermi-compost by all 15 members of SHG in one year.

Cost of earthworm has been kept at Rs. 500.00 per kg

During the second year onwards, there will be surplus earthworm for sale (as it will multiply during the process of production of vermi-compost)

The vermi-compost making is a profitable IGA and can be taken up by the SHG members.

#### 12. Fund requirement:

Sl. No.	Particulars	Total Amount (Rs)	Project support	SHG contribution
1	Total capital cost	240000	120000	120000

2	Total Recurring Cost	114750	0	114750
3	Trainings/ capacity building/ skill up-Gradation	50000	50000	0
	<b>Total =</b>	<b>404750</b>	<b>170000</b>	<b>234750</b>

**Note-**

- Capital Cost - 50% of capital cost to be covered under the Project
- 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:**

Pr Project contribution	<ul style="list-style-type: none"> <li>- 50% of capital cost will be utilized for construction of pit and shed (Size will be of 10ftX4ftX2ft )</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 materials for pit/construction of pit will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"> <li>- 50% of capital cost to be borne by SHG, this include cost of shed construction of shed.</li> <li>- Recurring cost to be borne by SHG</li> </ul>	

**14. Bank loan repayment**

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.
- Project support- the subsidy of 5% interest rate will be deposited directly to the bank/Financial institution by DMU and this facility will be only for three years. SHG/CIG have to pay the installments of the Principal amount on regular basis.

**15. 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:

- Project Orientation Group Formation/ Reorganization
- Group Concept and Management
- Introduction to IGA (General)
- Marketing and Business Plan Development
- Bank Credit Linkages & Enterprise Development
- Exposure Visit of SHGs/ CIGs - Within the State & Outside State

## 16. Monitoring Mechanism

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. Individual Photos of members -







18. Group Photo Of Members :-



## BUSINESS PLAN APPROVED BY VFDS

Nav Yuvak Self help group will undertake the *vermicompost* as livelihood Income Generation Activity under the project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted). In this regard Business Plan of amount (Rs) *4,04,750/-* has been submitted by this group on dated *24<sup>th</sup> Sep 2022* and this business plan has been approved by *Jaga Mata VFDS Kaina*.

Business Plan with SHG resolution is being submitted to PMU through FDU for further action, please

Thank you

*[Signature]*  
President  
Jaga Mata Village Forest  
Development Society Kaina  
Kot-Kaina Teh. Jubbol  
Signature of VFDS President

*[Signature]*  
Secretary  
Jaga Mata Village Forest  
Development Society Kaina  
Kot-Kaina Teh. Jubbol

Signature of VFDS Secretary

## RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group *Naryand* held on *7/04/2022* at *Karna* that our group will undertake the *sericulture* as livelihood income generation activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (ICCA Assisted).



श्री  
श्री  
श्री

Signature of Group President



श्री  
श्री  
श्री

Signature of Group Secretary

### NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

S.No.	NAME	DESIGNATION	SIGNATURE
1	Sh. Ravi Keshan	Vfds president	<i>[Signature]</i>
2	Sh. Sunil Khosla	Vfds Secretary	<i>[Signature]</i>
3	Hemant Singh	Shg president	<i>[Signature]</i>
4	Rakesh Khosla	Shg secretary	<i>[Signature]</i>

President  
 Mata Village Forest  
 Development Society  
 Kot-Kailash, Ten. Jubbal

Secretary  
 Submitted by  
 Mata Village Forest  
 Development Society  
 Kot-Kailash, Ten. Jubbal

*[Signature]*  
 Received  
 प्रबन्धि  
 नव युवा कार्य सहायक समूह  
 दास पंचायत कोट कुबन

*[Signature]*  
 Range Officer  
 Jubbal  
 Name & signature of FTU Officer

*[Signature]*  
 Name & signature of FTU Co ordinator

Approved

*[Signature]*  
 District Forest Officer  
 District Forest Division  
 Name & signature of DMU Officer

### **Business expansion plan for SHG Members-Chuli oil extraction**

For the successful operation of vermincompost units shg members of VFDS Jaga Mata and SHG Navyuva are now planning to initiate a new generating activity-Chuli oil extraction. This initiative is expected to further strengthen for livelihood opportunities for SHG Members. The oil extraction business has a strong market potentials and can be implemented at a low cost with community participation.

The sustainable model will not only generate income but also promote the value addition of non-timber forest produce (NTFP), encouraging the involvement of local women in forest based livelihoods.

#### **Description of product related to income generating activity**

	Name of the Product	Chuli oil Extraction
2	Method of product identification	This activity has been decided by SHG members.
3	Consent of SHG /CIG/ cluster Members	Yes

## Description of Production Planning

Time taken	::	The activity to be taken upon Seasonal basis
Number of members involved	::	20.
Source of raw materials	::	Village itself
Source of other resources	::	Local market/Main market
Expected Qty .perday	::	23ltr.perdayfrom50kg.of seeds.

## 5. Description of Marketing/Sale

7.1	Potential market places/locations	::	Village itself, Dodra kewar ,Chirgaon,Rohru
7.2	Demand	::	Throughout year.
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 nearby villages/market.

## 6. Risk Analysis

- Skill based
- Demand driven
- Highly competitive market

## 7. 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.

tion of Economics:

**CAPITAL COST**

Particulars	Quantity	Unit Price	Total Amount (Rs.)
Oil expeller machine 3 hp	1	250000	250000
Oil Filter machine	1	70000	70000
Botal Filling Machine	1	55000	55000
Botal Labaling Machine	1	65000	65000
Chairs, Tableetc	LS	LS	5000
Caps gloves	LS	LS	5000
Alimarah	1	10000	10000
<b>Total Capital Cost(A)=</b>			<b>460000</b>

**B. RECURRING COST**

Sr.no	Particulars	Unit	Quantity	Price	Total Amount(Rs)
1	Chuliraw material from local market	Kg	1000	300	300000
2	Plastic bottles(200 ML, 500ML, 750 ML) Sewing threads	No.	2500	10	25000
3	Rent	Month			1500
4	Other (stationary, electricity bill, transportation, machine repair )	Month			10000
<b>Total Recurring Cost(B)</b>					<b>336500</b>

**C. Cost of Production (Monthly)**

Sr.No	Particulars	Amount(Rs)
1	Total Recurring Cost	336500
2	10% depreciation annually on capital cost	2300
	<b>Total</b>	<b>338800</b>

Selling price

Particulars	Unit	Quantity	Amount (Rs)
Chul oil	Lt	1	1100

8. Analysis of Income and Expenditure (Monthly):

Sr. No	Particulars	Amount (Rs)
1	10% depreciation monthly on capital cost	2300
2	Total Recurring Cost	338800
3	Total quantity of oil extracted per month	460 Ltr (approx quantity)
4	Selling Price of oil	1100
5	Income generation (460 * 1100)	506000
6	Net profit (506000 - 338800)	167200
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 jubbal.</li> </ul>

fund requirement:

Particulars	Total Amount (Rs)	Project contribution	SHG contribution
Total capital cost	460000	230000	230000
Total Recurring Cost	338800	0	338800
Trainings	50000	50000	0
Total	848800	280000	568800

Note-

- **Capital Cost**-50% of capital cost to be covered under the Project
- **Recurring Cost**-To be borne by the SHG/CIG.
- **Trainings/capacity building/skill up-gradation**-To be borne by the Project.

10. Sources of fund:

Project support;	<ul style="list-style-type: none"> <li>• 50 % of capital cost will be utilized for purchase of machines.</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>• 50% of capital cost to be borne by SHG.</li> <li>• Recurring cost to be borne by SHG</li> </ul>	

11. 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:

- Teamwork

Quality control

Packaging and Marketing

Financial Management

**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.

### **13. 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.

Business Plan Approval by VFDS

.....Naryuva..... group will undertake the Chuli Oil.....as  
Livelihood Income Generation Activity under the Project for Improvement of  
Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted ).  
In this regard Business Plan of amount (Rs) 4,60,000..... has been submitted  
by this group on dated..... and this business plan has been  
approved by .....Jaga Mata VFDS.....Kaina.....

Business Plan with SHG resolution is being submitted to DMU through FTU  
for further action Please.

Thank You

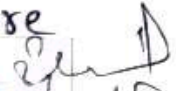
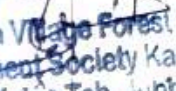
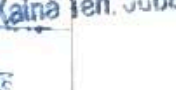

President  
Jaga Mata Villane Forest  
Development Society Kaina  
G.P. Kot-Kaina Teh. Jubbal  
**Signature of VFDS President**  
[Signature]

**Signature of VFDS Secretary**  
Secretary  
Jaga Mata Villane Forest  
Development Society Kaina  
G.P. Kot-Kaina Teh. Jubbal  
[Signature]

Divisional Forest Officer  
Rohru Forest Division

[Signature]  
Divisional Forest Officer  
Rohru Forest Division  
Rohru

Name and Signature of Authorize Signatories

Name	Designation	Signature
17 Sh Ram Krishan	VPDS President	
27 Sh Sunil Khimta	VPDS Secretary	
37 Hominder Chamta	SHG President	
47 Rakesh Khimta	SHG Secretary	

Submitted to DMU through FTU



Name and Signature of FTU Officer

Name and Signature of FTU Coordinator

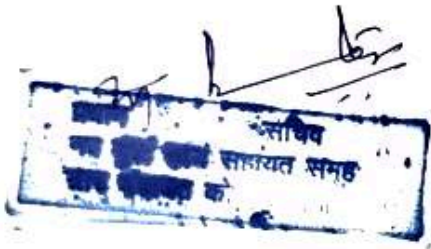
Approved

Divisional Forest Officer  
Rohru Forest Division  
Rohru

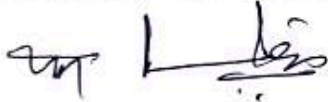
  
Name and Signature of DMU Officer

Resolution-Cum-Group Consensus

It is decided in the General House Meeting of the group.....Naryuva.....  
held on 19 May.....at Karna..... that our group will undertake the  
Chuli Oil..... as Livelihood Income Generation Activity under the  
Project for Improvement of Himachal Pradesh Forest Ecosystems Management &  
Livelihoods (JICA Assisted).



Signature of Group President



Signature of Group Secretary

cy  
Divisional Forest Officer  
Rohru Forest Division  
Rohru