

BUSINESSPLAN
INCOME GENERATING ACTIVITY-Bee Keeping
By
SHUTHANANG MATING-Self Help Group



SHG/CIGName	::	Shuthanang Mating
VFDSName	::	Ramni
Range	::	BhabaNagar
Division	::	Kinnaur

Prepared under:



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

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1. Description of SHG/CIG

2.1	SHG/CIG Name	::	Shuthanang Mating
2.2	VFDS	::	Ramni
2.3	Range	::	Bhaba Nagar
2.4	Division	::	Kinnaur
2.5	Village	::	Ramni
2.6	Block	::	Bhaba Nagar
2.7	District	::	Kinnaur
2.8	Total No. of Members in SHG	::	12(male-12)
2.9	Date of formation	::	06 th June,2026
2.10	Bank a/c No.	::	26110114753
2.11	Bank Details	::	H.P State Co-Oprative Bank Tapri
2.12	SHG/CIG Monthly Saving	::	100
2.13	Total saving		
2.14	Totalinter-loaning		-
2.15	Cash Credit Limit		--
2.16	Repayment Status		--

2. Beneficiaries Detail:

Sr.No.	Name(Sh/Smt.)	Father/Husband Name(Sh.)	Age	Category	Designation	Income Source	Contact No.
1.	Sh. Rejesh Kumar	Sh.Bhag Sain	57	ST	Pardhan	Agriculture	8988203175
2.	Sh. Vijay Singh	Sh.Jagat Singh	55	ST	Sectory	Agriculture	9459800998
3.	Sh. Sunil Kumar	Sh. Devi Chand	32	ST	Member	Agriculture	7649934776
4.	Sh.Dev Bhagat	Sh. Gopal Dhawaj	46	ST	Member	Agriculture	9459035463
5.	Sh. Prashant	Late Sh.che Nargu	32	ST	Member	Agriculture	7649934960
6.	Sh.Virender Singh	Sh.Jagdish Chand	48	ST	Member	Agriculture	8988530633
7.	Sh.Rohit	Sh.Rameshwar Singh	44	ST	Member	Agriculture	9805925424
8.	Sh.Jawhar Singh	Sh.Govind Singh	38	ST	Member	Agriculture	8988203507
9.	Sh.Shri kant	Sh.Raj Pal	28	ST	Member	Agriculture	7649943882
10.	Sh.Keshav Singh	Sh. Rajender Singh	48	ST	Member	Agriculture	9459380081
11.	Sh.Virabhader Singh	Sh.Higha Chand	42	ST	Member	Agriculture	9418301364
12.	Sh.Chander Prakesh	Sh.Thakur Lal	36	ST	Member	Agriculture	8988185513

3.Geographical details of the Village

3.1	Distance from the District HQ	::	86Km
3.2	Distance from Main Road	::	16Km
3.3	Name of local market & distance	::	Ramni, Janni, Tapri & surrounding, Recong Peo & Rampur
3.4	Name of main market & distance	::	Recong Peo-40Km, Bhaba Nagar-20Km, Jeori-45 Km & Rampur-70Km
3.5	Name of main cities & distance	::	Recong Peo-40 Km & Rampur-70 Km
3.6	Name of places/locations where product will be sold/ marketed	::	Recong Peo-40 Km, Bhaba Nagar-20 Km, Jeori-45 Km & Rampur-70 Km

4.Executive Summary

Ramni Village is the part of Gram panchayat Ramni. This village is famous for yielding good quality of Apple, Behmi, Millets and Satnarayan Devta Mandir located in the middle of the village besides this the local people of the Ramni village are also cultivating other cereal crops.

Horticulture species like Apples, Pears, Wild Apricot and Behmi etc. exist in this area and the people are involved in the activity. Apart from growing horticulture species the people also rear sheep & goat.

Beekeeping is a significant sustainable, and environmental sound activity involving integration of forestry, social forestry and Agricultural supporting activity since it provides nutritional, economic, and ecological balance, while providing employment and income. There has a good potential for bee keeping and can become a source of income for the people of this area.

Beekeeping is a low investment and skill Industry having the potential to offer direct employment to local wellers and unemployed youth and farmers. Sustainability of this industry is therefore vital to the local peoples for their wellbeing and development.

Beekeeping plays a vital role in the lively hoods of the rural communities in four dynamic ways: -

- (i) it is a income generating activity;
- (ii) provides food and medicine-value of honey and other hive products are in valuable;
- (iii) it supports agricultural activities through cross pollination and increase in yield of crops;
- (iv) it contributes immensely to forest conservation;
- (v) It also provides supplementary income to farmers.

Therefore, the people of the village Ramni exhibit their willingness to adopt this activity as income generation activity over and above to already constituted/functioning SHGs (Knitting and vermi composting). The group members of VFDS Ramni has shown their willingness to constituted the Bee keeping as a third income generation activity Accordingly, the people were sensitized and a Self-Help Group Shuthanang Mating was formed.

5. Description of product related to income generating activity

1.	Name of the Product	Honey
2.	Method of product identification	This activity has been decided by SHG members.
3.	Consent of SHG/CIG/cluster members	Yes

6. Description of Production Planning

6.1	Time taken	::	The spring season is considered to be the best for Bee keeping or Apiculture because of warmer weather and the flowering of plants also starts during this season.
6.2	Number of members involved	::	12(Male-12).
6.3	Source of raw materials	::	Village itself
6.4	Source of other resources	::	Local market/Main market
6.5	Quantity required per cycle(Kg)	::	5 Kg.every 75 to 90 days per box
6.6	Expected Qty. per day	::	23ltr.per day from 50kg.of seeds. 5Kg.perboxtotal2.50Qtl.Every 75-90daysduration.

7. Description of Marketing/Sale

7.1	Potential market places/locations	::	RecongPeo-40 Km, BhabaNagar-20 Km, Jeori-45 Km & Rampur-70Km
7.2	Demand	::	Through out the 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.

8. Swot Analysis

❖ Strength–

- Activity is being already done by some SHG members
- Raw material easily available
- Beekeeping process is simple
- Proper packing and easy to transport
- Product shelf life is long

❖ Weakness–

- Effect of temperature, humidity, in flowering season.
- Highly labor intensive work.
- In winter and rainy season product manufacturing cycle will increase

❖ Opportunity–

- High demand in winter season because of its medicinal value for the cure of cough and cold.
- All most every house hold kept the honey in his house for use as medicine as and when required .Hence; the demand of honey is sustained.

❖ Threats/Risks–

- Effect of temperature ,moisture at time of flowering and packaging particularly in winter and rainy season.
- The loss of flowering of flora and fauna due to hailstorm and heavy rain which resulted in reduction of honey production.

Competition with branded company's product available in the marketing attractive packing

- Market is at a small distance and the transportation charges will be small.

10. 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.

11. Description of Economics:

A.	CAPITALCOST			
Sr.No.	Particulars	Quantity (in number)	Unit Price (in Rs.)	Total Amount (Rs.)
1.	Apis Malifera Bees with Colony	120	4090	4,90,800
2.	Honey Extractor machine	1	7220	7220
3.	Smoker ,Bee Vails, Bee Hive Tool	500,90,60respectively	Ls	790
4.	Super chamber	12	440	5280
5.	Hive feeder	12	70	840
6.	Hive Stand	12	90	1080
7.	Inner Cover	12	40	480
8.	Queen Excluder	12	90	1080
	Total Capital Cost(A)=			5,07,508

B.	RECURRINGCOST				
Sr.No	Particulars	Unit	Quantity	Price	TotalAmount (Rs)
1.	Yearly Consumption of Sugar by Bee (Chemical Free)	Kg	400	55	22000
2.	Yearly Requirement of food grade buckets(20 kg capacity)	No.	25	120	3000
3.	Repair and Maintenance	Month	LS		500
4.	Carriage and Cartage	Month	LS		500
5.	Miscellaneous Expenditure(Bill Book, Receipt Book etc.)				500
	Total Recurring Cost(B)				26,500

C.	Cost of Production (Monthly)	
Sr.No	Particulars	Amount(Rs)
1.	Total Recurring Cost	26,500
2.	10%depreciation annually on capital cost	2650
	Total	29,150

D.	Selling price				
Sr.No	Particulars	Unit	Quantity	Rate(Rs.)	Amount(Rs)
1	Honey	Kg.	750	1100	8,25,000

E.	Annual Income and Expenditure					
Sr.No	Particulars	Unit	Quantity	Rate	Amount(Rs)	Remarks
1.	Cost of Production 1cycle=2.50qtl*3 cycle = 7.50qtl	kg	750kg	137/-	103000/-	Excluding labour cost which will be done by group members
2.	Expected Selling cost of the product 1cycle=2.50qtl*3cycle=7.50qtl	Kg	750 kg	1100/-	825000/-	Depend on decrease and increase of market rate
3.	Annually income to the SHG including labour cost	Kg	750kg	1100/-	825000/-	Labour done by the group members will be met with out of Annual income.

12. Analysis of Income and Expenditure:

Sr.No	Particulars	Amount(Rs)
1.	10% depreciation monthly on capital cost	2650
2.	Total Recurring Cost	26500
3.	Total quantity of Honey extracted one season	750 Kg (approx. quantity)
4.	Selling Price of Honey	1100
5.	Income generation(750*1100)	8,25,000
6.	Net profit(825000-424310)	4,00,690
7.	Distribution of net profit	- Total profit will be distributed equally among members - Part of the profit will be used for Further investment in IGA

13. Fund requirement:

Sr.No	Particulars	Total Amount(Rs)	Project contribution	SHG contribution
1	Total capital cost	5,07,508	3,80,631	1,26,877
2	Total Recurring Cost	26,500	0	26,500
3	Trainings	25000	25,000	0
	Total	5,59,008	4,05,631	1,53,377

Note-

- Capital Cost** - 75% of capital cost to be covered under the Project and 25% to SHG.
- Recurring Cost**-To be borne by the SHG/CIG.
- Trainings/capacity building/skill up-gradation**-To be borne by the Project.

14.Sources of fund:

Project Support;	• 75% of capital cost will be utilized for purchase of machines. • Revolving fund up to Rs 1 lakh will be parked in the VFDS bank account. • Trainings/capacity building/ skill up-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
G. contribution	• 25% of capital cost to be borne by SHG. • Recurring cost to be borne by SHG	

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:

- Teamwork
- Quality control
- Packaging and Marketing
- Financial Management

16.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 an 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.

17.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.

18.Remarks.

19.Group members Photos-



Virbhadhar Singh



Rajesh Kumar



Vijay Singh



Dev Bhagat



Keshav Singh



Shri Kant



Rohit



Sunil Kumar



Prashant



Chander Prakesh



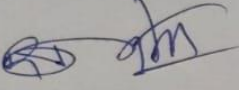
Virender Singh

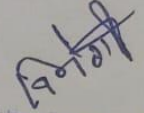


Jawahar Singh

समूह का सहमती पत्र

आज दिनांक 28/07/2026 शुथानांग मार्टिंग स्वयं सहायता समूह रामणी में बैठक हुई यह बैठक प्रधान श्री राजेश कुमार की अध्यक्षता में हुई। आज बैठक में सभी सदस्यों ने यह चर्चा किया और यह निर्णय लिया की वे वन जायका विभाग की तरफ से जो धन राशि मिलेगी उसका उपयोग मधुमक्खी पालन करने के लिए किया जाएगा। जिसके लिए सभी सदस्यों ने सहमती प्रकट की है। इस बैठक में सभी सदस्यों ने भाग लिया।


President
Shuthanag Mating Bee Keeping
V.P.O Ramni, Sub-Tehsil Tapri
Distt. Kinnaur (H.P.)
समूह के प्रधान के हस्ताक्षर


Secretary
Shuthanag Mating Bee Keeping
V.P.O Ramni, Sub-Tehsil Tapri
Distt. Kinnaur (H.P.)
समूह के सचिव के हस्ताक्षर

Memorandum of Understanding

Between

The RAMNI Village Forest Development Society/ BMC Sub Committee

And

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

Whereas

The RAMNI 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 RAMNI 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 -Man 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.

- 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.

- 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 Sh. Rohit President, VFOS RAMNI 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.

Rohit
(Name and Signature of the President)

On behalf of VFDS/ BMC (Sub-committee)

प्रधान
नारायण ग्राम वन विकास समिति रामनी,
उप-तहसील टपरी, जिला किन्नौर (हि०प्र०)

[Signature]
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. *Keshav Singh*
2. *Rekha Devi*
3. *Phool Devi*
4. *Maal Das*

Keshav Singh
Rekha Devi
Phool Devi
Maal Das

1. *Sh. PARMANAND RFO B/Nagar* (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
B/Nagar Range
Dist. Kinnaur (H. P.)

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

[Signature]
Kinnaur Forest Division
At R/Peo

Business Plan Approval by VFDS & DMU

Shuthanang Matiy Self help group will undertake the Bee keeping
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.) 5,59,008 has been submitted by this group on dated -----
----- and this business plan has been approved by Ramni VFDS. Business
Plan with SHG resolutions being submitted to DMU through FTU for further action, please.

Thankyou

प्रधान Ramni
नारायण ग्राम वन विकास समिति रामनी,
उप-संसद क्षेत्र, जिला किन्नौर (हि.प्र.)
Signature of VFDS Pradhan

सचिव Shuthanang Matiy
नारायण ग्राम वन विकास समिति
रामनी, जिला किन्नौर (हि.प्र.)
Signature of VFDS Secretary

Shuthanang Matiy
Signature of Forest Guard

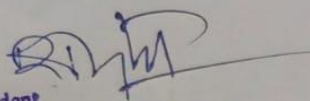
Shuthanang Matiy
Signature of Block forest officer
Block Forest Officer
Shuthanang Matiy
Forest Block

Shuthanang Matiy
Signature of Range Forest officer
Bhabanagar Range
Distt. Kinnaur (H. P.)

Approved
Shuthanang Matiy
DMU -cum-
Deputy conservator forests,
Kinnaur Division at R/Peo

Resolution –cum-group consensus from

It is decided in the general house meeting of the Self Help Group.....*Shuthanag Mating* held on
.....at *Ramni*.....that our self group will undertake the *Bee Keeping* livelihood
income generation activity under the project for improvement of Himachal Pradesh


President
Shuthanag Mating Bee Keeping
V.P.O Ramni, Sub-Tehsil Tapri
Distt. Kinnaur (H.P)

Signature of Group Pradhan


Secretary
Shuthanag Mating Bee Keeping
V.P.O Ramni, Sub-Tehsil Tapri
Distt. Kinnaur (H.P)

Signature of Group Secretary