

Business Plan for Income Generation

HANDLOOM

(Shawl & Stole)

Hurang Narayan Self-Help Group, Khanipadhe-Pavnag



Village Forest Development Society -----Khanipadhe-Pavnag
Gram Panchayat-----Majhat
Forest Range -----Bhutti
Forest Division-----Kullu
Forest Circle-----Kullu

**Project for Improvement of Himachal Pradesh
Forest Ecosystems Management & Livelihoods**

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1. Introduction

Himachal Pradesh is a hilly state located in the western Himalayan region. It is famous for its natural beauty and rich culture. The climate of Himachal Pradesh is very diverse and many small and big rivers and valleys enhance the beauty of the state.

The total population of the state is about 70 lakhs. Its geographical area is 55673 sq. km. which is spread from the Shivalik hills to the cold desert region of the upper Himalayas. Agriculture and horticulture are the main occupations here. Among the 12 districts of Himachal Pradesh, Kullu district is famous for tourism and horticulture. Kullu district is located in the central hills of Himachal Pradesh.

Village Tandari is located in Gram Panchayat Majhat development block Kullu, Tehsil and District Kullu in Himachal Pradesh. The valley of Kullu district have been given various names according to their physical structure, one of which is Lagvalley

Village Tandari is located in Lagvalley at a distance of about 14 km from Kullu headquarters. The main occupation of the people in village Sarli is agriculture and gardening but due to lack of proper irrigation system, people are not getting the expected increase in their income.

Most of the people have very little land, due to which they are not able to earn their livelihood properly. To improve their livelihood, people earn their livelihood by growing cash crops and gardening.

People in the village are also engaged in making pattu, but the production is done in a traditional way, due to which the production is less and the income is also less. To overcome this problem and to increase the production of products, these women need information about advanced types of machines which are suitable for this production.

According to the geographical situation, these products are required throughout the year in this area. Therefore, production can be increased as much as possible by using proper training and modern machines. There is also a need to prepare new products according to demand and fashion from time to time.

After the formation of Village Forest Development Society, Khanipadhe-Pavnag in the village, Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods told the people about working in groups to increase their means of livelihood.

Through the project, 02 self-help groups were formed in Khanipadhe-Pavnag in the form of "**Hurang Narayan**" and "**Ambika**" self-help groups. After this, "**Hurang Narayan**" self-help group decided to work on handloom. 14 members joined this group.

Based on the advice, suggestions and experiences of handloom expert Shri Jugat Ram Him Weaver Technical Assistant along with "**Hurang Narayan**" group, the group members decided to make shawls and stoles etc. Expert Shri Jugat Ram was requested from time to time to make the group aware, skilled and capable, so that the products made by the group are beautiful, attractive and of good quality. This will increase the livelihood of the group.

Project for Improvement Himachal Pradesh Forest Ecosystems Management and Livelihoods decided to give training to "**Hurang Narayan**" self-help group in making shawls and stoles along with giving Rs. 100000/- as revolving fund.

To prepare the livelihood enhancement business plan of "**Hurang Narayan**" self-help group, Shri Shashi Sharma (FTU Coordinator), Bhutti Forest Range and handloom expert Shri Jugat Ram held repeated meetings with the group members and under the guidance of Divisional Forest Officer Sh. Angel Chauhan (IFS), Sh. Manoj Kumar (HPFS), Assistant Forest Conservator, Kullu, with the cooperation of Smt. Bandna, Forest Range Officer, Bhutti and Mr. Balbir Singh, BO, Tarapur, this livelihood enhancement business plan was finalized.



2. Description of SHG

2.1	Name of Self-Help Group	"Hurang Narayan"
2.2	Manual for Management of Information System of SHG	Attached in Page No. 22
2.3	Village Forest Development Society	Khanipadhe-Pavnag
2.4	Forest Range/FTU	Bhutti
2.5	Forest Division/ DMU	Kullu
2.6	Village	Tandari
2.7	Development	Kullu
2.8	District	Kullu
2.9	Total Members in SHG	14
2.10	SHG Formation	July, 2020
2.11	Bank Account Number	88311300002087
2.12	Name of Bank & Branch	HGB, Sarwari Kullu
2.13	Monthly Saving SHG	100
2.14	Total Saving SHG	14000
2.15	Loan given to members among themselves	
2.16	Cash deposit limit	
2.17	Repayment Status	11 Month

List of Huran Narayan Self-Help Group

Sr. No.	Name & Adress of Members	Designation	Age	Sex	Qualification	Category	Contact No.
1	Smt. Krishana W/O Sh. Pavinder	Pradhan	30	Fe	10 th .	Gen	7018101660
2	Smt. Khayalan W/O Sh. Dharam Chand	Secretary	23	Fe	12 th .	Gen	9015213706
3	Smt. Roshani W/o Sh. Sher Singh	Cashier	50	Fe	10 th .	Gen	9418255954
4	Smt. Bhagwati W/o Sh. Dile Ram	Member	62	Fe	5 th .	Gen	9882840194
5	Smt. Chandresh W/o Sh. Krishan Gopal	Member	32	Fe	7 th .	Gen	8580661422
6	Smt. Dina Devi W/o Sh. Bhop	Member	34	Fe	9 th .	Gen	9816278437
7	Smt. Sheela Devi W/o Partap	Member	40	Fe	8 th .	Gen	9805205189
8	Smt. Geeta W/o Sh. Kuldeep	Member	26	Fe	8 th .	Gen	8218707640
9	Smt. Guddi W/o Sh. Mohan	Member	39	Fe	4 th .	Gen	7807399028
10	Smt. Shanta W/o Sh. Jai Singh	Member	42	Fe	5 th .	Gen	7018121030
	Smt. Mangli W/o Sh. Yuv Raj	Member	36	Fe	7 th .	Gen	9805986728
	Smt. Gurdei W/o Sh. Dhanvir	Member	34	Fe	5 th .	Gen	8091062110
	Smt. Kamla W/o Sh. Gurdyal	Member	60	Fe	10 th .	Gen	9816667032
	Smt. Begma W/o Sh. Kalu Ram	Member	43	Fe	5 th .	Gen	9418779273

3. Geographical details of Village

3.1	Distance from District HQ	Road to 16 KM.
3.2	Distance from Main Road	Road to 16 KM.
3.3	Name of Local Market & Distance	Kullu 16 KM.
3.4	Name of Main Market & Distance	Kullu 16 KM.
3.5	Distance from Main City	Kullu 16 KM, Bhuntar 21 KM, Manali 55 KM, Shamshi 20 KM
3.6	Name of main Cities where products will be sold/marketed	Kullu, Bhuntar, Manali, Shamshi
3.7	Special Information for effected IGA of village related	<ul style="list-style-type: none"> • Agriculture & Horticulture • Kulvi Pattu
3.8	Status of before & After linkage	Continuous meetings are being held and information about handloom is being shared.

4. Description of Product related to Income Generating Activity

4.1	Name of Product	Shawl & stole
4.2	Method of Product Identification	Some members are already doing Handloom work
4.3	Consent of SHG/CIG Cluster	Yes Consent attached page No. 22

5. Details of Production Processes

First of all, the members of the self-help group will be given training by the project on making **shawls and stoles** etc. After the training, the following process will be followed by the group members in preparing the product: -

The warp and weft of shawl and stole will be made by warping machine. This will reduce the time and labour cost of the products.

1. 03 members of the group will work on making shawls.
2. 10 members of the group will work on making stoles.
3. 01 members of the group will do marketing and will also bring raw material.
4. Group members will work for 4 to 5 hours daily.

After training, the following products will be made by the group. The details of which are as follows: -

1. Shawl 2/48 Australian Wool Yarn

Shawls of different designs will be prepared by 03 members. If one member works for 4 to 5 hours per day, one shawls will be prepared in 8 days.

2. Stole 2/48 Australian Wool Yarn

Stoles of different designs will be prepared by 10 members. If one member works for 4 to 5 hours per day, one stole will be prepared in 5 days.

6. Details of planning for production

6.1	Production cycle (in days) 30 days (working 4-5 hours per day)	12 No. Shawls 60 No. stoles
6.2	Workers required per cycle (number)	03 members for Shawls 10 members for stole 01 members for Marketing Total Members 14 No.
6.3	Source of raw material	Kullu
6.4	Source of other resources	Kullu, Shamshi, Bhuntar

6.5 Raw material requirement and estimated production

Sr. No.	Month	Raw Material (For Shawl & Stole Products)				Kaishmilon (For Shawl & Stole Products)			Expected Production Value	Remarks
		Unit	Qty.	Rate	Amt	Qty	Rate	Amt.		
1	April	Kg.	22.68	1500	34020	8.4	450	3780	72	Shawl 12 Stole 60 Per Circle
2	May	Kg.	22.68	1500	34020	8.4	450	3780	72	
3	June	Kg.	22.68	1500	34020	8.4	450	3780	72	
4	July	Kg.	22.68	1500	34020	8.4	450	3780	72	
5	August	Kg.	22.68	1500	34020	8.4	450	3780	72	
6	September	Kg.	22.68	1500	34020	8.4	450	3780	72	
7	October	Kg.	22.68	1500	34020	8.4	450	3780	72	
8	Nov/	Kg.	22.68	1500	34020	8.4	450	3780	72	
9	December	Kg.	22.68	1500	34020	8.4	450	3780	72	
10	January	Kg.	22.68	1500	34020	8.4	450	3780	72	
11	February	Kg.	22.68	1500	34020	8.4	450	3780	72	
12	March	Kg.	22.68	1500	34020	8.4	450	3780	72	
	Total		272.16		408240	100.8		45360	864	

- In each cycle (per month) 12 Shawls and 60 stoles will be made by the group.
- In a year 144 Shawls & 720 stoles pieces will be made by the group.

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
1	Shawl				
A	Raw Material (Threads)	Kg.	0.54	1500	810
B	Raw Material (Kaishmilon)	Kg.	0.20	450	90
C	Warping machine cost (for 12 Shawls)	No.	1	20	20
D	Labour (01Members 4-5 (Hour/Day) 30x1x300	Days		300	
	Total				920
	Service Charge			5%	46
	Total Production Cost				966
	Profit			15%	145
	Total Cost				1111

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
1	Stole (one piece Only)				
A	Raw Material (Threads)	Kg.	0.270	1500	405
B	Raw Material (Kaishmilon)	Kg.	0.10	450	45
C	Warping machine cost	No.	1	20	20
D	Labour(01Members 4-5 (Hour/Day) 30x1x300	Days		300	0
	Total				470
	Service Charge			5%	23
	Total Production Cost				493
	Profit			15%	74
	Total Cost				567

7. Details of Marketing/Sales

7.1	Potential marketing destination	Kullu, Bhuntar, Manali
7.2	Distance from Unit	14 to 55 Km.
7.3	Demand for the product at the market places	Kullu, Bhuntar, Manali
7.4	Market Identification Process	Based on the capacity and local demand of the group <ul style="list-style-type: none"> • Make a list of vendors. • Contact the vendors.
7.5	Effect of season on marketing:	Higher demand in winter.
7.6	Potential buyers of the product	Locals, city people, tourists Potential
7.7	Consumers in the area	Tenants, job holders, outsiders.
7.8	Product marketing system	<ul style="list-style-type: none"> • Contact with shopkeepers. • Own sales Centre • Stall/exhibition in fairs • Various offices • Religious places
7.9	Product Marketing Strategy	<ul style="list-style-type: none"> • Wholesaler • Retailer • Agent 20-25% subsidy • Publicity in local network • Publicity in social media
7.10	Determining the product's branding	Beautiful products of SHG Prerna
7.11	Product slogan	

8. Details of management among group members

- Rules will be made for management.
- Group members will divide the work by mutual consent.
- The division will be done on the basis of efficiency and capacity of work.
- Profit will also be distributed on the basis of quality of work, skill and hard work.
- The marketing member will be given 5% commission on the total sales amount.
- One member having experience in marketing will do the marketing.
- The head and secretary will keep on evaluating and observing the management from time to time.

9. Analysis of Strengths, Weaknesses, Opportunities and Challenges (SWOT)

Strengths

- Women have the passion for work.
- Some members are already doing khadi work.
- There are experienced members in the group too.

Weakness

- Women also do agriculture and animal husbandry work.
- Can only spare 2 to 3 hours for work.
- Working in a group for the first time.

Opportunities

- Himachal Pradesh Forest Ecosystem Management Project will provide support and funds.
- Training will increase skills and capacity.
- There is demand for the products locally and in cities.
- Kullu and Manali are tourist places.

Challenges

- Not producing good products
- Not understanding the market situation (demand)
- Competition from other production centers.
- Engagement in menial work.
- Engagement in other (agricultural, horticultural and animal husbandry) works.

10. Description of potential challenges and measures to mitigate them

Sr. No.	Statement of Risks / Challenges	::	Measures to reduce risk
10.1	Not understanding the market situation (demand).	::	To adapt to the market demand from time to time.
10.2	Not producing good products.	::	Creating products in demand the consumers.
10.3	Competition from other production centers.	::	Making better products than other production centers and earning less profit in the beginning.
10.4	Not understanding the market situation (demand).	::	To promote handloom instead of menial work.
10.5	More involvement in agriculture, horticulture and animal husbandry activities.	::	Pay attention to agriculture, gardening, animal husbandry and other household work along with handloom
10.6	Division in groups	::	<ul style="list-style-type: none"> • Income should be distributed on the basis of skill and ability. • Working with transparency.
10.7	Sales may decrease due to decrease in product quality.	::	To maintain quality the group will have to maintain high standards.

11.Statement of Economics of the Project

11A.Capital Expenditure

Sr. No.	Particulars	Amount
1	09 Khaddi of 35inches (Rs. 9000 per Khaddi)	81000
2	08 Charkhas and Uri Stand (Rs. 1700 per Charkha and Uri Stand)	13600
	Total Capital Expenditure	94600

11B.Recurring Cost (Per Circle)

Sr. No.	Particulars	Unit	Qty.	Rate	Amt
1	Shawl				
A	Raw Material (Threads)	Kg.	6.48	1500	9720
B	Raw Material (Kaishmilon)	Kg.	2.4	450	1080
C	Warping machine cost (for 12 Shawls)	No.	12	20	240
D	Labour (01Members 4-5 (Hour/Day) 30x1x300	Days	30	300	9000
E	Others Expenditure (Packing, Pamphlets)				1000
	(A+B+C+E)				12040

2	Stole				
A	Raw Material (Threads)	Kg.	16.2	1500	24300
B	Raw Material (Kaishmilon)	Kg.	6	450	2700
C	Warping machine cost (for 60 Stole)	No.	60	20	1200
D	Labour (01Members 4-5 (Hour/Day) 30x1x300	Days	30	300	9000
E	Others Expenditure (Packing, Pamphlets)				1000
	(A+B+C+E)				29200
	Total Recurring Cost				41240

12. Summary of the Economy Cost of Production

Sr. No.	Particulars	Amount
1	Total recurring cost	41240
2	10% annual interest on capital expenditure	9460
3	10% annual interest on loan	4000
	Total	54700

13. Assumptions Calculation of Selling Price

Sr. No.	Particulars	Unit	Qty.	Amount
For One Shawl				
1	Production Cost	No.	1	1111
	Defined Benefits	Per	30	333
	Total Cost + Benefits	No.	1	1444
	Market Price	No.	1	1600
For One Stole				
2	Production Cost	No.	1	567
	Defined Benefits	Per	30	170
	Total Cost + Benefits	No.	1	737
	Market Price	No.	1	950

14. Cost-benefit analysis for the enterprise (in one cycle i.e. in 01 month)

Sr. No.	Particulars	Unit	Qty	Rate	Amt
1	10% annual interest on capital expenditure (a)	-	-	-	9460
2	Recurring Coat (B)			-	
2.1	Shawl				12040
2.2	Stole				29200
	Total (B)				41240
3	Total Production (Shawl)	No.	12		
4	Product sales (Shawl)	No.	12		
5	Income from product sales (Shawl)	No.	12	1444	17328
6	Total Production (Stole)		60		0
7	Product sales (Stole)		60		0
8	Income from product sales (Stole)		60	737	44220
	Total (S)				61548
9	Total Benefits S-(A+B) 61548 - (9460+41240) = 50700				10848
10	Gross profit from product sales				10845
11	Amount available for distribution among members as profit after one cycle = Income from sale of product – (Amount required for principal and interest refund 61548 - (9460+41240+4000) = 54700				6848

15- Self Help Groups/Similar Interest Groups need funds

Sr. No.	Particulars	Total Expenditure	Contribution by project 50%	Contribution by project 50%	Group needs money
1	Capital Cost	94600	47300	47300	0
2	Recurring Cost	41240	0	0	41240
	Total	135840	47300	47300	41240
	Note	Requirement of funds is approximately 42,000.00			

Note- Since the group members will arrange for the wages themselves, no additional money will be required for this, hence wages have not been included in the recurring expenditure given in the financial requirement of the group.

16. Financial resources of the group

Sr. No.	Particulars	Amount
1	Support fund provided by the project	47300
2	Internal savings of the group	6000
	Total	53300

The project will provide an amount of Rs. 100000/- as seed fund. The group members will take loan from the bank on the basis of this seed fund.

17. Planning of Fund Requirements

Sr. No.	Resources needed funds needed	Resources needed funds needed	Comment
1	09 Khadi 35 Inch	40500	50% advance should be given for Khaddi, Charkha and Uri from the assistance amount by the group.
2	08 Charkha with Uri Stand	6800	
	TOTAL	47300	
4	RAW Material	41240	
	G. Total	88540	

18. Calculation of Break-even Point/Situation

(Break Even Point)

Calculation of Break-even Point of Shawls

$$= 94600/1444 = 65 \text{ days}$$

Calculation of Break-even Point of Stole

$$= 94600/737 = 128 \text{ days}$$

$$\text{Calculation of Total Break-even Point} = 94600/193 = 490 \text{ days}$$

In this process the breakeven point can be achieved in 490 days as per the same ratio of sales of the above product.

19. Loan Repayment schedule

Sr. No.	Month	Loan Repayment			Cumulative Loan Repayment	Remaining Loan		
		Amt.	Interest	Total		Amt.	Interest	Total
1	Month-1					42000	350	42350
2	Month-2	3650	350	4000	4000	38350	319.5833	38669.6
3	Month-3	3680.417	319.583	4000	4000	34669.6	288.9132	34958.5
4	Month-4	3711.087	288.913	4000	4000	30958.5	257.9875	31216.5
5	Month-5	3742.013	257.987	4000	4000	27216.5	226.804	27443.3
6	Month-6	3773.196	226.804	4000	4000	23443.3	195.3607	23638.6
7	Month-7	3804.639	195.361	4000	4000	19638.6	163.6554	19802.3
8	Month-8	3836.345	163.655	4000	4000	15802.3	131.6859	15934
9	Month-9	3868.314	131.686	4000	4000	11934	99.44992	12033.4
10	Month-10	3900.55	99.4499	4000	4000	8033.44	66.94533	8100.39
11	Month-11	3933.055	66.9453	4000	4000	4100.39	34.16988	4134.56
12	Month-12	4101.83	34.1699	4136	4136	-1.44483	-0.01204	-1.4569
I	Total	42001.4		44136	44136			

Annual interest is calculated on the basis of reducing principal amount every month.

Due to adjustments, the final EMI may be less or more than the regular EMI.

20. Comment

The group will prepare and sell Shawl & stoles in the first cycle. This will generate an average income of Rs 6848/- in each cycle.

21.Training

The training will be done for 08 hours per day i.e. 42 to 43 days. The master trainer will be paid Rs. 1500/- per day for training. During the training period, the group will be given raw material once at the rate of Rs. 1000/- per trainee.

Sr. No.	Particulars	Training Period	Members	Rate	Amt.	Remarks
1	Master Trainer	45 Days	&	1000	45000	Rs. 1000-00 Per Day
2	Boarding & Lodging	45 Days		100	4500	Rs. 100 Per Day
3	Raw Material	45 Days	10	1000	10000	Rs.1000 Per Members
4	Training Hall Rent	45 Days	&	1000	1500	Rs. 1000 Trg. Period
5	Transportation Charges	Khaddi, Charkha	&	&	1000	Rs. 1000 One Time
	Total				62000	

22. Attachment





List of Rule of Hurang Narayan Self-Help Groups

1. Group work: Handloom
2. Group address: village -Tandari
3. Total members of the group: 14
4. Date of the first meeting of the group; 05, July, 2020
5. For every Rs. 100 in the group, there will be an interest of Rs. 2/-
6. The monthly meeting of the group is held every month. will be on the date of 05th.
7. All the members of the group will deposit the saved money of each month in the group
8. All members will have to attend the meeting of the Self- Help Group
9. Self Help Group Account HGB Kullu Account number 88311300002087
10. In order to attend the meeting of the group, the Pradhan and secretary will have to take permission by stating the appropriate work.
11. Those who do not deposit the amount of savings in the group or are present in the group for 3 Meetings, then that person will be removed from the group.
12. If the person who is present in the group giving reasons, then the next meeting will be in the house of the person whose expenses will have to be borne by that person himself.
13. The Pradhan and Secretary of the Self -Help Group shall be elected unanimously
14. The Pradhan and secretary can transact with the bank, this post will be valid for one year.
15. The Pradhan, Secretary or Member shall not do any work against the Group shall always utilize the funds of the Group.
16. If the member wants to leave the group for some reason, if this person has taken a loan, then the group will have to return only then there is equality except the group otherwise not.
17. The purpose of the loan will be decided in the meeting, the time of repayment of the amount, the installment of the loan and the rate of interest will be decided in the meeting.
18. For emergency, the Pradhan and secretary should have an amount of at least Rs 1000/-
19. The register of self-help groups should be read and written in front of all members
20. Large borrowers will have to report a week in advance
21. Loans should be given to all members in times of need
22. If the member wants to leave the group without any reason, then the accumulated income of that member will be divided into the group.
23. Group has to Submit their Monthly Report to the FTU.

Glimpse of members of Hurang Narayan Self Help Group



Smt. Krishana Devi
Pradhan



Smt. Khayalan Devi
Secretary



Smt. Roshani Devi
Cashier



Smt. Guddi Devi
Member



Smt. Bhagwati Devi
Member



Smt. Geeta Devi
Member



Smt. Gurdei
Member



Smt. Begama Devi
Member



Smt. Chandresh
Member



Smt. Deena Devi
Member



Smt. Shanta Devi
Member



Smt. Sheela Devi
Member



Smt. Kamla Devi
Member

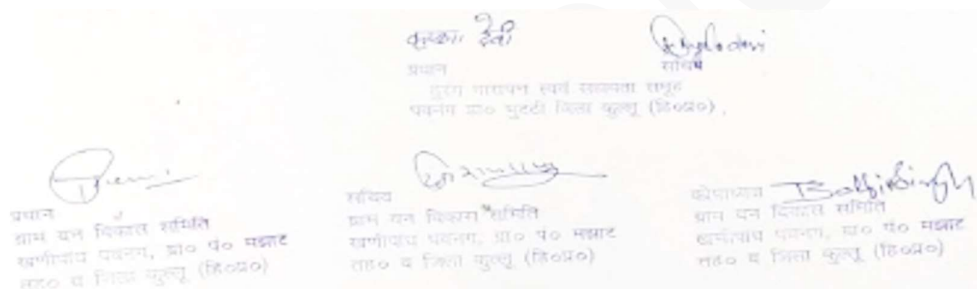


Smt. Mangli Devi
Member

Agreement

(Sahmti Patra)

Today on 24-03-22 a meeting of **Hurang Narayan Self-Help Group Tandari (Khanipadhe-Pavnag)** was held under the chairmanship of Pradhan Smt. Krishana Devi in which all the members of the group participated. The draft of the Handloom Business plan document prepared by the members of **Hurang Narayan Self-Help Group Tandari (Khanipadhe-Pavnag)** and with the cooperation of FTU Bhutti was finalized. With the project being run in collaboration with **Project for Improvement Himachal Pradesh Forest Ecosystems Management and livelihoods** (Funded by JICA) through the Forest Department, the members of **Hurang Narayan Self-Help Group Tandari (Khanipadhe-Pavnag)** unanimously agreed to continue working on Handloom to increase their livelihood.



The image shows three handwritten signatures and stamps. The first signature is on the left, the second in the middle, and the third on the right. Each signature is accompanied by a stamp that reads: 'ग्राम वन विकास समिति, खानीपाध पवनग, गाँव पं० मझाट, तहसील ब. जिला कुल्लु (हि०प्र०)'.

Approval

Today on 04-04-22 the Divisional Management Unit and Forest Divisional Officer Kullu approved the Handloom Enhancing Livelihood Business Plan of **Hurang Narayan Self-Help Group Tandari (Khanipadhe-Pavnag)**.



The image shows a handwritten signature and a stamp that reads: 'Divisional Forest Officer, Forest Division Kullu'.