



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar



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CORRIGENDUM

To bring uniformity in the financial arrangement for livelihood activities some changes have been made in the Office Order No: BRLPS/Proj-NF/460/13/2991 dated – 24.10.2017 revised Operational Guidelines: Bee Keeping Intervention. The changes have been made only in two parts of the existing operational guidelines for bee-keeping i.e. '**Part III: Funding Envelope & Fund Flow (Page – 6)**' and '**Part IV: Business Proposal (Page – 7)**' which are now as follows:

Part III: Funding Envelope and Fund Flow

The funding envelope for bee-keeping intervention has been divided into two parts.

- Each Producer Group will require an amount of Rs.17,10,000/- (Rupees seventeen lakh ten thousand) as working capital for bee-keeping (on following assumptions for a PG with 45 members) :-

S.No.	Heads	Calculation	Amount (in Rs.)
1	Total Capital cost	45*40000	1800000
2	Member's contribution	45*2000	90000
3	Loan Amount	45*38000 (Total capital cost - Member's contribution)	1710000
4	SHM Subsidy*	45*20000	900000

- Each CLF will be funded an amount of Rs.1,77,300/- (Rupees one lakh seventy seven thousand three hundred only) for store. It consists of two components – Rs.60,500/- (Rupees sixty thousand five hundred only) as establishment cost and Rs.1,16,800/- (Rupees one lakh sixteen thousand eight hundred only) as yearly recurring expenses. Each store will serve as a central hub catering to all the producer groups coming in the area of cluster/block (as required).

The funding to the Producer Group will be routed through the parent CLF/Nodal VO whereby the CLF/Nodal VO will be providing a loan of Rs.17,10,000/- (Rupees seventeen lakh ten thousand only) to the producer group at 12% simple interest, of which the subsidy amount of Rs.9,00,000/- (Rupees nine lakh only) once received from the SHM in the PG's bank account under the provision of DBT (Direct Beneficiary Transfer) shall be paid back to the CLF/Nodal VO. The remaining Rs.8,10,000 (Rupees eight lakh ten thousand only) will be repayable in 18 monthly installments of equal amount. Along with this amount, a grant of Rs 72000/- (Rupees seventy two thousand only) will be released to each producer group for payment of VRP-Bee (for about twelve months).

However the producer group will be given a moratorium period of 06 months and repayment of loan will start 7th month onwards from the date of deposit of amount in the account of producer group. In places where CLFs have not yet been formed, the funds will be channeled through the corresponding

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Nodal Village Organization selected by the respective BPIU. The overall monitoring and management will be taken over by the CLF of the cluster as and when it gets functional.

Institution	CID (in Rs.)	CIF (in Rs.)	Total (in Rs.)
PG	72,000(grant)	17,10,000(loan)	17,82,000
Store (CLF)	1,77,300 (grant)		1,77,300

In the second part:

In the 2nd year onwards, every interested member may take another 5 boxes for additional bee colonies. Further financing will be done to PG for the scaling-up of business activity.

Part IV :Business Proposal by Producer Groups for Funds

Every member will take a maximum of 10 boxes. Each bee-box will have 08 frames and bee colonies of Italian / European species – Apis Mellifera. Along with boxes, some accessories like Fumigators, Knives & Brushes and some Protective Equipments: Bee Veil, Gloves, & Apron etc. will be given. Every member as an entrepreneur will contribute Rupees two hundred for each box. Total contribution from members will be Rupees ninety thousand. After deducting the member's contribution, balance Rupees seventeen lakh ten thousand will be in form of loan from CLF for a producer group. Loan will be given at 12% interest rate. There will be a moratorium period of 06 months. After the moratorium period, loan amount will be repaid in 18 equal installments. However, interest will not be charged on the expected subsidy of Rupees nine lakh.

By the order of CEO



AO cum SPM-Non Farm

(Rajiv Kumar Singh)

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1. CFO/OSD/CFO
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