



Guidelines Establishing Spices Clusters



Spice crops are plants cultivated for their aroma, flavour, and medicinal properties. A wide variety of spice crops are grown across the state of Tamil Nadu. Spices like garlic, pepper, cardamom, cloves, cinnamon bark, nutmeg, bay leaves, galangal, pineapple flower, and chilli are commonly cultivated in the districts of Dindigul, Kanyakumari, Namakkal, Nilgiris, and Ramanathapuram.



Spices are typically dried plant parts such as roots, bark, or seeds, which are used either whole or ground into powder and added to food. Spice crops from Tamil Nadu are well accepted in both national and international markets. Developing spice crop packages, improving production practices, and increasing exports can significantly enhance farmers' incomes.

Given the importance of spice crop cultivation, integrating all activities—from production to harvesting and value addition—will provide women farmers with opportunities to earn additional income.

1. Objectives:

- a. To encourage women farmers to adopt spice cultivation as a profitable and sustainable livelihood activity.
- b. To support women farmers in collectively undertaking spice cultivation, from planting to post-harvest processing.

- c. To reduce the cost of cultivation and enhance profitability through collective efforts and value addition.

2. Selection of Districts

District where spices are predominately cultivated have been selected for implementation of spices cluster.

During the financial year 2025–26, ten spice clusters will be established in five districts of Dindigul, Kanyakumari, Namakkal, Nilgiris and Ramanathapuram ((two clusters each) at an estimated cost of Rs.15 lakhs per cluster.

3. Selection of Panchayats

a) Selection Committee

For establishment of Spices cultivation cluster within each district, a **district-level selection committee** will be formed to identify the most suitable panchayat for spices cultivation. The committee shall include:

- a. Project Director, Mathi
- b. Assistant Project Officer (Livelihood)
- c. District Resource Person (Farm)
- d. Block Mission Managers of block where spices are grown.
- e. Representative from Spices Board / Horticulture dept.

b) Selection Criteria

- a. **Panchayats** where SHGs are **already engaged in spices cultivation**, with relevant skills and knowledge to take up spices cultivation.
- b. Panchayats with climatic conditions—specifically temperature and rainfall—suitable for spice crop cultivation.

- c. Availability of **dependable irrigation sources**, such as canals, borewells, or rainwater harvesting structures.
- d. **Accessibility to nearby markets or** processing centers to facilitate the sale and value addition of the product.

4. Selection of Beneficiaries

- a. A **meeting will be conducted at the panchayat level**, involving representatives from the PLF and the Community Resource Person (Farm), to:
 - i. Explain the project objectives, guidelines, and expected outcomes of the spice cultivation cluster initiative.
 - ii. Highlight the benefits of collective spice cultivation as a viable income-generating activity.
 - iii. Encourage participation and address queries or concerns from potential beneficiaries.
- b. After the meeting, applications will be collected from SHG members interested in adopting spice cultivation as a livelihood activity.
- c. For **each cluster, 20 women farmers** interested in spice cultivation will be selected from the same panchayat or from a nearby panchayat in areas where spice cultivation is extensively practiced.

i. General criteria for selection of Beneficiaries:

- a. The beneficiary **should be an SHG member for at least two years**.
- b. The beneficiary **should not have any NPA** (Non-Performing Asset) or overdue payments in any NRLM fund support.
- c. The beneficiary **should not hold the position of President, Secretary, Joint Secretary, or Treasurer in the PLF or BLF**.

- d. The beneficiary **should preferably not be a bookkeeper, CST, CBC, DRP, BRP, BMM, BC, or any other Community Resource Person (CRP).**
- e. There should be **no repetition of beneficiaries** under various farm livelihood schemes in the last five years.
- f. Priority may be given to SHG members who are destitute, widows, Scheduled Castes (SC), Scheduled Tribes (ST), and those identified as poor and very poor in the PIP list.

ii. Specific Criteria for selection of Beneficiaries:

- a. **20 SHG women members** with minimum **0.5 acre upto 2 acres of land** will be identified from each selected panchayat. **Leased landholders** may also be considered.
- b. Selected members must be willing to undergo structured training on Improved varieties, Integrated Nutrient Management, Irrigation & Post harvest management, etc.,
- c. Each selected member must contribute minimum **Rs.1000/- as membership fees.** Member contribution may be used for Administrative expenses decided which may be decided by cluster based on the proper resolution.

5. Formation of Clusters

- a. A group of **20 SHG women farmers with minimum 0.5 acre to 2 acres** land and interested / experienced in spices cultivation from same or neighbouring villages will be integrated to form a spices cluster.
- b. Each cluster **must cultivate spices** in a total extent of **minimum 10 acres.**
- c. Secretary and Treasurer will be elected by all 20 members of cluster to manage administrative, technical and accounting works of the cluster.

- d. A bank account is to be opened in the **nearby Indian Bank** in the name 'with Panchayat Name as prefix - TNSRLM Spices Cluster 2025.' (Ex.Kattur TNSRLM Spices cluster 2025).
- e. The details of selected beneficiaries are to be placed in Grama Sabha and approved.

6. Implementation Strategy

- a. **High quality seeds or seedlings** of the same spice crop (preferably same variety) shall be procured for all cluster members through the Horticulture department.
- b. Seed / seedlings and essential inputs such as bio-fertilizers, organic manures, bio-pesticides, etc., shall be **procured in bulk** for all the members to ensure consistency and cost-effectiveness.
- c. Simultaneous planting shall be encouraged to enable synchronized harvesting and marketing.
- d. CRP (Farm) and BC (LH) to check the cultivation of spices and Regular technical support and guidance shall be provided to farmers throughout the crop period by the DRP(Farm) and CFS trainer / SPARK identified by VKP.
- e. Harvesting shall be synchronized to facilitate efficient **aggregation** and **collective marketing**.

7. Registers to be Maintained

- a. Beneficiaries basic Data Register
- b. Resolution Register
- c. Cash Book
- d. Loan disbursal and collection register
- e. Spices production and sales register
- f. Asset register and Repair and maintenance register
- g. Visitor Register

8. Fund Allocation

Each Spices cluster will receive a total of Rs.15 lakhs with the following break-up of funds.

Table-1 Fund allocation breakup

S.No	Expenditure	Amount (Rs.)
1	For crop cultivation (Revolving fund) – Rs.60,000/- per acre (To be repaid (*))	12,00,000
2	For value addition per batch (Infrastructure) (Based on business plan) (To be repaid(*))	2,70,000
3	Training and Exposure visit (Need not be repaid)	25,000
4	Registers and name board (Need not be repaid)	5,000
	Total	15,00,000

*Out of Rs.15 lakhs, a sum of Rs.14.70 Lakhs to be repaid

i) Fund Release

- The CRP-Farm will verify and confirm the selection of office bearers and the opening of cluster's bank account.
- Fund release to BLF should have narration with cluster name.
- On receipt of fund from SMMU, an **Implementation team** of APO (LH), DRP (Farm), BC (Livelihood) and BMM concerned should visit the panchayat and ensure formation of cluster with **20 women as per eligibility**, opening of bank account, availability of land, registration of lease deed by land owner, readiness of all women, etc., and submit report to PD, Mathi in the format specified in annexure 2 & 3.

- d. Out of Rs.15 Lakh, a sum of Rs. 12.3 lakh (Fund for cultivation, training and Registers & name board) shall be disbursed from DMMU to the BLF within 7 days of receipt of fund from SMMU and BLF will transfer the amount to the cluster within the next 7 days following the **execution of a tripartite agreement** between BLF (agreement model given in Annexure – 4) Cluster and the Beneficiary which consists clause stating
1. Shall utilize the funds for cultivation of spices in the designated Village.
 2. To follow cluster approach for procurement of fertilizers, Plant Protection inputs, aggregation, marketing and to carry out value addition in the spice cluster.
 3. To repay the loan with 6% interest, starting from the sixth month.
- e. Remaining sum of **Rs.2.7 lakhs (proposed for value addition infrastructure) will be released based on the business plan** submitted by the cluster and **verified by APO (LH), DRP(Farm) and DSMS.**
- f. Under this scheme, Rs.60,000/- per acre will be provided to each members as revolving fund for Spices cultivation.
- g. If the cost of cultivation exceeds above Rs.0.60 lakh per acre, the additional cost should be borne by the member.
- h. All the transactions should be only through ECS (RTGS / NEFT)

9. Training to beneficiaries

- a. **A three days training** program will be provided to the beneficiaries by the DRP Farm in coordination with the Horticulture Dept.
- b. The training includes two days of indoor session on Improved varieties, Integrated Nutrient Management, Irrigation & Post harvest

management, primary processing, value addition, marketing, etc.,.The Third day will be an **exposure visit** to nearby private or government spices farm.

- c. **An amount of Rs.25,000/-** is allocated to three day training out of the Rs.15 lakhs allocated to each spices cluster.

S. No.	Activity	Unit cost	No of units	Amount (Rs.)
1	Resource person fee to DRP Farm for 3 days	1,500	3	4,500
2	Food & Refreshments @ Rs.250/- per head for 20 members	250	3	15,000
3	Transport charges	3,500	1	3,500
4	Stationery, Projector, leaflets	2,000		2,000
	Total			25,000

10. Marketing Strategy

Before marketing, focus should be given on production of high quality spices and spice powders.

- The **DSMS manager** shall facilitate attractive packing and branding of the products.
- The **DSMS Manager and DRP(Farm)** to identify various marketing avenues for both raw and value added spice products
- DSMS Manager shall also facilitate marketing of the products through e-Commerce platform.

- d. **CRP Farm / BC (LP)** shall ensure timely mobilization of products for supply to the identified marketing channels.

12. Value addition

- a) Since value addition enhances the quality and market value of spices, women members should be advised to go for value addition and secure better price, for which a **detailed proposal along with a business plan** shall be submitted by the cluster to the **DMMU** for any proposed value addition activities.
- b) Machineries for Value addition may include Pulverizer, Electric Dryer, Sorting and Grading Machine, Automatic Packaging Machine, Large Electric weighing Machine, Small Electric weighing Machine.
- c) The services of '**Mathi Siragugal Thozhil Maiyam**' may be utilized by the cluster for the preparation of the proposal and accompanying business plan.
- d) Business plan should be evaluated by **BMM, DSMS Manager and APO(LH)**. The evaluation report to be **submitted to PD (Mathi)**.
- e) The entire value addition activities of Spices Clusters should be carried out at the **supervision of the CRP Farm** and in the absence of CRP Farm, BC LH should be responsible. BC LH should conduct a field visit and certify that the all the cluster activities are completed and the cluster is ready for value addition.
- f) The **Asst. Project Officer (LH)** should conduct a **super check** through a physical field visit and recommend a release of balance second tranche.
- g) Based on **the evaluation of the proposal and readiness of the beneficiaries** the DMMU will release funds to the cluster through the BLF after executing a bipartite agreement (Annexure 5) between BLF and the Cluster for the procurement of machinery required for Spices value addition.

- h) The **procurement process** should be followed **as per community procurement guidelines of TNVKP**

13. Repayment

- a. All members shall repay the loan with an **interest rate of 6%**.
- b. **A moratorium period of 3 months** is fixed during which only **interest is to be repaid**.
- c. Following the moratorium, repayments shall be made in monthly instalments. The repaid amount, along with the applicable interest, shall be paid on or **before the 5th of every month to the cluster account**.
- d. Repayments should be recorded in a cash Book and proper receipts to be given to the beneficiary. Repaid amount should be deposited promptly into the Cluster's bank account.
- e. From the Cluster account, **the due amount (principal & interest) for that month should be transferred to the BLF Farm Cluster Account through ECS**
- f. The **repayment period may be 18 months** after the moratorium period.
- g. The Repaid amount along with the collected interest may re-lent for spice crop cultivation during the next season or for cultivation on additional land by the cluster's existing members **up to two more repayment cycles**.
- h. If existing members are **not willing to continue spice cultivation** in the next season or on additional land, **eligible new members** who are interested in joining the cluster may be included **after verification by the team consisting of BC (LH), BMM and APO (LH)**.
- i. If no SHG member in the panchayat is willing to cultivate spices in later year or after two more repayment cycles, with approval from

DMMU should release the fund to **a new cluster** willing to take up spices cultivation as a cluster activity.

14. Monitoring & Evaluation

- a. **CRP (Farm)** shall be responsible for ensuring **timely loan repayments** by the SHG members and providing regular handholding support at the cluster level.
- b. The name of the cluster, year, beneficiary details, internal loan given details, area of spices crop cultivated, etc., to be maintained by the **PLF in the Livelihood register**.
- c. **BMM, Zonal BC & BC (LH) will inspect the cluster**, ensure regular meeting, and oversee the expenditure made and income generated besides maintenance of registers.
- d. BLF also to maintain a register with the cluster name and year.
- e. The **District Resource Person (Farm)** to visit cluster and provide necessary **technical advice** in coordination with the Horticulture Dept.
- f. The **Assistant Project Officer (Livelihood)** will conduct monthly inspections to **monitor Utilization of cluster funds**, Maintenance of records, Adherence to planned activities and timelines.
- g. The Project Director, Mathi, shall randomly visit the operational cluster.
- h. The **PD, (Mathi)** should conduct **monthly review** on functioning, repayment and earnings of the spices cluster with APO(LH), DRP Farm, BMM and BC LH.
- i. **Once in six months**, progress can be reviewed in **convergence meeting** with the Line departments under the chairmanship of **District collector**.

15. Expected Benefits

- a. Bulk procurement of seeds, fertilizers, and pesticides in Spice Cluster reduces individual costs, while shared use of farm equipment contributes to overall savings.
- b. Increased income for SHG women farmers through collective farming due to higher production and improved access to markets and better prices.
- c. Aggregation of value added spices products enables better price negotiation with traders and buyers.

16. Way Forward

- a. Encourage more SHG members to cultivate spice as a sustainable, income-generating activity, thereby fostering local employment and strengthening economic resilience in rural areas.
- b. Promote value addition among SHG women to get the quality standardisation, certification and attractive branded packaging of spices products.
- c. To promote marketing of spices through retail and e-commerce platforms.

Annexure -1

District wise target for Spices clusters

Sl.No	District	No of clusters
1	Dindigul	2
2	Kanyakumari	2
3	Tenkasi	2
4	Nilgiris	2
5	Ramanathapuram	2
	Total	10

Annexure -2

Recommendation for fund release from DMMU to BLF.

S. No.	Particulars	Details
1	Name of the Block	
2	Name of the Cluster	
3	Name of the Panchayat	
4	Grama Sabha approval date of selected Beneficiaries	
5	Date of Account opening	
6	Bank Name	
7	Branch Name and IFSC code	
8	Account Name as per bank passbook	
9	Account Number	
10	Secretary Name and Mobile Number	
11	Treasurer Name and Mobile Number	
12	Beneficiary eligibility (Sub format enclosed) for number of Beneficiaries whether verified	
13	Per member contribution in (Rs.)	
14	Conduct of Regular meeting	
15	Name of the Register Maintained	
16	Nearby spices market (Pl mention	

	name and distance)	
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Cluster formation and selection of beneficiaries are verified as per guidelines and recommended for release of funds to the _____ cluster of _____ PLF in _____ Block through BLF.

**Block Coordinator
(LH)**

**Block Mission
Manager**

**Asst. Project Officer
(LH)**

Annexure -3

Sub Format for Eligibility of Beneficiary Identified***

Sl. No.	Particulars	Details
1	Name of the Beneficiary	
2	Name of the Husband/ Guardian	
3	Address	
4	Date of Birth/Age	
5	Mobile Number	
6	Name of the SHG	
7	Number of years as an SHG member	
8	NRLM member ID No.	
9	Community(SC/ST/MBC/BC/Others)	

10	Whether comes under special category (Diff. abled / Widows/Destitute widows)	
11	Aadhar card Number	
12	Smart card Number	
13	Do you have MGNREGA card?,If yes provide card number	
14	PIP Number and Category	
15	Total area of Land owned / leased(Acres)	
16	Whether the member presently cultivates spices?	
17	Experience in Spices cultivation	
18	Area of land where spices cultivation (in cents)	
19	Any loan availed under livelihood activities a. Name of the scheme: b. Loan amount availed in Rs.	
20	Any overdue / NPA in Rs.	

I declare that the above details are correct and in line with my consensus.

Date :

Beneficiary Signature

Place:

The above details were verified by me and found correct

Name of the CRP(Farm):

CRP(Farm) Mobile Number:

Signature of CRP(Farm):

Attachment:

1. Aadhar Card Xerox Copy
2. Smart Card Xerox Copy
3. MGNREGA Xerox card
4. SHG Resolution copy for the number of years as an SHG member
5. SHG Resolution copy not to be an office bearer in BLF/PLF
6. SHG Resolution copy for No overdue or NPA in any Bank/institution
7. Patta copy/Lease agreement copy
8. Selected Member grama saba approval copy

*** This format to be collected for each beneficiary separately and attached to the Annexure-2 for fund release to BLF.

Annexure-4

TRIPARTITE AGREEMENT

This Tripartite Agreement is made on this ____ day of _____, 20__ at _____

Among:

1. Block Level Federation (BLF), a community-based organization constituted under the guidelines of the [Tamil Nadu State Rural Livelihoods Mission], having its office at _____, represented herein by its President/Secretary, Shri/Smt. _____, hereinafter referred to as the "First Party" (which expression shall, unless excluded by or repugnant to the subject or context, include its successors and permitted assigns);

AND

2. _____ Cluster, a collective of _____ cultivating SHG women farmers functioning under the aegis of the First Party, with its registered/recognized office at _____, represented by its Cluster Leader/Representative Selvi/Smt. _____, hereinafter referred to as the "Second Party";

AND

3. Selvi/Smt. _____, daughter/wife of _____, residing at _____, a member of the Self Help Group _____ under the jurisdiction of the above-mentioned BLF, hereinafter referred to as the "Third Party" or the "Beneficiary".

WHEREAS:

- The First Party is responsible for facilitating and overseeing Cluster initiatives at the Block level.
- The Second Party manages implementation and support at the cluster level.
- The Third Party is a beneficiary of the scheme, participating through her Self Help Group (SHG).

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AS UNDER:

1. Roles and Responsibilities

1.1 First Party (Block Level Federation) Shall:

- Facilitate capacity building, training, and support services for _____(Agriculture/Horticulture/Sericulture/Animal Husbandry)
- Mobilize and release funds/grants/subsidies received under any government or non-governmental scheme to the Second and/or Third Party, as per approved norms.
- Release the _____ cluster funds Rs._____ received from the District Mission Management Unit to the Second Party's bank account within 7 days from the date of receipt of funds.
- Participate (through any one of its representatives) in the monthly meeting of the cluster and monitor the cluster activities and progress.
- Monitor the proper maintenance of registers by the cluster.
- Provide conflict resolution support and maintain oversight over operations.
- Monitor and evaluate the implementation of the project and ensure adherence to prescribed guidelines.

1.2 Second Party (_____ Cluster) Shall:

- Coordinate procurement, input supply, training, and market linkages.
- Maintain records of disbursements, training, production, and sales.
- Release of Rs._____ against activities such as to the Third Party's bank account within 7 days of receiving funds from the First Party.
- Monitor the utilization of the fund released to the Third Party for the above-mentioned purposes.
- Collect 6% interest from the Beneficiary starting from _____ month onwards and transfer the loan due amount (principal & interest) to the 1st party's Farm Cluster Bank account.

1.3 Third Party (Beneficiary) Shall:

- Utilize the funds strictly for the purposes they are meant for and shall not divert the funds for consumption or personal purposes.
- Repay the loan with 6% interest starting from the _____ month from the date of receiving funds from the Second Party and pay only interest during the _____ months.
- Properly maintain all assets acquired under the scheme and shall not sell or transfer them to outsiders without prior approval from the Second and First Parties.
- Participate in training, share production data, and allow inspections as required.
- Ensure cleanliness in _____ units, and follow standard protocols.

2. Duration

This Agreement shall remain in force till the repayment of loan unless extended by mutual consent or terminated earlier as per Clause 5.

3. Financial Terms

Disbursement and utilization of funds shall follow the installment structure detailed in Section 1.2.

All repayments with interest shall be made as per the repayment schedule.

Refer to Annexure A for repayment schedule.

4. Dispute Resolution

Disputes, if any, shall be resolved amicably at the Panchayat level first. If unresolved, they shall be escalated to the Block Level Federation under the TNSRLM.

5. Termination

This Agreement may be terminated:

- By mutual consent of all parties;
- By the First Party upon breach or non-performance by the Second or Third Party;
- By the Third Party upon return of all assets and repayment of funds as applicable, with 30 days written notice.

6. Miscellaneous

The Agreement does not constitute an employment or agency relationship.

All annexures, rules, guidelines, and communications relating to the scheme are binding components of this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

Signature of First Party (BLF Secretary & Treasurer)

Name: _____

Name: _____

Designation: _____

Designation: _____

Seal: _____

Seal: _____

Signature of Second Party (_____ Cluster Secretary & Treasurer)

Name: _____

Name: _____

Designation: _____

Designation: _____

Seal: _____

Seal: _____

Signature of Third Party (Beneficiary)

Name: _____

SHG Name: _____

Witnesses:

1. _____ (Name & Address)

2. _____ (Name & Address)

Annexure A: Repayment Schedule

Name of the cluster or Activity:

Name of the Beneficiary with Father or Husband Name:

Name of the SHG:

Total Loan Amount:

Interest rate:

Repayment period:

S. No.	Month	Repayment Amount (Rs.)		Total amount to be repaid
		Principal	Interest	
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				

S. No.	Month	Repayment Amount (Rs.)		Total amount to be repaid
		Principal	Interest	
	Total			

Signature of the BLF

Secretary & Treasurer

Signature of Cluster

Secretary & Treasurer

Signature of the Beneficiary

Annexure-5:
BIPARTITE AGREEMENT

This Bipartite Agreement is made on this ____ day of _____, 20__ at

Among:

1. Block Level Federation (BLF), a community-based organization constituted under the guidelines of the [Tamil Nadu Rural Livelihoods Mission], having its office at _____, represented herein by its Secretary, Selvi/Smt. _____, and treasurer, Selvi/Smt. _____, hereinafter referred to as the "First Party" (which expression shall, unless excluded by or repugnant to the subject or context, include its successors and permitted assigns);

AND

2. _____ Cluster, a collective of _____ cultivating SHG women farmers functioning under the aegis of the First Party, with its registered/recognized office at _____, represented by its Cluster Secretary, Shri/Smt. _____, and cluster treasurer, Selvi/Smt. _____, hereinafter referred to as the "Second Party or the "Beneficiary ";

WHEREAS:

- The First Party is responsible for facilitating and overseeing _____ initiatives at the Panchayat level.
- The Second Party manages implementation and support at the cluster level.

NOW, THEREFORE, THIS AGREEMENT WITNESSETH AS UNDER:

1. Roles and Responsibilities

1.1 First Party (Block Level Federation) Shall:

- Release the value addition amount of Rs._____ received from the District Mission Management Unit to the Second Party's bank account.
- Participate (through any one of its representatives) in the monthly meeting of the cluster and monitor the cluster value addition activities and progress.
- Monitor the proper maintenance of assets and registers by the cluster.
- Provide conflict resolution support and maintain oversight over operations.
- Monitor and evaluate the procurement process as per community procurement guidelines of TNVKP.

1.2 Second Party (_____ Cluster) Shall:

- Arrange Value addition infrastructure, Procurement of machinery, working space and creating market linkages.
- Maintain records of disbursements, production, and sales.
- Release of Rs._____ against procurement of Value addition infrastructure, Procurement of machinery and Lease /rent
- The procurement process should be followed as per community procurement guidelines of TNVKP.
- Repay the loan with 6% interest starting from the ____ month onwards, to the First Party's Farm Cluster bank account.

2. Duration

This Agreement shall remain in force till the repayment of loan unless extended by mutual consent or terminated earlier as per Clause 5.

3. Financial Terms

Disbursement and utilization of funds shall follow the instalment structure detailed in Section 1.2.

All repayments with interest shall be made as per the repayment schedule.

Refer to Annexure A for detailed repayment schedule.

4. Dispute Resolution

Disputes, if any, shall be resolved amicably at the Block level first. If unresolved, they shall be escalated to the DMMU under the [Tamil Nadu Rural Livelihoods Mission].

5. Termination

This Agreement may be terminated:

- By mutual consent of all parties;
- By the First Party upon breach or non-performance by the Second
- By the Second Party upon return of all assets and repayment of funds as applicable, with 30 days written notice.

6. Miscellaneous

The Agreement does not constitute an employment or agency relationship.

All annexures, rules, guidelines, and communications relating to the scheme are binding components of this Agreement.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement as of the date first above written.

Signature of First Party (BLF Secretary) Signature of First Party (BLF treasurer)

Name: _____ Name_____

Seal: _____ Seal:

Signature of Second Party (Cluster Secretary) Signature of First Party ((Cluster

treasurer)

Name: _____ Name_____

Seal: _____ Seal:

Witnesses:

1. _____ (Name & Address)
2. _____ (Name & Address)