

BUSINESS PLAN

INCOME GENERATING ACTIVITY – Apple nursery

by

Giri Ganga - Self Help Group



SHG/CIG Name	::	Giri Ganga
VFDS Name	::	Giri Ganga VFDS Shilli
Range	::	Jubbal
Division	::	Rohru

Prepared under:



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

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1. **Introduction**

That crisp, sweet apple you bought at the grocery and nibbled down to the core was delicious! Wouldn't it be great if you could walk out your door and pluck one like it off of a tree in your yard? You see the small, smooth, brown seeds in the apple core and wonder: Could I plant these and grow my own apple trees? The short answer is: Yes, but...Many of the apple varieties in grocery store bins are hybrids because apples do not reproduce true to type. Commercially produced apples are grown on grafted stock, on trees that produce clones of the hybrids, which is the way growers ensure the varieties they offer are genetically identical from one year to the next. The technique for harvesting and sprouting seeds is simple. One method is to carefully remove undamaged seeds from the core of the apple, clean them and allow them to dry. Start the project with as many seeds as you can; they may not all sprout, but the more you have, the better the chances are that at least a few of them will begin to grow. Place the seeds between two layers of damp paper towels or tissue in an airtight container. Apple seeds need a period of chilling, or stratification, before they begin to sprout, so place the container in the refrigerator for at least two to three weeks – even up to a month or more. Then watch and wait. It may take eight to ten years or longer for an apple tree grown from seed to be mature enough to produce fruit, and the apples it brings forth will be different from the apple you remember eating years ago. Knowing that, it's still a fascinating long-term project to sprout seeds, plant them, and watch them grow into healthy trees that bear fruit.

This nursery is situated at 2086 feet above mean sea level at Village –Jachli, PO –Praunthi ,Teh- Jubbal,171205 District Shimla Himachal Pradesh India. Our aim is to provide high quality apple clonal root stocks and plants to the farmers. We have never compromised on the quality and services provided to our customers. Beside supplying apple fruit plants, we believe in transfer of advanced technology to our growers.

Background

center by SHG Giri Ganga will be located at Village –Jachli, PO –Praunthi ,The- Jubbal distt- shimla ,171205. The selected SHG area falls under Praunthi beat of Jubbal Range in Rohru forest Division Management Unit (DMU).

2. Description of SHG/CIG

2.1	SHG/CIG Name	::	Giri Ganga
2.2	VFDS	::	Giri Ganga VFDS Shilli
2.3	Range	::	Jubbal
2.4	Division	::	Rohru
2.5	Village	::	Jachli
2.6	Block	::	Praunthi
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	11
2.9	Date of formation	::	5-5-2022
2.10	Bank a/c No.	::	41592669492
2.11	Bank Details	::	State Bank of India Branch Khara Pather
2.12	SHG/CIG Monthly Saving	::	100-/-
2.13	Total saving	::	7000-/-
2.14	Total inter-loaning	::	--
2.15	Cash Credit Limit	::	--
2.16	Repayment Status	::	--

3. Beneficiaries Detail:

S.No	Name Of Candidate	W/O –S/O	Category	Address
1	Kishor kumar	Sh. Ranu ram	sc	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
2	Lok Prakesh	Sh. Moti Ram	General	Village –Baina Jachli , PO –Praunthi ,The- Jubbal distt-shimla ,171205
3	Sanjeev Bramta	Sh. Shiv Singh Bramta	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
4	Siddarth Binta	Sh. Shyama Nand Binta	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
5	Abhishek Bramta	Sh. Prakash Bramta	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
6	Kunal Binta	Sh. Shyama Nand Binta	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
7	Nikhil Bramta	Sh. Bipan singh Bramta	General	Bramta house near himfad New Shimla 171009
8	Ashish kumar	Sh. Devender kumar	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
9	Ashwani Bramta	--	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
10	Bhushan Bramta	--	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205

11	Sanjay Kumar	--	General	Village –Jachli, PO – Praunthi ,The- Jubbal distt- shimla ,171205
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4. Geographical details of the Village:

3.1	Distance from the District HQ	::	90 KM
3.2	Distance from Main Road	::	1.5 KM
3.3	Name of local market & distance	::	Khara Pather ,Jubbal
3.4	Name of main market & distance	::	90 km
3.5	Name of main cities & distance	::	90 km
3.6	Name of places/locations where product will be sold/ marketed	::	Jichli,local market ,online sale all over Himachal

5. Primary Action Plan

The members of this SHG have very clear vision of this IGA and after careful and thoughtful discussion within the group decided to take up this activity for additional income. The members are doing this activity in isolation but now they have joined hands to venture into to this activity at a bit larger scale and in a planned manner. The division of labour between the members have been planned carefully so that each and contributes towards strengthening the IGA and resulting the additional money into their pockets.

Customers

The primary customers of our centre will mostly be local people around village -- but later on this business can be scaled up by catering to nearby small townships.

9. Target of the centre

The centre primarily aims at to provide unique modern and high class Apple nursery plant serviceto the residents of -----village in particular and all other residents of nearby villages.This centre will ensure to become the most renowned apple nursery centre with qualitywork in its area of operation in coming years.

10. The reason to start this business

Due to the prior experience of the members of this SHG who are already doing same work here and there this IGA has been selected and therefore the SHG is starting this business. This is an effort to combine the skill of various members and scale up their activity to earn more livelihoods.

11. SWOT Analysis

❖ Strength

- Activity is being already done by some SHG members
- Raw material easily available from nearby markets
- Manufacturing process is simple
- Proper packing and easy to transport
- Other family members will also cooperate with beneficiaries
- Product self-life is long

❖ Weakness

- Lack of technical know-how

❖ Opportunity

- Increasing demand for good products

❖ Threats/Risks

- Competitive market
- Level of commitment among beneficiaries towards participation in trraining/capacity building & skill up-gradation

12. Machinery, tools and other equipments

The following machinery and tools need to be procured.

A. CAPITAL COST				
Sr. No.	Particulars of Machinery.	Quantity	Rate per unit	Total Amount
1	Thrasher	1	50,000	50,000
2	Tiller	1	50,000	50,000
3	Grape hoe	10	400	4000
4	garden shovel tool (bilcha)	2	2000	4000
5	Pick Mattock (gainti	2	1500	3000
6	Cement pole (fancing)	4	200	600
7	Net	5	2000	10,000
8	Micoriza	10 kg	600	6000
Total capital cost				127,600

B. Recurring cost				
Sr. No.	Particulars	Unit	Rate	Amount
1.	Room rent	Per month	Rate	Amount
2.	Water & electricity	Per month	1500	1500
3.	Apple Nursery Seed	L/S	4000	4000
4.	Lubricating oil & pippet	L/S	5000	5000
5.	Wear & tear	Per month L/S	1400	1400
Total Recurring cost				11900

Particulars	Total Amount (Rs.)	Project Contribution (50%)	SHG contribution (50%)
Total capital cost	127,600	63,800	63,800
Recurring cost	11900	Nil	11900
10% depreciation on capital cost/ month	--	--	--

Total sale in a month =500,000

Total expenditure in first month =100,000

However an amount of rupees 113800 is the project support therefore for calculation purpose this amount can safely be deducted from the expenditure column and the net income can be re-cast again. More over the members of SHG will be doing the job collectively therefore their wages have not been taken into account. The net income at the end of the month is re-cast as under:

<u>Capital cost</u>		
Particulars	Amount	SHG contribution
Capital cost	127,600	63,800
<u>Recurring expenditure</u>	11900	11900
i) 10% depreciation on capital cost per month	-	-
Total	139500	75,700
Total cost		
Total sale in 1st month	500000	--
Net profit	400000	400000

13. Fund flow in the group:

Sr.No.	Particulars	Total Amount (Rs)	Project contribution	SHG contribution
1	Total capital cost	127,600	63,800	63,800
2	Total Recurring Cost	11600	Nil	11600
3	Trainings	50,000	50,000	Nil
	Total outlay	189,200	113,800	75400

Note-

- **Capital Cost** -50% of the total capital cost will be borne by the Project
- **Recurring Cost** –The entire cost will be borne by the SHG/CIG.
- **Trainings/capacity building/ skill up-gradation** –Total cost to be borne by the Project

14. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none">• 50% of capital cost will be utilized for purchase of machines.• Upto Rs. 1 lakh will be parked in the SHG bank account as a revolving fund.• Trainings/capacity building/skill up-gradation cost.	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none">• 50% 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:

- Team work
- 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 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.

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.

Group members Photos-





RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group GIRI GANGA SHG held on 12/1/2023 at JACHALI that our group will undertake the Apple nursery as Livelihood Income Generation Activity under the Project for Improvement of Himachal Pradesh Forest Ecosystems Management & Livelihoods (JICA Assisted).



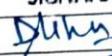
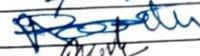
Signature of Group President



Signature of Group Secretary

Giri Ganga SMG
Jachali
President Secretary

NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

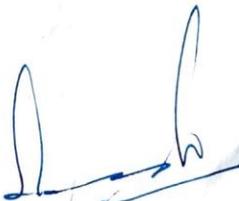
S.No.	NAME	DESIGNATION	SIGNATURE
1.	DAWVEER	Vfds president	
2.	ASWANI BRAMTA	Vfds Secretary	
3.	SANJEEV BRAMTA	Shg president	
4.	NIKHIL BRAMTA	Shg secretary	

Submitted to DMU through FTU


Name & Signature of FTU Officer


Name & Signature of FTU Co-ordinator

Approved


Name & Signature of DMU Officer