

BUSINESSPLAN

INCOME GENERATING ACTIVITY – Apple nursery

by

Astha -Self Help Group



SHG/CIGName	::	Astha
VFDSName	::	Jai Devta Godasi VFDS Dhakgaon
Range	::	Khasdhar
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 – Dhakdaon, PO – Massli, Teh- Chirgon, 171208 District, Shimla Himachal Pradesh India. Our aim is to provide high quality apple clonal rootstock 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 Astha will be located Village – Dhakgaon, PO – Massli, Teh- Chirgon, 171208 District, Shimla Himachal Pradesh India. The selected SHG area falls under Dhakdaon beat of Khasdhar Range in Rohru forest Division Management Unit (DMU).

2. Description of SHG/CIG

2.1	SHG/CIG Name	::	Astha
2.2	VFDS	::	Jai Devta Gaodasi VFDS Dhakgaon
2.3	Range	::	Khasdhar
2.4	Division	::	Rohru
2.5	Village	::	Dkakgaon
2.6	Block	::	Chirgaon
2.7	District	::	Shimla
2.8	Total No. of Members in SHG	::	10
2.9	Date of formation	::	-
2.10	Bank a/c No.	::	89540100015525
2.11	Bank Details	::	Himachal Pradesh gramian bank ,chirgaon
2.12	SHG/CIG Monthly Saving	::	100/-
2.13	Total saving	::	-
2.14	Total inter-loaning	::	--
2.15	Cash Credit Limit	::	--
2.16	Repayment Status	::	--

3. **BeneficiariesDetail:**

S.No	NameOfCandidate	W/O–S/O	D.O.B	Address
1	Rakesh Kunmar	Sh.Bhishan Singh	3-08-1993	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
2	Shukhir Singh	Sh. Hari chand	12-01-1976	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
3	Prithavi Raj	Sh.Kawner Singh	15-02-1970	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
4	Inder Kumar	Lat.sh. Kanwer Singh	20-03-1986	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
5	-	Late.Sh. Kesar Singh	06-06-1988	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
6	Mohar Singh	Sh.Govind Singh	09-03-1984	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
7	Permeshwar Singh	Late Sh.Mahender Singh	09-09-1981	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
8	Prakesh Singh	Sh.Atter Singh	06-08-1990	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
9	Ankit Kumar	Attar Singh	12-08-1992	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla
10	Vijender Singh	Joginger Singh	08-07-1995	Village–Dhakgaon, PO – Dhakgaon, Teh-Chirgaon distt- shimla

4. Geographical details of the Village:

3.1	Distance from the District HQ	::	KM
3.2	Distance from Main Road	::	1.5KM
3.3	Name of local market & distance	::	Dhakgaon , Chirgaon
3.4	Name of main market & distance	::	Rohru 50km
3.5	Name of main cities & distance	::	Shimla 110km
3.6	Name of places/locations where product will be sold/ marketed	::	Chirgaon , 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 customer so far 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 aim sat to provide unique modern and high class Apple nursery plant service to the residents of ----village in particular and all other residents of nearby villages. This centre will ensure to become them ostrenowned apple nursery centre with quality work 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 skillofvarious 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 training/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	Power Sprayer Machine	1	50,000	50,000
2	Tiller	1	50,000	50,000
3	Grape hoe	10	800	8000
4	Garden shovel tool(bilcha)		2000	4000
5	Pick Mattock(gainti)	2	1500	3000
6	Knife	10	200	2000
7	Secateurs Garden scissors	10	4000	40,000
Total capital Cost				157,000

B. Recurringcost				
Sr. No.	Particulars	Unit	Rate	Amount
1.	Roomrent	Permonth	Rate	Amount
2.	Water&electricity	Permonth	1500	1500
3.	AppleNursery Seed	L/S	4000	4000
4.	Lubricatingoil& pippet	L/S	5000	5000
5.	Wear&tear	Permonth L/S	1400	1400
TotalRecurringcost				11900

Particulars	TotalAmount (Rs.)	Project Contribution (50%)	SHGcontribution (50%)
Totalcapitalcost	157,000	78500	78500
Recurringcost	11900	Nil	11900
10% depreciationon capital cost/month	--	--	--

Total sale in amonth=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 collectivelytherefore their wageshave not beentaken into account.The net income at the end of the month is re-cast as under:

Capitalcost		
Particulars	Amount	SHGcontribution
Capitalcost	157000	78500
Recurring expenditure	11900	11900
i) 10% depreciation on capital cost permonth	-	-
Total	168900	90400
Totalcost		
Totalsalein1stmonth	500000	--
Net profit	400000	400000

13. Fundflowinthegroup:

Sr.No.	Particulars	TotalAmount(Rs)	Project Contribution	SHG contribution
1	Totalcapitalcost	157,000	78500	78500
2	TotalRecurring Cost	11600	Nil	11600
3	Trainings	50,000	50,000	Nil
	Totaloutlay	189,200	113,800	75400

Note-

- **CapitalCost**-50%ofthetotalcapitalcostwillbe bornebytheProject
- **RecurringCost** –TheentirecostwillbebornebytheSHG/CIG.
- **Trainings/capacitybuilding/skillup-gradation**–Totalcosttobebornebythe Project

14. Sources of funds and procurement:

Projects 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:

- 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 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.

GroupmembersPhotos-



BUSINESS PLAN APPROVED BY VFDS

Astha Self help 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). In this regard Business Plan of amount (Rs) has been submitted by this group on dated *19-01-2024* and this business plan has been approved by *Dhakgoan* VFDS

Business Plan with SHG resolution is being submitted to DMU through FTU for further action, please.

Thank you

Rawal
प्रधान
जय देवता गौड़सी
ग्राम वन विकास समिति
डाकघाट, गांव, पो, धकगोण
Signature Of VFDS President

Rawal
सचिव
जय देवता गौड़सी
ग्राम वन विकास समिति
डाकघाट, गांव, पो, धकगोण
Signature Of VFDS Secretary

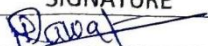
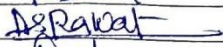

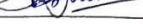
RESOLUTION-CUM-GROUP CONSENSUS

It is decided in the General House Meeting of the group *Astha* held on
01-2-2021 at *Dhak Gaon* 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).

Dhanu
Signature of Group President
श्रीमान
श्रीमान धनुस सहयोगी समूह गाव
डाकगाव तहसील पंजाब जिला जम्मू

[Signature]
Signature of Group Secretary
श्रीमती
श्रीमती स्वयं सहयोगी समूह गाव
डाकगाव तहसील पंजाब जिला जम्मू


NAME & SIGNATURE OF AUTHORIZED SIGNATORIES

S.No.	NAME	DESIGNATION	SIGNATURE
1.	paramashwer Rawat	Vfds president	
2.	Aara Singh Rawat	Vfds Secretary	
3.	Inder Jalyan	Shg president	
4.	Rakesh Kumar	Shg secretary	

Submitted to DMU through FTU


 Forest Range Officer
 Forest Range Khashdhar

Name & Signature of ~~Range~~ Officer

Robin

 Name & Signature of FTU Co-ordinator

Approved


 Divisional Forest Officer
 Rohru Forest Division Rohru
 Name & Signature Of DMU Officer

