

# BUSINESSPLAN

INCOME GENERATION ACTIVITY – Apple Nursery Raising

by

SHG Balayani Mata Thithroli Self Help Group



SHG/CIG	::	SHG Balayani Mata Thithroli
VFDS	::	Thithroli
Range	::	Tharoch
Division	::	Chopal

Prepared under:



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

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## 1. Introduction

### Project Report on Raising on Apple Nursery on MM 111 Rootstock

1. Title – Establishment of Apple Nursery on MM 111 Rootstock under temperate conditions.

2. Objective – To raise healthy disease free apple rootstock and grafted plants suitable for commercial Orchard establishment.

### 3. Location

Site Name: Thithroli

Altitude: 30.905414

Climate Conditions: Temperate Region

### 4. Methodology:

#### A). Rootstock Propagation

Type MM111 clonal rootstock (Semi vigorous, drought tolerant, suitable for poor soils).

Propagation method :

Collect hardwood cuttings from healthy, Virus free mother plants during dormancy (Dec- Jan).

Treat with rooting hormone (IBA 4000 ppm).

Plant cutting in raised nursery beds (Mixture of sandy loam and organic manure).

Maintain moisture and weed free conditions.

Rooting takes 8-10 weeks.

#### B) Seedling rootstock (by Seed sowing)

Collect mature apple seeds from local varieties.

Stratify seeds in moist sand at 3-5 C° for 60-80 days.

Sow stratified seeds in well prepared nursery beds during early spring.

After germination, maintain spacing of 15×30 cm

#### C) Grafting

Perform tongue or whip grafting in Feb-Mar on one year old rootstocks.

Use certified scion wood of desired commercial varieties (e.g Royal delicious and Gala etc).

Maintain humidity and protect from frost.

#### D) Nursery Management

Regula irrigation and weeding.

Spray fungicide (e.g. Copper oxychloride) and insecticide as preventive measures.

Apply FYM 1t/hac and urea 100 kg/hac in split doses.

Remove unwanted shoots and root suckers.

Conclusion;

Nursery raising on MM 111 rootstock ensures uniform, strong, drought tolerant apple plants ideal for mid hill regions. The project is highly profitable and sustainable for long term orchard development.

## 2. Background

SHG Balayani Mata Thithroli is located at Village –Thithroli, PO –Thangad ,Teh- Nerwa, District, Shimla Himachal Pradesh India. The selected SHG area falls under Kharog beat of Tharoch Range in Chopal forest Division Management Unit (DMU).

## 3. Description of SHG/CIG

2.1	SHG/CIGName	::	SHG Balayani Mata Thithroli
2.2	VFDS	::	Thithroli
2.3	Range	::	Tharoch
2.4	Division	::	Chopal
2.5	Village	::	Thithroli
2.6	Block	::	Neol
2.7	District	::	Shimla
2.8	TotalNo.ofMembersinSHG	::	20
2.9	Dateofformation	::	10/06/20022
2.10	Banka/cNo.	::	11860110108505
2.11	BankDetails	::	UCO Bank Nerwa
2.12	SHG/CIGMonthlySaving	::	50/-
2.13	Total saving	::	16000/-
2.14	Totalinter-loaning	::	--
2.15	Cash Credit Limit	::	--
2.16	Repayment Status	::	--

4. **Beneficiaries Detail:**

S.No	Name Of Candidate	W/O-S/O	Category	Phone No.	Village
1.	Mamta Devi ( President )	Kamal Chand	General	6395131335	Thithroli
2.	Sarita Devi Sect.	SurjaNand	General	9015123221	Thithroli
3.	Harsita Devi ( Vice President )	Harish	General	8091442707	Thithroli
4.	Ambi Devi	Het Ram	General	7876645298	Thithroli
5.	Sumitra Devi	Bhag Chand	General	7018557931	Thithroli
6.	Ravita Devi	Sharma Nand	General	8580414573	Thithroli
7.	Mamta Devi	Balbir	General	9259623716	Thithroli
8.	Nagindera Devi	Devi Ram	General	9543765886	Thithroli
9.	Anjana Devi	Dula Ram	General	8077152932	Thithroli
10.	Anita Devi	Jagdish Sharma	General	9317087832	Thithroli
11.	Saniya Devi	Shri Ram	General	7807582054	Thithroli
12.	Satya Devi	Virinder	General	7876495529	Thithroli
13.	Pavitra Devi	Laiq Ram	General	8988723593	Thithroli
14.	Ramla Devi	Puran Chand	General	8544741156	Thithroli
15.	Babita Devi	Surdas	SC	9317531483	Thithroli
16.	Asha Devi	Surinder	General	7505185933	Thithroli
17.	Surindera Devi	Kamal Dass	SC	7807322948	Thithroli
18.	Santoshi Devi	Mohi Ram	General	7876874607	Thithroli
19.	Durma Devi	Sidiya	SC	8894929682	Thithroli
20.	Ramesha Devi	Deva Nand	General	8626853468	Thithroli

## 5. Geographical details of the Village:

3.1	DistancefromtheDistrictHQ	::	160KM
3.2	DistancefromMainRoad	::	-
3.3	Nameoflocalmarket &distance	::	Tiuni 18, Nerwa 34,Chopal 60
3.4	Nameofmainmarket&distance	::	Tiuni 18km
3.5	Nameofmaincities&distance	::	Shimla 160km
3.6	Name of places/locations where Productwillbesold/marketed	::	Tiuni,localmarket,Nerwa , Chopal ,online sale all over Himachal

## 6. 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 decision of labour between the members have been planned carefully so that each can contribute towards strengthening the IGA and resulting the additional money into their pockets.

## 7. Customers

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

## 8. Target of the center

The Centre primarily aims 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 center will ensure to become the best owned Apple nursery centre with quality work in its area of operation in coming years.

## 9. There as on 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.

## 10. 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 shelf-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

## 11. 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.	Root Stock (MM 111)	2500	150/-	3,75,000/-
2.	Seedling	2500	20/-	50,000/-
3.	Secateur	2	7,500/-	15,000/-
4.	Grafting Knife	2	1,000/-	2,000/-
5.	Grafting Tape Roll	2 KG	500/-	1,000/-
6.	Bud Wood	2500	5/-	12,500/-
7.	Urea	3 Bag	400/-	1200/-
8.	N P K	2 Bag	1800/-	3600/-
9.	SSP	3 Bag	1700/-	5100/-
10.	MOP	3 Bag	2,000/-	6,000/-
11.	PGR	1 Lt	25,000/-	25,000/-
12.	Knapsack	1 No.	15,000/-	15,000/-
13.	Cow Dung	1 Tone	20,000/-	20,000/-
14.	Jute Packing Material	3 Roll	2,000/-	6,000/-
15.	Kinnouri Golden Seed	1 Kg	2,000/-	2,000/-
16.	Mulching Seed	3 Roll	3,000/-	9,000/-
17.	HDPE Pipe	300 Mt.	25,000/-	75,000/-
18.	Land Development	1 Bigha	2,00,000/-	2,00,000/-
19.	Misc.	-	-	20,000/-
<b>Total capital cost</b>				<b>8,43,400/-</b>

<b>B. Recurring cost</b>				
<b>Sr. No.</b>	<b>Particulars</b>	<b>Unit</b>	<b>Rate</b>	<b>Amount</b>
1.	Roomrent	/Month	1000/-	1000/-
2.	Water & electricity	/Month	1500/-	1500/-
3.	Lubricating oil & Pippet	L/S	5000/-	5000/-
4.	Wear & tear	/Month L/S	1400/-	1400/-
<b>Total Recurring cost</b>				<b>8900</b>

<b>Particulars</b>	<b>Total Amount (Rs.)</b>	<b>Project Contribution (75%)</b>	<b>SHG contribution (25%)</b>
Total capital cost	8,43,400/-	6,32,550/-	2,10,850/-
Recurring cost	8900/-	0	8900
10% depreciation on capital cost three month	---	---	---

<b>Totalsalein 1st year</b>				
<b>Sr. No.</b>	<b>Detail of Particulars</b>	<b>Quantity</b>	<b>Rate per /unit</b>	<b>Total Amount</b>
1.	Grafted MM 111 Plant	2500	350/-	8,75,000/-
2.	Grafted Apple plant ( Seedling)	2500	180/-	4,50,000/-
3.	Bud Wood	7500	5/-	37,500/-
4.	Seedling	2500	20/-	50,000/-
<b>Totalsalein year</b>				<b>14,12,500/-</b>

<b>Capital Cost</b>		
<b>Particulars</b>	<b>Amount</b>	<b>SHG contribution</b>
Capital cost	8,43,400/-	2,10,850/-
<b>Recurring expenditure</b>	8900/-	8900/-
i) 10% depreciation on capital cost three month	-	-
<b>Total</b>	8,52,300/-	2,19,750/-
<b>Total cost</b>	8,52,300/-	2,19,750/-
<b>Total sale in 1<sup>st</sup> year</b>	14,12,500/-	--
<b>Net profit</b>	5,69,100/-	--

### 12. Fund flow in the group:

<b>Sr.No.</b>	<b>Particulars</b>	<b>Total Amount (Rs)</b>	<b>Project Contribution</b>	<b>SHG contribution</b>
1	Total capital cost	8,43,400/-	6,32,550/-	2,10,850/-
2	Total Recurring Cost	8900/-	-	8900/-
3	Trainings	40,000/-	40,000/-	-
	<b>Total outlay</b>	<b>9,32,300/-</b>	<b>6,72,550/-</b>	<b>2,19,750/-</b>

#### Note-

- **Capital Cost**-75% 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

### 13. Sources of funds and procurement:

Project support;	<ul style="list-style-type: none"><li>• 75% of capital cost will be utilized for purchase of machines.</li><li>• Upto Rs. 1 lakh will be parked in the SHG bank account as a revolving fund.</li><li>• Trainings/capacity building/skill up-gradation cost.</li></ul>	Procurement of machines will be done by respective DMU/FCCU after following all codal formalities.
SHG contribution	<ul style="list-style-type: none"><li>• 25% of capital cost to be borne by SHG.</li><li>• Recurring cost to be borne by SHG</li></ul>	

### 14. 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

**15. 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.

**16. Monitoring Method-**

- a. Social Audit Committee of the VFDS will monitor the progress and performance of the IGA and suggest corrective action if needed to ensure operation of the unit as per projection.
- b. SHG should also review the progress and performance of the IGA of each member and suggest corrective action if needed to ensure operation of the unit as per projection.

**17. Remarks**

17. Group members Photos-



अमृता



अंजना



मनोहरा



रविता



सरीता



अम्बिका देवी



रमेशा



सन्तोषी



वैवीता



सुषिजा



ममता



सुरेन्द्रा



पवित्रा



हरविता



रसला



दुरमा



संयोजिका



सरमा



आषा



अनीता

# Certificate

The Business plan of Self Help Group Balayani Mata Thithroli for the JGA of Apple Nursery Raising was presented before the general house of VFDS Thithroli for approval . After long discussion and thoughtful deliberations by the different members. The business plan was approved for adoption in the SHG and further implementation by the members of the SHG.

Dated:- 12-11-2025  
Place:- Thithroli

ममता देवी

President SHG

सचिव

President VFDS

प्रधान

Treasurer VFDS

FTU Officer Tharoch  
Tharoch Forest Range  
Tharoch

स्वयं सहायता समूह बलाईजी  
माता थिथरोली, ग्राम पंचो किरण  
है० नेरवा, जिला शिमला

ग्राम वन विकास समिति  
थिथरोली, है० नेरवा,  
जिला शिमला, है० प्र०

Treasurer (Pulp)  
Block Forest Officer  
Neel Block  
Tharoch Range

Approved

DCF-cum DMU Officer,  
Chopal Forest Division Chopal

FCCU-cum-CCF(HQ)  
Shimla Forest Circle, Shimla

Chief Conservator of Forests,  
Shimla Forest Circle, Shimla

Fo No. Ft. JICA 4611CP  
H.P. Forest Department

Dated Chopal the, 13-11-25

DCF-cum DMU Officer,  
Chopal Forest Division Chopal.

FCCU-cum-CCF(HQ)  
Shimla Forest Circle Shimla.



Subject.- Approval of Business Plan for Newly formed Self Help Group under VFDS Thithroli.

Memo,

It is submitted that the business plan of the newly formed Self Help Group under the Village Forest Development Society (VFDS), Thithroli, for your kind approval.

The SHG has been recently constituted with the objective of promoting sustainable livelihood activities among its members, enhancing income generation and supporting the objectives of the VFDS program. The attached business plan outlines the proposed activities, estimated costs, expected outcomes, and sustainability measures to ensure the success of the initiative.

So, kindly you are requested to review and accord necessary approval for the proposed business plan so that implementation can commence at the earliest. This approval will greatly assist in mobilizing resources and strengthening the SHG's efforts towards economic empowerment and community development.

*2025  
11/25*  
  
DCF-cum DMU Officer,  
Chopal Forest Division Chopal

No.JICA/Acctt/ 5752  
H. P. Forest Department.

Dated Shimla, the 2-1-26

From: C.C.F -cum- FCCU  
Shimla.

To. DFO - cum- DMU Chopal

Subject:- Regarding request for approval of business plan for Apple nursery raising by SHG Balayani Mata VFDS Thithroli under Chopal Forest Division.

Memo:

As per your office letter no. Ft.JICA/461/CF on dated 13.11.2025 on the subject cited above.

Enclosed please find herewith the approved business plan proposed by SHG Balayani Mata under VFDS Thithroli of DMU Chopal.

This is for your favour of information and further necessary action.

15/01/2026  
Chief Conservator of Forest  
Shimla Forest Circle,  
Shimla.

Encl: As above

JICA  
15/01/26

