

# Facilitating the Development of Business Plans with Input Supply Companies

A Tool for Development Organizations

Produced in collaboration with the  
FIELD-Support LWA



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# Facilitating the Development of Business Plans with Input Supply Companies

## Example of Vegetable Seed Mini-Packets in Bangladesh

September 2014

This resource was prepared by Action for Enterprise under the “Adding to the Evidence Base: Facilitating Commercial Models for Selling Agricultural Inputs to The Rural Poor” activity funded by the FHI 360-managed FIELD-Support LWA. The objective of this activity was to build upon the success of an AFE initiative in Bangladesh (that promoted the sale of vegetable seed mini-packets by private seed companies) by generating, documenting, and disseminating learning about successful tools, strategies, and approaches to facilitate commercially viable access to quality and affordable inputs for ultra-poor farmers through collaboration with private sector input supply companies.

Find out more about FIELD-Support LWA at [www.microlinks.org/field-support](http://www.microlinks.org/field-support)

Cover photos by AFE.

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# Introduction

A business plan is a written document that describes in detail how a business is going to achieve its goals. It projects revenues and expenses for a certain period of time and describes operational activity and costs related to the business. The plan can be used for a wide range of objectives, including serving as a roadmap for determining the feasibility and implications of a new venture. It allows companies to document and refine ideas, and to have a clear picture of the resources needed to achieve their goals.

Development organizations (DOs) collaborating with market actors or Inclusive Businesses (IBs)<sup>1</sup> in the context of value chain/market development programs can provide technical support to these firms by facilitating the development of strategic and operational business plans. Providing this form of technical assistance allows a DO to build rapport with the firms and to support them in developing business initiatives that will improve their competitiveness as well as their ability to provide needed products, services and support to producers and farmers that buy from or sell to them. One type of IB that DOs often collaborate with is Input Supply companies that sell seed, fertilizer, herbicides, pesticides and equipment to farmers—and often provide complementary training and technical support as well.

Action for Enterprise (AFE), as part of its ongoing efforts to promote the agricultural seed sector in Bangladesh, facilitated the efforts of several national seed companies to develop business plans to produce and sell “mini-packets” of quality vegetable seed to small-scale farmers and households throughout the country. AFE then provided these firms with a variety of technical and financial support to help them implement their plans. This ultimately resulted in improved access to affordable and quality vegetable seeds for over three hundred thousand farmers.

In order to support the companies to develop and market quality and affordable vegetable seeds to small-scale, marginalized producers, AFE created a **Business Planning Facilitation Tool**. While the tool was designed for vegetable seed mini-packets, it can be easily adapted to other Input Supply company products as well. The tool has two components: i) a comprehensive set of questions to use with companies during planning sessions which cover the principal components of a business plan including the target market, competition, enabling environment, costing and pricing, and projected revenues, and ii) an associated spreadsheet that is used in conjunction with the question guide to create a multi-year projected profit and loss statement.

The question guide and spreadsheet are described in the following sections. The full question guide is included in the appendix, along with a graphical presentation of the spreadsheet (the Excel spreadsheet is available to download at [www.actionforenterprise.org/BusPlanTool-Spreadsheet.xlsx](http://www.actionforenterprise.org/BusPlanTool-Spreadsheet.xlsx)). As mentioned above, this tool was created to help DOs support Input Supply companies to develop business plans for producing and marketing quality agricultural inputs to small-scale producers and households. While the principal objective of the business plan is to help companies analyze the feasibility of introducing these new products, it also serves as a planning tool for the production and launch of the products. This tool can be easily tailored to other IB initiatives and investments, such as introducing other types of products or services for small-scale producers or carrying out direct procurement operations with them.

This report begins by presenting a short narrative description of the components of the **Business Planning Facilitation Tool** (Question Guide and spreadsheet). This is followed by a discussion of

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<sup>1</sup> Inclusive business models include the poor on the demand side as clients and customers, and on the supply side as employees, producers and business owners at various points in the value chain. They build bridges between business and the poor for mutual benefit. (Creating Value for All: Strategies for Doing Business with the Poor, UNDP 2008.)

'facilitation tips' for DOs to assist them in preparing and facilitating the business planning sessions with Input Supply companies and in carrying out follow-up to those sessions. Both the Question Guide and a graphical depiction of the spreadsheet are presented as appendices.

# The Business Planning Facilitation Tool

As discussed in the introduction, the Business Planning Facilitation Tool consists of a Question Guide to use with Input Supply companies during planning exercises and an associated spreadsheet that is used in conjunction with the Question Guide. The Question Guide is divided into eleven sections described briefly below. The sections of the spreadsheet (that correspond to the question guide) are also described. One of the key outputs of the business planning exercise is the development of a projected five-year profit and loss statement. As such, it is important that the companies' projections be as realistic as possible.

## Instructions for linking the Question Guide and Spreadsheet

Next to specific questions in the Question Guide, there are directions that indicate which worksheet tab and cell in the Spreadsheet should be used for entering the responses. These directions are indicated in *blue italicized text*. Each of the corresponding cells in the spreadsheet where information should be entered is also shaded in blue.

### 2.1 Business Plan Question Guide

#### 1) Description of the New Product(s)

This section describes the new product(s) that are being launched, how they will address unmet demand in the market, and the business goals related to the product(s).

#### 2) Market Perceptions

This section asks the companies to describe how they feel they are perceived in the market today and how they would like to be perceived in the future. If this involves changing their image the companies are asked to describe how they will achieve this change.

#### 3) Target Market and Customer Preferences

Before launching a new product, it is essential for Input Supply companies to understand the customers in their target market. This section asks them to describe these customers, their purchasing habits, and why they will want to buy the company's new product(s). It also asks them to make sales projections.

#### 4) Pricing

This section asks companies to describe their pricing strategies and to propose specific prices for their new product(s), taking into account the cost of raw materials and packaging.

#### 5) Publicity and Advertising

Questions in this section ask the company to describe their proposed marketing strategy, campaigns, and promotional materials related to the launch and ongoing promotion of the new product(s), as well as expected costs of these efforts.

- 6) Organization and Personnel  
The questions in this section include management and staffing implications as a result of introducing the new product(s) and the anticipated costs associated with new personnel.
- 7) Depreciation Costs  
This section includes questions about the required investments in land, equipment, and/or machinery (the spreadsheet includes proposed rates of depreciation for these asset classes).
- 8) Indirect Costs  
The section asks the company to describe their indirect (overhead) costs such as office expenses, supplies, utilities, maintenance, etc., and to determine what percentage of these costs should be applied to the production and marketing of the new product(s).
- 9) Competition  
This section asks the company to describe their competition, the products they offer, and the competitive advantages/disadvantages that these companies have. The section also asks the company to explain how they will distinguish their product(s) from those of their competitors and to project market share.
- 10) Enabling Environment  
This section asks the company to identify external factors that could have an impact on the business, such as regulatory restrictions, new technological developments, taxes and tariffs, subsidy programs, and population demographics.
- 11) SWOT Analysis (Strengths, Weaknesses, Opportunities and Threats)  
This (optional) last section asks the company to identify its strengths, weaknesses, opportunities and threats, and to describe how the proposed product(s) will help them to address these areas.

## 2.2 Business Plan Spreadsheet

The spreadsheet consists of seven worksheets (tabs), which are briefly described below.

- 1) 5 Year Profit and Loss Statement  
In this worksheet the company enters the projected (percentage) growth rate of the new product(s) sales, prices, and costs for year two to five. All of the other information is self-generated, once the other worksheets are filled out. The result is projected net revenue, total costs, and profit for the five-year period. ***This should be the major point of analysis for the company.***
- 2) Year I Profit and Loss Statement  
In this worksheet the company enters projected sales revenues, VAT, raw material, and packaging costs of the product(s) for the first year of operations. The other information is self-generating.
- 3) Publicity and Advertising  
In this worksheet the company enters the projected Year I costs for publicity and advertising of the new product(s).
- 4) Organization and Personnel  
In this worksheet the company enters the number of personnel that will be required along with their monthly salaries.

5) Depreciation Costs

The value of fixed assets such as land, equipment, machinery, and vehicles are entered into this worksheet. Depreciation costs are automatically calculated.

6) Indirect Costs

In this worksheet the company enters its indirect (overhead) costs such as office expenses, supplies, transportation, utilities, maintenance, etc. They then enter the projected percentage of these costs that will be applied to the production and marketing of the new product(s).

7) Revenue Growth Projections

No entries are required for this worksheet. The net revenue for a five year period is automatically generated based on information entered into the other worksheets.

\*The cells where information should be entered are shaded in blue as shown in Figure 1 below.

**Figure 1: Blue Shaded Cells for Entering Information**

Types of Personnel	Quantity	Salary	Total
Factory	0	0	0
Unloading			0
Sorting/grading			0
Packing			0
Quality control			0
Loading			0
Office staff	0	0	0
Project directors			0
Project officers			0
Sales/Brand managers			0
Field staff	0	0	0
Full time sales reps			0
Part-time sales reps			0
<b>Total Projected Wage Bill (W)</b>			<b>0</b>

# Facilitation Tips

The use of the Question Guide and associated spreadsheet enables a DO to:

- Present the critical questions and decisions that an Input Supply company (or other kind of business) needs to make before engaging in a new investment.
- Guide companies through the thinking that needs to take place, the decisions that need to be made, and the tasks that need to be carried out to help ensure the successful preparation and implementation of the company's initiatives.
- Adopt the correct role of "facilitator" by allowing the Input Supply companies to develop, define and take ownership for their own initiatives. In these cases "the process is as important as the end product."

Typically a DO will need to spend several days working with an Input Supply company in order for them to complete their business plan. The time will depend on the level of preparedness of the company and the staff that are present. It is preferable that the owners or principal decision makers from the companies be present, or at least check in from time to time to provide their feedback. The company should also

have a representative present that is in a position to answer production, finance, and marketing questions. The DO must keep in mind that it is the company's plan and that the company staff must answer all the questions, not the DO. The following "facilitation tips" should be kept in mind when supporting Input Supply companies to develop business plans.

### ***Preparation***

- ✓ The DO facilitators should thoroughly review the Question Guide to become familiar with its content and the intent of each question.
- ✓ The facilitators should familiarize themselves with the spreadsheet by conducting a mock exercise of entering data into the spreadsheet cells (per the questions) to ensure that things go smoothly during the actual planning session.
- ✓ The facilitators should meet with the Input Supply company to explain their program (and the general principles for technical and financial support of the company's initiative) but the details of this support should not be discussed until the business plan is complete to ensure the plan is as realistic and holistic as possible.
- ✓ The facilitator can send the Question Guide to the company prior to the business planning sessions to ensure that they have had a chance to gather and prepare relevant information.

### ***Facilitation of the business planning session***

- ✓ During the planning sessions the DO facilitators should make sure that the company representatives answer the questions themselves as it is the company that will be ultimately responsible for implementing the plan. That being said, it is OK for the DO to assist in documenting the answers that the company representatives provide, and in filling out the spreadsheet based on information provided by the companies.
- ✓ During the business planning exercise the facilitator can inform the company that the project might be able to provide technical and financial support to various start-up activities related to the business plan. All of the costs of these start-up activities should nonetheless be included in the business plan (and associated financial projections) regardless of whether or not they are eligible for DO support.

### ***Documentation and follow-up***

- ✓ The DO facilitator should send the questions and responses as well as the completed spreadsheet to the company following the conclusion of the planning sessions (assuming that the facilitator is documenting the results of the discussions and not the company staff).
- ✓ The DO facilitator can support the company staff that participated in the planning exercise to develop a summary PowerPoint presentation to document the results of the business planning session, which can then be used by the staff to share with other company representatives.
- ✓ Once the plan is complete the DO facilitators can meet with the company representatives to review the business plan, discuss which of the company's specific planned activities are eligible for technical and financial support from the DO project, and begin to determine what level of support can be provided.



# Appendix I: Business Plan Question Guide

(Example from a Vegetable Seed Mini Packet Product)<sup>2</sup>

## I. Description of the new product(s)

- 1.1 What is the new product you are marketing? (*Insert into “Year 1 P&L Statement” tab, Row 3. Add columns as necessary for all relevant products; if columns are added update the Revenue Growth Projections tab accordingly.*)
- 1.2 Why did you choose this type of product (e.g. crop variety, size of packet, etc.)?
- 1.3 How does the new product differ from your existing product/services?
- 1.4 What “unmet” needs among your target market does this new product service?
- 1.5 Are there existing products like this in the market today? If so, how are these products perceived by the end users?
- 1.6 What are the short and long term business goals for the new product?  
Example of short term objective: "Our seed packets will capture 60% of market share by 2015."  
Example of long term objective: "Our seed packets will come to be recognized as the leader in the field of small-scale farming."

## II. Market perceptions

- 2.1 How is your company perceived by your target market today (consumers, competitors, etc.)?
- 2.2 How are you currently perceived against your competitors?
- 2.3 How do you want to be perceived in the future?
- 2.4 If one of your goals is to change your image, how and why do you expect to achieve this change?
- 2.5 If the image change requires operational changes, what are they, what will they cost, and what impact will they have on your day to day operations?

## III. Target Market

- 3.1 What are the general characteristics of the customers that have an immediate need for your new seed packet product?
- 3.2 Describe your target market segment(s) in terms of location, purchasing power, farm size, etc.
- 3.3 How many potential customers are there? If necessary, break these into market segments according to size, amount of your product they need annually, etc.
- 3.4 What is the estimated amount of vegetable seeds (by type of vegetable) that the average customer in your target market will purchase annually?
- 3.5 What do you estimate they are spending (total) on vegetable seeds?
- 3.6 What is your company’s market share for vegetable seed?
- 3.7 Who are your regular customers of existing products, and can they provide you with a consistent source of revenue?
- 3.8 What kind of incentives (e.g. embedded service, etc.) will you offer to purchase the new product?
- 3.9 How do customers currently buy vegetable seeds and why would they want to change the way they buy them?

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<sup>2</sup> This particular Question Guide was designed to support Input Supply Companies in assessing the feasibility of producing and marketing vegetable seed mini packets. It can be readily adapted to other company products and services as well.

- 3.10 How will the new seed packets improve the farmers' operations (e.g. increase yields, decrease duration, decrease costs, etc.)?
- 3.11 What are the qualities that buyers want to see in your product (e.g. high germination, short duration, affordability, disease resistance, etc.)?
- 3.12 What are the buyers' alternatives to using your product and why will they choose yours?
- 3.13 Who in the household will make the decision to use the seed mini-packets?
- 3.14 Will you be targeting new customers? If so, what are the differences between your existing customers and your newly targeted customers?
- 3.15 What is the projected annual quantity of packets you expect to sell? (*Insert into "Year 1 P&L Statement" Row 5.*)
- 3.16 What is your projection of revenues and expenses for this new product for the next three years?
  - a. What is the expected annual growth rate of sales quantity? (*Insert percentage into "5 Year P&L Statement" tab, Row 10.*)
  - b. What is the expected annual growth rate of price? (*Insert percentage into "5 Year P&L Statement" tab, Row 11.*)
  - c. What is the expected annual growth rate of costs? (*Insert percentage into "5 Year P&L Statement" tab, Row 12.*)

#### IV. Pricing

- 4.1 How will you set the price for your new product?
- 4.2 What is the rationale for the pricing strategy?
- 4.3 Is this a "loss leader" or do you expect to make a profit?
- 4.4 If you do not see this product making an immediate profit, then how are you justifying it (to get market share, to encourage farmers to buy larger quantities, to gain loyalty and increase prices once producers see the value, etc.)?
- 4.5 If you expect to lose money initially, how much of your marketing budget can you justify spending on the losses?
- 4.6 How does the pricing strategy compare to the competition?
- 4.7 Do you expect customers to pay more or less for the new product than they currently pay for vegetable seeds? Explain.
- 4.8 Are there any special prices, volume discounts, or incentives that will be offered to either retailers or final customers?
- 4.9 What is your projected price at which you will sell the product to your distributors (i.e. wholesale price)? (*Insert into "Year 1 P&L Statement" tab, Row 4.*)
- 4.10 What is the VAT rate for the products you are marketing? (*Insert into "Year 1 P&L Statement" tab, Row 8.*)
- 4.11 What is your projected per-packet cost for raw materials? (*Insert into "Year 1 P&L Statement" tab, Row 14.*)
- 4.12 What is your projected per-packet cost for packing materials? (*Insert into "Year 1 P&L Statement" tab, Row 15.*)

#### V. Publicity and Advertising

- 5.1 Who will be responsible for marketing activities?
- 5.2 What is your action plan for implementation of start-up marketing campaigns?
- 5.3 What are the relevant costs for implementing the start-up marketing campaign? (*Insert Start up Marketing costs on the "Publicity and Advertising" tab, Rows 5, 6, 8 and 9.*)
- 5.4 How and when will you promote and market your new product? (E.g. product launching ceremonies, community meeting, press conferences, endorsements from buyers or experts, trade fairs/shows, local news, loyalty/incentive programs, etc.)

- 5.5 What are the expected costs and quantities for each of these types of publicity? (*Insert these costs into relevant rows in the “Publicity and Advertising” worksheet. If additional rows are necessary ensure that these are included in the Total Operating Sales and Marketing Expenses [M2] formula found in Cell B41.*)
- VI. Organization and Personnel**
- 6.1 Will there be a new division/personnel to manage the marketing of the new product? If so, where will the new division fit into your company organogram/organizational chart?
- 6.2 Who will be the key personnel involved in producing and marketing the product? What will be their positions, responsibilities, and qualifications?
- 6.3 What are the key positions that need to be filled within the next 12 months?
- 6.4 What are the attributes/skills required of the personnel desired to fill these positions?
- 6.5 How will you monitor your sales and distribution channels?
- 6.6 Do you need to make any changes based on your marketing strategy for this new product?
- 6.7 Are your personnel adequately trained to produce and market the product?
- 6.8 What kind of training (if any) will staff need to produce and market the new product?
- 6.9 How many total staff will you need in your factory, office, and in the field, and what are their projected salaries? (*Insert into relevant rows in the “Organization and Personnel” worksheet. If additional rows are necessary ensure that these are included in the Total Projected Wage Bill (W) formula found in Cell E20.*)
- VII. Depreciation Costs** (*Based on the questions below, insert all fixed asset costs into the “Depreciation Cost” worksheet. For the rate of depreciation, indicate the number of years the asset is expected to last in column F – suggestions are already provided in the worksheet.*) [*Fixed Assets are assets that are purchased for long-term use and are not likely to be converted quickly into cash, such as land, buildings, and equipment*]. (*If necessary, add in additional categories; however, be sure to ensure that any additional depreciation costs are captured by the Total Annual Depreciation Costs (D) formula in Cell G83.*)
- 7.1 Will new buildings or adjustments to existing buildings need to be made? (*Complete the section titled “1. Building” starting on row 11 of the “Depreciation Costs” worksheet.*)
- 7.2 Will you need to procure new machines and/or equipment? How much will these cost? (*Complete section titled “2. Machinery and Equipment” starting on row 27 of the “Depreciation Costs” worksheet.*)
- 7.3 What other fixed assets will you need to acquire and what will be the cost? (e.g. vehicles, new furniture and fixtures, utility connections) (*Complete sections titled “3. Office Equipment” and “4. Vehicles” starting on row 37 of the “Depreciation Costs” worksheet.*)
- VIII. Indirect Costs** [*an indirect cost is any cost that cannot be traced directly to the making of the final product, but is still necessary for the company to run.*]
- 8.1 What day to day operational expenses will you incur? (e.g. office expenses, maintenance expenses, expenses for supplies, transportation, entertaining customers, utilities expenses) (*Insert all indirect costs into the relevant rows in the “Indirect Costs” worksheet. If additional rows are necessary ensure that these are included in the Total Indirect Costs formula found in Cell D14.*)
- 8.2 What percentage of these indirect costs will be applied to the production and marketing of the vegetable seed mini packets? (*Insert the percentages into the “Indirect Costs” worksheet.*)
- 8.3 How can you reduce overall costs?

## **IX. The Competition**

- 9.1 Who is the main competition facing your company (i.e., those currently selling vegetable seed to customers in your target market)?
- 9.2 What are their competitive advantages/disadvantages (e.g. market reach, pricing, technical support, existing distribution network, etc.)?
- 9.3 What are your competitive advantages/disadvantages (e.g. marketing, staffing, distribution networks, pricing, technical support, etc.)?
- 9.4 What will differentiate your new product from your competitors?
- 9.5 What is their share in your target market?
- 9.6 What is your target market share within one year? Within five years? What are your strategies to achieve these targets?
- 9.7 What are the products and services that these competitors offer?
- 9.8 Which of your competitors' products directly compete against this new product?

## **X. Enabling Environment**

- 10.1 What are the major external factors that could potentially affect your new product? Be specific as to how these factors will potentially have an impact on your company (e.g. new or potential government regulations, changes in commodity prices, changes in population/demographics, changes in consumer preferences such as trends or conceptual shifts like greater health consciousness, etc.)?
- 10.2 Are there any new technological developments that can impact your company? If so, how will they impact your company (e.g. mobile phone technology, increase in use of power tillers, pheromone traps, etc.)?
- 10.3 What is the impact of changing social values (e.g. concerns over food quality, environmental impacts, etc.)?
- 10.4 Will there be an impact from taxes on the sale of vegetable seed mini packets?
- 10.5 Will changing demographics (e.g. population growth, changes in rural vs. urban populations, increase in technology use) affect the sales of your new product?
- 10.6 Will government subsidies/price controls/import quotas affect the sales of the new product?
- 10.7 Are there any licensing or regulatory requirements for selling your new products (e.g. is it a government requirement to include the MRP on the packets, etc.)?

## **XI. Strengths, Weaknesses, Opportunities, Threats [Optional Section]**

- 11.1 What are the strengths of your company?
- 11.2 How does this product play to your strengths?
- 11.3 What weaknesses do you perceive your company to have?
- 11.4 How does this product address your weaknesses?
- 11.5 What are the opportunities you have in the market?
- 11.6 How will this product help you take advantage of those opportunities?
- 11.7 What are the threats (e.g. adulteration, fraud, leakage, etc.) that you currently face in the market with your existing products?
- 11.8 How will this product help you minimize these potential threats?
- 11.9 What threats may affect your new product?
- 11.10 How will you address these potential threats?

# Appendix 2: Business Plan Spreadsheet for Vegetable Seed Mini Packets

(See [www.actionforenterprise.org/BusPlanTool-Spreadsheet.xlsx](http://www.actionforenterprise.org/BusPlanTool-Spreadsheet.xlsx) for actual Excel spreadsheet)

## Profit and Loss Statement

<Company Name>

For the <Month or Year> ending <Month-Day-Year>

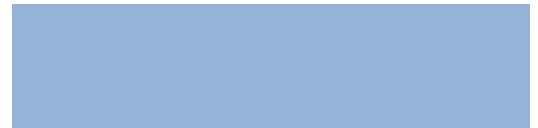
Gross margin [Gross Profit/Total Sales Revenue]	-
Return on sales [Net Profit/Total Sales Revenue]	-

Year 1    Year 2    Year 3    Year 4    Year 5

Projected Sales Quantity Growth Rate

Projected Sales Price Growth Rate

Projected Cost Growth Rate



### Sales Revenue

	Year 1	Year 2	Year 3	Year 4	Year 5
Projected Sales Revenue	0	0	0	0	0
(-) Adjustment of VAT Payment	0	0	0	0	0
Net Revenue	0	0	0	0	0

### Costs

	Year 1	Year 2	Year 3	Year 4	Year 5
Raw Material and Packaging Cost	0	0	0	0	0
One Time Marketing Costs (M1)	0				
Ongoing Marketing Costs (M2)	0	0	0	0	0
Wages and Salaries (W)	0	0	0	0	0
Depreciation Costs (D)	0	0	0	0	0
Indirect Costs (O)	0	0	0	0	0
<b>Total Costs</b>	0	0	0	0	0
<b>Profit</b>	0	0	0	0	0

### Year 1 Profit and Loss

<b>Sales Revenue</b>	Product 1	Product 2	Product 3	Product 4	Product 5	<b>Total</b>
Wholesale Price of Product per Packet						
Projected Quantity of Packets Sold						
<b>Projected Sales Revenue</b>	0	0	0	0	0	0
Rate of VAT						
(-) Adjustment of VAT Payment	0	0	0	0	0	0
<b>Net Revenue</b>	0	0	0	0	0	0
<b>Per-Packet Costs</b>	Product 1	Product 2	Product 3	Product 4	Product 5	
Raw Materials (seed)						
Packaging Materials (including labor)						
<b>Projected Per-Packet Costs</b>	0	0	0	0	0	0
<b>Projected Costs for Packets</b>	0	0	0	0	0	0
<b>Other Costs</b>						
One Time Marketing Costs (M1)						0
Ongoing Marketing Costs (M2)						0
Wages and Salaries (W)						0
Depreciated Costs (D)						0
Indirect Costs (O)						0
<b>Total Costs</b>						0
<b>Gross profit (prior to taxation)</b>						<b>0</b>

## Publicity and Advertising Costs

### Start-Up Marketing

<b>Market research</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Product launch</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Total Start Up Marketing Costs (M1)</b>	<b>0</b>

### On-Going Marketing Costs

<b>Print/TV media</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Posters/leaflets</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Community meeting</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Field days</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Market branding (at the physical market)</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Festoon/banner</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Demonstration plots</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>MSV Awareness program</b>	<b>0</b>
Unit Cost	
Number of Units	
<b>Other</b>	<b>0</b>
Unit Cost	
Number of Units	

<b>Total Operating Sales and Marketing Expenses [M2]</b>	<b>0</b>
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### Organization and Personnel Costs

Types of Personnel	Quantity	Monthly Salary	Benefits	Total Annual
Factory				0
Unloading				0
Sorting/grading				0
Packing				0
Quality control				0
Loading				0
Office staff				0
Project directors				0
Project officers				0
Sales/Brand managers				0
Field staff				0
Full time sales reps				0
Part-time sales reps				0

**Total Projected Wage Bill (W)**

**0**



## Depreciation Costs of the Project

(Amount in Taka)

PARTICULARS	FOREIGN CURRENCY	EXCHANGE RATE	LOCAL CURRENCY (Tk.)	DEPRECIATION RATE (Years)	TOTAL COST (Tk.)
<b>I. Building</b>					
Land Registration					
Land Development					
Godown/Warehouse					
Permanent Construction					
Other Civil Construction					
Other Mechanical Construction Costs					
Other Electrical Construction Costs					
Gas connection					
Others (Telephone, etc.)					
Legal expenses					
Consultancy Fee					
Trial Run & Commissioning					
<b>Annual Depreciation Cost: Building</b>			<b>0</b>	<b>10</b>	<b>0</b>

## 2. Machinery & Equipment

### 2.1 Machinery & Equipment #1 (describe)

Machinery & Equipment			0		
Import Duty					
Pre-Shipment Inspection					
L/C					
Machinery Installation Charges					
Value Added Tax (VAT)			0		
Freight & Other charges					
<b>Annual Depreciation Cost Machinery/Equipment #1</b>			<b>0</b>	<b>20</b>	<b>0</b>

2.1 Machinery & Equipment #2 (describe)

Machinery & Equipment			0		
Import Duty					
Pre-shipment Inspection					
L/C					
Machinery Installation Charges					
Value Added Tax (VAT)			0		
Freight & Other charges					
<b>Annual Depreciation Cost Machinery/Equipment #2</b>			<b>0</b>	<b>5</b>	<b>0</b>

*\*space for additional machinery/equipment is added in hidden cells here. More may be added if necessary.*

<b>Annual Depreciation Cost: Machinery &amp; Equipment</b>					<b>0</b>
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3. Office Equipment

Office Machine					
Safety Equipment					
Miscellaneous					
<b>Annual Depreciation Cost: Office Equipment</b>			<b>0</b>	<b>5</b>	<b>0</b>

4. Vehicles

Vans					
Pick up					
<b>Annual Depreciation Costs: Vehicle(s)</b>			<b>0</b>	<b>5</b>	<b>0</b>

<b>TOTAL ANNUAL DEPRECIATION COSTS (D)</b>					<b>0</b>
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### Indirect Costs

	Total Cost (BDT)	Percentage Applied to This Initiative	Cost for This Initiative
Outside services (e.g. cleaning, security, etc.)			0
Supplies			0
Meals and entertainment			0
Rent			0
Telephone			0
Utilities			0
Insurance			0
Repairs and maintenance			0
Environmental certificate			0
Miscellaneous			0
<b>Total Indirect Costs</b>	<b>0</b>		<b>0</b>

## Revenue Growth Projections

### YEAR 1

Sales Revenue	Product 1	Product 2	Product 3	Product 4	Product 5	Total
Wholesale Price of Product	0	0	0	0	0	
Projected Quantity Sold	0	0	0	0	0	
<b>Projected Sales Revenue</b>	0	0	0	0	0	0

Rate of VAT	0.0%	0.0%	0.0%	0.0%	0.0%	
(-) Adjustment of VAT Payment	0	0	0	0	0	0

<b>Net Revenue</b>	0	0	0	0	0	0
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**Projected Sales Quantity Growth Rate**                      0%  
**Projected Sales Price Growth Rate**                              0%

### YEAR 2

Sales Revenue	Product 1	Product 2	Product 3	Product 4	Product 5	Total
Wholesale Price of Product	0.00	0.00	0.00	0.00	0.00	
Projected Quantity Sold	0	0	0	0	0	
<b>Projected Sales Revenue</b>	0	0	0	0	0	0

Rate of VAT	0.0%	0.0%	0.0%	0.0%	0.0%	
(-) Adjustment of VAT Payment	0	0	0	0	0	0

<b>Net Revenue</b>	0	0	0	0	0	0
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**Projected Sales Quantity Growth Rate**                      0%  
**Projected Sales Price Growth Rate**                              0%

### YEAR 3

Sales Revenue	Product 1	Product 2	Product 3	Product 4	Product 5	Total
Wholesale Price of Product	0.00	0.00	0.00	0.00	0.00	
Projected Quantity Sold	0	0	0	0	0	
<b>Projected Sales Revenue</b>	0	0	0	0	0	0

Rate of VAT	0.0%	0.0%	0.0%	0.0%	0.0%	
(-) Adjustment of VAT Payment	0	0	0	0	0	0

<b>Net Revenue</b>	0	0	0	0	0	0
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**Projected Sales Quantity Growth Rate**                    **0%**  
**Projected Sales Price Growth Rate**                    **0%**

**YEAR 4**

<b>Sales Revenue</b>	Product 1	Product 2	Product 3	Product 4	Product 5	<b>Total</b>
Wholesale Price of Product	0.00	0.00	0.00	0.00	0.00	
Projected Quantity Sold	0	0	0	0	0	
<b>Projected Sales Revenue</b>	0	0	0	0	0	0

Rate of VAT	0.0%	0.0%	0.0%	0.0%	0.0%	
(-) Adjustment of VAT Payment	0	0	0	0	0	0

<b>Net Revenue</b>	0	0	0	0	0	0
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**Projected Sales Quantity Growth Rate**                    **0%**  
**Projected Sales Price Growth Rate**                    **0%**

**YEAR 5**

<b>Sales Revenue</b>	Product 1	Product 2	Product 3	Product 4	Product 5	<b>Total</b>
Wholesale Price of Product	0.00	0.00	0.00	0.00	0.00	
Projected Quantity Sold	0	0	0	0	0	
<b>Projected Sales Revenue</b>	0	0	0	0	0	0

Rate of VAT	0.0%	0.0%	0.0%	0.0%	0.0%	
(-) Adjustment of VAT Payment	0	0	0	0	0	0

<b>Net Revenue</b>	0	0	0	0	0	0
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