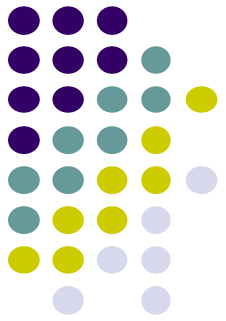


Saiyada Kripsi Farm

Integrated Farming on Vegetable, Potato
& Banana

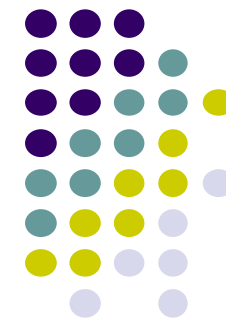


Brief Bio of the Promoter



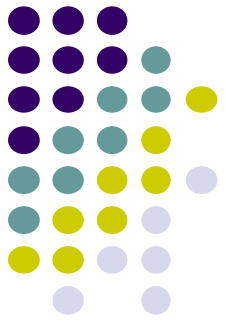
- Name : Md. Shamsur Alam
 - Address : Goneshpur, Mandha, Noagaon.
 - Mother : GB Borrower, GB Goneshpur
 - Educational Qualification : Post Graduate in Bangla
- Others : GB higher education & young entrepreneur loan recipient.

Experience & present activities



- Involved with vegetable cultivation for five years.
- Receipt “Nobin Uddokta” loan (Tk. 1,25,000/-) which has already been paid.
- Receipt higher education loan (96,000/-) of which two installment is unpaid.
- Make the present business profitable.
- Purchase a tractor for land cultivation & use on hire also.

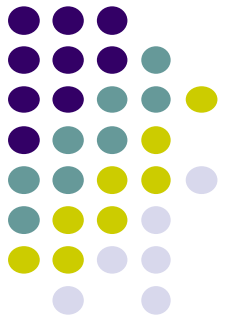
Project Description



- Proposed project : Saiyada Krisi Farm
- Project location : Goneshpur, Mandha, Noagaon.
- Project Cost : Tk, 10,74,000/-
- Project Finance : Self Tk. 2,74,000 + Support fund Tk. 8,00,000 (as equity)
- **Project Implementation** :

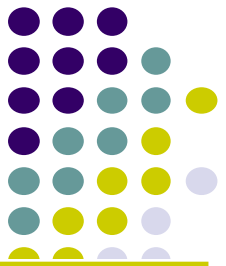
The project will start with 30 bighas leased land of which 18, 3, 5, 1 & 3 bighas will be used for producing banana, pepper, bean, parbel (patal) potato/white yam etc respectively targeting break even within first year & pay back period estimated in four years.

Project Objectives



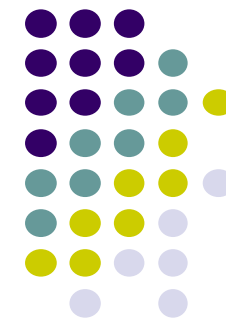
- Self employment for the promoter;
- Encourage others for self employment;
- Meet up nutrition deficiency;
- Form a farmer's association & try to sale the products directly to ultimate consumers;
- Leads the farm into a large scale.

Project Cost



Particulars	Amount (BDT)
Land (lease)	3,00,000
Machineries & Instruments	33,000
Furniture	5,000
Material Input (seed, fertilizer, insecticides)	4,56,000
Working Capital & Others	2,80,000
Total Project Cost	10,74,000

Financial Projection



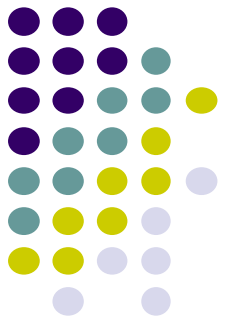
Particulars	1 st year	2 nd year	3 rd year	4 th year	5 th year
Revenue :					
Sales	22,45,000	24,69,500	26,42,500	29,06,500	31,97,500
Sales of other products	1,70,000	1,87,000	2,00,500	2,20,500	2,42,500
Total Revenue	24,15,000	26,56,500	28,43,000	31,27,000	34,40,000
Cost of Goods sold	10,47,550	11,52,500	12,35,000	13,56,500	14,92,500
Gross Profit	13,67,450	15,04,000	16,08,000	17,70,500	19,47,500
Expenses :					
Administrative expense	1,33,600	1,45,500	1,57,500	1,71,500	1,88,500
Other expenses	5,000	7,000	7,500	8,500	9,000
Total Expenses	1,38,600	1,52,500	1,65,000	1,80,000	1,97,500
Net profit	12,28,850	13,51,500	14,43,000	15,90,500	17,50,000

Projected Cash Flow



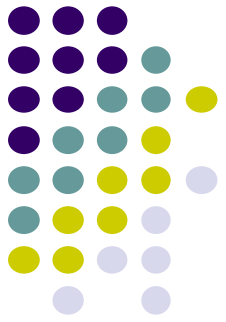
Particulars	Year					
	0	1	2	3	4	5
Opening Balance	-	9,000	10,37,850	21,89,350	33,32,350	48,22,850
Investment (Own & support fund)	10,74,000	-	-	-	-	-
Sales	-	22,45,000	24,69,500	26,42,500	29,06,500	31,97,500
Others receipts	-	1,70,000	1,87,000	2,00,500	2,20,500	2,42,500
Total Receipts	10,74,000	24,24,000	36,94,350	50,32,350	64,59,350	82,62,850
Fixed Assets & Others	38,000	-	-	-	-	-
Material input	9,56,000	10,47,550	11,52,500	12,35,000	13,56,500	14,92,500
Salary & Admin. Expenses	56,000	1,33,600	1,45,500	1,57,500	1,71,500	1,88,500
Pay back to GK	-	2,00,000	2,00,000	3,00,000	1,00,000	-
Others payment	15,000	5,000	7,000	7,500	8,500	9,000
Total payment	10,65,000	13,86,150	15,05,000	17,00,000	16,36,500	16,90,000
Closing Balance	9,000	10,37,850	21,89,350	33,32,350	48,22,850	65,72,850

Basic Assumption



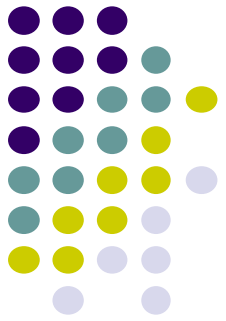
- **Total cultivated land will be 30 bighas.**
- **Banana will be cultivated in 18 bighas & require at least 10-12 months for final product.**
- **Chilies (Kacha Morich) will be produced in 3 bighas & require 6-7 months after which potato will be produced in that land.**
- **Bean (Seem) will be produced in 5 bighas & require 10-11 months.**
- **Parbel (Patal) will be produced in 1 bighas & require 10-11 months.**
- **White potato (Kesur) will be produced in 3 bighas & require 3-4 months after which potato will be produced in that land.**
- **Most of the worker will be employed daily basis.**
- **Seed, fertilizer, insecticides & daily worker will be treated as material input.**

Risk Factors



- **Epidemics;**
- **Natural calamity, Droughts, Flood, Excess raining ;**
- **Price hike of fertilizer, insecticides & others input;**
- **Marketing of final products.**
- **Quality seeds**

Risk Management



- **Adequate precaution to be taken;**
- **Water pumping during drought, Use bamboo pillar during storm & proper arrangements to be kept for facing situation during natural calamity;**
- **Maintain fertilizer & insecticides stock;**
- **Use cold storage facilities for temporary hoarding to get better price.**

Thank you

