# Financial Plan: 2025–2028

## Introduction

This document lays out a four-year financial plan, covering 2025 through 2028. It includes production targets, cost estimates, staffing needs, and energy usage for both our fiber and pad manufacturing processes. The goal is to build a clear roadmap for sustainable growth and financial independence.

## 1. Product Overview

- Product: Biodegradable sanitary pads

- Pack Size: 8 pads per pack

- Pad Weight: 6 grams

- Selling Price: NPR 90 per pack

- Pad Dimensions: 28 cm × 16 cm

## 2. Key Costs

* Raw Materials (per kg unless stated):

- Non-woven viscose (top layer): ₹226 (converted to NPR)

- Bioplastic back layer: NPR 675

- Adhesive with silicone paper: ₹200 (converted to NPR)

- Packaging pouch (bioplastic): NPR 675

- Cardboard box: NPR 6 per unit

* Raw Material Cost per Pad:

- Banana fiber: NPR 0.036

- Non-woven viscose: NPR 0.144

- Bioplastic: NPR 0.270

- Adhesive: NPR 0.027

- Packaging (pouch + box): NPR 1.50

- Total: ~NPR 1.98 per pad

* Energy Costs:

- Electricity: NPR 20 per unit (kWh)

- Diesel: NPR 153 per liter

- Gas (LPG): NPR 1950 per 14.2 kg bottle

* Energy Use (Fiber Processing):

- Electricity: 3.62 kWh per kg + 7.14 kWh fixed

- Gas: 0.15 kg per kg + 0.44 kg fixed

- Diesel: 0.075 L per kg (transport)

* Labor Costs (Monthly, Gross):

- Fiber Factory Operator: NPR 20,600

- Pad Factory Operator: NPR 23,840

- Supervisors: NPR 24,200 (Fiber), NPR 28,000 (Pad)

- Manager: NPR 55,000

- Annual raise: 5%

## 3. Production Plan by Year

* 2025 (Startup Phase):

- Pad production starts in September at 200 pads/day, scaling to 300 pads/day by November

- Total pads in 2025: 48,000

- Fiber needed: ~1 kg/day (1,260 kg/year including 5% loss)

* 2026:

- Production scales: Jan–Jun: 400 pads/day, Jul–Dec: 800 pads/day

- Total pads in 2026: 192,000

- Fiber required: ~5,040 kg/year

* 2027:

- Production increases to 1,200–3,000 pads/day

- Total pads in 2027: 768,000

- Fiber required: ~20,160 kg/year

* 2028:

- Steady production at 3,0000 pads/day

- Total pads in 2028: 1,536,000

- Fiber required: ~40,320 kg/year

## 4. Staffing Plan

|  |  |  |
| --- | --- | --- |
| Year | Fiber Factory | Pad Factory |
| 2025 | 2 Operators | 2 Operators |
| 2026 | 2–3 Operators | 2–3 Operators |
| 2027 | 3–4 Operators + 1 sales manager | 2–3 Operators + 1 Supervisor |
| 2028 | 4 Operators + 1 Sales manager | 4 Operators + 1 Supervisor |

## 5. Investment Breakdown

* Pad Factory:

- Building: NPR 4,632,009

- Machines (Pad + Mattress): NPR 1,710,000

- Solar Setup: TBD

- Total Estimated: ~NPR 6.34 million

* Fiber Factory:

- Equipment + Construction: NPR 2.64–3.5 million

## 6. Key Assumptions

- Fiber production is assumed to run year-round (though it's seasonal in reality).

- Solar energy covers 90% of electricity needs; 10% comes from the grid.

- Labor salaries will increase by 5% annually.

- Figures are estimates and will be refined with real-time data.

## 7. Conclusion

This plan shows how you can scale responsibly over four years by keeping raw material and energy costs under control, investing in solar to cut long-term energy expenses, and adjusting for seasonal challenges in fiber sourcing. While projections are ambitious, they provide a strong direction. Regular quarterly reviews and flexible budgeting will help ensure to stays on track in real-world conditions.