



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : Shive Prosad Tomato Vander*

*Business Category: Agro-based Business*



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Shive Prosad Biswas</b> Vill: Bolorampur, Union: Dorajhat, Post: Mathavanga, Upazila: Bagharpara, District: Jessore.
Age	:	19 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (two) Brothers.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Kolpona Rani
(iii) Father's name	:	Shopon Biswas
(iv) GB member's info	:	<i>Branch: Dorajhat, Jessore, Centre # 01/mo,</i> <i>Loan no.: 1001/1, Member since April 21, 1992</i> First loan: Tk. 3,000 Existing loan: Tk. 30,000, Outstanding loan: Tk. 14,160
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	03 (Three) Years experiences in agro based business. He started the business with BDT 40,000 (forty thousand).  : He has on hand training.
Other Own/Family Sources of Income	:	His father income from wood business and brother's income from private Job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01833910641
NU's National ID No.	:	19964110928020774 (Birth Certificate No.)
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Kolpona Rani is a GB member since April 21, 1992 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her husband in existing wood business. She was a Mobile lady.
- Finally GB loan helped her to improve her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Shive Prosad Tomato Vander</i></b>
Address/ Location	:	Bolorampur, Dorajhat, Mathavanga, Jessore.
Total Investment in BDT	:	<b>Tk. 143,000</b>
Financing	:	Self Tk. 83,000 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 50%
(ii) Estimated % of proposed gross profit margin	:	On products 50%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EBT		
	Weekly	Monthly	Yearly
Sales income from products (Tomato) (Wholesale) (A)	18,000	72,000	504,000
Less: Cost of Sales (B)	9,000	36,000	252,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>9,000</b>	<b>36,000</b>	<b>252,000</b>
<b>Less: Operating Cost:</b>			
Mobile bill	-	600	7,200
Wastage Cost		-	10,080
Conveyance bill		3,000	27,000
Present Salary (Self)		6,000	54,000
Present Salary (Assistant-2)		9,900	89,100
Other Cost (Entertainment & Stationary)		1,000	9,000
<b>Non Cash Item:</b>			
Depreciation Expenses		91	1,095
<b>Total Operating Cost (D)</b>		<b>20,591</b>	<b>197,475</b>
<b>Net Profit (C-D):</b>		<b>15,409</b>	<b>54,525</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( Bamboo, seeds and fertilizer for cultivation of Tomato etc.)	Investment in products (Bamboo, fertilizer, polythene, insecticide and hormone for cultivation of Tomato etc.)	55,300	60,000	115,300
Investment in Machineries (Sickle, Spade, weeding hook, chopper, hormone spray machine, cot (khat)-2, basket-4 and carat-10 pieces etc.)		7,300	-	7,300
Cash in hand		20,000	-	20,000
Advance for land lease		18,000	-	18,000
Creditors		(17,600)	-	(17,600)
<b>Total Capital</b>		<b>83,000</b>	<b>60,000</b>	<b>143,000</b>

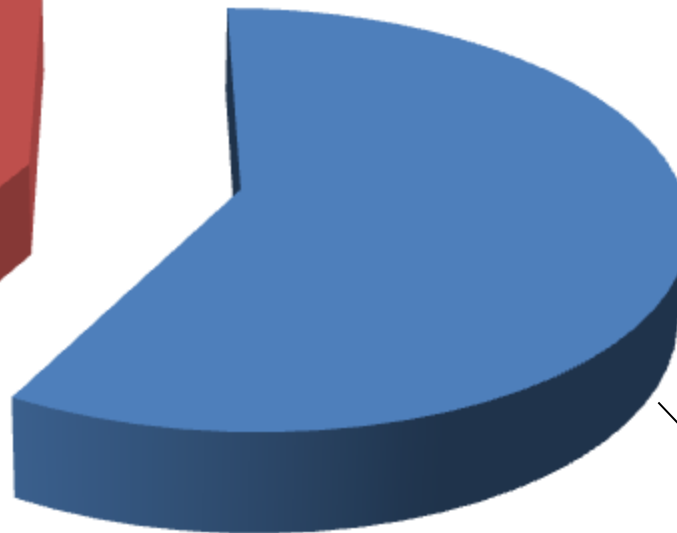
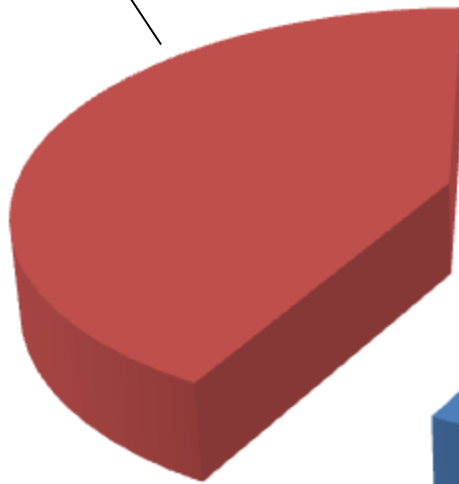
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 83,000

■ GTT's Investment BD 60,000

■ Total Capital BDT 143,000

GTT's Investment  
42%



Entrepreneur's  
Contribution 58%



# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	1st Year			2nd Year		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Est. Sales income from products (Tomato-Wholesale) (A)	27,300	109,200	764,400	31,395	125,580	879,060
Less: Cost of Sales of (Tomato) (B)	13,650	54,600	382,200	15,698	62,790	439,530
<b>Gross Profit (C) [C=(A-B)]</b>	<b>13,650</b>	<b>54,600</b>	<b>382,200</b>	<b>15,698</b>	<b>62,790</b>	<b>439,530</b>
<b>Less: Operating Cost:</b>						
Mobile bill (SMS & Reporting)	-	700	8,400	-	800	9,600
Wastage Cost		-	15,288		-	17,581
Conveyance bill		4,000	36,000		4,500	40,500
Ownership Transfer Fee		667	4,000		667	8,000
Proposed Salary-Self		7,000	63,000		7,500	67,500
Present Salary (Assistant-2+1)		17,300	155,700		18,300	164,700
Other Cost (Entertainment & Stationary)		1,200	10,800		1,500	13,500
<b>Non Cash Item:</b>						
Depreciation Expenses		91	1,095		91	1,095
<b>Total Operating Cost (D)</b>		<b>30,958</b>	<b>294,283</b>		<b>33,358</b>	<b>322,476</b>
<b>Net Profit (C-D):</b>		<b>23,642</b>	<b>87,917</b>		<b>29,432</b>	<b>117,054</b>
<b>Retained Income</b>			<b>87,917</b>			<b>204,971</b>

**Notes:** 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	-
1.2	Net Profit (ownership tr. Fee added back)	91,917	125,054
1.3	Depreciation Expenses	1,095	1,095
1.4	Opening Balance of Cash Surplus	-	69,012
	<b>Total Cash Inflow</b>	<b>153,012</b>	<b>195,161</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Product Purchase	60,000	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>69,012</b>	<b>147,161</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 02 (Father, Mother)  
Others (beyond family): 01  
Future employment: 01
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- Skilled and working experiences (3yrs);

## **W**EAKNESS

- Lack of capital/Investment
- Can not supply goods as per demand
- Wastage of product (Tomato);

## **O**PPORTUNITIES

- Have some fixed customers (wholesale);
- Seasonal Demand;
- The Capital of the entrepreneur will be BDT 287,971 after 2 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Climate;
- Attack of worms and insects;
- Attack of Virus;
- Political Unrest.

Presented at 7<sup>th</sup> In-house Executive Social Business Design Lab  
on June 24, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





















# বনং দরাজহাট ইউনিয়ন পরিষদ

বাখারপাড়া, যশোর।

## ডেড লাইসেন্স

ইউ.পি.ফরম নং- ৭(১২/১ নিয়ম অনুযায়ী)

237

বহি নং- 601  
লাইসেন্স নং- 269

ক্রমিক নং-  
তারিখঃ 27/1/88  
অর্থবর্ষ বছরঃ 2018 জুলাই 2018 জুন

ব্যবসা প্রতিষ্ঠানের নামঃ স্বপ্ন প্রমোড ইন্ডাস্ট্রি কোম্পানি  
মালিকের নামঃ স্বপ্ন প্রমোড  
পিতা/স্বামীর নামঃ অনুপম চন্দ্র দাস  
মাতার নামঃ কমলাকান্তী দেবী  
ঠিকানাঃ গ্রামঃ বনশ্রমিক, পোঃ মাখাড়া  
ব্যবসা পরিচালনার স্থানঃ ইন্ডাস্ট্রি কোম্পানি  
ব্যবসার ধরণঃ ইন্ডাস্ট্রি, কৃষিজাত পণ্য - ইঞ্জিনিয়ারিং

বিবরণ	বাস্তবিক হার	টাকা	পরমা
লাইসেন্স ফি-	৩৭৫/-	/	
স্ট্যাম্প	২০৫/-	/	
জরিমানা-			
কর্পাসঃ			
মোট টাকা=		২০০/-	

স্বপ্ন প্রমোড  
ইন্ডাস্ট্রি কোম্পানি

স্বপ্ন প্রমোড  
ইন্ডাস্ট্রি কোম্পানি

স্বপ্ন প্রমোড ইন্ডাস্ট্রি কোম্পানি  
বনং দরাজহাট ইউনিয়ন, যশোর।

চেয়ারম্যান  
বনং দরাজহাট ইউনিয়ন, যশোর।



কর্তৃপক্ষের মেয়াদকাল- ৩০ জুন, ২০১৮

- GB Member photo with  
NU

**Thank You**