



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Ripon Kumar Biswas</b> Vill: Bolorampur, Union: Dorajhat, Post: Mathavanga, Upazila: Bagharpara, District: Jessore.
Age	:	25 years
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	02 (two) Brothers and 02 (two) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anna Rani Biswas
(iii) Father's name	:	Sunil Biswas
(iv) GB member's info	:	<i>Branch: Dorajhat, Jessore, Centre # 01/mo,</i> <i>Loan no.: 01, Member since September 22, 2001</i> First loan: Tk. 5,000 Existing loan: Tk. 80,000, Outstanding loan: Tk. 44,720
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	:	B.A Pass
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.)	:	02 (Two) Years experiences in agro based business. He started the business with BDT 70,000 (Seventy thousand).  He has taken 06 (Six) months (Jun-Dec, 2012) long training on livestock, poultry and Tomato cultivation from the agro based Training Center for Unemployed Youth under the district of Jessore.
Other Own/Family Sources of Income	:	His father's income from fisheries business and brothers income from private job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722897503
NU's National ID No.	:	4110928179924
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Anna Rani Biswas is a GB member since September 22, 2001 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing cows and assisting her husband in existing fisheries business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing fisheries business of her husband.

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

Business Name	:	<b><i>Ripon Grishmokalın Tomato &amp; Project</i></b>
Address/ Location	:	Bolorampur, Mathavanga, Dorajhat, Jessore.
Total Investment in BDT	:	Tk. 185,000
Financing	:	Self Tk. 105,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six 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	-	1,000	12,000
Wastage Cost		-	10,080
Conveyance bill		2,000	18,000
Present Salary (Self)		5,000	45,000
Present Salary (Assistant-1)		8,400	75,600
Other Cost (Entertainment & Stationary)		500	4,500
<b>Non Cash Item:</b>			
Depreciation Expenses		88	1,050
<b>Total Operating Cost (D)</b>		<b>16,988</b>	<b>166,230</b>
<b>Net Profit (C-D):</b>		<b>19,013</b>	<b>85,770</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 (Fertilizer, hormone, insecticide and seed etc.)	53,000	53,000	106,000
Investment in Machineries (Sickle, Spade, weeding hook, chopper, cot (khat)-2, basket-2 and carat-5 pieces etc.)	Carat-10 pcs.	7,000	3,000	10,000
Cash in hand		5,000	-	5,000
Advance for land lease		20,000	24,000	44,000
Debtors		20,000	-	20,000
<b>Total Capital</b>		<b>105,000</b>	<b>80,000</b>	<b>185,000</b>

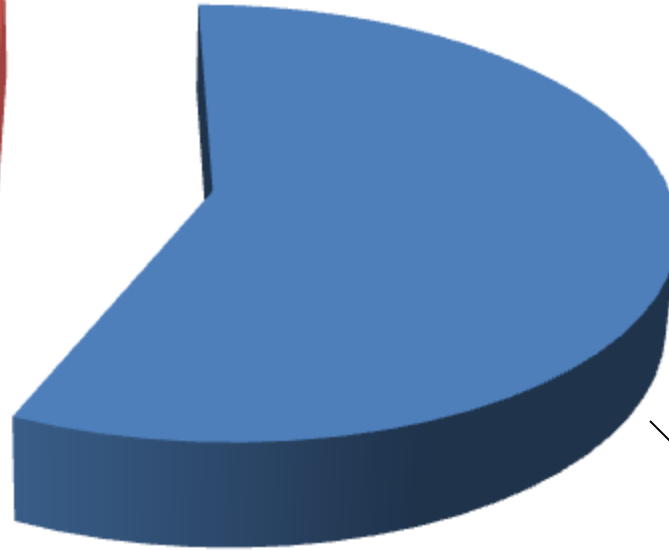
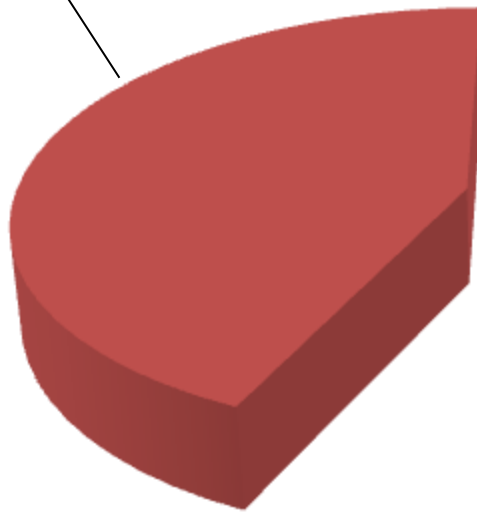
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 105,000

■ GTT's Investment BD 80,000

■ Total Capital BDT 185,000

GTT's Investment  
43%



Entrepreneur's  
Contribution 57%



# ***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)	-	1,200	14,400	-	1,300	15,600
Wastage Cost		-	15,288		-	17,581
Conveyance bill		3,000	27,000		3,500	31,500
Ownership Transfer Fee		889	5,333		889	10,667
Proposed Salary-Self		6,000	54,000		6,500	58,500
Present Salary (Assistant-1+1)		16,800	151,200		17,800	160,200
Other Cost (Entertainment & Stationary)		700	6,300		1,000	9,000
<b>Non Cash Item:</b>						
Depreciation Expenses		125	1,500		125	1,500
<b>Total Operating Cost (D)</b>		<b>28,714</b>	<b>275,021</b>		<b>31,114</b>	<b>304,548</b>
<b>Net Profit (C-D):</b>		<b>25,886</b>	<b>107,179</b>		<b>31,676</b>	<b>134,982</b>
<b>Retained Income</b>			<b>107,179</b>			<b>242,161</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	80,000	-
1.2	Net Profit (ownership tr. Fee added back)	112,512	145,649
1.3	Depreciation Expenses	1,500	1,500
1.4	Opening Balance of Cash Surplus	-	82,012
	<b>Total Cash Inflow</b>	<b>194,012</b>	<b>229,161</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Product Purchase	80,000	-
2.2	Investment Payback including Ownership Transfer Fee	32,000	64,000
	<b>Total Cash Outflow</b>	<b>112,000</b>	<b>64,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>82,012</b>	<b>165,161</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment: 01
- Trade License in his own name;
- He has taken training from agro based  
Training Center for Unemployed Youth under the  
district of Jessore;
- Skilled and working experiences (2yrs);

## **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  
347,161 after 2 years excluding payback of investor's  
money.

## **T**HREATS

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

















# পূনঃ দরাজহাট ইউনিয়ন পরিষদ

বাঘারপাড়া, যশোর।

## ড্রেড লাইসেন্স

ইউ.পি.ফরম নং- ৭(১২/১ নিয়ম অনুযায়ী)

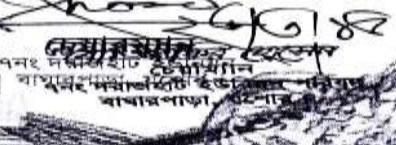
বাই নং-  
 লাইসেন্স নং- **২৬৬**  
 ক্রমিক নং- **236**  
 তারিখ : **২৬/৬/০৩**  
 অর্থ বর্ষ: ২০১৪ জুলাই ২০১৫

ব্যবসা প্রতিষ্ঠানের নামঃ **কৃষিক্ষেত্র প্রসারক সন্থা**  
 মালিকের নামঃ **কৃষিক্ষেত্র প্রসারক সন্থা**  
 পিতা/স্বামীর নামঃ **কৃষিক্ষেত্র প্রসারক সন্থা**  
 মাতার নামঃ **কৃষিক্ষেত্র প্রসারক সন্থা**  
 ঠিকানাঃ **গ্রামঃ বাঘারপাড়া, পোঃ বাঘারপাড়া, জেলাঃ যশোর**  
 ব্যবসা পরিচালনার স্থানঃ **কৃষিক্ষেত্র প্রসারক সন্থা**  
 ব্যবসার ধরণঃ **কৃষিক্ষেত্র প্রসারক সন্থা**

বিবরণ	বাৎসরিক হার	টাকা	পয়সা
লাইসেন্স ফি-	১০০		
ভাড়া	২০		
জরিমানা-			
কথায়ঃ			
	মোট টাকা=	১২০	

**ইউনিয়ন সচিব**  
 পুনঃ দরাজহাট ইউনিয়ন পরিষদ  
 বাঘারপাড়া, যশোর।

**নেয়ার সচিব**  
 পূনঃ দরাজহাট চেম্বার অফ কমার্স  
 বাঘারপাড়া, যশোর।





**Thank You**