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# PROJECT FINANCE PROPOSAL

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## Agrows Seasonal Tomato Trading Project

Season: 2024-25

Project Code: TOT0924-301

### Agrows Network OPC

126/3, Monipuripara, Gate 1,  
Old Airport Road, Dhaka 1215

Phone: +88-01713-988-933

Email: [info@agrows.com](mailto:info@agrows.com)

**agrows**

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# Agrows Seasonal Tomatoes Trading Project – TOT0924-301

## Project Highlights

- **Location:** Daulatdia, Rajbari District, Bangladesh
- **Project Duration:** 6 Months.
- **Minimum Investment Amount:** BDT 25,000
- **Required Fund:** 1,000,000 BDT
- **Projected ROI:** 10% to 13%
- **Profit Sharing Ratio:** 45% for Investors, 55% for Agrows Network OPC
- **Shariah Compliance:** Islamic Mudaraba Model

## Executive Summary

**Agrows Network OPC** is set to launch the Seasonal Tomatoes Trading Project in Daulatdia, Rajbari District, Bangladesh. Scheduled to commence in September 2024, this initiative aims to capitalize on the growing demand for fresh tomatoes in Dhaka City through a strategically developed supply chain. Leveraging our established network and expertise, the project represents a lucrative investment opportunity adhering to the principles of Islamic Mudaraba finance.

## Project Objectives

- **Cultivation Support:** Facilitate the cultivation of 1,000 tons of high-quality tomatoes by providing financial backing, agricultural inputs, and expertise to local farmers.
- **Efficient Supply Chain:** Utilize Agrows' robust supply chain network to efficiently collect and deliver tomatoes from farmers to wholesale markets in Dhaka City.
- **Profitability:** Generate revenue through a commission-based model, with Agrows earning 320 BDT per ton of tomatoes traded.

## Investment Opportunity

We are seeking an investment of **1,000,000 BDT** for:

- **Farmer Financing:** Capital to support tomato cultivation.
- **Logistics and Storage:** Costs for efficient transportation and storage of tomatoes.
- **Operational Costs:** Expenses for collection, handling, and market distribution.

## Financial Projections

### Project Overview

Project Detail	Description
<b>Project Name</b>	Seasonal Tomatoes Trading Project
<b>Location</b>	Daulatdia, Rajbari District, Bangladesh
<b>Project Duration</b>	6 Months
<b>Investment Required</b>	1,000,000 BDT
<b>Target Tomatoes Quantity</b>	1,000 tons

<b>Commission per Ton</b>	320 BDT
<b>Total Commission from 1,000 Tons</b>	320,000 BDT
<b>Trading Expenses per Ton</b>	60 BDT
<b>Total Trading Expenses</b>	60,000 BDT
<b>Net Profit Before Distribution</b>	260,000 BDT
<b>Profit Sharing Ratio</b>	45% to Investors, 55% to Agrows Network OPC
<b>Projected ROI</b>	10% to 13%
<b>Investment Period</b>	6 months
<b>Revenue Forecast</b>	320,000 BDT
<b>Expenses Forecast</b>	60,000 BDT
<b>Net Profit Forecast</b>	260,000 BDT

## Breakdown of Investment and ROI Projections

This table highlights the expected profit distribution for various investment amounts and ROI levels. The projected returns are calculated for three scenarios: 10%, 11.7%, and 13% ROI.

Investment (BDT)	Investment Period	Profit Distribution at 10% ROI (BDT)	Profit Distribution at 11.7% ROI (BDT)	Profit Distribution at 13% ROI (BDT)
<b>25,000</b>	6 months	2,500	2,925	3,250
<b>50,000</b>	6 months	5,000	5,850	6,500
<b>100,000</b>	6 months	10,000	11,700	13,000
<b>500,000</b>	6 months	50,000	58,500	65,000
<b>1,000,000</b>	6 months	100,000	117,000	130,000

**Note:** Agrows does not offer any fixed profit or ROI. The projected ROI in the table is calculated based on the previous year's market data and production volume. Actual ROI may vary due to unforeseen weather conditions and market volatilities. Agrows' strategy is focused on ensuring maximum profitability.

## About Us

Agrows Network OPC is at the forefront of agricultural innovation in Bangladesh, combining modern farming practices with advanced technology. Our mission is to empower farmers and optimize agricultural supply chains through sustainable methods and data-driven insights. With a commitment to transparency and ethical practices, we leverage our extensive network and expertise to ensure maximum returns for our investors and fair compensation for farmers.

## Market Opportunities

- **Demand Dynamics:** Steady demand for tomatoes in Bangladeshi cuisine across urban and rural markets.
- **Supply Chain Efficiency:** Agrows' network reduces logistical inefficiencies and spoilage, enhancing profitability.
- **Growth Potential:** Opportunity for future expansion into additional regions and crops.

## Mitigation of Investment Risks and Security Measures

1. **Market Volatility**
  - **Mitigation Strategy:** Diversify market connections to stabilize revenue.
2. **Operational Risks**
  - **Mitigation Strategy:** Implement strict operational protocols and contingency plans.
3. **Weather and Crop Risks**
  - **Mitigation Strategy:** Use advanced techniques and optimal locations to manage risks.
4. **Investment Security**
  - **Mitigation Strategy:** Provide regular updates, transparent financial reports, and project progress.
5. **Compliance with Shariah Principles**
  - **Mitigation Strategy:** Adhere to Islamic Mudaraba principles for ethical practices and equitable profit sharing.

## Call to Action

We invite you to invest in the Seasonal Tomatoes Trading Project, offering a low-risk investment with strong growth potential and attractive returns. Support local farmers, contribute to a sustainable supply chain, and benefit from a Shariah-compliant financial model.

### Contact Us for Further Information:

- **Phone:** +88-01713-988-933
- **Email:** [info@agrows.com](mailto:info@agrows.com)
- **Website:** [www.agrows.com](http://www.agrows.com)

