

*Proposed NU Business Name : **M/S Ma Traders***  
*Business Category: **Agro Based Business***



*Business Proposal Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Shada Mia</i></b> Vill: Boraikandi, Union: Kochua, Post: Ullah sonakandi, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	04 (Four) Brothers and 03 (Three) 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	:	Mst. Sahera Begum
(iii) Father's name	:	Late. Golzar Rahman
(iv) GB member's info	:	<i>Branch: Ghuridoho, Saghata, Centre # 37/mo,</i> <i>Loan no.: 4329, Member since October 23, 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 1,500
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Ten
Present Occupation (Besides own business, i.e., perusing 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.)	:	<p>07 (Seven) years experience is running his own business. He started the business with BDT 30,000 (Thirty thousand).</p> <p>He has 04 (Four) Years working experience in Seasonal Stock business.</p> <p>He has taken 10 (Ten) Days training on insecticide &amp; Pesticide activities from different company.</p>
Other Own/Family Sources of Income	:	His wife is a Primary School Teacher. His eldest brother's income from agriculture and elder brother's income from job. He has built own residence, purchased 01 bigha land also purchased 01 motor cycle from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01798112611
NU's National ID No.	:	3218857248720
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Sahera Begum is a GB member since October 23, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes and household purpose.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>M/S Ma Traders</i></b>
Address/ Location	:	Bharoter Bazar, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 327,000
Financing	:	Self Tk. 227,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# **INFO ON EXISTING BUSINESS OPERATIONS**

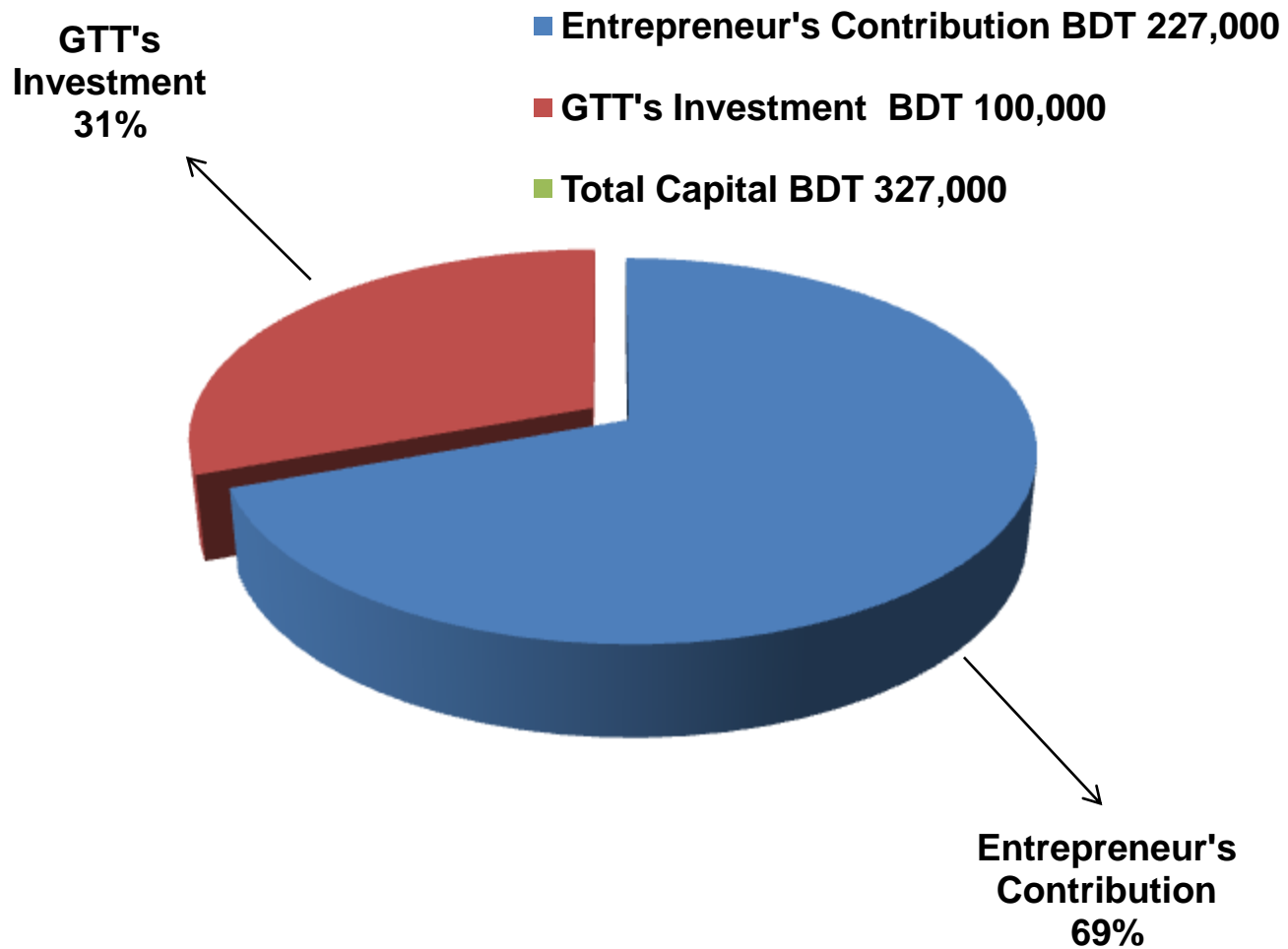
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	2,000	56,000	672,000
Less: Cost of sales of products (Product Purchase)	1,700	47,600	571,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>300</b>	<b>8,400</b>	<b>100,800</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		300	3,600
Night Guard bill		150	1,800
Shop rent		500	6,000
Mobile bill		200	2,400
Conveyance bill		1,000	12,000
Provision of bed debt		9	113
Present Salary (Family & Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		121	1,452
<b><i>Total Operating Cost (D)</i></b>		<b>5,980</b>	<b>71,765</b>
<b>Net Profit (C-D):</b>		<b>2,420</b>	<b>29,035</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types of insecticide, pesticide, seeds, fertilizer etc.)	Investment in products (Different types of insecticide, pesticide, seeds, fertilizer etc.)	129,470	100,000	229,470
Investment in equipment (wight balance set, Spray machine, fan, light etc.)		2,400	-	2,400
Cash in hand		14,400	-	14,400
Debtors (Since February, 2016 to at Present)		11,310	-	11,310
Advance for Shop		60,000	-	60,000
GB Outstanding Loan		(1,500)	-	(1,500)
Decoration (Fixture & Fittings)		10,920	-	10,920
<b>Total Capital</b>		<b>227,000</b>	<b>100,000</b>	<b>327,000</b>



# ***SOURCE OF FINANCE***





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from products	3,000	84,000	1,008,000	3,600	100,800	1,209,600	4,140	115,920	1,391,040
Less: Cost of sales of products (Product Purchase)	2,550	71,400	856,800	3,060	85,680	1,028,160	3,519	98,532	1,182,384
<b>Gross Profit (C) [C=(A-B)]</b>	<b>450</b>	<b>12,600</b>	<b>151,200</b>	<b>540</b>	<b>15,120</b>	<b>181,440</b>	<b>621</b>	<b>17,388</b>	<b>208,656</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		800	9,600
Night Guard bill		350	4,200		450	5,400		500	6,000
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		1,300	15,600		1,600	19,200		1,900	22,800
Provision of bed debt		9	113		9	113		9	113
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,000	12,000		1,300	15,600
<b>Non Cash Item:</b>									
Depreciation Expenses		121	1,452		121	1,452		121	1,452
<b>Total Operating Cost (D)</b>	-	<b>8,892</b>	<b>102,705</b>	-	<b>9,992</b>	<b>119,905</b>	-	<b>11,342</b>	<b>136,105</b>
<b>Net Profit (C-D):</b>	-	<b>3,708</b>	<b>48,495</b>	-	<b>5,128</b>	<b>61,535</b>	-	<b>6,046</b>	<b>72,551</b>
<b>Retained Income</b>			<b>48,495</b>			<b>110,030</b>			<b>182,581</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>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	52,495	69,535	80,551
1.3	Depreciation Expenses	1,452	1,452	1,452
1.4	Opening Balance of Cash Surplus	-	28,447	51,434
	<b>Total Cash Inflow</b>	<b>153,947</b>	<b>99,434</b>	<b>133,437</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB Loan	1,500		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>125,500</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>28,447</b>	<b>51,434</b>	<b>85,437</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (11years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 409,581 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 19, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures



















ক্রেস আর্ডিট



আসসাৎ ফলনে ব্যাবিলন সীভ





# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর... ২০২৭... ২০২৭

## ট্রেড লাইসেন্স

### ৫নং কচুয়া ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ উল্যাসোনাতলা, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা

বহি নম্বর ..... ৫২ ..... জমিল নম্বর... ২৭

লাইসেন্স নম্বর ..... ৪২ ..... তারিখ... ২০-০৪-২০২৭

লাইসেন্সধারীর নাম ..... শ্রীঃ সাদা মিয়া

পিতা/স্বামীর নাম ..... শ্রীঃ হোসেন আলী রহমান

ঠিকানা ..... গ্রাম - গুলিহাতি, পোস্ট - হুগলি, জেলা - গাইবান্ধা

পেশার ধরন ..... বিক্রি সারি ট্রেড (ও) ডিস্ট্রিবিউশন

..... ২০-০৪-২০২৭ তারিখ পর্যন্ত বৈধ

ফি আদায়ের পরিমাণ ..... ২৫৫/- (কথায়... দুশত পঞ্চাশ টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/শিল্পে .....  ..... চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ২০-০৪-২০২৭

  
চেয়ারম্যান



Book No

Form-15  
[See rule 12 (2)]

License for retail sale of pesticide



M/S श्री सादा मिश्र ग्रिड लान्डर्स

सादा बड़खाना, साधना

is hereby granted license to sell pesticide (s) by retail sell on the premises situated at

हनुमान चोक, बड़खाना, साधना Dag No

Khatian No ..... Subject to the condition-specified bellow and to the provision of the pesticide ordinance, 1971 (No. 11 of 1971) in the rules made thereunder.

- 2. License shall be in force for a period of two years from the date of issue.
- 3. Pesticide to be sold.

License No. 0017

Date 23/10/2020  
28/10/2020

*(Signature)*  
Licensing Authority  
इष्टि नरेश्वर सिंह,  
कृषि मन्त्रालय, बड़खाना,  
साधना

Conditions

- 1. The license shall be displayed a prominent place in any part of the premises open to the public.
- 2. The license shall comply with she provisions of the pesticide ordinance, 1971 and the rules made thereunder.
- 3. The license shall not be allowed to take commission for retail of pesticides exceeding the rate fixed by government.

4. Renewal 20/10/2022

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সাদা মিয়া

Name: Md Sedha Mia

পিতা: মৃত গেলিজার রহমান

মাতা: মোছাঃ সাহেরা বেগম

Date of Birth: 10 May 1982

সাদা মিয়া

ID NO: 3218857248720

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি বাণিজ্যিক অথবা  
 অন্যভাবে ব্যবহার করা গেলে দণ্ডনীয় অপরাধ হিসেবে গণ্য এবং সেখানে জরিমানা আরোপ করা হতে পারে।

ডিক্লারেশন/ঘোষণা: বড়ই করছি, বড়ই করছি, ডাকনাম: উল্যাসোলাজলা - ৫৭৫০,  
 সাখারি, পাইনাসা

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৩/০৯/২০০৮





গ্রামীণ ব্যাংক  
সংগঠিত বাংলাদেশ  
সংগঠিত

## প্রত্যয়ন পত্র

তারিখ: ০৫/০৫/১৩

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, মোছাঃ সাহেরা বেগম, স্বামীঃ মৃত গোলজার  
রহমান সরদার, গ্রামঃ বরাইকান্দি, ডাকঃ উল্যা সোনাতলা, থানাঃ সাঘাটা, জেলাঃ গাইবান্ধা।  
মোছাঃ সাহেরা বেগম গ্রামীণ ব্যাংক, ঘুড়িদহ, সাঘাটা শাখায় গত ২৩-১০-২০১০ ইং  
তারিখে সদস্য হিসাবে যোগদান করেন। তার খাণ্ডী নং-৪৩২৯, গ্রুপ নং-০১ এবং কেন্দ্র নং-  
৩৭/ম।

আমি তাঁর উজ্জ্বল ভবিষ্যত কামনা করি।

প্রত্যয়নকারী

০৫/০৫/১৩  
০৫/০৫/১৩  
০৫/০৫/১৩  
০৫/০৫/১৩  
০৫/০৫/১৩

**Thank You**