

Proposed NU Business Name: Tonni Telecom



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Tajul Islam Vill: Khamar Dhonaruha, Union: 4 no Muktinagar, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	26 Years
Marital status	:	Married
Children	:	01 (one) Daughter
No. of siblings:	:	04 (four) 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	:	Mst. Aklima Begum
(iii) Father's name	:	Md. Muzaffar Hossain
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata. Centre # 12/Mo, Loan no.: 2192, Member since May 19, 1996. First loan: Tk. 3,000 Existing loan: 30,000. Outstanding: 13,239</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	S.S.C
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.)	:	09 (Nine) years experiences in this business, started the business with BDT 7,000 (Seven thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father income from Agriculture and brother's income from business.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01733142406
NU's National ID No.	:	3218895115879
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Aklima Begum is a GB member since May 19, 1996 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation, repairing house and taking mortgage 15 decimal land.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tonni Telecom
Address/ Location	:	Kochua bazar, Saghata, Gaibandha.
Business Category		Telecom and IT Support
Total Investment in BDT	:	Tk. 495,000
Financing	:	Self Tk. 395,000 (from existing business) Investor tk. 100,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 7,000 (Seven thousand)
Proposed Salary		Taka 7,500 (Seven thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From products 14%, mobile set 10%, bkaash, flexi-load 100%, printing photo 50% and servicing 60%
(ii) Estimated % of proposed gross profit margin	:	From products 14%, mobile set 10%, bkaash, flexi-load 100%, printing photo 50% and servicing 60%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	100%, printing photo 50% and servicing 60%

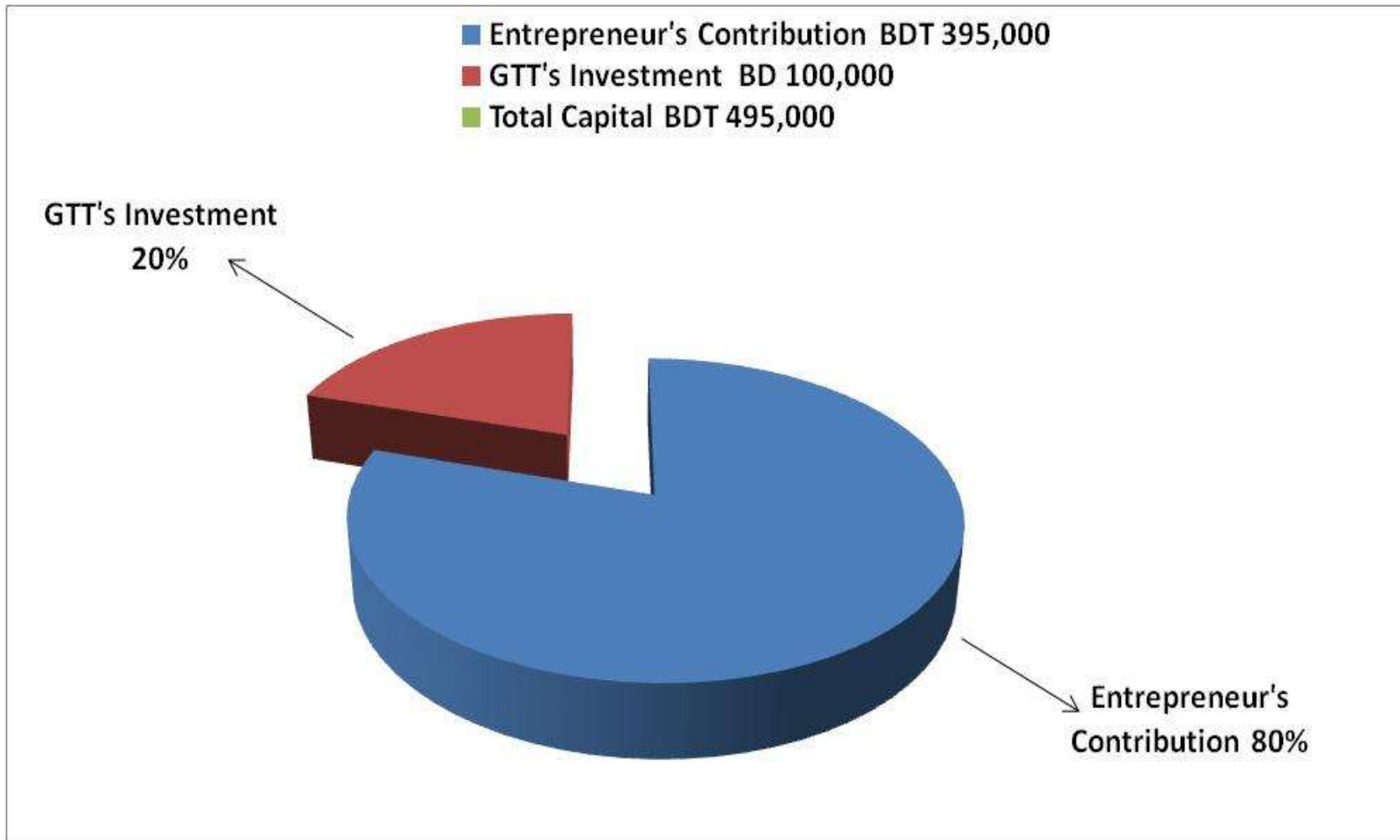
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	600	15,600	187,200
Sales income from mobile set	1,200	31,200	374,400
Sales income from bkaash	200	5,200	62,400
Sales income from DBBL Mcash	75	1,950	23,400
Sales income from printing photo	100	2,600	31,200
Sales income from flexiload	41	1,053	12,636
Income from servicing	250	6,500	78,000
Total Sales income (A)	2,466	64,103	769,236
Less: Cost of Sales of products	516	13,416	160,992
Cost of Sales of mobile set	1,080	28,080	336,960
Cost of Sales of printing photo	50	1,300	15,600
Cost of servicing	100	2,600	31,200
Total cost of Sales (B)	1,746	45,396	544,752
Gross Profit (C) [C=(A-B)]	720	18,707	224,484
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop Rent		700	8,400
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		500	6,000
Present Salary (Self)		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200
Non Cash Item:			
Depreciation Expenses		802	9,628
Total Operating Cost (D)		11,352	136,228
Net Profit (C-D):		7,355	88,257

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (battery, casing, charger, mobile cover, mobile back part, screen paper, card reader, switch, memory card, display & sim card etc.)	43,440	-	43,440
Investment in products (mobile set)	40,600	50,000	90,600
Investment in bKash	100,000	50,000	150,000
Investment in DBBL & Mcash	20,000	-	20,000
Investment in flexi-load	12,000	-	12,000
Investment in Machinerics (camera - 1 pic, hot gun - 1 pic, power supplier - 1 pic, meter etc.)	14,070	-	14,070
Mobile set for bKash, DBBL, Mcash & flexi-load	6,000	-	6,000
Investment in computer set and printer	29,000	-	29,000
Cash in hand	7,220	-	7,220
Investment in Decoration	22,670	-	22,670
Advance for shop	100,000	-	100,000
Total Capital	395,000	100,000	495,000

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
Estimated sales income from products	630	16,380	196,560	662	17,199	206,388	695	18,059	216,707
Estimated sales income from mobile set	1,600	41,599	499,188	1,840	47,839	574,066	1,932	50,231	602,769
Estimated sales income from bkash	320	8,320	99,840	352	9,152	109,824	370	9,610	115,315
Estimated sales income from DBBL Mcash	79	2,048	24,570	83	2,150	25,799	87	2,257	27,088
Sales income from printing photo	105	2,730	32,760	107	2,785	33,415	112	2,924	35,086
Estimated sales income from flexiload	43	1,123	13,478	44	1,146	13,748	46	1,203	14,435
Income from servicing	263	6,825	81,900	276	7,166	85,995	289	7,525	90,295
Total estimated Sales income (A)	3,039	79,025	948,296	3,363	87,436	1,049,234	3,531	91,808	1,101,696
Less: Cost of Sales of products	542	14,087	169,042	569	14,791	177,494	597	15,531	186,368
Cost of Sales of mobile set	1,440	37,439	449,269	1,656	43,055	516,659	1,739	45,208	542,492
Cost of Sales of printing photo	53	1,365	16,380	54	1,392	16,708	56	1,462	17,543
Cost of servicing	105	2,730	32,760	110	2,867	34,398	116	3,010	36,118
Total cost of Sales (B)	2,139	55,621	667,450	2,389	62,105	745,258	2,508	65,210	782,521
Gross Profit (C) [C=(A-B)]	900	23,404	280,846	974	25,331	303,976	1,023	26,598	319,175
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Generator bill		150	1,800		200	2,400		250	3,000
Shop Rent		700	8,400		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		800	9,600
Night Guard bill		100	1,200		130	1,560		160	1,920
Conveyance		700	8,400		900	10,800		1,100	13,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		7,500	90,000		8,500	102,000		8,500	102,000
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,700	20,400
Non Cash Item:									
Depreciation Expenses		802	9,628		802	9,628		802	9,628
Total Operating Cost (D)	-	13,219	154,628	-	14,899	178,788	-	15,479	185,748
Net Profit (C-D):	-	10,185	126,218	-	10,432	125,188	-	11,119	133,427
Retained Income			126,218			251,407			384,834

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	130,218	133,188	141,427
1.3	Depreciation Expenses	9,628	9,628	9,628
1.4	Opening Balance of Cash Surplus	-	115,846	210,662
	Total Cash Inflow	239,846	258,662	361,716
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	115,846	210,662	313,716

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (9 yrs.)

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 779,834 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Fire;
- Political unrest.

Presented at 5th In-house Executive Social Business Design Lab
on May 06, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

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ফর্ম নং-১০

লাইসেন্স ফি আদায় রেজিষ্টার

ফর্ম নং- ১০৪-১৫



৩নং সাম্বাটা ইউনিয়ন পরিষদ

উপজেলা : সাম্বাটা, জেলা : বাইসাহা।

ফি নং : ০২

লাইসেন্স নং : ১৫ তারিখ : ০৬-৭-১৪

লাইসেন্সধারীর নাম : শ্রী চন্দ্রনাথ

পিতা/পারিবারিক নাম : শ্রী আঃ হামিদুল ইসলাম

ঠিকানা : সাম্বাটা পেচ : আব্দুল হামিদ

উপজেলা : সাম্বাটা, জেলা : বাইসাহা।

স্বাক্ষর : চন্দ্রনাথ হামিদ

০৬/০৭/১৪ তারিখ পরিচিতি দেয়।

ফি আদায়ের পরিমাণ টকা : ১০০/- কোড : ১৫ ১০০ ১০০

লাইসেন্সধারী তার স্বাক্ষর/স্বাক্ষর কোনো কারণে ফি এই লাইসেন্স ফি

ভুল হলে।

তারিখ : ০৬-৭-১৪

শ্রী মোহাম্মদ হামিদুল ইসলাম
উপজেলা পরিষদ
সাম্বাটা, বাইসাহা



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



নাম: মোঃ তাকুল ইসলাম
Name: Md Tqul Islam
ফোন: ৩০২ সোভানপুর পোস্ট
Address: মোঃ মোহাম্মদ আলী
Date of Birth: 18 Feb 1988
ID NO: 3218895115879

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের দ্বারা প্রদত্ত। এটি বাংলাদেশের জাতীয় পরিচয়পত্র।

স্বাক্ষর: মোঃ মোহাম্মদ আলী, বাংলাদেশ সরকার, ঢাকা।
Signature: Md. Md. Md. Md. Md.

জাতীয় পরিচয়পত্র

জারি তারিখ: ১৫/০২/২০১৮



Thank You