

# Proposed NU Business Name: **Tonni Telecom**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Tajul Islam</b> 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	:	<b><i>Tonni Telecom</i></b>
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%

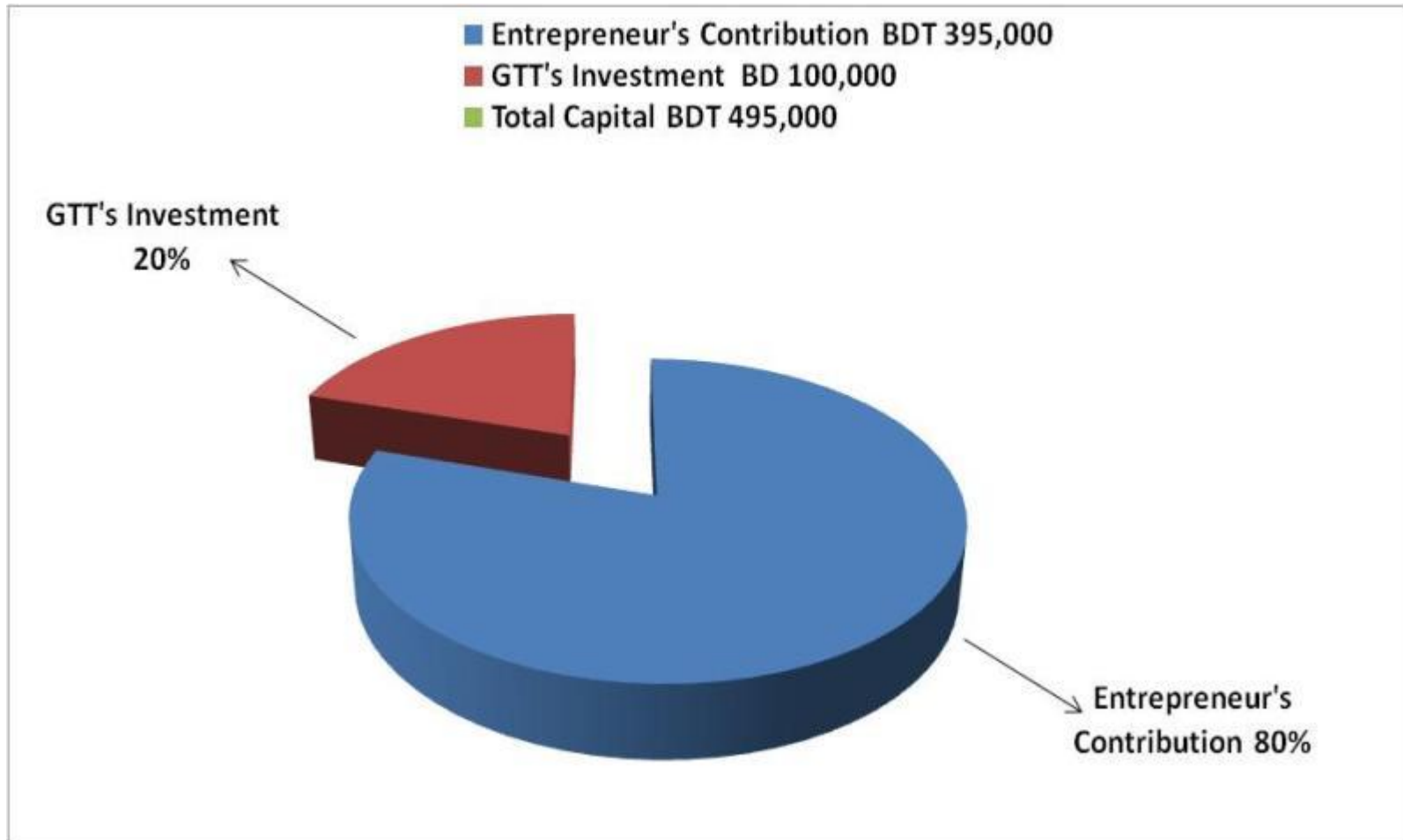
# ***INFO ON EXISTING BUSINESS OPERATIONS***

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
<b>Total Sales income (A)</b>	<b>2,466</b>	<b>64,103</b>	<b>769,236</b>
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
<b>Total cost of Sales (B)</b>	<b>1,746</b>	<b>45,396</b>	<b>544,752</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>720</b>	<b>18,707</b>	<b>224,484</b>
<b>Less: Operating Cost:</b>			
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
<b>Non Cash Item:</b>			
Depreciation Expenses		802	9,628
<b>Total Operating Cost (D)</b>		<b>11,352</b>	<b>136,228</b>
<b>Net Profit (C-D):</b>		<b>7,355</b>	<b>88,257</b>

# ***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
<b>Total Capital</b>	<b>395,000</b>	<b>100,000</b>	<b>495,000</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
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
<b>Total estimated Sales income (A)</b>	<b>3,039</b>	<b>79,025</b>	<b>948,296</b>	<b>3,363</b>	<b>87,436</b>	<b>1,049,234</b>	<b>3,531</b>	<b>91,808</b>	<b>1,101,696</b>
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
<b>Total cost of Sales (B)</b>	<b>2,139</b>	<b>55,621</b>	<b>667,450</b>	<b>2,389</b>	<b>62,105</b>	<b>745,258</b>	<b>2,508</b>	<b>65,210</b>	<b>782,521</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>23,404</b>	<b>280,846</b>	<b>974</b>	<b>25,331</b>	<b>303,976</b>	<b>1,023</b>	<b>26,598</b>	<b>319,175</b>
<b>Less: Operating Cost:</b>									
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
<b>Non Cash Item:</b>									
Depreciation Expenses		802	9,628		802	9,628		802	9,628
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>13,219</b>	<b>154,628</b>	<b>-</b>	<b>14,899</b>	<b>178,788</b>	<b>-</b>	<b>15,479</b>	<b>185,748</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>10,185</b>	<b>126,218</b>	<b>-</b>	<b>10,432</b>	<b>125,188</b>	<b>-</b>	<b>11,119</b>	<b>133,427</b>
<b>Retained Income</b>			<b>126,218</b>			<b>251,407</b>			<b>384,834</b>

**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>
<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)	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
	<b>Total Cash Inflow</b>	<b>239,846</b>	<b>258,662</b>	<b>361,716</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>115,846</b>	<b>210,662</b>	<b>313,716</b>

# SWOT ANALYSIS

## **S**TRENGTH

- 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.)

## **W**EAKNESS

- Can not supply goods and services according to demand.

## **O**PPORTUNITIES

- 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.

## **T**HREATS

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

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

***Thank you***

Pictures













ফর্ম নং: ১৪

হিসাব নম্বর-১০

# লাইসেন্স ফি আদায় রেজিষ্টার

ফর্ম নম্বর: ১৪৪-১৫

## লাইসেন্স

### ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: পাইকগাছা।

ফি নম্বর: ০২

লাইসেন্স নং: ১৫

তারিখ: ০৬-৭-১৪

ব্যবসায়ীর নাম: ৩য় উদ্ভিদ

পিতা/স্বামীর নাম: শ্রী: আঃ হাবিবুল হক

ঠিকানা: সাঘাটা

পেত্র: আজহার উদ্দিন

উপজেলা: সাঘাটা, জেলা: পাইকগাছা।

সেশন নং: ১৫০১৫

ব্যক্তি: —

৩০/০৭/২০১৫

তারিখ পরিচিতি:

ফি আদায়ের পরিমাণ টকা: ৩০০/-

কোড: ১৫ ৩০০ টকা

স্বাক্ষর করে স্বাক্ষর/পরিচিতি/সেশন  
স্বাক্ষর:

স্বাক্ষর করে স্বাক্ষর/পরিচিতি/সেশন

তারিখ: ৬-৭-১৪

স্বাক্ষর করে স্বাক্ষর/পরিচিতি/সেশন  
স্বাক্ষর করে স্বাক্ষর/পরিচিতি/সেশন  
স্বাক্ষর করে স্বাক্ষর/পরিচিতি/সেশন



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

 নাম: মোঃ তপাল ইসলাম  
Name: Md Tapal Islam  
পিতা: মোঃ মোজাম্মেল হোসেন  
Father: মোঃ মোজাম্মেল হোসেন  
Date of Birth: 18 Feb 1988  
ID NO: 3218895115879

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারানো বা  
ক্ষয় হলে বাতিল করে দিতে হবে। এটি হারানো হলে পুনরায় ক্রয় করতে হবে।

ক্রয়: ৳১০০০০, পুনরুদ্ধার: ৳৫০০০০০০, হারানো: ৳১০০০০০০০  
৳১০০০, জাতীয় পরিচয়পত্র।

জাতীয় পরিচয়পত্র নম্বর

ক্রয় তারিখ: ১১/০৬/২০১৯



**Thank You**