



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Tuhin Electronics***

*Business Category: **Telecom & IT support***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Tohidul Islam Tuhin</i> Vill: Hasil Kandi, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married.
Children	:	01 (One) Son
No. of siblings:	:	01 (One) Brother and 04 (Four) 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. Rumana Begum
(iii) Father's name	:	Md. Hyder Ali
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 08/mo,</i> <i>Loan no.: 1414, Member from May 12, 2003 to October 20, 2010</i> First loan: Tk. 3,000 Existing loan: Nil Last loan: Tk. 30,000.
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Degree 2 nd year
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.)	:	11 (Eleven) years experiences is running his business. He started the business with BDT 52,000 (fifty two thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713661033
NU's National ID No.	:	3218885096186
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rumana Begum is a GB member from May 12, 2003 to October 20, 2010 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation and purchasing goat.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tuhin Electronics</i>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 683,000
Financing	:	Self Tk. 433,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 13%, servicing 100%, mobile banking 100% & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 13%, servicing 100%, mobile banking 100% & flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 13%, servicing 100%, mobile banking 100% & flexiload 100%.

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	4,000	112,000	1,344,000
Income from servicing	50	1,400	16,800
Commission from mobile banking	120	3,360	40,320
Commission from flexiload	22	605	7,258
Total Sales income (A)	4,192	117,365	1,408,378
Less: Cost of sales of products (B)	3,480	97,440	1,169,280
Gross Profit (C) [C=(A-B)]	712	19,925	239,098
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent		1,400	16,800
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		500	6,000
Provision of bad Debt		20	243
Present Salary (Self)		7,000	84,000
Present Salary (Assistant-1)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200
Non Cash Item:			
Depreciation Expenses		1,104	13,245
Total Operating Cost (D)		17,124	205,488
Net Profit (C-D):		2,801	33,609

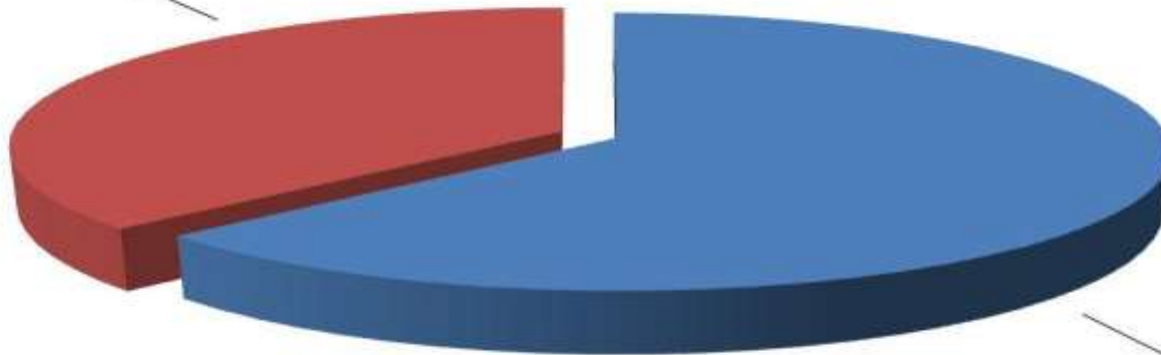
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile set, mobile charger, battery, mobile cover, head phone, SIM card, refrigerator, television, rice cooker, wire, fan, bulb and switch etc)	Refrigerator, television, mobile set, mobile charger, battery, mobile cover, head phone and electronics item etc	240,082	200,000	440,082
Investment in mobile banking (bkash & DBBL mobile banking)	bkash & DBBL mobile banking	40,000	50,000	90,000
Investment in flexiload (GP, robi and banglalink etc)		8,000		8,000
Investment in Machinerries (solar panel, computer set, hot gun, servicing accessories and mobile set etc.)		50,500		50,500
Investment in Equipments (bulb and fan etc.)		1,600		1,600
Cash in hand		2,178		2,178
Debtors (since August, 2015 to at present)		24,340		24,340
Creditors (since October, 2015 to at present)		(2,000)		(2,000)
Decoration (fixture and fittings)		38,300		38,300
Advance for Shop		30,000		30,000
Total Capital		433,000	250,000	683,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 433,000
- GTT's Investment BDT 250,000
- Total Capital BDT 683,000

GTT's
Investment
37%



Entrepreneur's
Contribution
63%

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	7,000	196,000	2,352,000	8,050	225,400	2,704,800	8,453	236,670	2,840,040
Estimated income from servicing	70	1,960	23,520	81	2,254	27,048	85	2,367	28,400
Estimated commission from mobile banking	200	5,600	67,200	230	6,440	77,280	242	6,762	81,144
Estimated commission from flexiload	27	756	9,072	31	869	10,433	33	913	10,954
Total estimated Sales income (A)	7,297	204,316	2,451,792	8,392	234,963	2,819,561	8,811	246,712	2,960,539
Less: Cost of sales of products (B)	6,090	170,520	2,046,240	7,004	196,098	2,353,176	7,354	205,903	2,470,835
Gross Profit (C) [C=(A-B)]	1,207	33,796	405,552	1,388	38,865	466,385	1,457	40,809	489,704
Less: Operating Cost:									
Electricity bill		600	7,200		800	9,600		850	10,200
Shop Rent		1,400	16,800		1,400	16,800		1,400	16,800
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		100	1,200		150	1,800		150	1,800
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Provision of bad Debt		20	243		20	243		20	243
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Proposed Salary-Self		10,000	120,000		11,000	132,000		11,000	132,000
Proposed Salary (Assistant-1)		6,000	72,000		7,000	84,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400		2,000	24,000		2,300	27,600
Non Cash Item:									
Depreciation Expenses		1,104	13,245		1,104	13,245		1,104	13,245
Total Operating Cost (D)	-	25,391	294,688	-	28,941	347,288	-	30,291	363,488
Net Profit (C-D):	-	8,405	110,864	-	9,925	119,096	-	10,518	126,216
Retained Income			110,864			229,960			356,176

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.)

<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	250,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	120,864	139,096	146,216
1.3	Depreciation Expenses	13,245	13,245	13,245
1.4	Opening Balance of Cash Surplus	-	74,109	106,450
	Total Cash Inflow	384,109	226,450	265,911
2.0	Cash Outflow			
2.1	Product Purchase	250,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	Total Cash Outflow	310,000	120,000	120,000
3.0	Total Cash Surplus	74,109	106,450	145,911

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 01
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (11 yrs);

WEAKNESS

- Can not supply goods and services
as per demand;

OPPORTUNITIES

- Location of Shop;
- Increase of demand
- The Capital of the entrepreneur will be BDT
789,176 after 3 years excluding payback of investor's
money.

THREATS

- Increase of local competitors;
- Fire

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



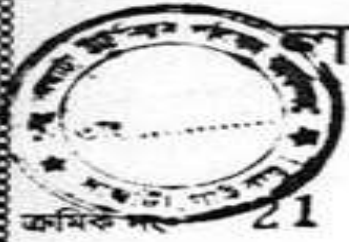












লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৫/২০১৬ খ্রি

লাইসেন্স

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ২২

লাইসেন্সধারীর নাম : ~~মোঃ মোঃ হোসেন~~ ^{তারিখ :} মুহিবুদ্দিন হোসেন

পিতা/স্বামীর নাম : মোঃ মোঃ হোসেন হোসেন হোসেন

স্বাক্ষর : ~~মুহিবুদ্দিন হোসেন~~ - সাঘাটা

ঠিকানা : গ্রাম : ~~সাঘাটা~~ পোস্ট :

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।


পেশার ধরন : ~~ফিডি~~ ফিডি মোবাইল স্ট্রাকচারিং

২০১৫/২০১৬ খ্রি তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২৪০ (কথায় দুইশত চল্লিশ টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা করা হলো। চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

তারিখ : ০৮/০৭/১৫ খ্রি


মোঃ মোশাররফ হোসেন
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



राष्ट्रीय पुस्तक भंडार

सहायक भाग

सहायक भागों का भाग है

पता (ग्राम, पोस्ट, तालुका, जिला)

पिन कोड

संख्या

दिनांक

पुस्तक का नाम, लेखक

प्राप्ति तिथि

पुस्तक भंडार का नाम

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दैनिक विक्रय रिपोर्ट

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१२/००/००	"	"	= ००००/-

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Thank You