



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **Tonni Varieties Store**

Business Category: **General Retail & Wholesale**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Touhidol Islam</i> Vill: Jadur Tair, Union: 6 no. Ghuridoho, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	29 Years
Marital status	:	Married
Children	:	2 (Two) Daughters
No. of siblings:	:	3 (three) 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. Amina Begum
(iii) Father's name	:	Md. Abdul Aziz
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 71/mo</i> <i>Loan no.: 9884, Member since February 15, 2003</i> First loan: Tk. 4,000 Existing loan: Tk. 30,000 , Outstanding loan: Tk. 22,692
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	11 (Eleven) years experience is running his own business. He started the business only with Tk. 4,000 (Four thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01761576488
NU's National ID No.	:	3218828320007
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amina Begum is a GB member since February 15, 2003, at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation, repairing house and mortgaging 60 (sixty) decimal land .
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Tonni Varieties Store
Address/ Location	:	Jadur Tair, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 197,000
Financing	:	Self Tk. 97,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%, bkaash 100% and flexiload100%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%, bkaash 100% and flexiload100%.
(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	1,800	50,400	604,800
Commission from mobil banking	8	224	2,688
Commission from flexiload	14	378	4,536
Total Sales income (A)	1,822	51,002	612,024
Less: Cost of sales of products (B)	1,584	44,352	532,224
Gross Profit (C) [C=(A-B)]	238	6,650	79,800
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent (self)		-	-
Mobile bill		200	2,400
Conveyance		500	6,000
Provision of bad Debt		17	200
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		204	2,448
Total Operating Cost (D)		4,521	54,248
Net Profit (C-D):		2,129	25,552

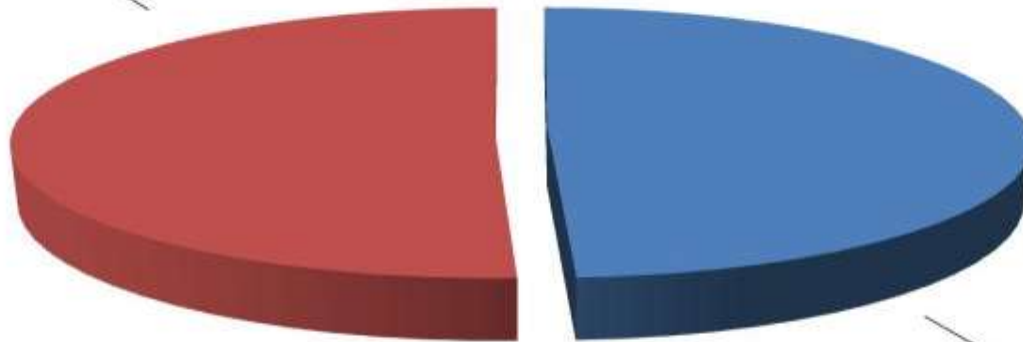
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, sugar, salt, flour, pulses, oil, spice, egg, biscuit, soft drinks, juice, betel leaf, betel nut, coil, soap, cosmetics item and stationary item etc)	Rice, oil, pulses, sugar, salt, flour, hardware products, bakery item, chicken, soft drinks and soap etc	26,983	70,000	96,983
Investment in mobile banking (bkash)		7,000		7,000
Investment in flexiload (GP, robi and banglalink etc)		1,200		1,200
Investment in Machineries (solar panel, weight machine, mobile set etc.)	Dressing machine	12,500	20,000	32,500
Investment in Equipment (television, bulb and fan etc.)		1,129		1,129
Cash in hand		22,500		22,500
Debtors (since June, 2015 to at present)		19,958		19,958
Decoration (fixture and fittings)		5,730	10,000	15,730
Total Capital		97,000	100,000	197,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 97,000
- GTT's Investment BDT 100,000
- Total Capital BDT 197,000

GTT's
Investment
51%



Entrepreneur's
Contribution
49%

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	3,000	83,992	1,007,899	3,450	96,590	1,159,084	3,622	101,420	1,217,038
Estimated commission from mobil banking	12	336	4,032	14	386	4,637	14	406	4,869
Estimated commission from flexiload	22	605	7,258	25	696	8,346	26	730	8,764
Total estimated Sales income (A)	3,033	84,932	1,019,189	3,488	97,672	1,172,067	3,663	102,556	1,230,670
Less: Cost of sales of products (B)	2,640	73,913	886,951	3,036	84,999	1,019,994	3,187	89,249	1,070,994
Gross Profit (C) [C=(A-B)]	394	11,020	132,238	453	12,673	152,073	475	13,306	159,677
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		450	5,400
Shop Rent (self)		-	-			-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		800	9,600		1,100	13,200		1,400	16,800
Provision of bad Debt		17	200		17	200		17	200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		4,000	48,000		4,500	54,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		400	4,800		500	6,000		600	7,200
Non Cash Item:									
Depreciation Expenses		537	6,448		537	6,448		537	6,448
Total Operating Cost (D)	-	7,221	82,648	-	8,221	98,648	-	8,671	104,048
Net Profit (C-D):	-	3,799	49,590	-	4,452	53,426	-	4,636	55,629
Retained Income			49,590			103,015			158,645

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	53,590	61,426	63,629
1.3	Depreciation Expenses	6,448	6,448	6,448
1.4	Opening Balance of Cash Surplus	-	46,038	65,911
	Total Cash Inflow	160,038	113,911	135,989
2.0	Cash Outflow			
2.1	Product Purchase and Decoration	90,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	114,000	48,000	48,000
3.0	Total Cash Surplus	46,038	65,911	87,989

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (wife)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name
- Trade license of business in his own name
- Maintain books of record
- Experience : 11 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 255,645 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

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









ইউপি ফর্ম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর : ২০১৫-২০১৬ইং

ট্রেড লাইসেন্স

ক্রমিক নং ৪৬

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘর: ডাকবাংলা বাজার,

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

বই নম্বর: ০৯

লাইসেন্স নং: ৪৬

প্রতিষ্ঠানের নাম:

লাইসেন্সধারীর নাম:

পিতা/স্বামীর নাম:

ঠিকানা: গ্রাম:

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

পেশার ধরণ:

মেয়াদ: ৩০ জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০/-

(কথায়: দুইশত টাকা মাত্র) প্রাপ্ত হয়ে

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

তারিখ: ০৯-০৯-২০১৫



মোঃ আতাউর রহমান সরকার

চেয়ারম্যান

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।

দৈনিক বিক্রি হিসাব

২৯/৭/১৫ বিক্রি =

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জাতীয় বইবাংলা
সাংগঠনিক পাবনা

সহজ কণের পাশে বই

নাম: মুহম্মদ হুসেইন

বই নং: ৩১১৪

ক্রম নং: ৩২

কেন্দ্র নং: ৭৩৩৫

কেন্দ্রের নাম: মুহম্মদ হুসেইন

বই ইস্যুর তারিখ: ১৯৬৩/১২/৩০

স্বাক্ষর: মুহম্মদ হুসেইন



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



নাম: মোঃ তোহিদুল ইসলাম

Name: Md Touhidul Islam

পিতা: মোঃ আব্দুল আজিজ

মাতা: মোছাঃ আমিনা বেগম

Date of Birth: 10 Jul 1986

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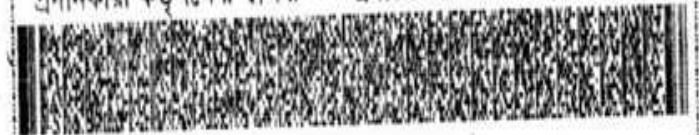
ID NO: 3218828320007

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোডিং: , গ্রাম/রাস্তা: যাদুরতাইড়, যাদুরতাইড়, ডাকঘর: সাঘাটা - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০৯/২০০৮



Thank You