

Proposed NU Business Name: **MAHMUD CONFECTIONARY**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MEHEDI HASAN
Age	:	10-12-1996 (20 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Sister 1 Brother
Address	:	Vill: Bablatola, P.O: Kajipara, P.S: Kahalu, Dist: Bogra
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. MALEKA BEGUM
(iii) Father's name	:	MD. GOLAP UDDIN SHEIKH
(iv) GB member's info	:	Branch: Birkedar kahalu, Centre # 06(Female), Member ID: 1849, Group No: 05 Member since: 25-10-2010 (06Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 18780
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704-387783
Mother's Contact No.	:	01754-763875
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MALEKA BEGUM joined Grameen Bank since 06 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAHMUD CONFECTIONARY
Location	:	Jobeda Market, East Gate, Dupchachia
Total Investment in BDT	:	BDT 235,000/-
Financing	:	Self BDT 135,000/-(from existing business) 57% Required Investment BDT 100,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 75000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Grocery items etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

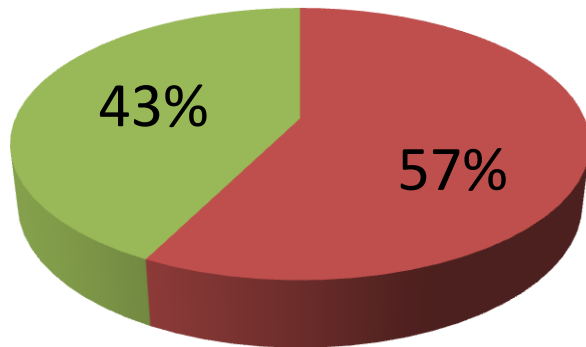
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Confectionery Item	3,200	96,000	1,152,000
Total Sales (A)	3,200	96,000	1,152,000
Less. Variable Expense			
Confectionery Item	2,720	81,600	979,200
Total variable Expense (B)	2,720	81,600	979,200
Contribution Margin (CM) [C=(A-B)]	480	14,400	172,800
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Entertainment		500	6,000
Transportation		1,000	12,000
Guard		200	2,400
Total fixed Cost (D)		8,500	102,000
Net Profit (E) [C-D]		5,900	70,800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Soft Drinks	40,000	40,000	80,000
Biscuit	30,000	15,000	45,000
Soap	10,000	10,000	20,000
Washing Powder	5,000	10,000	15,000
Ice-cream	30,000	15,000	45,000
Shampoo, Coil, Chips, Chocolate	20,000	10,000	30,000
Total	135,000	100,000	235,000

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 100,000
- Total 235,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Confectionery Item	4,500	135,000	1,620,000	1,701,000
Total Sales (A)	4,500	135,000	1,620,000	1,701,000
Less. Variable Expense				
Confectionery Item	3,825	114,750	1,377,000	1,445,850
Total variable Expense (B)	3,825	114,750	1,377,000	1,445,850
Contribution Margin (CM) [C=(A-B)]	675	20,250	243,000	255,150
Less. Fixed Expense				
Rent		800	9,600	9,600
Electricity Bill		800	9,600	10,500
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	7,000
Transportation		1,500	18,000	20,000
Guard		200	2,400	3,000
Total Fixed Cost		9,100	109,200	114,100
Net Profit (E) [C-D]		11,150	133,800	141,050
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	133,800	141,050
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		73,800
	Total Cash Inflow	233,800	214,850
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	73,800	154,850

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



LACTOGEN
1

Horlicks
হরলিক্স

Glaxose-D
গ্লাকসো-ডি

ডাল
Dal

CEM
সিমেন্ট

Papa
CUP CAKE

Center fruit
সেন্টার ফ্রুট

Atom
এটম

Center Jet
সেন্টার জেট

Double Dekan
ডাবল ডেকান

Traffic
ট্রাফিক

আকবরয়ার
খাদ্য সামগ্রী
পাওয়া যায়।

মাহমুদ কনফেকশনারা

প্রাঃ মালেকা বেগম (ফোনাঃ ০১৭০৪-৩৮৭৭৮৩, জোবেদা শশিং মেন্টার, উপজেলা পরিষদ রোড, দুশচাঁচিয়া, বগুড়া)

এখানে জন্মদিনের
কেকের অর্ডার
লেওয়া হয়।

The shop is densely packed with a wide variety of products. On the shelves, there are numerous packets of biscuits, including brands like 'ZANG' and 'BON'. There are also boxes of 'LACTOGEN' and other powdered products. In the foreground, several large jars of sweets and candies are displayed, with brands like 'Center Fruit', 'Atom', and 'Derrap' visible. The shopkeeper, a man in a light-colored shirt, is positioned behind the counter, looking towards the camera. The overall atmosphere is that of a well-stocked, local grocery or confectionery store.



A green poster with text in Bengali, possibly a notice or advertisement. It features a logo at the top and several lines of text below. The text is partially obscured but appears to be related to a community or organizational announcement.

A red and white poster featuring a photograph of a man sitting and looking at a mobile phone. The text is in Bengali and seems to be an advertisement or a public notice. The man in the photo is wearing a white shirt and is looking intently at his device.

A partially visible poster or notice on the right wall. It has a white background with red and blue text. The text is in Bengali and appears to be an advertisement or a public notice. The poster is partially obscured by other items in the shop.

A blue vertical banner hanging on the right side of the shop entrance. It has white and yellow text in Bengali. The text includes 'টারনেট' (Internet) and 'ইন্সটল করা হয়' (Installed). The banner is part of a promotional campaign, likely related to internet services.

A stack of green plastic bottles or containers, possibly water bottles or soft drink bottles, stacked on the right side of the shop. The bottles are arranged in a neat stack, and their green color is prominent. They are likely for sale or display.



Glaxose-D

Center fruit

Atom

Center Jell

Double Dekar

Traffic Jam

Amars

FURTI

SAFARI

Maggi

PERA

KIDDY

KIDDY



GOLDEN HARVEST

রুপজা

চা. পান.
মিগারেট

Kheer

Ice Cream



FAMILY PICTURE

