

TEDDY BEAR NURSERY SCHOOL

BUSINESS PLAN

Delia Masamba



DESCRIBE YOUR BUSINESS:

At Teddy Bear Nursery School, we teach toddlers regardless of their parents' beliefs, race, language, or regional denomination. Located in Blantyre, we currently have 60 students.

I started this nursery school almost two years ago because there were no nearby schools in my area, forcing children to walk long distances to get an education. Additionally, the existing schools lacked essential materials such as chairs, tables, and toys. With my passion for loving and educating kids, I seized the opportunity to open a nursery school in my area, making education more accessible for the children.

One major challenge we face is the lack of materials. Currently, my students sit on the floor as we have no chairs, tables, or toys.

If granted funding, I would allocate the money as follows:

- \$800 to purchase 100 nursery chairs (\$4 each) and 50 tables (\$8 each).

- \$200 to buy one ball, toys, and two mats.

These materials will greatly improve the learning environment, increase enrollment, and address various challenges. Having toys, a ball, and mats will allow us to offer sports and recreational activities, which many parents desire for their children.

YOUR NET INCOME

My net income for August was \$305 after all expenses, including my salary and my employee salary, I remain with \$201 .profit which 66% net income.

BUSINESS MISSION STATEMENT:

My business statement is “Childhood Learning with Unbeatable Standards.” My teachers and I work hard to bring good results to my business. I chose to open a school in my community, and I ensure that I am always happy with my customers to build good relationships and trust.

SERVICE OR PRODUCT DELIVERABLE:

We teach the students how to write, read, and speak English. We follow our country’s syllabus to ensure they can write, read, and speak proficient English. This foundation enables them to excel in their education and comprehend their studies better as they progress.

DESCRIBE YOUR BEST CUSTOMER:

Tikondane Village Bank group has me as a member. Since my school is in the same area, parents send their children to my school. Many of these clients want their children to read, write, and speak English fluently. The parents include farmers, businesspeople, civil servants, and NGO workers.

WHY DO CUSTOMERS DO BUSINESS WITH YOU RATHER THAN WITH YOUR COMPETITORS?

My business is located within my area, offering quality education and services. While other schools are far away, requiring children to walk long distances (about 6 kilometers), we are conveniently situated. We also provide tight security, ensuring that no one can take a child home without producing valid documents, unlike other schools. Additionally, we formulate standard exams, which is one of the factors that makes us unique.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

Registration fee (for newcomers only): \$1
Tuition fee per month: \$3

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

I deliver fliers door to door to my targeted areas, and I also post posters in my targeted areas. The information about my school is written on the wall of my building.

WHY DID YOU CHOOSE THIS BUSINESS?

I chose this business because I have a passion for caring for children, and I want to bring about positive change. I want to see them receive a good education and become better citizens. Due to the long distances they would have to travel, they would not be able to continue their education without our local school.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

- i. Networking and partnerships.
- ii. By referral
- iii. Marketing strategies.
- iv. Word of mouth and reputation
- v. Open houses and tours

vi. Education events

HOW LONG HAVE YOU BEEN IN BUSINESS?

I started this business on 4th September 2023 and have been in this business for one and half year

Insert pictures of your business activities here and give a brief explanation of each:



This is the reception class.



At the seating mat, same class



Nursery class



School building front side



School building left side view



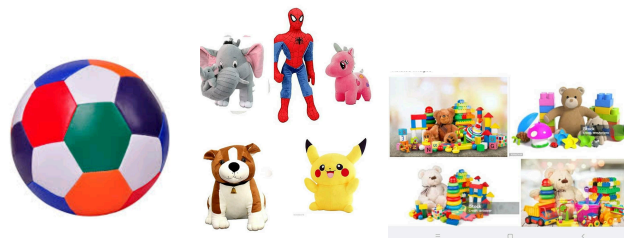
School building back side with fence

How will the loan be spent?

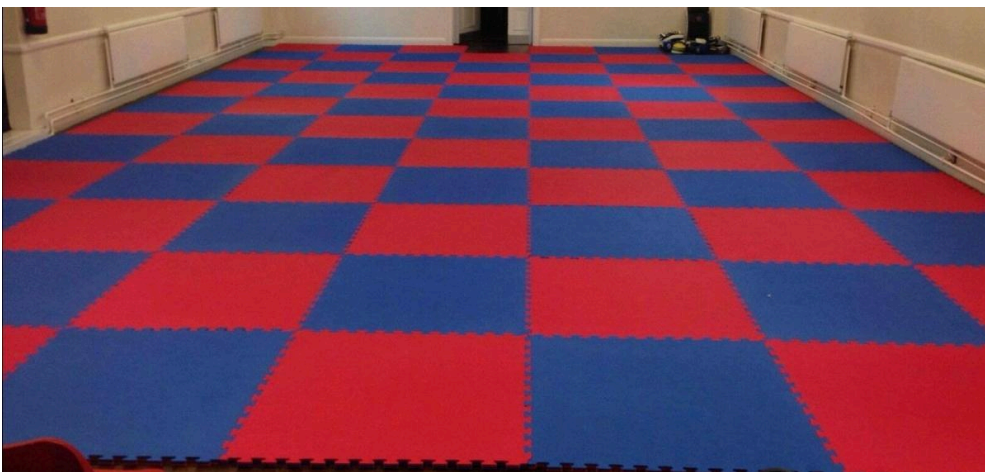
I will use \$80, which represents 80%, to buy 50 tables and 100 nursery chairs, and I will use \$200, which also represents 20%, to buy one ball, toys, and 2 mats.



Toys



Mat



Income Statement:

| Your name is: Dana Masamba | | | | | | | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|-----------|----------|-------------------|-------------------|------------------|------------|
| Business name: Teddy Bear Nursery School | | | | | | | | | | | | | |
| Current Date: November 9, 2024 | | | | | | | | | | | | | |
| Month | February | March | April | May | June | July | August | September | October | November Forecast | December Forecast | January Forecast | Total |
| Sales revenue | \$150.00 | \$270.00 | \$272.00 | \$278.00 | \$295.00 | \$305.00 | \$320.00 | \$357.00 | \$612.00 | \$800.00 | \$1,300.00 | \$1,600.00 | \$6,559.00 |
| Total transactions or units sold | 38 | 43 | 52 | 55 | 60 | 60 | 66 | 70 | 70 | 124 | 125 | 126 | 889 |
| Revenue per transaction or unit | \$3.95 | \$6.28 | \$5.23 | \$5.05 | \$4.92 | \$5.08 | \$4.85 | \$5.10 | \$8.74 | \$6.45 | \$10.40 | \$12.70 | \$7.38 |
| Expenses | | | | | | | | | | | | | |
| Self salary | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$40.00 | \$480.00 |
| Employee wages | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$22.00 | \$264.00 |
| Phone expenses | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$2.00 | \$24.00 |
| Store Rent | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$10.00 | \$10.00 | \$10.00 | \$30.00 |
| Resources | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$20.00 | \$60.00 | \$70.00 | \$100.00 | \$410.00 |
| Advertising | \$4.00 | \$0.00 | \$0.00 | \$8.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$10.00 | \$5.00 | \$0.00 | \$0.00 | \$27.00 |
| Transportation | \$3.00 | \$2.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$12.00 | \$5.00 | \$8.00 | \$10.00 | \$70.00 |
| Loan repayment | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$42.00 | \$42.00 | \$42.00 | \$126.00 |
| Taxes/Fees | \$1.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$5.00 | \$56.00 |
| Other | \$20.00 | \$20.00 | \$20.00 | \$10.00 | \$5.00 | \$10.00 | \$14.00 | \$14.00 | \$20.00 | \$25.00 | \$35.00 | \$46.00 | \$239.00 |
| Total Expenses | \$112.00 | \$111.00 | \$114.00 | \$112.00 | \$99.00 | \$104.00 | \$108.00 | \$108.00 | \$131.00 | \$216.00 | \$234.00 | \$277.00 | \$1,726.00 |
| Expense per transaction or unit | \$2.95 | \$2.58 | \$2.19 | \$2.04 | \$1.65 | \$1.73 | \$1.64 | \$1.54 | \$1.87 | \$1.74 | \$1.87 | \$2.20 | - |
| Net Income to reinvest | \$38.00 | \$159.00 | \$158.00 | \$166.00 | \$196.00 | \$201.00 | \$212.00 | \$249.00 | \$481.00 | \$584.00 | \$1,066.00 | \$1,323.00 | \$4,833.00 |
| Net Profit Margin | 25% | 59% | 58% | 60% | 66% | 66% | 66% | 70% | 79% | 73% | 82% | 83% | 74% |

Cash flow Statement:

| | 2 months ago | last month | this month | next month | month 3 | month 4 | month 6 |
|---------------------|--------------|------------|------------|------------|----------|----------|----------|
| Income | \$ 152 | \$ 235 | \$ 300 | \$ 320 | \$ 380 | \$ 450 | \$ 565 |
| - Fixed expenses | \$ (96) | \$ (103) | \$ (103) | \$ (103) | \$ (103) | \$ (103) | \$ (103) |
| - Loan payment | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ (42) |
| - Variable expenses | \$ (28) | \$ (58) | \$ (77) | \$ (63) | \$ (61) | \$ (53) | \$ (52) |
| = Profit (or loss) | \$ 28 | \$ 74 | \$ 120 | \$ 154 | \$ 216 | \$ 294 | \$ 368 |
| Starting cash | \$ 43 | \$ 71 | \$ 145 | \$ 265 | \$ 419 | \$ 635 | \$ 929 |
| Available cash | \$ 71 | \$ 145 | \$ 265 | \$ 419 | \$ 635 | \$ 929 | \$ 1,297 |

Share about your family and picture here:



This is my family, which consists of five members. My husband is Martin Juma, and our firstborn is Junior Susan Juma, who is 24 years old. Susan is currently a teacher who is helping me at my school to reduce costs. Our second born is Vast Juma, who is 20 years old. She is currently away at school studying electrical

and electronics. Our last born is Andrea, who is 16 years old and attends Ndirande Hill Secondary School. He is in Form 3.

All of our home expenses depend on my business, which sometimes makes it challenging to meet the family needs. My husband was originally the breadwinner, but he is currently struggling with a stroke, particularly affecting the right side of his body. This loan will help grow my business and enable me to support my family. As the sole provider, I wish to give my family a fresh start. If all goes well, I plan to establish two to three additional sources of income by asking my other two children to help start a small business.

The other two children are not in the pictures because they are at school.

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