GOD GIVEN INVESTMENT BUSINESS PLAN

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DESCRIBE YOUR BUSINESS:

GOD GIVEN INVESTMENTS, It is located alongside the Dumbo road in masala, it offers chairs, and sofa set living room, Tables, bedroom furniture. Grant utilization: if given a grant, we plan to utilize the funds to upgrade our carpentry equipment to increase efficiency and product quality, expand our marketing efforts through social media and local advertising to reach new customers. Impact on business: The grant will enable GOD GIVEN INVESTMENTS to increase our carpentry production capacity by 30%. Creation of new job opportunities contributing to local economic growth.

EXPLAIN THE PROBLEM.

Due to insufficient funds, we don't have enough tools, tools are limite, and we don't have enough capital to expand our business, and enough needlework materials that we can use in order for our business to run faster

EXPLAIN YOUR SOLUTION.

We want to put in enough resources as capital so that we will be able to meet the needs of our customers if given a grant. This will help us grow our business and employ at least 10 people trained in carpentry who have families but are jobless.

BUSINESS MISSION STATEMENT:

To provide exceptional craftsmanship and personalized solutions, delivering durable, beautiful, and functional woodworking projects that exceed customer expectations while fostering a positive, sustainable workplace, and creating job opportunities for local residents.

HOW LONG HAVE YOU BEEN IN BUSINESS?

We have been in this kind of business for 2 years. We began to manage our business very well, and now we feel like our business is growing, and I am able to forecast for the next months. In other words, I would say we are now full-time business people trained to be better and leave the earth with a good legacy.

YOUR NET INCOME

My revenue amount is \$800, the total expenses for the last two weeks are \$526, and my net profit margin is 66%. Therefore, my net income is \$526

SERVICE OR PRODUCT DELIVERABLE

We sell Tables, Bedroom furniture, wooden doors, wooden door frames, wooden beds, and wooden chairs. I deliver goods on time to my customers whenever they place an order, and I offer excellent customer service.

DESCRIBE YOUR BEST CUSTOMER:

My best customer is an individual and a family man. He visits regularly, and he always purchases a variety of my products, such as tables, chairs, and a wooden bed. He is always willing to try my new items and provide feedback, which helps me to improve my offering. He is between 35 and 40 years old. Income: middle to upper class. Occupation: working professionals (Teacher)

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

My customers choose to do business with us for several reasons:

- 1. Quality- I pride myself on providing quality wooden beds and high-quality bedroom furniture that meet my customers' high standards.
- 2. Community involvement- I am committed to supporting my local community. They appreciate my involvement in local events and charities.
- 3. Personalized customer service- My customers appreciate the personalized attention and care that I provide, including customized orders and special requests.

WHAT IS THE MOST COMMON CAUSE FOR A BUSINESS LIKE THIS TO FAIL?

Several common causes of business failure can apply to a carpentry business. Here are some of the most common ones. These are some of the research I have done: 1. Poor financial planning- failing to develop a detailed business plan with clear goals and projections can lead to financial mismanagement.2 Growing too fast- Rapid expansion without proper planning and resources can strain a business's financial capabilities and lead to failure.3 The wrong people- A successful carpentry business relies on a skilled

and reliable team. Poor hiring practices or failing to retain employees can negatively impact productivity and profitability.

HOW CAN YOU AVOID THIS PROBLEM?

There are many ways I can avoid this problem. Here are some of the ways.

1. Accurate budgeting- develop detailed budgets that include all costs associated with materials, labor, and overhead 2. Cash flow management- monitor and manage cash flow to ensure sufficient funds for operations and growth.3 Financial planning- Create a comprehensive financial plan that includes forecasting, budgeting, and risk assessment.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

1 Bedroom furniture \$73.59

- 2 Wooden chairs \$100.00
- 3 chair set \$200.51
- 4 Table \$200.94

5 sofa set living room \$300

HOW DO CUSTOMERS KNOW THAT YOU EXIST?

My existence in this kind of business I do is continued to be known by my customers because of the following strategies and ways: I first of all ask my heavenly father to

open this business so that all goes well. I use word-of-mouth and referrals by implementing a loyalty program to reward repeat customers.

WHY DID YOU CHOOSE THIS BUSINESS?

I have come to choose this kind of business because I have a passion for making chairs, Tables, Bedroom furniture, and chair sets. I really love making wooden products. I do have an interest in the carpentry business. Carpentry offers a rewarding career path due to its combination of hands-on work, job satisfaction, and good earning potential. The construction industry, where carpenters are employed, provides a wide range of opportunities, and skilled carpenters can find work in various sectors and which is the same reason I chose this business.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

I have set the top ways to find new customers. Here are some of the ways: I have utilized platforms like Facebook to share my products on promotion and stories, and I use word-of-mouth referrals. I encourage satisfied customers to refer friends and family in exchange for incentives. I am also planning to find more new customers through the use of Effluence marketing, Google My Business, direct email marketing, content marketing, and paid advertising Ads etc.

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



We offer living room chairs.



We also offer wooden doors.



We also offer a Sofa set customizable whole set.

HOW WILL YOU USE THE MONEY? (Include pictures of the

Product/Services (s)

If given a loan, we would use it as listed below:



Woodworking Tool set is \$100



Claw Hammer \$100



34 pcs wood woodworking tools, Brand new for sale it's \$150



Fabrics for sofa set \$50



Wood for chair, Hardwood, for sale, it's \$150



Wood carving tools, knife set \$150

Income Statement:

| Month | Months Ago | 8 Months Ago | 7 Months Ago | Months Ago | Months Ago | Months Ago | Months Ago | Months Ago | Month | Forecas t | Forecas t | Forecas t | Total |
|----------------------------------|---------------|-----------------|-----------------|---------------|---------------|---------------|---------------|---------------|-------|--------------|--------------|--------------|-------|
| Sales revenue | 400 | 450 | 500 | 550 | 600 | 650 | 700 | 750 | 800 | 850 | 900 | 950 | 8,100 |
| Total transactions or units sold | 50 | 55 | 60 | 65 | 70 | 75 | 80 | 85 | 90 | 95 | 100 | 110 | 935 |
| Revenue per transaction or unit | 8 | 8 | 8 | 8 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 | 9 |
| Expenses | | | | | | | | | | | | | |
| Self salary | 40 | 85 | 85 | 85 | 85 | 85 | 80 | 85 | 85 | 100 | 85 | 85 | 985 |
| Employee salaries | 0 | 75 | 75 | 75 | 75 | 75 | 75 | 75 | 75 | 75 | 75 | 75 | 825 |
| Raw materials | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 100 | 80 | 50 | 1,130 |
| Store Rent | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 50 | 600 |
| Technology | 10 | 15 | 20 | 25 | 30 | 35 | 40 | 4 | 5 | 5 | 10 | 10 | 209 |
| Advertising | 0 | 0 | 0 | 0 | 0 | 0 | 5\$ | 4 | 5 | 4 | 4 | 6 | 23 |
| Transportation | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 7 | 10 | 10 | 15 | 81 |
| Loan repayment | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 35 | 35 |
| Taxes/Fees | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5 | 5 | 5 | 15 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Expenses | 205 | 330 | 335 | 340 | 345 | 350 | 350 | 322 | 327 | 349 | 319 | 331 | 3,903 |
| Expense per transaction or unit | 4 | 6 | 6 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 3 | 3 | |
| Net Income to reinvest | 195 | 120 | 165 | 210 | 255 | 300 | 350 | 428 | 473 | 501 | 581 | 619 | 4,197 |
| Net Profit Margin | 49% | 27% | 33% | 38% | 43% | 46% | 50% | 57% | 59% | 59% | 65% | 65% | |

Cash Flow statement :

| | 2 months ago | last month | this month | next month | month 3 | month 4 | month 6 |
|---------------------|--------------|------------|------------|------------|---------|---------|---------|
| Income | 750 | 800 | 850 | 900 | 950 | 1100 | 1250 |
| - Fixed expenses | -210 | -210 | -210 | -215 | -215 | -220 | -220 |
| - Loan payment | 0 | 0 | 0 | 0 | -35.42 | -35.42 | -35.42 |
| - Variable expenses | -112 | -114 | -119 | -104 | -81 | -81 | -81 |
| = Profit (or loss) | 428 | 476 | 521 | 581 | 519 | 764 | 914 |
| Starting cash | 25 | 453 | 929 | 1450 | 2031 | 2550 | 3314 |
| Available cash | 453 | 929 | 1450 | 2031 | 2550 | 3314 | 4228 |

Share about your family and picture here:



Hi Sponsors. My name is Richard Ngamb, the director of GOD GIVEN INVESTMENTS. This business I run with my family all together. This is a photo of my family. The first one on my far right side is my Father, and on the other side is my brother. And this is our only source of income, we depend on for our survival. My family and I are disciplined whenever we run this business. We can only afford a quarter of our daily needs, though some wants are not our priority. We manage to continue using old clothes, pots, footwear, wear, etc., and allow the business to continue running. And our priority is to bring food to the table. Thank you.

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