

JMB RICE DELIVERIES BUSINESS PLAN

CHULU CHARITY



DESCRIBE YOUR BUSINESS:

JMB RICE DELIVERIES is a family business that delivers rice in a wide range of packages and serves more than 200 customers in our community. When we are given this loan, we will boost our business by buying more rice to serve our ever-rising demand by ordering more bags of rice \$400. As my location is in a busy market, I want to extend my product line with these in-demand products that most of my clients ask me for; Cooking oil \$200, bathing soap \$150, washing soap \$100, drinks \$100, and the remainder \$50 will be used for logistics, so we can reach more customers. This will boost our business and increase our revenue as we strive to become more self-reliant.

EXPLAIN THE PROBLEM.

Many people need a substitute meal for their staple food, which is nshima, and that is rice.

EXPLAIN YOUR SOLUTION.

We promise to deliver high-quality rice at an affordable price at their convenience

BUSINESS MISSION STATEMENT:

To provide top-quality rice at an affordable price to our clients

HOW LONG HAVE YOU BEEN IN BUSINESS?

Over 4 years.

YOUR NET INCOME

$\$176 - \$121 = \$55$

SERVICE OR PRODUCT DELIVERABLE:

1 kg of rice	\$2.5
2 kg of rice	\$4.5
3 kg of rice	\$6
5 kg of rice	\$7.5

DESCRIBE YOUR BEST CUSTOMER:

Families and individuals who need quality and tasty rice for meals

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

Because we offer affordable and quality rice to our customers

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

Distribution of poor-quality rice to the customers.

HOW CAN YOU AVOID THIS PROBLEM?

By delivering top-quality rice

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

1 kg of rice	\$2.5
2 kg of rice	\$4.5
3 kg of rice	\$6
5 kg of rice	\$7.5

HOW DO CUSTOMERS KNOW THAT YOU EXIST?

- . By word of mouth
- . By referral from existing customers
- . By a poster for advertising

WHY DID YOU CHOOSE THIS BUSINESS?

It's what we have experience in and know the source of the quality products of rice products

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

- By word of mouth
- Social media
- Referrals
- Physical posters

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



small packs of rice.



a bigger pack of rice.



sugar

HOW WILL YOU USE THE MONEY? (Include pictures of the product/service (s))



Bags of rice \$400



cooking oil \$200



Bathing soap \$150



washing soap \$100



drinks \$100

The remainder \$50 will be used for logistics.

Income Statement:

Month	9 Months Ago	8 Months Ago	7 Months Ago	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Month 1 Forecast	Month 2 Forecast	Month 3 Forecast	Total
Sales revenue	79	80	83	87	95	97	100	103	134	176	210	264	1,508
Total transactions or units sold	21	21	21	21	21	21	21	21	21	21	21	21	252
Revenue per transaction or unit	4	4	4	4	5	5	5	5	6	8	10	13	6
Expenses													
Self salary	23	23	23	23	23	30	30	30	30	40	40	40	355
Employee salaries	0	0	0	0	0	0	0	0	0	0	0	0	0
Raw materials	5	5	5	5	5	5	5	5	5	10	10	10	75
Store Rent	0	0	0	0	0	0	0	0	0	0	0	0	0
Technology	2	2	2	2	2	2	4	4	4	4	4	4	36
Advertising	0	0	0	0	0	0	0	0	0	5	5	5	15
Transportation	1	1	1	1	1	1	1	1	1	4	4	4	21
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	42	42
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	31	31	31	31	31	38	40	40	40	68	68	110	559
Expense per transaction or unit	1	1	1	1	1	2	2	2	2	3	3	5	
Net Income to reinvest	48	49	52	56	64	59	60	63	94	108	142	154	949
Net Profit Margin	61%	61%	63%	64%	67%	61%	60%	61%	70%	61%	68%	58%	

Cash Flow Statement:

	2 months ago	last month	this month	next month	month h 3	month h 4	month h 6
Income	103	134	176	215	264	287	346
- Fixed expenses	-23	-23	-23	-35	-35	-40	-56
- Loan payment	0	0	0	0	-42	-42	-42
- Variable expenses	-60	-70	-98	-100	-130	-136	-143
= Profit (or loss)	20	41	55	80	57	69	105
Starting cash	60	60	87.2	365.7	445.7	502.7	571.7
Available cash	80	101	142.2	445.7	502.7	571.7	676.7

Share about your family and picture here:

I am a single mother of three children, one girl serving a mission and two boys, both in high school. The father died 10 years ago, my children are the joy I have, and I want the best for them, and that's why I do this business.



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