

CHALI ENTERPRISE AND GENERAL DEALERS BUSINESS PLAN

CHALI MATIPA



DESCRIBE YOUR BUSINESS:

Chali Enterprise and general dealers are business that deals with the trading of various types of tasty dry fish and other assorted items that are meant to supplement the fish that people buy from us. Currently, we have 10 regular customers, and when given the loan, we will be able to buy more fish, different kinds \$700, transportation \$15,0, and plastics for packaging \$150. This loan will help us generate more income because we will have a variety of fish to sell according to customer preference and budget.

EXPLAIN THE PROBLEM.

There is a lack of an affordable variety of dry fish on the market in our community.

EXPLAIN YOUR SOLUTION.

We will bring tasty, affordable dry fish to customers in the community.

BUSINESS MISSION STATEMENT:

To be a reliable supplier of quality and affordable dry fish in our community.

HOW LONG HAVE YOU BEEN IN BUSINESS?

One year

YOUR NET INCOME

Explain how much your revenue is, what your expenses are, including salaries, and what your profit is.

OUR income for the month of May, 202, was \$251.56. Our total expenses were \$162.29, including personal salary and the starting balance of \$110.29, giving me a net profit of \$89.27

Income - expenses = Net profit

$\$251.56 - \$162.29 = \$89.27$

SERVICE OR PRODUCT DELIVERABLE:

Chali Enterprise will be ordering high-quality and on-demand fish in the food industry. We will be ordering fish species ranging from dry bream fish to dry Buka fish for

consumption in restaurants and household level in order to contribute to the food bucket of the country for the next 4-5 years.

DESCRIBE YOUR BEST CUSTOMER:

Who is your customer?

My best is one businessman, a Mr. Mpundu, who, for health reasons, has been put on a fish diet by the medical practitioners, and he is always consistent in buying fish. He can get fish for as much as \$80 at once, and I always show my appreciation for buying from me.

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

We are consistent, reliable, and trustworthy when it comes to the delivery of quality fish to our customers. We strive to meet customers' needs according to what they can afford.

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

- Dishonesty
- The location of the business
- Lack of innovation as an entrepreneur leads to the failure of the business
- Lack of consistency in service delivery
- Lack of financial discipline on the part of the entrepreneur.

HOW CAN YOU AVOID THIS PROBLEM?

- Innovation

- Financial discipline

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

SN	Item	Quantity	Unit	Unit cost

01	Dry bream fish	4 medium sizes	Each	\$8.214
02	Dry Buka fish	6 medium sizes	Each	\$1.85
03	Dry mintesa fish	14	Each	\$1.64
04	Dry bream fish	12 small sizes	Each	\$2.26

Please note that these prices are subject to change according to the exchange rate between the US Dollar and the Zambian kwacha

HOW DO CUSTOMERS KNOW THAT YOU EXIST?

-Through phone calls

-Quality of the product

-Social media posts

-Referrals from friends

WHY DID YOU CHOOSE THIS BUSINESS?

The products are in high demand, and their demand never ends, and I understand the dynamics of this business

I chose this business because it has minimal risks involved and gives huge profit margins.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

- 1) Social media platforms such as Facebook, WhatsApp, TikTok

- 2) Incentives for new customer additions: the addition of a 500g pack of salt for every purchase
- 3) Running promotions by reducing prices by \$5 on every purchase of goods worth \$30 and above
- 4) Location of the business

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



Dry bream mixed sizes on display, ready for sale at \$8.214 retail price



Dry buka fish from ordering in preparation for sale at \$1.85 retail price



Dry mintesa fish in small sizes from ordered and ready for sale at \$1.64

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



We will order more fish in a wide range \$700



We will order more plastic bags for packaging \$15, and the balance \$150 will be used for logistical (transportation) arrangements from the source to our place.

Income Statement:

Your name is: Chali matipa													
Business name: Chali enterprise and general dealers													
Current Date: #####													
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	276	290	300	305	311	315	320	329	340	380	402	415	3,983
Total transactions or units sold	21	21	25	26	26	27	29	31	33	40	50	55	384
Revenue per transaction or unit	13	14	12	12	12	12	11	11	10	10	8	8	10
Expenses													
Self salary	20	20	20	20	20	20	20	25	45	45	50	53	358
Employee salaries	0	0	0	0	0	0	0	0	0	20	23	26	69
Raw materials	5	5	7	8	8	9	10	12	13	16	18	20	131
Store Rent	0	0	0	0	0	0	0	0	0	0	18	18	36
Technology	2	2	2	2	2	2	5	5	5	5	5	5	42
Advertising	2	2	2	2	2	2	2	2	2	7	7	7	39
Transportation	10	10	13	13	12	13	14	14	13	16	16	17	161
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	0	42
Taxes/Fees	8	8	8	8	8	8	8	8	8	8	9	9	98
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	47	47	52	53	52	54	59	66	86	117	146	197	976
Expense per transaction or unit	2	2	2	2	2	2	2	2	3	3	3	4	
Net Income to reinvest	229	243	248	252	259	261	261	263	254	263	256	218	3,007
Net Profit Margin	83%	84%	83%	83%	83%	83%	82%	80%	75%	69%	64%	53%	

Income Statement:

	2 months ago	last month	this month	next month	month 3	month 4	month 6
Income	329	340	360	380	415	430	460
- Fixed expenses	-25	-45	-45	-45	-60	-60	-60
- Loan payment	0	0	0	0	-21	-21	-21
- Variable expenses	-190	-215	-230	-265	-280	-305	-325
= Profit (or loss)	114	80	85	70	54	44	54
Starting cash	60	174	254	339	409	463	507
Available cash	174	254	339	409	463	507	561

WHAT HAVE YOU DONE WITH THE PROFITS YOU MADE TWO MONTHS AGO AND LAST MONTH? BBE VERY SPECIFIC ABOUT ITEMS PURCHASED AND THE AMOUNT SPENT.

The profits made were reinvested in the business for expansion purposes and to better the services provided

What did you learn from the practice pitch you gave to your area supervisor's Rotary Club? What was the date of that practice pitch event?

Share about your family and picture here:

I come from a family of 4, 2 males and 2 females. Currently supporting myself at university and helping out my young sister as well as my nephew, who is also at the same university as my young sister, from my work and business in the quest to become self-reliant.



CONTACT DETAILS:

Entrepreneur Name: Chali Matipa

Phone number: 0971122894

Email: chalimatipa2@gmail.com

Course Facilitator Details

Name: KAPALU BWALYA PHILIP

Phone: +260968369679

Email: ndolaentrapov@gmail.com or philipbwalyakapalu@ymail.com

Loan Application

Entrapov offers 2 loan types: (1) **Expansion Loan** (requires 1+ year of accurate income statement and cash flow statement history) and (2) **StartUp Loan** (requires 2 to 11 months of accurate income statement and cash flow statement history). *Expansion Loans* are distributed in 2 phases, while *StartUp Loans* are paid out in 3 phases.

Expansion Loan Phases:

- The 1st loan payout of \$450 (minus bank transfer fees) is distributed by the local Rotary Club following Shark Pond.
- The 2nd payout of \$450 comes after the entrepreneur has made 3 loan repayments over a minimum of 3 months and provides an updated *Revenue and Expense Log* and *Income Statement* showing exactly how all net profits were spent/saved. Each month, the entrepreneur must send a receipt for each of their loan repayments to their Area Supervisor, who ensures the payment is logged with Entrapov's Controller. After making 3 payments, the Entrepreneur requests that their Area Supervisor schedule a second meeting with their Sponsors to present back to them the updated *Revenue and Expense Log* and *Income Statement*. Then, sponsors can ask questions and decide if they are ready to tell the Entrapov President to release the 2nd part of the loan.

StartUp Loan Phases:

- The 1st loan payout of \$300 (minus bank transfer fees) is distributed by the local Rotary Club following Shark Pond.
- The 2nd payout of \$300 comes after the entrepreneur has made another 3 loan repayments over a minimum of 3 additional months and provides an updated *Revenue and Expense Log* and *Income Statement* showing exactly how all net profits were spent/saved. Each month, the entrepreneur must send a receipt for each of their loan repayments to their Area Supervisor, who ensures the payment is logged with Entrapov's Controller. After making 3 payments, the Entrepreneur requests that their Area Supervisor schedule a second meeting with their Sponsors to present back to them the updated *Revenue and Expense Log* and *Income Statement*. Then, sponsors can ask questions and decide if they are ready to tell the Entrapov President to release the 2nd part of the loan.
- The 3rd payout of \$300 comes after the entrepreneur has made another 3 loan repayments over a minimum of 3 additional months and provides an updated *Revenue and Expense Log* and *Income Statement* showing exactly how all net profits were spent/saved. Each month, the entrepreneur must send a receipt for each of their loan repayments to their Area Supervisor, who ensures the payment is logged with Entrapov's Controller. After making 3 more payments, the Entrepreneur requests that their Area Supervisor schedule a third meeting with their Sponsors to present back to them the updated *Revenue and Expense Log* and *Income Statement*. Then, sponsors can ask questions and decide if they are ready to tell the Entrapov President to release the 3rd part of the loan.

If chosen by a Sponsor, the entrepreneur will sign a loan repayment agreement with the local Rotary Club (shown below). The entrepreneur can explain the loan repayment schedule that works best for them. For example, if they have a farm and want to wait longer than 3 months to start paying back their first phase, they can do that. However, the 2nd and 3rd loan amounts will not be released until 6 and then 9 loan repayments have been made.

Rotary Shark Pond Loan Agreement

This loan repayment agreement is effective as of Date: _____ (the "Effective Date") between the Rotary Club of _____ and/or Entrapov (Entrepreneurs Against Poverty), a non-governmental organization (referred to as "Entrapov"), and you, the Receiver, an individual/entrepreneur, residing at the address: _____ (referred to as the "Receiver").

Purpose:

The purpose of this Agreement is to provide a loan to the Receiver, aiming to foster economic development, accountability, honesty, and integrity while promoting business growth and expansion. This interest-free loan is provided by Sponsors through Entrapov to support the growth and development of the Receiver’s business. The repayment of this loan creates a *Perpetual Entrepreneurship Fund* that allows future entrepreneurs to benefit.

Financial Reporting and Transparency:

The Receiver shall maintain an accurate revenue and expense log book, recording all financial transactions of the business on a daily basis. Entrapov shall have access to the financial information, allowing Entrapov representatives to review and verify the records periodically. The Receiver shall demonstrate transparency and accountability by providing accurate and up-to-date financial information to Entrapov.

Mentorship and Guidance:

Entrapov shall provide mentorship and guidance to the Receiver, aiming to enhance their business acumen and promote profitability. The mentorship may include encouragement from the local Rotary club, which may request to see the entrepreneur’s revenue and expense logbook.

Commitment to Accountability and Integrity:

The Receiver agrees to uphold the values of accountability, honesty, and integrity throughout the loan term and the entire course of their business operations. The Receiver shall act in good faith, providing accurate information and conducting their business activities ethically and transparently.

Loan Terms

The Receiver agrees to repay the total loan amount within 24 months. Monthly payments should be made as Donations to the Rotary Club of _____. Payments should be made through the method described below by the Club:

******Rotary Club******

Describe below the payment method to be used by the Recipient in making repayment donations to the Rotary Club. Include the account number, mailing address, or mobile money number...

Loan Type:

Entrapov offers 2 loan types:

(1) Expansion Loan (requires 1+ year of accurate income statement and cash flow statement history). Expansion Loans are distributed in 2 phases, each phase equals 50% of the loan. Phase 2 can be released to the Receiver after 25% of the Phase 1 loan balance has been repaid and 3 additional months of financial statements have been reviewed to the satisfaction of the Sponsor and/or Entrapov.

(2) StartUp Loan (requires 2 to 11 months of accurate income statement and cash flow statement history). StartUp Loans are paid out in 3 phases, each phase equals 33.33% of the loan. Phase 2 can be released to the Receiver after 25% of the Phase 1 loan balance has been repaid and 3 additional months of financial statements have been reviewed to the satisfaction of the Sponsor and/or Entrapov. Phase 3 can be released to the Receiver after 25% of the Phase 2 loan balance has been repaid and 3 additional months of financial statements have been reviewed to the satisfaction of the Sponsor and/or Entrapov.

This loan type is: _____ (choose either StartUp or Expansion loan type)

The Phase 1 loan amount = _____ (amount received in local currency after bank transfers). It is anticipated that the Phase 2 & 3 amounts will be _____ and _____.

Entire Agreement:

- a. This Agreement constitutes the entire understanding and agreement between the parties, superseding all prior negotiations, understandings, or agreements, whether written or oral, relating to the subject matter herein.
- b. The Receiver agrees to send monthly updates to their sponsor on the success of the business. Send photos, short videos, messages of gratitude, holiday greetings, business, and family success stories.
- c. *****IMPORTANT***** The Receiver agrees NOT to request additional funds from their sponsor. Under **no** circumstances is a loan recipient to contact their sponsor to ask for more money. Asking sponsors for additional funds is a violation of the agreement and could result in the Recipient being required to repay the total loan amount in full immediately. Requesting additional funds directly from sponsors damages the relationship between sponsors and Entrapov. This would prevent future support to entrepreneurs in need and potentially end the relationship with Entrapov and Rotary International.

Signatures

By signing below, the parties acknowledge and agree to the terms and conditions set forth in this Agreement.

Rotary Club Member or Entrapov Supervisor:

Name:

Title:

Date:

Signature: _____

Loan Recipient:

Entrepreneur's Name:

Company Name:

Date:

Signature: _____