

WINNIE'S SOYA FOODS BUSINESS PLAN

WINIFRIDAH KUNDA



DESCRIBE YOUR BUSINESS:

Winnie's soya foods produces high-quality, nutritious soya powder that is supplied to local communities and other individual clients. The business currently serves over 150 recurring customers through institutional supply contracts and knocks on the door for clients' purchases. We will buy raw soya beans at \$500, empty sacks at \$150, plastic packs at \$100, sugar at \$80, and milk at \$170.

EXPLAIN THE PROBLEM.

Many Zambians, including patients in hospitals, face deficiencies and rely heavily on maize-based diets. There is limited access to affordable plant-based protein alternatives in the local market; imported soya products are often expensive and not easily available

EXPLAIN YOUR SOLUTION.

Our soya powder is locally produced, affordable, and rich in protein. It provides hospitals with a healthy food supplement for patients and gives households an alternative to expensive imported products. By supplying directly to hospitals and other individuals, we ensure accessibility and affordability.

BUSINESS MISSION STATEMENT:

To provide affordable, nutritious, and high-quality soya powder to local communities, improving health and food security while creating sustainable growth for our business.

HOW LONG HAVE YOU BEEN IN BUSINESS?

4 years, 6 months.

NET INCOME

Income - expenses = Net profit

\$289 - \$170 = \$119.

SERVICE OR PRODUCT DELIVERABLE:

We process raw soybeans into fine soya powder through cleaning, roasting, grinding, and hygienic packaging. The product is delivered in sealed 500g and 1 g packs to supermarkets and direct customers.

500g

1 g

25kg bag

DESCRIBE YOUR BEST CUSTOMER:

Hospitals and health institutions are our top customers as they require a consistent supply for patient nutrition. Additionally, we have other clients that we deliver to households.

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

- reliable supply and consistent quality
- affordable pricing compared to imported products
- locally produced and trusted by hospitals
- hygienic packaging and nutritional value.

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

- lack of consistent raw material
- poor quality control
- weak customer relationships

HOW CAN YOU AVOID THIS PROBLEM?

By maintaining strong relationships with local Soyo bean farmers for raw materials supply, investing in quality processing equipment, and upholding strict hygiene standards. We also build long-term supply contracts with hospitals and individual household clients.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

-soya powder 500g - \$2.5

-soya 1kg - \$5

-bulk supply (25 kg bags for hospitals) - \$74

HOW DO CUSTOMERS KNOW THAT YOU EXIST?

Through contracts with hospitals,

adverts in supermarkets,

word of mouth,

posters, and

small-scale advertising in local communities.

WHY DID YOU CHOOSE THIS BUSINESS?

I saw the nutritional gap in communities and the high demand for affordable protein alternatives. With a background in farming and food supply, I wanted to create a sustainable solution that improves health while generating income.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

-partnering with supermarkets (ShopRite and Choppies)

-expanding to schools and boarding facilities

-participating in local trade fairs and nutrition expos

-running health awareness campaigns on social media.

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



The first picture above shows how I ensure there are no foreign particles in the soya beans.



The second picture shows how the soya bean is processed using a hammer mill to make it into powder form.



The picture above shows the soya after being processed into 500g before being taken to the hospitals and supermarkets.





The picture above shows me selling to the local community. I've placed my selling point in a place that is near the clinic, just to target the mothers who are regular buyers.



The picture above shows how I package in 500g and 1kg packets



The picture above shows my other business of selling a local beverage called Munkoyo.

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

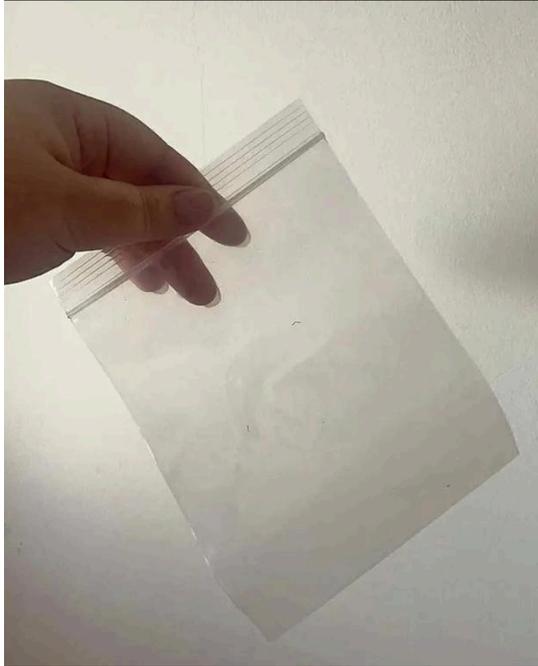
Total Amount: \$900



25kg empty bags. \$150



raw soya beans \$500



plastic bags for packaging \$100



powdered milk \$150



Sugar \$50

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	135	140	143	150	168	170	175	180	200	230	250	280	2,221
Total transactions or units sold	40	40	40	40	40	40	40	40	40	50	60	70	540
Revenue per transaction or unit	3	4	4	4	4	4	4	5	5	5	4	4	4
Expenses													
Self salary	15	15	15	15	15	15	15	15	20	25	30	35	230
Employee salaries	0	0	0	0	15	0	0	0	0	0	20	20	55
Raw materials	5	5	5	5	5	5	5	5	5	6	8	10	69
Store Rent	0	0	0	0	0	0	0	0	0	0	0	10	10
Technology	2	2	2	2	2	2	3	3	3	5	5	5	36
Advertising	0	0	0	0	0	0	0	0	0	3	3	3	9
Transportation	5	5	5	5	5	5	5	5	5	5	5	5	60
Loan repayment	0	0	0	0	0	0	0	0	5	0	0	38	43
Taxes/Fees	0	0	0	0	0	0	0	0	0	0	0	5	5
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	27	27	27	27	42	27	28	28	38	44	71	131	517
Expense per transaction or unit	1	1	1	1	1	1	1	1	1	1	1	2	-
Net Income to reinvest	108	113	116	123	126	143	147	152	162	186	179	150	1,705
Net Profit Margin	80%	81%	81%	82%	75%	84%	84%	84%	81%	81%	72%	53%	

Cash Flow Statement:

	2 months ago	last month	this month	next month	month 3	month 4	month 6
Income	180	200	230	250	280	350	410
- Fixed expenses	-40	-40	-50	-60	-70	-80	-90
- Loan payment	0	0	0	0	-37.5	-37.5	-37.5
- Variable expenses	-90	-90	-110	-110	-120	-130	-167
= Profit (or loss)	50	70	70	80	52.5	102.5	115.5
Starting cash	50	100	170	240	320	372.5	475
Available cash	100	170	240	320	372.5	475	590.5

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

-reinvested in buying soyabeans in bulk

-packaging materials

-supporting my family in various needs.

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?

I learned about the importance of being confident and knowing my business at heart.

Share about your family and picture here:

I'm a widow and a single mother of 5 children and 4 grandchildren. My children are currently not working, which helps them help me in managing this business. Three of my children are in school, so with this soya business, I'm able to help my children in whatever way possible, despite not meeting their every need. I believe that with the help of this money, my burden of taking care of my children will be much lighter, and I'll be able to support my family fully.



CONTACT DETAILS:

Entrepreneur Name: Winifridah Kunda

Phone number: 0969654401

Email:

Course Facilitator Details

Name: Kapalu Bwalya Philip

Phone:0968369679

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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: _____