

# ZOE'S FASHION BUSINESS PLAN

JEANELL CHALWE



## DESCRIBE YOUR BUSINESS:

ZOE'S FASHION is a business that deals with clothing for women, men, and children, and we currently serve more than 20 customers in our community. When given the loan, we will order more dresses \$300, skirts \$300, slippers \$200, and \$100 will be used for logistical arrangements. This will help our business to grow so that we can be able to provide our customers with the best quality of clothes. It will help our business because we will be getting people's needs, and it will generate more income.

**EXPLAIN THE PROBLEM.**

Many people in our community lack the ability to buy quality and affordable clothes.

**EXPLAIN YOUR SOLUTION.**

We provide quality and affordable clothes to our community.

**BUSINESS MISSION STATEMENT:**

Quality and affordable clothing are our business

**HOW LONG HAVE YOU BEEN IN BUSINESS?**

2 years.

**YOUR NET INCOME**

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

$\$320 - \$230 = \$90$

**SERVICE OR PRODUCT DELIVERABLE:**

- Dresses
- Skirts
- Slippers
- Children clothing

**DESCRIBE YOUR BEST CUSTOMER:**

Local community members are looking for quality, affordable clothing.

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

because we offer quality and affordable clothes

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

By not offering quality and affordable clothes to the customers.

**HOW CAN YOU AVOID THIS PROBLEM?**

By being consistent in providing quality and affordable clothes.

**LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:**

- Dresses \$8
- Skirts \$5
- Slippers \$3

## **HOW DO CUSTOMERS KNOW THAT YOU EXIST?**

- By advertising
- Business location

## **WHY DID YOU CHOOSE THIS BUSINESS?**

Because we will be contributing to the community by bringing quality and affordable clothes to their doorstep.

## **LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:**

- Facebook adverts
- WhatsApp posts
- Word of mouth

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



These are women's dresses.



These are women's skirts.



**These are women's slippers**



**These are children's clothing and slippers.**

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



**We will order a variety of slippers**

**\$200.**



We will order more dresses \$300.



We will order more skirts \$300, and the remainder \$100 will be used for logistical arrangements.

Total Amount: \$900

### Income Statement:

| Your name is: JEANELL CHALWE            |              |              |              |              |              |              |              |              |            |                  |                  |                  |              |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|------------|------------------|------------------|------------------|--------------|
| Business name: ZOE'S FASHION            |              |              |              |              |              |              |              |              |            |                  |                  |                  |              |
| Current Date: 12 SEPT,2025              |              |              |              |              |              |              |              |              |            |                  |                  |                  |              |
| 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        |
| <b>Sales revenue</b>                    | 125          | 154          | 197          | 200          | 230          | 260          | 298          | 320          | 335        | 387              | 400              | 490              | 3,396        |
| <b>Total transactions or units sold</b> | 20           | 25           | 27           | 30           | 34           | 37           | 41           | 45           | 45         | 50               | 70               | 86               | 510          |
| <b>Revenue per transaction or unit</b>  | 6            | 6            | 7            | 7            | 7            | 7            | 7            | 7            | 7          | 8                | 6                | 6                | 7            |
| <b>Expenses</b>                         |              |              |              |              |              |              |              |              |            |                  |                  |                  |              |
| <b>Self salary</b>                      | 25           | 25           | 25           | 25           | 25           | 28           | 28           | 30           | 30         | 40               | 60               | 70               | 411          |
| <b>Employee salaries</b>                | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0          | 0                | 0                | 30               | 30           |
| <b>Raw materials</b>                    | 6            | 6            | 6            | 6            | 6            | 6            | 6            | 6            | 6          | 8                | 10               | 10               | 82           |
| <b>Store Rent</b>                       | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0          | 0                | 0                | 20               | 20           |
| <b>Technology</b>                       | 2            | 2            | 2            | 2            | 2            | 2            | 5            | 6            | 7          | 8                | 9                | 11               | 58           |
| <b>Advertising</b>                      | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0          | 5                | 5                | 5                | 15           |
| <b>Transportation</b>                   | 3            | 3            | 3            | 3            | 3            | 3            | 3            | 3            | 3          | 3                | 3                | 3                | 36           |
| <b>Loan repayment</b>                   | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0          | 0                | 0                | 21               | 21           |
| <b>Taxes/Fees</b>                       | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0            | 0          | 0                | 0                | 5                | 5            |
| <b>Total Expenses</b>                   | <b>36</b>    | <b>36</b>    | <b>36</b>    | <b>36</b>    | <b>36</b>    | <b>39</b>    | <b>42</b>    | <b>45</b>    | <b>46</b>  | <b>64</b>        | <b>87</b>        | <b>175</b>       | <b>678</b>   |
| <b>Expense per transaction or unit</b>  | <b>2</b>     | <b>1</b>     | <b>1</b>   | <b>1</b>         | <b>1</b>         | <b>2</b>         | <b>.</b>     |
| <b>Net Income to reinvest</b>           | <b>89</b>    | <b>118</b>   | <b>161</b>   | <b>164</b>   | <b>194</b>   | <b>221</b>   | <b>256</b>   | <b>275</b>   | <b>289</b> | <b>323</b>       | <b>313</b>       | <b>315</b>       | <b>2,718</b> |
| <b>Net Profit Margin</b>                | <b>71%</b>   | <b>77%</b>   | <b>82%</b>   | <b>82%</b>   | <b>84%</b>   | <b>85%</b>   | <b>86%</b>   | <b>86%</b>   | <b>86%</b> | <b>83%</b>       | <b>78%</b>       | <b>64%</b>       |              |

**Cash Flow Statement:**

|                           | 2<br>months<br>ago | last<br>month | this<br>month | month 1<br>forecast | month 2<br>forecast | month 3<br>forecast | month 4<br>forecast |
|---------------------------|--------------------|---------------|---------------|---------------------|---------------------|---------------------|---------------------|
| Income                    | 320                | 335           | 353           | 387                 | 400                 | 490                 | 520                 |
| - Fixed expenses          | -170               | -192          | -194          | -196                | -196                | -197                | -204                |
| - Loan payment            | 0                  | 0             | 0             | 0                   | 0                   | -38                 | -38                 |
| - Variable expenses       | -50                | -60           | -92           | -96                 | -97                 | -98                 | -99                 |
| <b>= Profit (or loss)</b> | 100                | 83            | 67            | 95                  | 107                 | 157                 | 179                 |
| <b>Starting cash</b>      | 80                 | 180           | 263           | 330                 | 425                 | 532                 | 689                 |
| <b>Available cash</b>     | 180                | 263           | 330           | 425                 | 532                 | 689                 | 868                 |

**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.**

2 months ago, we made a profit of \$90, and we used it to increase our inventory in order to meet our customers' demand.

**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?**

In our practice pitch with my supervisor's Rotary Club, I learned how important it is to know how to present a business plan to sponsors and approach customers in my business so they can see the unique things we offer in our business.

It was held on 7<sup>th</sup> October, 2025.

**Share about your family and picture here:**

I am the firstborn of 3 children, 2 boys, and am the only girl. We live with our mother because our father died 12 years ago. I love my family and want to help support at home because it has been difficult for mum to provide everything for us alone for the past 12 years.



**CONTACT DETAILS:**

Entrepreneur Name: JEANELL CHALWE

Phone number: 0765688631

Email: [chalwejeanell@gmail.com](mailto:chalwejeanell@gmail.com)

## **Course Facilitator Details**

Name: KAPALU BWALYA PHILIP

Phone:0968369679

Email: philipbwlyakapalu@ymail.com