

Breva Investment Business Plan

BLESSINGS PHIRI



DESCRIBE YOUR BUSINESS:

Breva Investment is situated at Dzenza, Area 25 in Lilongwe. We supply cooking oil and other commodities to the local community. I have been in this business for more than a year, and it has hardly grown due to a lack of enough capital to invest.

EXPLAIN THE PROBLEM.

The current price for 1 liter cooking oil in shops is at \$5.80 and in the area, the high percentage of the population cannot afford to buy cooking oil at the shops on the counter, since the price of cooking oil is high and most people with low income cannot afford to purchase cooking oil in shops due to the price I also sell other commodities such as eggs, washing soap, sugar, soya pieces and salt.

EXPLAIN YOUR SOLUTION.

I am able to supply cooking oil at a lower price, which is purchased in 20 Liter containers and measure the cooking oil according to what the customer is able to afford or use on that day from 30 milliliters going up which cannot be bought in shops due to the small quantity and also vendors who sale chips (French flies) on the road side are able to buy in large quantities from me to reduce their cost of purchasing cooking oil.

BUSINESS MISSION STATEMENT:

Bleva Investment's mission statement is to help the community have access to affordable commodities.

HOW LONG HAVE YOU BEEN IN BUSINESS?

I have been in this business for almost a year.

YOUR NET INCOME

My revenue has been growing each month, last month I managed to make \$501, with total expenses including salaries totaling \$470, which shows a profit of \$32, and most of it was added into the business.

$$\$501 - \$470 = \$32$$

SERVICE OR PRODUCT DELIVERABLE:

My business is open for 6 days a week (Monday to Saturday), from 5 am to 9 pm. My products are always available during that period for customers to buy.

DESCRIBE YOUR BEST CUSTOMER:

The cooking oil business has a small margin of profit, so you need to sell more if you are to make more profits. The best customers are the ones who buy in bulk, as you are able to realize a good profit margin

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

I am always available, and my pricing is slightly lower than my competitors'. I am always aiming to sell more with the pricing, and that allows me to retain more customers.

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

Lack of proper knowledge of the business by looking at the products that customers would buy from your business, and lack of finances to support the business to grow, and also failing to separate business finances and personal finances.

HOW CAN YOU AVOID THIS PROBLEM?

Making sure that I separate my business money from my personal expenditures and also purchase items that I will likely sell rather than keep them for longer periods, and avoid selling on credit to customers, friends, or family.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

Cooking Oil	\$ 3.96
Eggs	\$ 0.29
Sugar	\$ 2.33
Soya Pieces	\$ 0.52
Salt	\$ 0.47
Soap	\$ 0.52

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

My bench is beside the road, which allows people to see it easily, and I am planning to add a signpost as well. Also, word of mouth helps, especially with the price.

WHY DID YOU CHOOSE THIS BUSINESS?

I have always been interested in entrepreneurship, and I targeted mostly edible items as people eat every day, especially cooking oil, which is used on a daily basis, bringing in sales revenues on a daily basis.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

- Consistently advertising on social media (There is a Facebook page made for our area, which I can use to advertise)
- Offering discounts on high quantities.
- Referrals: if customers are satisfied with your service, it is easy for them to refer your business to others.

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

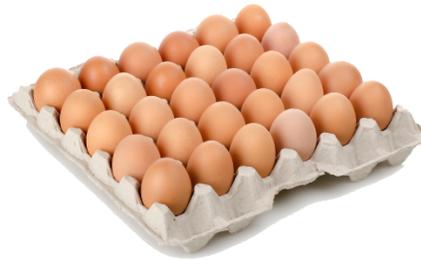


I have a bench along the road where I sell my items such as cooking oil, sugar, salt and soap from Monday to Saturday.

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



20 Liter cooking oil container



Egg tray



Funnel



Bales of sugar



Soya Pieces



Salt



Carton of Soap

Item	Quantity	Price	Total
Cooking Oil	10	\$ 71.10	\$ 710.96
Measuring tools	1	\$ 23.31	\$ 23.31
Marketing	1	\$ 23.31	\$ 23.31
Cleaning Supplies	1	\$ 18.07	\$ 18.07
Eggs	14	\$ 7.87	\$ 110.14
Sugar	1	\$ 41.38	\$ 41.38
Soya Pieces	2	\$ 22.14	\$ 44.29
Salt	1	\$ 14.57	\$ 14.57
Soap	1	\$ 13.99	\$ 13.99
Total Amount			\$ 1,000.00

Income Statement:

Income Statement													
Instructions: Type your information into the white cells													
Your name is:		Blessings Phiri											
Business name:		Bleva Investment											
Current Date:		20-02-26											
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	325	358	393	429	450	464	476	491	501	516	567	584	5,553
Total transactions or units sold	184	221	253	300	341	376	417	456	491	540	556	601	4,736
Revenue per transaction or unit	2	2	2	1	1	1	1	1	1	1	1	1	1
Expenses													
Self salary	20	20	20	20	20	20	20	20	20	20	20	20	240
Employee salaries	0	0	0	0	0	0	0	0	0	0	0	0	0
Raw materials	282	310	341	372	391	403	413	425	433	441	446	456	4,712
Store Rent	9	9	9	9	9	9	9	9	9	9	9	9	108
Technology	0	0	0	0	0	0	0	0	0	0	0	0	0
Advertising	0	0	0	0	0	0	0	0	0	3	3	3	9
Transportation	0	0	0	0	0	0	0	0	0	0	0	0	0
Loan repayment	0	0	0	0	0	0	0	0	0	0	38	38	76
Taxes/Fees	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	5	5	5	5	6	8	9	7	8	13	19	20	110
Total Expenses	316	344	375	406	426	440	451	461	470	486	534	546	5,255
Expense per transaction or unit	2	2	1	1	1	1	1	1	1	1	1	1	1
Net Income to reinvest	9	13	18	23	24	24	25	30	32	30	33	37	298
Net Profit Margin	3%	4%	5%	5%	5%	5%	5%	6%	6%	6%	6%	6%	6%

Cash Flow Statement:

Instructions: Change the numbers in the income statement below to match your business. Then save it and upload it with your h							
	2 months ago last month	this month	month 1 forec	month 2 forec	month 3 forec	Total	
Income	491	501	511	516	567	584	3170
- Fixed expenses	-29	-29	-29	-29	-29	-29	-174
- Loan payment	0	0	0	0	-38	-38	-76
- Variable expens	-432	-441	-450	-457	-467	-479	-2,726
= Profit (or loss)	30	32	32	30	33	37	193
Starting cash	0	30	62	94	123	156	193
Available cash	30	62	94	123	156	193	387

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.

Most of the profits that I make, I reinvest in the business by adding more stock that sells quickly, especially cooking oil and eggs.

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 was able to explain the income statement and cash flow, even though I didn't have prior knowledge before joining Entrapov.

Practice pitch event was on **20th October 2025**

Share about your family and picture here:

My name is Blessings Phiri. I'm married to Prisca, and together with my family, we have a small family, but it means everything to me. We have been blessed with a daughter through deep love and understanding. I work hard every day, not only to provide for us but to protect our happiness. I'm always happy for the support and sacrifices that I receive from her; it makes our home feel safe and secure. My wife is the heart of the family. Her love is gentle, patient, and unconditional. She fills our home with warmth, care, and kindness, making even ordinary days feel special.

Our daughter is the light of our lives. Her laughter echoes through our home and brightens even the darkest days. Her innocent smile reminds us why we work so hard and love so deeply. She brings hope, joy, and meaning to our lives.

Together, we share dreams, comfort each other in difficult times, and celebrate every small success. Our home is not just made of walls, but of hugs, shared tears, and countless beautiful memories. This loan will help to expand my stock, and I will be able to meet customer need as well as delivering goods at a right time, with a discount giving products our profit will increase, the business will be able to grow much bigger than before, I am truly grateful for my family, your loan assistance will help us this endless happiness to continue yours Blessings.



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