Femmo Second Hand Clothes Business Plan

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DESCRIBE YOUR BUSINESS:

The name of my business is Femmo Second Hand Clothes. Currently, my business is doing well with my second-hand clothes, but the large demand for new Fashion design clothes. By having the opportunity to get the loan, I will reach my customers' demand for new fashion design clothes. I have a lot of customers in my business, approximately 250 people plus.

EXPLAIN THE PROBLEM.

Currently, my business is not all that big. I have invested a very small amount, which can only manage to give me a very low profit. Some of the customers are demanding expensive goods, which my finances cannot afford

EXPLAIN YOUR SOLUTION.

Applying for a loan that will boost my capital as well as the quality of goods. To start purchasing new and durable goods to meet the demands of my customers

BUSINESS MISSION STATEMENT:
We pride ourselves on providing the best hand-picked second-hand clothes for everyone and contribute to sustainable fashion. To grow in business and create more jobs and self-employment.

HOW LONG HAVE YOU BEEN IN BUSINESS?

I have been doing my business since August 2024 until now

YOUR NET INCOME

Income $500 - expenses $307 = $193 Net profit

SERVICE OR PRODUCT DELIVERABLE:

We deliver the following services

1. T Shirt
2. Golf shirt
3. Sweaters

DESCRIBE YOUR BEST CUSTOMER:
People of all ages, especially women

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

Many customers choose to buy my products because I am always smiling, I save customers in a good manner and good time as they reach my shop. I always believe in being honest with my customers, and I always provide fashion things at the market

WHAT IS THE MOST COMMON CAUSE FOR A BUSINESS LIKE THIS TO FAIL?
Poor communication with customers. Poor record-keeping. Sticking to one type of goods regardless of time

HOW CAN YOU AVOID THIS PROBLEM?
Good record keeping. Proper management of profits. Understanding the needs and demands of customers

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

1. T Shirt $5.7
2. Golf shirt $6.8
3. Sweaters $8.6

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

Advertising through social media
Always available when customers need them.
Good reputation spread through customers previously assisted
WHY DID YOU CHOOSE THIS BUSINESS?

I learnt from the needs of many customers within our community, who were walking long distances to buy second-hand clothes.

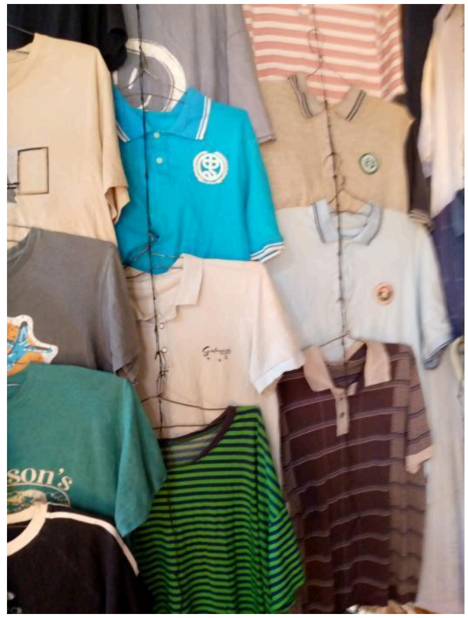
LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

Advertising on social media by creating groups where new orders are placed at reasonable prices.
Being honest with customers all the time
Selling fashion things not common in the community

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


Selling Golf shirts and Tops for men and women

HOW WILL YOU USE THE MONEY? (Include pictures of the product/service (s)
Total Amount: **$900.00**



To increase Golf shirts **$300**. Tops **$200** and the remaining **$50** use for bench maintenance. New Fashion Design clothes **$350**

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	120	140	160	180	190	196	270	300	500	520	615	780	3,971
Total transactions or units sold	80	80	80	80	80	80	80	80	80	120	120	120	1,080
Revenue per transaction or unit	2	2	2	2	2	2	3	4	6	4	5	7	4
Expenses													
Self salary	30	30	30	30	30	30	30	30	50	50	50	50	440
Employee salaries	0	0	0	0	0	0	0	0	30	30	30	30	120
Raw materials	50	55	65	70	73	75	100	100	150	140	160	180	1,218
Store Rent	0	0	0	0	0	0	0	10	10	10	10	10	50
Technology	0	0	0	0	0	0	0	1	1	1	1	1	5
Advertising	0	0	0	0	0	0	0	2	2	2	2	2	10
Transportation	3	3	3	3	3	3	14	14	14	20	20	20	120
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	38	38
Taxes/Fees	0	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	**83**	**88**	**98**	**103**	**106**	**108**	**144**	**157**	**257**	**253**	**273**	**331**	2,001
Expense per transaction or unit	**1**	**1**	**1**	**1**	**1**	**1**	**2**	**2**	**3**	**2**	**2**	**3**	
Net Income to reinvest	**37**	**52**	**62**	**77**	**84**	**88**	**126**	**143**	**243**	**267**	**342**	**450**	**1,971**
Net Profit Margin	**31%**	**37%**	**39%**	**43%**	**44%**	**45%**	**47%**	**48%**	**49%**	**51%**	**56%**	**58%**	

Cash Flow Statement:

	2 months ago	last month	this month	month 1 forecast	month 2 forecast	month 3 forecast	month 4 forecast
Income	300	500	520	520	615	780	800
- Fixed expenses	-30	-30	-90	-90	-90	-90	-90
- Loan payment	0	0	0	0	0	-38	-38
- Variable expenses	-108	-144	-157	-157	-257	-253	-273
= Profit (or loss)	162	326	273	273	268	399	379
Starting cash	0	162	488	761	1034	1302	1663
Available cash	162	488	761	1034	1302	1701	2042

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.

Two months ago-$170 I bought extra clothes of second-hand clothes to boost business

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?

From my pitch day on 4th August, 2025, I have learned a lot of information, such as writing the important information that is similar to what you're doing in everyday business, and keeping the information safe is very important because if you miss it become difficult to answer or write what is true about your business.

Share about your family and picture:

I am a single mother from a humble background in Malawi. I've worked hard to provide for my two sisters and my child through my local clothes business. Selling clothes in my town helps me cover my essential necessities like rentals, food, school fees, and supporting my poor parents who are jobless. I'm the only hope for my family - I'm sure if this loan is awarded, it will change everything because my business will grow then and will be able to support my family in many areas I am not able to at this moment due to my financial challenges. This loan will help to expand my stock, and go to neighboring countries like Tanzania and Zambia to order many products at a cheaper Price and sell in Malawi. More diverse products would attract more customers and earn more profits from my sales.

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