

# God's Grace Detergent Business Plan

By SAUKILAN KAPATAMOYO

God's Grace business is door-to-door detergent washing powder delivery service. Currently, we serve over 100 regular customers within a mile radius. We focus on providing convenience and competitive pricing, saving our customers time and effort by bringing essential household supplies directly to their doorsteps. Loan Utilization : If granted a loan, the funds would be strategically invested in two key areas : inventory expansion and targeted marketing. A significant portion would be used to purchase a larger volume of detergent washing powder, allowing us to secure better bulk pricing from suppliers and increase our profit margins. The remaining funds would be allocated to a localized marketing campaign, including flyers, social media ads, and community partnerships to reach a broader customer base. Income Generation : By leveraging the loan to reduce our cost per unit through bulk purchasing and expanding our customer base through effective marketing, God's Grace will significantly increase its income. The lower product costs will allow us to offer more competitive pricing, attracting new customers while maintaining healthy profit margins. The marketing campaign will raise awareness of our convenient service, driving customer acquisition and repeat business, ultimately leading to a substantial increase in overall revenue.



## **EXPLAIN THE PROBLEM.**

Customers , especially those with mobility issues, busy schedules, or limited access to transportation, face challenges in purchasing and transporting bulky items like detergent washing powder . Traditional retail channels require time, effort, and often incur additional transportation costs. This creates inconvenience and unmet needs for a significant segment of the population.

## **EXPLAIN YOUR SOLUTION.**detergent washing powder door -to-door delivery business?

Our door-to- door delivery service directly addresses this problem by bringing detergent washing powder right to the customer's doorstep. Customers can easily place orders online or via phone , select their preferred products and quantities, and schedule a convenient delivery time. This eliminates the need for customers to travel to stores, carry heavy items, and saves them valuable time and effort.

## **BUSINESS MISSION STATEMENT:**

Business Mission Statement is to provide convenient and reliable door-to-door delivery of high-quality detergent washing powder , saving customers time and effort while ensuring access to essential household cleaning products.

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

We have been in the business for a year and to ensure the business's longevity, we will focus on building strong customer relationships through reliable service, competitive pricing , and personalized attention. We will continuously adapt to changing customer needs and market trends by expanding our product offerings, exploring new delivery methods, and investing in technology to improve efficiency and customer experience.

## **YOUR NET INCOME**

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

Income - expenses = Net profit

### **SERVICE OR PRODUCT DELIVERABLE:**

The core service deliverable is the convenient and reliable delivery of detergent washing powder directly to the customer's doorstep. This eliminates the need for customers to travel to a store, compare products, and carry heavy items. Additional service elements could include flexible delivery schedules, online ordering, subscription options, and perhaps even recycling programs for empty plastic bags. The entire process, from order placements to final delivery, constitutes the service experience.

### **DESCRIBE YOUR BEST CUSTOMER:**

The ideal customer is families with young children and elderly individuals with mobility issues who prefer the ease of home delivery over traditional retail shopping. They are willing to pay a premium for the added convenience and reliability of having their detergent delivered directly to their door. They also appreciate personalized service and are likely to be repeat customers if satisfied with the product and delivery experience.

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

Customers will choose our door-to-door detergent and washing powder delivery service for its unparalleled convenience and personalized approach. We eliminate the need for trips to the store, saving valuable time and effort. Our competitive pricing, coupled with a commitment to exceptional customer service, builds trust and loyalty.

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

The most common cause of failure for a business like ours is inefficient logistics and inventory management. Overstocking leads to spoilage and financial losses, while under-stocking results in missed sales and dissatisfied customers. Poor route planning and unreliable delivery personnel can also significantly impact profitability and customer satisfaction.

### **HOW CAN YOU AVOID THIS PROBLEM?**

To avoid these pitfalls, we will implement a robust inventory management system and optimize our delivery routes using technology . We will also invest in training our delivery personnel to ensure professionalism and reliability . Gathering customer feedback regularly will allow us to adapt to changing needs and preferences, further minimizing potential issues.

### **LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICE**

Our service will offer a range of detergents and washing powders from leading brands, as well as eco-friendly alternatives. Prices will be competitive with local supermarkets, with added value through the convenience of home delivery. For example ,a standard 5grams plastic bag of washing powder will be priced at \$12, while a concentrated liquid detergent will be \$15 per liter.

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

Customers can discover the detergent washing powder door-to-door delivery business through various methods. Word-of -mouth referrals from satisfied customers. Additionally, distributing flyers or brochures in local neighborhoods does directly inform potential customers about the service:

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

This business has been chosen due to several factors. These include a perceived demand for convenient home delivery of essential household products. Also , the low overhead costs associated with a door-to-door delivery model makes it an attractive option for entrepreneurs.

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

To expand the customer base, several strategies can be employed. Offering introductory discounts or promotions to new customers can incentivize trial. Participating in local community events or farmers' markets can also increase visibility and attract new clients.:



Our primary business activity is providing a convenient door-to-door delivery service of high-quality, affordable detergent washing power. We purchase detergent in bulk, repackage it into smaller, manageable quantities (e.g., 500grams, 250 g , 200g plastic bags), and deliver it directly to customers' homes. This eliminates the need for them to travel to the store, wait in line , and carry heavy items, saving them time and effort.







We operate mostly using door-to-door delivery but also using a pre-order system, where customers place their orders via phone, text message, or a simple online form. We then schedule deliveries based on location and availability, ensuring prompt and reliable service. Our focus is on building strong customer relationships through personalized service and consistent product quality.



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

The requested funds will be used to cover several key areas of our business. A significant portion will be allocated to purchasing a larger quantity of high-quality detergent washing powder in bulk **for \$672.72**, allowing us to secure better pricing and increase our profit margins.

We will also invest in durable, branded packaging materials to enhance our product's presentation and protect it during delivery.

Another portion of the funds will be used to acquire a reliable mode of transportation for deliveries, such as a bicycle with a sturdy basket or a small cart for **\$170.46**



Finally, we will allocate a small amount to marketing and advertising ,including printing flyers and creating a simple social media presence to reach a wider customer base for **\$56.82**

# Income statement

Category	9 Month s Ago	8 Month s Ago	7 Month s Ago	6 Month s Ago	5 Month s Ago	4 Month s Ago	3 Month s Ago	2 Month s Ago	Last Month	Month 1 Foreca st	Month 2 Foreca st
Sales revenue	475	475	475	475	475	475	475	281	140	210	341
Transactio ns	237	237	237	237	237	237	158	94	47	70	49
Revenue per transaction	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.50	\$0.33	\$0.33	\$0.34	\$0.33	\$0.14
EXPENSE S											
Self salary	24	24	24	24	24	24	30	30	30	30	40
Employee salaries	0	0	0	0	0	0	0	0	0	0	24
Raw Materials	30	30	30	30	30	30	34	34	36	36	36
Store Rent	0	0	0	0	0	0	0	0	0	0	0
Technology	0	0	0	0	0	0	0	0	0	0	0
Advertising	0	0	0	0	0	0	0	0	0	0	0
Transportat ion	4	4	4	4	4	4	6	6	6	6	10
Loan repayment	0	0	0	0	0	0	0	0	0	0	0
Taxes/Fees	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	58	58	58	58	58	58	70	70	72	72	110
Expense per unit	29	29	29	29	29	29	23	23	24	24	16
Net Income	417	417	417	417	417	417	405	211	68	138	231
Net Profit Margin	88%	88%	88%	88%	88%	88%	85%	75%	49%	66%	68%

**Saukilan Kapatamoyo- Cash- Flow - Entrapov  
God's Grace Surf Detergent Washing Powder Supply**

	<b>2 months ago</b>	<b>last month</b>	<b>this month</b>	<b>next month</b>	<b>month 3</b>	<b>month 4</b>	<b>month 6</b>		
<b>Income</b>	281	140	140	210	341	477	477		
<b>- Fixed expenses</b>	-48	-24	-24	-24	-24	-24	-24		
<b>- Loan payment</b>	0	0	0	0	0	0	0		
<b>- Variable expenses</b>	-60	-30	-30	-36	-36	-40	-40		
<b>= Profit (or loss)</b>	173	86	86	150	281	413	413		
<b>Starting cash</b>	54	227	313	399	549	830	1243		
<b>Available cash</b>	227	313	399	549	830	1243	1656		

**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 I made a revenue of **USD \$ 140** out of which **USD\$ 72** went into the expenses being fixed and variable expenses . I made a net income of **USD\$68**, representing a net profit margin of **49%**.

**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?**

The practice pitch likely taught the importance of tailoring the message, focusing on key benefits and practicing delivery to be both polished and engaging .It also highlighted the need to clearly articulate Rotary's unique value proposition to best connect with a potential sponsor. This did transpire on Friday 17 of the calendar year.

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



**Here is the photo of my gorgeous and lovey wife, Callister P. Kapatamoyo and I myself Saukilan Kapatamoyo .**



**And these are our two cute kids ,the boy , Don Kapatamoyo and the girl ,  
Dominica Kapatamoyo.**

**CONTACT DETAILS:**

Entrepreneur Name: **Saukilan Kapatamoyo**

Phone number: **+265887268555**

Email :**saukilankapatamoyo@gmail.com**

**Course Facilitator Details**

Name: **Rodrick Amon**

Phone: **+265999780807**

Email : **rodriamon@gmail.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...

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***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: \_\_\_\_\_