

JP ENTERPRISE BUSINESS PLAN

Jane Ndashe



DESCRIBE YOUR BUSINESS:

JP ENTERPRISE is a business that deals in fish products, and we currently serve more than 20 customers in our community. When given the entrepreneurship loan, we will expand our business by purchasing more fish for \$700, transportation for \$100, plastic bags for \$50, and \$50 for other logistical arrangements. This will help our business grow and generate more income, and help us become more self-reliant.

EXPLAIN THE PROBLEM.

Fish is a vital source of protein and essential nutrients for a lot of people in our community, and access to affordable fish is a challenge, leading to dietary deficiencies. We promise to provide this to our community.

EXPLAIN YOUR SOLUTION.

To address the community's lack of fish, we will bring fish products to our communities' doorstep at an affordable price so they don't move long distances to access fish.

BUSINESS MISSION STATEMENT:

Quality and affordable fish products are our focus.

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.

$\$311 - \$200 = \$111$

SERVICE OR PRODUCT DELIVERABLE:

- Kapenta
- Impende
- Bream fish
- Chisense
- Milonge

DESCRIBE YOUR BEST CUSTOMER:

The best customer in the fish industry is the one who values freshness, transparency, and sustainability. These qualities are essential for customer satisfaction and loyalty. As

fish sellers, we ensure that their products meet these standards to retain their customers and build a strong brand reputation

WHY CUSTOMERS DO BUSINESS WITH YOU RATHER THAN WITH YOUR COMPETITOR

Below are some of the reasons people do business with us over others,

Quality Assurance

Sustainability

Variety

Expertise

Community Impact:

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

Inadequate Business Planning: Lack of a well-defined business plan can result in unrealistic expectations and financial losses. Market Demand Fluctuations: Inability to adapt to market demand and price fluctuations significantly impact profitability

HOW CAN YOU AVOID THIS PROBLEM?

Utilize digital tools for better procurement, distribution, and operational efficiency in the fish business

Financial Support: Seek financial assistance and training to overcome challenges related to funding and market access.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

- Kapenta meda \$21
- Bream fish \$13
- Chisense meda \$17
- Imilonge \$6.5

HOW DO CUSTOMERS KNOW THAT YOU EXIST?

Community presence

Referral

Word of mouth

WHY DID YOU CHOOSE THIS BUSINESS?

It is on demand because we provide relish to our community

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

Word of mouth

Facebook

WhatsApp

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



This is the small fish, and we call it kapenta.



This is a delicious babble fish

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



We will order more Kapanta for \$350



We will order more fresh fish for \$350, and we will use \$100 for transportation,\$50 for plastic bags, and \$50 for other logistics.

Total Amount: \$900

Income Statement:

Your name is: JANE NDASHE													
Business name: JP ENTERPRISE													
Current Date: #####													
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	228	245	269	276	280	296	300	311	320	348	360	400	3,633
Total transactions or units sold	156	156	156	187	187	190	190	200	200	200	210	230	2,262
Revenue per transaction or unit	1	2	2	1	1	2	2	2	2	2	2	2	2
Expenses													
Self salary	40	40	40	40	50	50	50	50	50	50	60	60	580
Employee salaries	0	0	0	0	0	0	0	0	0	0	20	20	40
Raw Materials	10	10	10	10	10	10	10	10	10	10	10	10	120
Store Rent	0	0	0	0	0	0	0	0	0	0	0	0	0
Technology	2	2	2	2	2	2	2	2	2	2	2	2	24
Advertising	0	0	0	0	5	0	0	0	0	5	5	5	20
Transportation	4	4	4	4	4	4	4	4	4	4	4	4	48
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	5	5	5	15
Other	0	0	0	0	0	0	0	0	0	0	0	0	0
Total Expenses	56	56	56	56	71	66	66	66	66	76	106	144	885
Expense per transaction or unit	0	0	0	0	0	0	0	0	0	0	1	1	1
Net Income to reinvest	172	189	213	220	209	230	234	245	254	272	254	256	2,748
Net Profit Margin	75%	77%	79%	80%	75%	78%	78%	79%	79%	78%	71%	64%	

Cash Flow Statement :

	2 months ago	last month	this month	month 1 forecast	month 2 forecast	month 3 forecast	month 4 forecast
Income	311	320	334	348	360	400	436
- Fixed expenses	-100	-100	-100	-100	-100	-130	-147
- Loan payment	0	0	0	0	0	-38	-38
- Variable expenses	-100	-100	-120	-120	-170	-197	-137
= Profit (or loss)	111	120	114	128	90	35	114
Starting cash	100	211	331	445	573	663	698
Available cash	211	331	445	573	663	698	812

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.

We spent it on restocking our fish, which is in 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?

I learned that it is important to have our businesses registered so we can get big contracts with hospitals and schools, among many companies that may need our products. It was held on 11 January 2026.

Share about your family and picture here:



Hello, I'm Jane Banda, wife of Fred Banda and a proud mother of two lovely children, Joyce Banda and Taonga Banda. Currently, Fred, my husband, is not working, so I'm the one working through the business I'm running, and I am able to sustain our family with basic needs at the same time as I'm chasing my dreams. The pressure is real, but I'm determined to give my family the best life possible, and if I get this loan, I'll expand my business, increase our income, and even open another store or center, and I will get my husband involved. This could be a game-changer for us. At least I will create a job for Fred, also support our community, and show our kids the value of hard work and perseverance.

CONTACT DETAILS:

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