

Nkhosi Traders Business Plan

BISALOMO PHIRI



DESCRIBE YOUR BUSINESS

Nkhosi Traders is a versatile small-scale family enterprise, based in Mikomfwa, Luanshya. This is a service and supply enterprise providing high-quality daily essentials, including fresh vegetables, groceries, charcoal trading, and plumbing services. By combining the personalized touch of a local retail trader with the precision of a skilled technician, we aim to expand our charcoal business, which is lacking in our community. When we get the loan, we intend to buy a bicycle, for transportation, worth \$150, 8 wooden pallets worth \$40, a tarpaulin cover(12mx10m)= \$150, buy 100 bags of charcoal worth(\$4/bag) \$400, K100 to buy sacks and other packaging material, and \$60 dollars for transporting charcoal

EXPLAIN THE PROBLEM.

Prices of commodities are high. The ordinary people in the community are failing to make ends meet. Some have difficulties going to the market every morning. Others are busy at work, and they only come home late and are too tired to go to the market. Mostly, we buy our goods from middlemen at high cost, and we also have to add a little more to make a profit. This makes the cost of the products high

EXPLAIN YOUR SOLUTION.

Nkhosi Traders will be getting vegetables and other farm products directly from our farm to the market or to the customers' doorsteps, thereby cutting out the middleman. This will reduce the cost of the product, thereby making it cheaper and more affordable for the less privileged. We introduce a mobile market when we acquire bicycles. The mobile market will enable those who are busy, wherever they are, at home or at work. The bicycle will enable us to transport charcoal to our customers' doorsteps

BUSINESS MISSION STATEMENT:

To provide a service that is unique and promotes social, economic, and moral development

HOW LONG HAVE YOU BEEN IN BUSINESS?

We have been in the business for 2 years

YOUR NET INCOME

Revenue was- \$286

Expenses were- \$58

$\$286 - \$58 = 228$

SERVICE OR PRODUCT DELIVERABLE:

We offer

- Fresh vegetables, beans, and Groundnuts
- Quality second-hand clothes
- Groceries
- Plumbing Technical Services
- Charcoal (both small quantities and big sacks)

DESCRIBE YOUR BEST CUSTOMER:

Our best customers are working-class individuals, the less privileged in the community, and busy customers who cannot make it to the market

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

- Our policy is service with a smile. We greet and speak with all our customers.
- Our prices are low and affordable, and the vegetables are always fresh
- We always endeavor to deliver to their doorsteps
- We always offer plumbing technical advice to our customers when we deliver vegetables

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

Lack of working capital

High cost of transport (from the wholesale point to the market)

High cost of Goods during the dry season

High cost of charcoal and moisture in the wet season

Customers are not trusting us

HOW CAN YOU AVOID THIS PROBLEM?

Good record keeping

Look for a cheaper source of material

Build trust. Let your customers trust you

Endeavour to deliver goods to the nearest point for customers to have easy access

Covering our charcoal to keep it dry

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

- Vegetables cost between \$0.22 and \$1
- Charcoal small plastics = \$0.22, sack \$5
- Groundnuts between \$1 and \$10.85
- Maize \$2
- Second-hand clothes prices depend on the type of clothes
- Groceries based on the goods
- Plumbing services based on the magnitude of the work

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

- Customer referral
- Our presence at various trading points
- Door-to-door selling
- When we deliver one product, we also advertise the other products

WHY DID YOU CHOOSE THIS BUSINESS?

By serving the community, we are able to minister to the people we are serving. This type of business allows us to offer cheaper and quality goods to the community we live in

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

- Door-to-door delivery and advertising

Referrals from existing customers through door awareness

- Deliver to the nearest point where customers can have access
- Advertising on social media and networking

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



Our small vegetable stall at the Morning market in Mikomfwa. This part of the business is managed by my wife.



OUR FARMLAND



our small shop



secondhand trading stall

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



12 X 10m Tarpaulin Cover worth \$150



8 Woodenpallets worth \$5 each = \$40



bicycles worth \$150



100 bags of charcoal worth \$400

Income Statement:

Income Statement

Instructions: Type your information into the white cells

Your name is: BISALOMO PHIRI
Business name: NKHOSI TRADERS
Current Date: 01/20/2026

	9 Mont hs Ago	8 Mont hs Ago	7 Mont hs Ago	6 Mont hs Ago	5 Mont hs Ago	4 Mont hs Ago	3 Mont hs Ago	2 Mont hs Ago	Last Mon th	Month 1 Forec ast	Month 2 Forec ast	Month 3 Forec ast	Tot al
Month Sales revenue	114	157	166	193	197	204	234	286	284	300	350	400	2,885
Total transactions or units sold	18	32	14	20	45	8	11	35	40	50	60	80	413
Revenue per transaction or unit	6	5	12	10	4	50	21	8	7	6	6	5	7
Expenses													
Self salary	0	0	25	25	25	25	25	25	25	25	30	35	265
Employee salaries	0	0	0	0	0	0	0	0	0	0	20	20	40
Raw Materials	10	0	0	0	0	0	0	10	10	15	15	15	75
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	5	5	30
Advertising	0	0	0	0	5	0	0	5	5	5	5	5	30
Transportation	5	5	5	5	5	5	5	15	15	15	10	10	100
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	37	37
Taxes/Fees	0	0	0	0	0	0	0	1	1	1	1	1	5
Other	3	3	1	2	1	4	3	0	0	10	10	10	47
Total Expenses	20	10	33	34	38	36	35	58	58	73	96	138	629
Expense per transaction or unit	1	0	2	2	1	5	3	2	1	1	2	2	0
Net Income to reinvest	94	147	133	159	159	168	199	228	226	227	254	262	2,256
Net Profit Margin	82%	94%	80%	82%	81%	82%	85%	80%	80%	76%	73%	66%	

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 were able to buy Raw materials worth \$20

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?

We had our practice pitch event on the 12th of March, 2026. The practice event was an eye-opener. We learnt how to develop and maintain confidence during presentations and business operations. We were also taught the necessity of separating business money from personal money and the importance of continuously striving to do business better. Also, how to draft a clear explanation on how we will use loan funds to generate profit.

Share about your family and picture here:

My name is Bisalomo Phiri. I am 65 years old, married with 7 children (2 girls and 5 boys) and two grandchildren. Currently am unemployed. I was discharged on medical grounds. Due to the sickness, much of my benefits went into medical expenses. I had to invest a little of what was left into the small business. I thank God for healing me and for giving me a wife and children who are very helpful in the small family business venture



PART OF MY FAMILY AFTER CHURCH SERVICE

CONTACT DETAILS:

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