

Nails By Kate & Hair Salon Business Plan

Kate Nanyangwe



DESCRIBE YOUR BUSINESS:

Nails by Kate and Hair Salon is located at Libala Market in Lusaka, Zambia. We provide professional hair, nail, and beauty services that make our customers feel confident and beautiful. Currently, we serve a growing number of clients by appointment or walk-in every day. If given the \$900 loan, we will purchase a new hair dryer, 2 salon chairs, a nail station, and a steam-pod to improve efficiency and service quality. This will help attract more customers and increase income.

EXPLAIN THE PROBLEM.

There is a lack of professional, affordable, and reliable hair and nail salon services that meet customer expectations consistently in my community.

EXPLAIN YOUR SOLUTION.

Our business provides affordable, high-quality hair and nail services that deliver consistent quality, strict hygiene standards, and excellent customer service.

BUSINESS MISSION STATEMENT:

To empower our customers with confidence by offering trending hairstyles and nail services that are affordable. In three to five years' time, we want to be a one-stop shop for hair, nail, and beauty services.

HOW LONG HAVE YOU BEEN IN BUSINESS?

1 year

YOUR NET INCOME

Income: \$339

Total Expenses: \$266

Net Profit: \$73

SERVICE OR PRODUCT DELIVERABLE:

We offer hair styling, braiding, washing, nail care (manicure and pedicure), and beauty services. Customers receive a full salon experience from hair treatment to manicure and pedicure in one place. We offer trending hair styles from braiding, cornrows, and cotchet hair styling, for both chemically treated and natural hair.

DESCRIBE YOUR BEST CUSTOMER:

My best customers are women who value neat, beautiful hairstyles and nails. They often visit for braids, nail art, and regular hair treatments, especially college students, working women and school-going children.

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

I provide quality service, use good products, and make my customers feel special and confident. My prices are affordable, and I ensure excellent and friendly customer care. I was their hair with quality shampoo and conditioner while massaging the scalp with warm water.

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

Poor management of money, lack of proper equipment, and inadequate stock. Customer service plays a big role in this type of business; clients can easily walk away if they are not received in a friendly manner.

HOW CAN YOU AVOID THIS PROBLEM?

By keeping accurate financial records, saving profits, and reinvesting in the business for growth. I always smile and receive my customers in a professional, friendly manner. I keep a pack of pencils and crayons for my little friends as well. Quality products that guarantee healthy hair are a must.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

HAIR SERVICES

Knotless Braids (extensions included) —	\$12.50
Fulani Braids (extensions included) —	\$12.50
Alicia Keys Braids (extensions included) —	\$10.00
Hair Wash & scalp massage —	\$4.17

NAIL SERVICES

Nail Services —	\$5 – \$15.00
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HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

Through word of mouth, referrals, social media, and walk-in clients who come into the Market.

WHY DID YOU CHOOSE THIS BUSINESS?

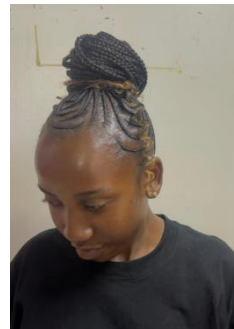
I am passionate about beauty and helping women feel confident and beautiful. I started as a hobby, right after I finished high school, with my sisters. It became a quick source of pocket

money for us. Later, we decided to try to work in the market where there were a lot of people looking for these services. Now I have a family, and I help my husband financially.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

1. Social media through my Facebook and WhatsApp
2. Customer referrals - happy customers always bring me new ones
3. Special discounts
4. Walk-in customers from the market area, not just by appointment

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



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

Total Amount:\$900

I will use the \$900 loan to buy a new blow dryer, salon chair, nail station, and steampod to improve salon operations.



Industrial Hair blow dryer \$150



Steampod \$150



Salon chairs x2 \$300



Nail Station \$300

Total Budget \$900

Income Statement:

Income Statement							
Your name is:	KATE NANYANGWE NAILS BY KATE AND HAIR SALON						
Business name:	KATE AND HAIR SALON						
Current Date:	1/20/2026						
Month	3 Months Ago	2 Months Ago	Last Month	Month 1 Forecast	Month 2 Forecast	Month 3 Forecast	Total
Sales revenue	355	323	339	415	498	598	2,528
Total transactions or units sold	36	39	38	46	55	66	280
Revenue per transaction or unit	10	8	9	9	9	9	9
Expenses							
Self salary	100	100	100	100	100	100	600
Employee salaries	50	50	50	50	50	50	300
Raw Materials	115	75	81	80	85	80	516
Store Rent	20	20	20	20	20	20	120
Technology	5	5	5	8	8	8	39
Advertising	5	5	5	5	5	5	30
Transportation	5	5	5	5	5	5	30
Loan repayment	0	0	0	0	0	38	38
Taxes/Fees	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
Total Expenses	300	260	266	268	273	306	1,673
Expense per transaction or	8	7	7	6	5	5	
Net Income to reinvest	55	63	73	147	225	292	855
Net Profit Margin	15%	20%	22%	35%	45%	49%	

Cash Flow Statement:

Instructions: Change the numbers in the income statement below to match your business. Then save it and upload it with your homework at the								
	2 months ago	last month	this month	next month	month 3	month 4	month 6	
Income	323	339	346	415	598	717.6	861	
- Fixed expenses	170	170	170	170	170	200	200	
- Loan payment	0	0	0	0	0	38	38	
- Variable expenses	93	89	65	95	101	90	105	
= Profit (or loss)	60	80	188	242	314	358	462	
Starting cash	48	108	188	376	618	932	1290	
Available cash	108	188	376	618	932	1290	1,752	

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.

I used it to buy a genset. Due to electricity loadshedding and rationing, there is no stable power supply in the market. Salons, barbershops, and butcheries are the most affected. A generator has helped to generate a power supply to my business in order to consistently offer services to my customers.

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 date of the practice pitching event was 10 February 2026. I learned that I should speak clearly, stay within my time limit, and feel less nervous. I was advised to have enough lighting when presenting. The Rotarians helped me to answer important questions in my business, like what my revenue is, what my expenses are, and what my net profit is. I really enjoyed the practice.

Share about your family and picture here:



I am married, and we have 2 boys. I come from a very small family, and there are four people in our household. My Husband Chikumbe, our two children, and I. My husband works every day, and I own a small business. And they are the reason why I'm in this business, so that I can help meet our daily needs.

My oldest son is Ammon, and he is 8 years old; my youngest is Raymond, and he is 5 years old.

CONTACT DETAILS:

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