

CHAMA'S MOBILE MONEY SERVICES BUSINESS PLAN

PAULINA CHAMA



DESCRIBE YOUR BUSINESS:

CHAMA'S MOBILE MONEY SERVICES is a mobile money business that deals with mobile money transactions and consists of twenty-five regular customers. If given the loan, I will be able to buy. (a booth at \$400, SIM cards at \$150, small phones at \$350) The equipment will help boost my business and increase my revenue because I'm currently renting a booth at \$12 per week

EXPLAIN THE PROBLEM.

A lot of people in my community have limited places to withdraw and deposit money

EXPLAIN YOUR SOLUTION

I will make sure that I have enough money and float.

BUSINESS MISSION STATEMENT

To build a stable mobile money platform that allows people to safely send and receive money.

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.

$\$461 - \$300 = \$161$

SERVICE OR PRODUCT DELIVERABLE:

We offer

- Utility bill payment is commission-based, and it depends on the capital.
- Mobile money transactions, which involve deposit and withdrawal [MTN, AIRTEL, ZANACO, AND ZAMTEL] on a commission basis.
- Airtime is on a commission basis, and it also depends on capital.

DESCRIBE YOUR BEST CUSTOMER:

Civil servants and students are the main customers who come to deposit and withdraw.

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

Because we offer accountability and we are customer-focused individuals, which our competitors lack.

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

- Lack of enough capital and lack of equipment that provide receipts to ensure transparency
- Poor network

HOW CAN YOU AVOID THIS PROBLEM?

We can solve these problems by buying the correct equipment, such as the Kazang machine, which costs about \$250, a mobile money booth, which will cost about \$400, and \$250 will be added to my capital.

LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

- Utility bill payment
- Airtime based on the amount
- Mobile-money deposit depends on the amount
- Mobile-money withdrawals depend on the amount

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

- Customer referrals
- Through word of mouth
- Visible signs

WHY DID YOU CHOOSE THIS BUSINESS?

Because there is a high demand for accessing banking, and we have the skill and passion to provide these services.

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

-Visible signs

-Referrals from existing customers

-Word of mouth

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

-A customer is initiating the transaction



Checking to see if the transaction has been approved



Here I'm giving the customer the money she withdrew



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HOW WILL YOU USE THE MONEY? (Include pictures of the product/service (s))We will use the money to purchase the following equipment.

This is a Kazang machine, which will cost about \$250



-This is a mobile booth which will cost about \$400; the remaining [\$250] will be added to our capital to boost our business.



Total Amount:\$900

Income Statement :

Your name is: PAULINA CHAMA													
Business name: CHAMA'S MOBILE MONEY SERVICES													
Current Date: 15/01/2026													
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	100	120	135	145	160	185	250	300	325	345	355	400	2,820
Total transactions or units sold	11	11	11	11	11	11	11	16	16	25	30	32	196
Revenue per transaction or unit	9	11	12	13	15	17	23	19	20	14	12	13	14
Expenses													
Self salary	10	10	10	10	10	10	10	15	15	15	15	15	145
Employee salaries	0	0	0	0	0	0	0	0	0	0	0	0	0
Raw Materials	5	5	5	5	5	5	5	5	5	5	5	5	60
Store Rent	0	0	0	0	0	0	20	20	20	20	20	20	120
Technology	2	2	2	2	2	2	3	3	3	3	3	3	30
Advertising	0	0	0	0	0	0	0	0	0	0	0	0	0
Transportation	5	5	5	5	5	5	5	5	5	5	5	5	60
Loan repayment	0	0	0	0	0	0	0	0	0	0	0	50	50
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	22	22	22	22	22	22	43	48	48	48	48	98	465
Expense per transaction or unit	2	2	2	2	2	2	4	3	3	2	2	3	-
Net Income to reinvest	78	98	113	123	138	163	207	252	277	297	307	302	2,355
Net Profit Margin	78%	82%	84%	85%	86%	88%	83%	84%	85%	86%	86%	76%	

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 bought a smartphone at a cost of \$100, and the remaining \$61 I added to my capital.

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?

-It was a great experience where I learnt a lot of new ideas, how to build self-confidence, and how I can improve my pitch.

-It was on 22 January 2026.

Share about your family and picture here

My name is CHAMA PAULINA, I'm the lastborn in a family of four. I love my family so much, and I'm willing to support them spiritually, emotionally, and financially, because I understand that that's the divine calling I have received from my father in heaven.



CONTACT DETAILS:

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