**START**

**YOUR BUSINESS**

**BUSINESS PLAN**

**Name of business:**

**AGRO 5.0**

**Date:**

**This business plan is a projection for the period from 07 / 03 / 2025 till 31/ 12 / 2025**

# EXECUTIVE SUMMARY (1 page max.)

*Complete this section when all the other components of the business plan are completed. An executive summary presents the summary of the business plan. It gives the reader a preview of your company profile, vision, mission and objectives, the business you run and how it is organised, the products offered and how they are marketed and your overall financial plan.*

# BUSINESS DETAILS

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Name of the business:** | | | | | Agro Five Point Zero PVT | | | | | | | |  |
| **Contact address:** | | | | 588 Westview Karoi Zimbabwe | | | |  | **Telephone:** | **0786186358** | | |  |
| **Type of business: Agri-tech services (finance & advisory)** | | | | | | | |  | **Legal form:** | **Private Limited Company** | | |  |
| * Manufacturer of the following good(s): | | | | | | | |  | **Owners:** | **Valentine T Ganyaupfu; POTRAZ; ZCHPC** | | |  |
| * Service operator to provide the following service(s): | | | | | | | |  |  |  | | |  |
| * Retailer running the following type of shop: | | | | | | | |  | **Managers**: | **V Ganyaupfu; C Chadiwa** | | |  |
| * Wholesaler running the following wholesale business: | | | | | | | |  |  |  | | |  |
| * Other (please specify): | | | | | | | |  |  |  | | |  |
|  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | | |  |  | *Qualifications and experience in attached CVs* | | |  |
|  |  | | | | |  |  |  | **Sources of start-up capital:** | |  | **Amount ($):** |  |
| **Customers:** | | | **Banks, Insurance firms, Agric contractors** | | | | |  | **POTRAZ** | |  | **US$ 22 000** | |
|  |  | | | | | | |  | PRESIDENTIAL AWARDS | |  | **US$ 3000** | |
| **Staff:** | | Legal, Accounting, Marketing | | | | | |  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | | | |  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | | | |  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |  | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |

## 1. BUSINESS IDEA

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Name of the business:** | **Agri Five Point Zero PVT** | | | |
| **Type of business:** |  | | | |
| ❑ Manufacturer ❑ Service operator ❑ Retailer ❑ Wholesaler ❑ Other: | | | | **Service operator & Retailer** |
| **The business is going to produce the following products: Advisory Services, Credit risk assessment, Farm management Information system** | | | | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | |
| **The customers will be:** | **Banks, Insurance Firms, Agric Contractors, Ministry of Agriculture** | | | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | |
| **The business will sell in the following way:** | | **Through government extension services officers, direct through our agents and B2B with banks & Insurance firms** | | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | |
|  | | | | |
|  | | | | |
| **My personal motivation to retain this business idea:** | | | **Help SADC produce enough food at affordable prices** | |

## 2.1 MARKET ANALYSIS

*Your marketing plan needs to be based on a solid understanding of the market. By doing market research you will be able to identify the needs of potential customers and find out how your future competitors have been satisfying those needs. While carrying out the research, be sure to assess whether your future customers want to buy the product/service; and what they are willing to pay.*

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Our Products** | **Our customers/potential customers** | **When and how often does the customer, segment buy the products and services** | **Our Price** | **What customers like about our products and services** | **Who are our competitors and facts about them (strengths and weaknesses)** |
| Product 1: Credit rating | Banks | Per farming season | o.o5% of loan plus an annual surveillance fee | Tailored and adaptive | Current rating systems (FICO)  Widely used and tested however its not tailored to the Agric sector |
| Product 2: Farming advisory services | Agric contractors, Ministry of agriculture, Farmers | Per farming season | 25 per hectare/season | Tailored to each farmer | Farm visits and general online advice  Costly and for apps too general |
| Product 3: insurance software services | Insurance firms | Per farming season | 3 per hectare/season | Cost effective and faster | Onsite inspections  Costly but more personalized |

**2.2** **Description of the business model:**

*While creating your business plan, you will also have to create a marketing plan. Start by describing your business model and overall marketing strategy:*

*(Define your overall marketing strategy by answering the following questions)*

* *Market analysis for each product/service (major customers and competitors, pricing strategy, estimated market share and size, trends)*
* *Describe your sales and marketing strategy*
* *Describe your existing market access channels*
* *Describe your selling capacity (qualification and skills available)*

*Complete the tables below which will help you identify marketing strategies for your marketing mix (Product, Price, Place, Promotion, People and Physical Evidence).*

## 2.3 MARKETING PLAN

## Product

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Good, service or range of products** | | | | |
|  | **1: Credit risk Assessment** | **2: Farm advisory** | **3: Insurance** | **4: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Quality** | Above 90% accuracy | High accuracy | Cost effective, high accuracy |  |
| **Colour** | CNN | NDVI, EVI, Weather | Index based |  |
| **Size** | At least 10 000 images for training | Capacity of 50 000 farmers | Capacity 500 000 Hectares |  |
| **Packaging** | User friendly interface | Easy to use, integrate seamlessly with existing systems | Automatic monitoring |  |
| **Certification** | RBZ | Ministry of Agriculture… | IPEC |  |
|  |  |  |  |  |
|  |  |  |  |  |
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## 2.4 MARKETING PLAN

## Price

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Good, service or range of products** | | | | |
|  | **1: Credit risk assessment** | **2: Advisory services** | **3: Insurance** | **4: Advertisment** |
| **Cost** | 1000 | 20000 | 1000 | 3000 |
| **The price that customers are willing to pay** | 150000 | 25 | 3000 |  |
| **Competitors’ prices** |  | $1 to $50 per month | $1,000 to $5,000 per month |  |
| **Price** | 150000 | 15 | 3000 |  |
| **Reasons for setting this price** | competitive | For wider adaption | Profit point |  |
| **Discounts will be given to the following customers** | Huge volume | One time payment for year at beginning of season | Huge volume |  |
| **Reason for giving discounts** | More business | Encourage early payment for better cash flow | More use of app |  |
| **Credit will be given to the following customers** | Credible institutions | Repeat customers | For long term contract users |  |
| **Reason for giving credit** | Nature of business profit made after months | Nature of business profit made after months | Nature of business profit made after monthso |  |

## 2.5 MARKETING PLAN

## Place

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Location: online and on premises usually visited by clients**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | |
| **This location is chosen for the following reasons:** | | **Cheaper and targeted marketing** | | | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | |
| **The monthly cost of this location is:** | **1500** | **(🡪 section 6.3)** | | **This cost includes:** | **Social media marketing, billboards, marketing material** |
| **Method of distribution:** | | | | | |
| The business will sell to:  ❑ Direct, ❑ Retail, ❑ Wholesale, ❑ Others (please specify): | | | **DIRECT, RETAIL, PATNERSHIPS** | | |
| **his method of distribution is chosen for the following reason:**  **CHEAPER AND FASTER\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | |

## 2.6 MARKETING PLAN

## Promotion

|  |  |  |
| --- | --- | --- |
| **Means** | **Details** | **Costs** |
| **Direct marketing** | | |
|  | Our agents paid on commision and participating government extension service officers also on commision (farmers) | 15000 |
|  |  |  |
|  | Talking directly with banks and insurance firms |  |
| **Advertising** | | |
|  | billboards in farming areas and areas freaqunted by farmers, facebook, radio | 7000 |
|  |  |  |
|  |  |  |
| **Publicity** | | |
|  |  |  |
|  |  |  |
|  |  |  |
| **Sales promotion** | | |
|  |  |  |
|  |  |  |
|  |  |  |
| **Total promotion costs (🡪 section 6.3)** | | 22000onb |

## 2.7 MARKETING PLAN

## People

|  |  |  |
| --- | --- | --- |
| **Position** | **Recruiting criteria** | **Training plan** |
| Content creator and social media accounts manager | Experience, work from home, licence, good communication, experience working with farmers | NA |
| Phone operator | Lady, good communication, farming background, basic IT skills | On job training |
|  |  |  |
|  |  |  |
|  |  |  |

## 2.8 MARKETING PLAN

## Process

|  |  |
| --- | --- |
| **Steps** | **Description** |
| 1. Onboarding (Farmer, Bank, Insurance) | Remotely assist client on installing, signing up and running app |
| 1. Payment | Facilitate payment or work out payment terms |
| 1. Training | Training of farmer or banks stuff on how to use system |
| 1. Feedback and maintenance | Periodically check with clients and resolve problems |
|  |  |
|  |  |
|  |  |

## 2.9 MARKETING PLAN

## Physical evidence

|  |  |
| --- | --- |
| **Physical Evidence** | **Description** |
| Office premises and interior decoration | Easily accessible, enough parking, nature branding and premium look |
| Internet presence and websites | Optimized to load fast |
| Packaging | One stop solution |
| Signage | Our wheat logo |
| Employee uniforms | Branded khakis and shirts |
| Business cards | Nature looks with premium quality |
| Social marketing |  |

## 3. SALES ESTIMATION

## Analyse your current production capacity as a basis for estimating your future production capacity. Based on your market research estimate your production volumes for each product.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Product** | **Distribution** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** | **TOTAL** |
| 1. Credit rating | Direct |  |  |  |  |  |  |  | 2 |  |  |  |  |  |
| Retail |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ..... |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  | 2 |  |  |  |  |  |
| 1. Advisory services | Direct |  |  |  |  |  |  |  | 200 | 350 |  |  |  |  |
| Retail |  |  |  |  |  |  |  | 3000 | 1500 |  |  |  |  |
| .... |  |  |  |  |  |  |  | 3200 | 1850 |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1. insurance | Direct |  |  |  |  |  |  |  | 2 |  |  |  |  |  |
| Retail |  |  |  |  |  |  |  |  |  |  |  |  |  |
| .... |  |  |  |  |  |  |  | 2 |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |  |
|  | Direct |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Retail |  |  |  |  |  |  |  |  |  |  |  |  |  |
| .... |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Work out the following section per product**  **Total sales volume** | | | | | | | | | | | | | |  |
| **Total sales in the market** | | | | | | | | | | | | | |  |
| **Market share per product** | | | | | | | | | | | | | |  |

## 4.1 ORGANIZATION STRUCTURE

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
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|  | | | | | | |  | | | | | | CEO | | | | | | | |  | | | | | | |  | | | | | | |
|  | | | | |  | | | | | |  | | | | | |  | | | | | |  | | | | | | |  | | | | |
|  | | | | |  | | | | | |  | | | | | |  | | | | | |  | | | | | | |  | | | | |
|  | | | TECHNICAL DIRECTOR | | | | |  | | |  | | | | ADVISORY SERVICES DIRECTOR | | | |  | | | |  | | | | Finance And Marketing | | | | |  | | |
|  | | | | |  | | | | | |  | | | | | |  | | | | | |  | | | | | | |  | | | | |
|  | |  | | | | | | |  | |  | | |  | | | | | |  | | |  | | |  | | | | | | |  | |
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| --- | --- | --- |
| **Tasks and responsibilities** | **Position** | **Staff** |
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## 4.2 STAFF REQUIREMENTS AND COSTS

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Task** | **Required skills and experience** | **Performed by** | **Monthly pay** | **Contributions to pension fund and health insurance** |
| Agronomist | Leading the advisory services and remote farmers support and help in product improving |  | 450 |  |
| ICT | System support, maintenance and upgrade |  | 600 |  |
| Data analyst | Data analytics and market research |  | 550 |  |
| Director | Managing operations, planning, financials |  | 700 |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
|  |  |  |  |  |
| **Total number of permanent staff** | | **4** |  |  |
| **Total staff cost per month (🡪 Section 6.3)** | | | | 2300 |

## 5.1 LEGAL FORM OF BUSINESS

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **The business will operate as a:** | | | ❑ Sole Proprietorship | | ❑ Partnership | | ❑ Cooperative | | ❑ Limited Company | |
|  | | | LIMITED COMPANY | | | | | |  | |
| **The reason for choosing this form of business is:** | | | | **LIMITED LIABILITY ON INDIVIDUALS AND BECAUSE PART OF THE COMPANY IS OWNED BY POTRAZ** | | | | | | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | | | | | | |
| **The owners will be:** | | | |  | | | | | | |
| **Name:** | **VALENTINE T GANYAUPFU** | | | | | **Name:** | | **POTRAZ, ZCHPC** | | |
| **Position in the business:** | | **TECHNICAL DIRECTOR** | | | | **Position in the business:** | | | | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| **Descriptions of skills: Computer Engineering, business management, diplomacy**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | | **Descriptions of skills: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | |
| **Relevant experience:** **reaseacher ZCHPC, Engineer BAZ, Project manager Kurarama Farm**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | | | **Relevant experience:** **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | |

## 5.2 LEGAL RESPONSIBILITIES AND INSURANCE

|  |  |  |  |
| --- | --- | --- | --- |
| The following taxes apply to the business: | **VAT, PAYE, NASSA \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | |
| The following regulations apply to the employees: | | **Employment contract, leave entitlement, minimum wage\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | |
| The business will need the following licenses and permits: | | | Cost: |
| **\_\_ RBZ AND IPEC REGULATIONS \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| The business will have the following insurance: | | |  |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |
| Other legal responsibilities of the business: | | |  |
| **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** |

## 6.1 PRODUCT COSTING FORM

## (For manufacturers and service operators)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product 1:** | | | | |
| 1. **VARIABLE COST PER ITEM** | | | | |
| **1** | **2** | **3** | **4** |  |
| **Input** | **Cost of purchase** | **Estimated quantity per item** | **Estimated cost per item** |  |
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|  |  |  |  |  |
| **Estimated Variable Cost per item (1) (→ section 6.5)** | | | |  |
| 1. **FIXED COST PER ITEM** | | | | |
| Estimated total Fixed Cost per month (2) (**see section 6.3**) | | |  |  |
| Estimated total Variable Cost of the business per month (3) (**see section 6.5**) | | |  |  |
| Fixed Cost per Variable cost (4) = (2)/(3) | | |  |  |
| **Estimated Fixed Cost per item (5) = (4) x (1)** | | | |  |
|  | | |  |  |
| 1. **TOTAL COST PER ITEM (6) = (1) + (5)** | | |  |  |

## 6.1 PRODUCT COSTING FORM

## (For manufacturers and service operators)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product 2:** | | | | |
| 1. **VARIABLE COST PER ITEM** | | | | |
| 1 | 2 | 3 | 4 |  |
| **Input** | **Cost of purchase**  **($)** | **Estimated quantity per item** | **Estimated cost per item ($)** |  |
|  |  |  |  |  |
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|  |  |  |  |  |
| **Estimated Variable Cost per item ($) (1) (→ section 6.5)** | | | |  |
| 1. **FIXED** **COST PER ITEM** | | | | |
| Estimated total Fixed Cost per month ($) (2) (**see section 6.3**) | | |  |  |
| Estimated total Variable Cost of the whole business per month ($) (3) (**see section 6.5**) | | |  |  |
| Fixed cost per Variable Cost (4) = (2)/(3) | | |  |  |
| **Estimated Fixed Cost per item ($) (5) = (4) x (1)** | | | |  |
|  | | |  |  |
| **TOTAL COST PER ITEM ($) (6) = (1) + (5)** | | |  |  |

## 6.1 PRODUCT COSTING FORM

## (For manufacturers and service operators)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product 3:** | | | | |
| 1. **VARIABLE COST PER ITEM** | | | | |
| 1 | 2 | 3 | 4 |  |
| **Input** | **Cost of purchase**  **($)** | **Estimated quantity per item** | **Estimated cost per item ($)** |  |
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|  |  |  |  |  |
| **Estimated Variable Cost per item ($) (1) (→ section 6.5)** | | | |  |
| 1. **FIXED COST PER ITEM** | | | | |
| Estimated total Fixed Cost per month ($) (2) (**see section 6.3**) | | |  |  |
| Estimated total Variable Cost of the business per month ($) (3) (**see section 6.5**) | | |  |  |
| Fixed Cost per Variable Cost (4) = (2)/(3) | | |  |  |
| **Estimated Fixed Cost per item ($) (5) = (4) x (1)** | | | |  |
|  | | |  |  |
| 1. **TOTAL COST PER ITEM ($) (6) = (1) + (5)** | | |  |  |

## 6.1 PRODUCT COSTING FORM

## (For manufacturers and service operators)

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Product 4:** | | | | |
| 1. **VARIABLE COST PER ITEM** | | | | |
| **1** | **2** | **3** | **4** |  |
| **Input** | **Cost of purchase**  **($)** | **Estimated quantity per item** | **Estimated cost**  **per item ($)** |  |
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|  |  |  |  |  |
| **Estimated Variable Cost per item ($) (1) (→ section 6.5)** | | | |  |
| 1. **FIXED COST PER ITEM** | | | | |
| Estimated total Fixed Cost per month ($) (2) (**see section 6.3)** | | |  |  |
| Estimated total Variable Cost of the business per month ($) (3) (**see section 6.5)** | | |  |  |
| Fixed Cost per Variable cost (4) = (2)/(3) | | |  |  |
| **Estimated Fixed Cost per item ($) (5) = (4) x (1)** | | | |  |
|  | | |  |  |
| 1. **TOTAL COST PER ITEM ($) (6) = (1) + (5)** | | |  |  |

## 6.2 PRODUCT COSTING FORM

## (For retailers and wholesalers)

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | | | | |
| **FIXED COST CHARGE (%)** | | | | | | | | | |
| TOTAL FIXED COST PER MONTH (2) **(see section 6.3)** | | = |  | | X | 100 | = | % | |
| TOTAL VARIABLE COST PER MONTH (3) (**see section 6.6)** | |  | |
| FIXED COST CHARGE (4) | |
|  | **1** | | | **2** | | | | | **3** |
| **Product** | **Variable Cost per item ($)(1)** | | | **Fixed Cost per item ($)**  **(5) = (1) x (4)** | | | | | **Total Cost per item ($)**  **(6) = (1) +(5)** |
|  |  | | |  | | | | |  |
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## 6.3 FIXED COST FORM

|  |  |
| --- | --- |
| **Details** | **Cost per month ($)** |
| Rent (**see section 2.4**) |  |
| Electricity and water including waste water |  |
| Licenses |  |
| Insurance |  |
| Labour (**see section 4.2**) |  |
| Consumables including recycling and disposal |  |
| Depreciation ( **see section 6.4**) |  |
| Transport |  |
| Repairs |  |
| Marketing (promotion) costs (**see section 2.5**) |  |
|  |  |
|  |  |
|  |  |
|  |  |
| **Total Fixed Cost per month** |  |

## 6.4 DEPRECIATION FORM

|  |  |  |  |
| --- | --- | --- | --- |
| **Equipment** | **Estimated cost of purchase ($)** | **Estimated life of the equipment** | **Depreciation per year ($)** |
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|  |  |  |  |
| **Total** |  |  |  |
| **Depreciation per month** | | |  |

## 6.5 TOTAL VARIABLE COST PER MONTH

|  |  |  |  |
| --- | --- | --- | --- |
| **Product** | **Quantity produced per month**  **(see section 3)** | **Variable Cost per item ($)**  **(see section 6.1)** | **Total Variable Cost per month ($)** |
| **Product 1:** |  |  |  |
| **Product 2:** |  |  |  |
| **Product 3:** |  |  |  |
| **Product 4:** |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
| **Total Variable Cost per month** | | |  |

## 6.6 MONTHLY PURCHASE FORM

|  |  |  |  |
| --- | --- | --- | --- |
| **Product** | **Estimated number of items sold per month ($) (see section 3)** | **Variable Cost per item**  **(purchase price) ($)** | **Total Variable Cost**  **per month ($)** |
|  |  |  |  |
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|  |  |  |  |
| **Total Variable Cost per month** | | |  |

## 7.1 SALES PLAN

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Product** | **Details** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** | **Total** |
| Product 1: | Sales volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales price ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sales value ($) (1)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product 2: | Sales volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales price ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sales value ($) (2)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product 3: | Sales volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales price ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sales value ($) (3)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product 4: | Sales volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Sales price ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Sales value ($) (4)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total sales value ($)**  **(5) = (1) + (2) + (3) +(4)** | |  |  |  |  |  |  |  |  |  |  |  |  |  |

## 7.2 COST PLAN

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Product** | **Details** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** | **Total** |
| Product 1: | Production volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Variable Cost per item ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Variable Cost ($) (1)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product 2: | Production volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Variable Cost per item ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total variable cost ($) (2)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product 3: | Production volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Variable Cost per item ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total variable cost ($) (3)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Product 4 | Production volume |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Variable Cost per item ($) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total variable cost ($) (4)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Variable Cost of the business ($)**  **(5) = (1) + (2) + (3) + (4)** | |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total Fixed Cost (6)** | |  |  |  |  |  |  |  |  |  |  |  |  |  |
| **Total cost ($) (7) = (5) + (6)** | |  |  |  |  |  |  |  |  |  |  |  |  |  |

## 7.3 PROFIT PLAN

(Unit:……..)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Details** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** | **Total** |
| Total sales values (1)  **(See section 7.1)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Variable Cost (2)  **(See section 7.2)** |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Gross Profit  (3) = (1) – (2) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Total Fixed Cost (4) |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Net Profit  (5) = (3) – (4) |  |  |  |  |  |  |  |  |  |  |  |  |  |

## 7.4 CASH FLOW PLAN

(Unit:………..)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Details** | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** |
|  | **1. Cash at the beginning of the month (1)** |  |  |  |  |  |  |  |  |  |  |  |  |
| **CASH IN** | 2. Cash from cash sales |  |  |  |  |  |  |  |  |  |  |  |  |
| 3. Cash from credit sales |  |  |  |  |  |  |  |  |  |  |  |  |
| 4. Other cash in |  |  |  |  |  |  |  |  |  |  |  |  |
| **5. Total cash in (2)** |  |  |  |  |  |  |  |  |  |  |  |  |
| **CASH OUT** | 6. Purchase of goods |  |  |  |  |  |  |  |  |  |  |  |  |
| 7. Payment of wages |  |  |  |  |  |  |  |  |  |  |  |  |
| 8. Purchase of equipment |  |  |  |  |  |  |  |  |  |  |  |  |
| 9. Loan repayment |  |  |  |  |  |  |  |  |  |  |  |  |
| 10. Other payments |  |  |  |  |  |  |  |  |  |  |  |  |
| **11. Total cash out (3)** |  |  |  |  |  |  |  |  |  |  |  |  |
|  | **12. Cash at month end**  **(4) = (1) + (2) – (3)** |  |  |  |  |  |  |  |  |  |  |  |  |

## 8. REQUIRED START-UP CAPITAL

|  |  |
| --- | --- |
| For the period from: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | (Units: ……………) |
| **INVESTMENTS** | **Amount** |
| Business premises |  |
| * Construction or purchase of a building |  |
| * Conversion or reconstruction of business premises |  |
| Equipment |  |
| * Machinery and tools |  |
| * Furniture |  |
| **WORKING CAPITAL** |  |
| Stock of raw materials or finished goods |  |
| Licenses and fees |  |
| Marketing expenses |  |
| Salaries |  |
| Rent |  |
| Electricity and water |  |
| Contingency for emergency |  |
| **TOTAL START-UP CAPITAL** |  |

## 9.1 SOURCES OF START-UP CAPITAL

(Unit:…………)

|  |  |
| --- | --- |
|  | **Amount** |
| **Required start-up capital** |  |
| **Sources of start-up capital:** |  |
| * Owner’s equity |  |
| * Other sources: |  |
|  |  |
|  |  |
|  |  |
| **Total** (must be the same amount as the required start-up capital) |  |
| **Collateral** (if applying for a loan): |  |
|  |  |
|  |  |
|  |  |
|  |  |

## 9.2 LOAN REPAYMENT SCHEDULE

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Loan provider: | |  | | | | | | | |  | |
| Total amount borrowed: | |  | | Loan period: |  | | Instalment period: | |  |  | |
| Interest rate: | |  | | Grace period: |  | | 1st year capital cost: | |  | **(🡪 Section 7.2)** | |
| Insurance policy: | |  | |  |  | |  | |  |  | |
|  | |  | |  |  | |  | |  |  | |
| **Instalment period** | **Outstanding capital** | | **Instalment** | | | **Capital repayment** | | **Interest** | | | **Insurance** |
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|  |  | |  | | |  | |  | | |  |
| **Total** |  | |  | | |  | |  | | |  |