

## EXECUTIVE SUMMARY

This business plan is a projection for the period 1/6/2019 till 1/6/2021

**Name of Business:** Mongu Savory Drinks

**Contact Address:** Mongu Savory Refreshment, Lusaka Road Kasima Area

**Type of business:** Mango Juice and Water Production

**Manufacturer of the following good(s):**

- Service operator to provide the following service(s):
- Retailer running the following type of shop:
- Wholesaler running the following wholesale business:
- Other (please specify):

**Customers:** Mongu residents, Supermarkets, Wholesales, Retailers and other consumers within and outside Mongu

**Staff:**

Managing Director, Technical and Production Manager, Operations Manager, Research Marketing Manager, Finance and Admin Manager, Technical Operators x2, Driver x2, General workers x8

**Telephone:**

**Legal form:**

**Owners:** Mr GH Kaingu Kaingu, Mr Bruce K. Mr. Kasonde and Mukuka John

**Managers:**

Managing Director – Kaingu Kaingu,

Production Manager –Mr Bruce Kayamba

Finance Manager – Mr Kasonde

Research Marketing Director – Mr John Mukuka

Finance Manager

**Source of Start Capital**      **Amount(s)**

## 1. BUSINESS IDEA

Name of the business: MONQU SAVORY DRINKS

Type of business:



Manufacturer



Service operator



Retailer Wholesaler



Other: \_\_\_\_\_

The business is going to produce the following products: Mango Juice and Mineral Water

The customers will be: Mongu Residents, Supermarkets, Wholesales, Retailers and other consumer within and outside Mongu

The business will sell in the following ways: Professional and attractive packaging, social media advertising, radio advertising, posters

The business will satisfy the following needs of the customers: Healthy and refreshment requirement at affordable cost

My personal motivation to retain this business idea:

1. Locally generated business idea, meant utilize part of the richness of the local raw material within the province in order to serve attractive market that demands proper nutritious drinks with high level hygiene.
2. The need to provide employment to the locals and especially the youth and women in the community.

## 2. MARKET RESEARCH

Product	Customer	Need and preference of customer	Competitor	Gaps (that have not been fulfilled)
Product 1: Mongu Savory Mango Juice	Mongu residents, Supermarkets, Wholesales, Retailers and other consumers within and outside western province	<ul style="list-style-type: none"> <li>• Health and Nutritious Drink</li> <li>• Locally manufactured drink</li> <li>• hygienically packed</li> <li>• Taste and refreshing</li> <li>• affordable</li> </ul>	<ul style="list-style-type: none"> <li>• Foreign producer</li> <li>• Supermarkets</li> </ul>	<ul style="list-style-type: none"> <li>• Satisfy a need to feel refreshed especially that the area is mostly hot.</li> <li>• There is no locally produced drink with</li> <li>• Satisfy the need for nutritious and healthy drink through 100% fruit juice production</li> </ul>
Product 2: Mineral Water (Barotse Water)	Mongu residents, Supermarkets, Wholesales, Retailers and other consumers within and outside western province	<ul style="list-style-type: none"> <li>• Pure mineral water</li> <li>• Meeting all the set minimum requirement</li> <li>• Locally manufactured</li> <li>• hygienically packed</li> <li>• Refreshing</li> <li>• Affordable</li> </ul>	<ul style="list-style-type: none"> <li>• Kasima Water</li> <li>• Foreign producer</li> <li>• Supermarkets</li> </ul>	<ul style="list-style-type: none"> <li>• Satisfy a need to feel cool especially that the area is mostly hot.</li> <li>• Demand for quality water</li> <li>• Demand for locally produced mineral water is still high</li> </ul>
Product 3:				
Product 4:				

## 2.1. MARKETING PLAN

### Product

Goods, service or range of products				
	1. Mango Juice	2. Mineral Water	3. _____	4. _____
Quality	Excellent quality	Excellent quality		
Colour	Yellow	Colorless		
Size	500mls and 1 ltr	500mls, 750mls and 1lts		
Packaging	Bottled	Bottled		
Certification	Public health certificate of operation – from local authorities	Public health certificate of operation – from local authorities		

## 2.2. MARKETING PLAN

### Place

**Location:** Kasima area, along Lusaka Road,

**This location is chosen for the following reasons:**

- Readily availability of raw materials
- Spacious land

The monthly cost of this location is: K2,000 (→ section 6.3) This cost includes: Rentals/Rates \_\_\_\_\_

**Method of distribution:**

The business will sell to:

☐ Direct

☐ Retail

☒ Wholesale

☐ Others (please specify): \_\_\_\_\_

**This method of distribution is chosen for the following reason:**

Wholesale method of distribution is has been chosen because it proves to be a more practical and affordable methed to cover a large market area and overburdening transfers the burden of distributing among the wholesalers and other established business, who are well vested and experienced in the distribution of products



## 2.3. MARKETING PLAN

### Price

#### Goods, service or range of products

	1. Mango Juice	2. Mineral Water	3. _____	4. _____
Cost	K5.00	K1.20		
The price that customers are willing to pay	K10	K3.00		
Competitors' prices	K12	K3.00		
Price	K8	K2.5		
Reasons for setting this price	To maximize sales by making it affordable	To maximize sales by making it affordable		
Discounts will be given to the following customers	Trade discounts will be given to bulky buyers such as supermarkets.	Trade discounts will be given to bulky buyers such as supermarkets.		
Reason for giving discounts	To attract new customer and lock existing.	To attract new customer and lock existing.		
Credit will be given to the following customers	Registered Supermarkets and wholesalers	Registered Supermarkets and wholesalers		
Reason for giving credit	Flexible payment would be used to lock reliable customer	Flexible payment would be used to lock reliable customer		

## 2.4. MARKETING PLAN

### Promotion

Means	Details	Cost
<b>Direct Marketing</b>		
1	Attractive packaging	
2	Good customer relations	2,000
3		
<b>Advertising</b>		
1	Bill Boards	5,000
2	Fliers	
3	Poster	
<b>Publicity</b>		
1.	Radio adverts	3,000
2.	TV adverts	4,000
3.	Public sensitizations	10,000.00
<b>Sales Promotion</b>		
1.	Seasonal sale promotion e.g. selling at reduced price during festival season	15,000
<b>Total promotion costs (→ section 6.3)</b>		

## 2.5. MARKETING PLAN

### People

Position	Recruitment criteria	Training plan
Marketing and sales manager	Minimum of diploma in marketing with good marketing and sale skills	In-house training in modern and effective marketing strategies
Sales officers	Marketing certificate with good marketing skills	In-house training in modern and effective marketing strategies



## 2.6. MARKETING PLAN

### Process

Step	Description
1. Market Identification	Identification of potential market segment
2. Targeted advertising	Reaching out to identified market/customer through appropriate adverts
3. Agree on terms	Agree on sales terms
4. Receiving and processing of orders	Processing of received orders from customers
5. Distribution	Distribution to identified customer
6. Keep Database of customer	Keep database of regular customer and their preferences
7.	
8.	

## 2.7. MARKETING PLAN

### Physical Evidence

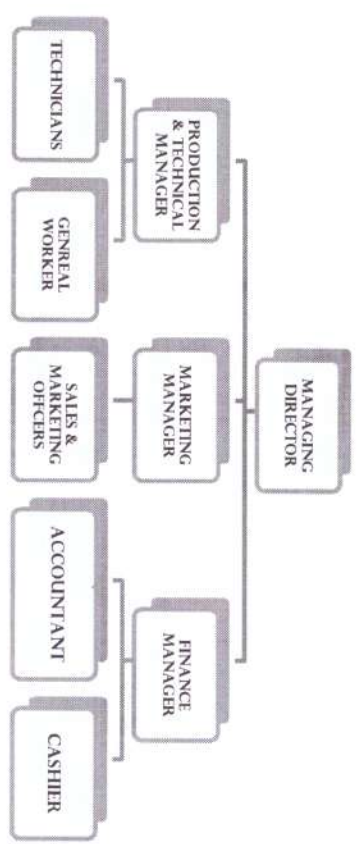
Step	Description
Office premises and interior decoration	100 x 50 A Processing plant with state of offices: 4 air conditioned office and 2 factories(for water and juices)
Internet presence and website	To attend to our customers properly, we shall provide internet facilities within the plant and there will always be someone to handle customer queries through the internet during working hours. In future, we intend to develop a website.
Packaging	Using locally branded bottle with the name "Mongu Savory Refreshment" for The mango juice and "Mongu Savory Water" for the mineral water (with a logo for Mongu Savory)
Signage	Bearing a logo and our business moto: "always refreshing you", what we do, our contact details/physical address and picture of people refreshed by our mango juice and minerals water.
Employee uniforms	Uniforms in ether white or blue bearing the logo and our business moto: "always refreshing you".
Business cards	Bearing the logo and our business moto: "always refreshing you", what we do and contact details.
Mail boxes, etc.	We shall use our physical address:

3. SALES ESTIMATION

Product	Distribution	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
1	Direct	500	530	562	596	631	669	709	752	797	845	895	949	8,435
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-
	Wholesale	10,000	10,600	11,236	11,910	12,625	13,382	14,185	15,036	15,938	16,895	17,908	18,983	168,699
	Total	10,500	11,130	11,798	12,506	13,256	14,051	14,894	15,788	16,735	17,740	18,804	19,932	177,134
2	Direct	500	530	562	596	631	669	709	752	797	845	895	949	8,435
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-
	Wholesale	12,500	13,250	14,045	14,888	15,781	16,728	17,731	18,795	19,923	21,118	22,386	23,729	210,874
	Total	13,000	13,780	14,607	15,483	16,412	17,397	18,441	19,547	20,720	21,963	23,281	24,678	219,309
3	Direct													
	Retail													
	Wholesale													
	Total													
4	Direct													
	Retail													
	Wholesale													
	Total													
Total sale volume														792,887
Total sales volume in the market														7,000,000
Market share														11%

6-5

## 4. MARKETING PLAN



Tasks and responsibilities	Position	Staff
Overall management of the business	Managing director	1
In charge of all the technical production of the goods	Production & technical manager	1
Assist the technical manager	Technicians	2
Carry out the general duties as required by the business	General worker	10
Responsible for selling and marketing of the products	Marketing manager	1
Assists the marketing manager	Sales & marketing officers	3
Looks after the finance of the organisation	Finance manager	1
Assists the finance manager	Accountant	1
Collection cash from customers	Cashier	2

## 4.1. STAFFING REQUIREMENT AND COST

Task	Required skills and experience	Performed by	Monthly pay		Contribution to pension and health insurance	
Overall management of the business	Entrepreneurship and managerial skills and exp.	Managing Director	ZMK	6,000.00	ZMK	600.00
In charge of all the technical production of the goods	Extensive Production management skills and experience	Production & technical manager	ZMK	4,000.00	ZMK	400.00
Assist the technical manager	Production management skills	Technicians	ZMK	3,000.00	ZMK	300.00
Carry out the general duties as required by the business	Hardworking and committed	General worker	ZMK	4,500.00	ZMK	450.00
Responsible for selling and marketing of the products	Marketing and selling skills and managerial skills	Marketing manager	ZMK	4,000.00	ZMK	400.00
Assists the marketing manager	Marketing and selling skills	Sales & marketing officers	ZMK	3,000.00	ZMK	300.00
Looks after the finance of the organisation	Financial management skills	Finance manager	ZMK	4,000.00	ZMK	400.00
Assists the finance manager	Financial management skills	Accountant	ZMK	2,500.00	ZMK	250.00
Collection cash from customers	Basic financial knowledge	Cashier	ZMK	2,500.00	ZMK	250.00
	Total number of permanent staff	22	ZMK	33,500.00	ZMK	3,350.00
Total staff cost per month (→ section 6.3)						



## 5.1S LEGAL FORM OF BUSINESS

The business will operate as a: ☐ Sole Proprietorship ☐ Partnership ☒ Cooperative ☐ Limited Company

The reason for choosing this form of business is:

The owners will be:

Name: G.H Kaingu Kaingu

Position in the business: Managing Director manager

Description of skills: Good entrepreneur and managerial skills

Relevant experience:

20years of experience in entrepreneurship,  
1, years in food processing and  
Agri-business

Name: Bruce Kayamba

Position in the business: Technical and production

Description of skills: Good entrepreneur and managerial

Relevant experience:

10 years of experience as a Technician and 6 years in mark  
marketing



## 5.2 LEGAL RESPONSIBILITIES AND INSURANCE

The following taxes apply to the business:

- VAT
- NAPSA

The following regulations apply to the employees:

- NAPSA
- PAYEE

The business will need the following licenses and permits: Cost:

- Trading and manufacturing license - K1,000
- Food handling K1,000

The business will have the following insurance:

- Motor Vehicle insurance

Other legal responsibilities of the business:

- Upholding employees' rights

## 6.1 PRODUCT COSTING FORM

### PRODUCT 1: MANGO JUICE

#### 1. VARIABLE COST PER ITEM

1	2	3	4
Input	Cost of purchase	Estimated quantity per item	Estimated cost per item
Mangos	0.35	3	1.05
Ingredients	1.1	1	1.1
Preservatives	0.5	1	0.5
Packaging	1.5	1	1.5
Estimated Variable Cost per item (1) (→ section 6.5)			
			K4.15

#### 2. FIXED COST PER ITEM

Estimated total Fixed Cost per month (2) (see section 6.3)	10,500.00
Estimated total Variable Cost of the business per month (3) (see section 6.5)	43,575.00
Fixed Cost per Variable Cost (4) = (2)/(3)	0.240963855
Estimated Fixed Cost per item (5) = (4) x (1)	K1

#### 3. TOTAL COST PER ITEM (6)=(1)+(5)

K5.15

## PRODUCT 2: WATER

### 1. VARIABLE COST PER ITEM

1	2	3	4	
Input	Cost of purchase	Estimated quantity per item	Estimated cost per item	
Water	0.2	1	0.2	
Disinfectors	0.20	1	0.20	
Shrink	0.10	1	0.10	
packaging	0.80	1	0.80	
Estimated Variable Cost per item (1) (→ section 6.5)				1.30

### 2. FIXED COST PER ITEM

Estimated total Fixed Cost per month (2) (see section 6.3)	4,050.00
Estimated total Variable Cost of the business per month (3) (see section 6.5)	16,900.00
Fixed Cost per Variable Cost (4) = (2)/(3)	0.24
Estimated Fixed Cost per item (5) = (4) x (1)	0.31

### 3. TOTAL COST PER ITEM (6)=(1)+(5)

1.61

### 1. VARIABLE COST PER ITEM

[illegible]

Estimated total Fixed Cost per month (2) (see section 6.3)

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)	

1000

**PRODUCT 4:**

### 1. VARIABLE COST PER ITEM

[illegible]

## 2. 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)	
<b>Estimated Fixed Cost per item (5) = (4) x (1)</b>	

3. TOTAL COST PER ITEM (6)=(1)+(5)

\_\_\_\_\_

(for retailers and wholesalers)

(for retailers and wholesalers)

$$\text{TOTAL FIXED COST PER MONTH (2) (see section 6.3)} = \frac{14,550.00}{X 100}$$
$$\text{TOTAL FIXED COST PER MONTH (2) (see section 6.3)} = \frac{14,550.00}{X} \times 100$$

60,475.00

24%

[illegible]



### 6.3 FIXED COST FORM

Details		Cost per month (\$)
Rent (see section 2.4)		189.8
Electricity and water including waste water		126.5
Licences		25.3
Insurance		63.3
Labour (see section 4.2)		253.0
Consumables including recycling and disposal		25.3
Depreciation ( see section 6.4)		12.7
Transport		379.6
Repairs		63.3
Marketing (promotion) costs (see section 2.5)		126.5
Total Fixed Cost per month		\$ 1265.2

## 6.4 DEPRECIATION FORM

[illegible]

## 6.5 TOTAL VARIABLE COST PER MONTH

Products	Quantity produced per month (see section 3)	Variable Cost per item (\$) (see section 6.1)	Total Variable Cost
Product 1: Mango Juice	18,000	0.36	6,495.65
Product 2: Mineral Water	21,000	0.11	2,373.91
Product 3:			
Product 4:			
Total variable cost per month			\$8,869.57

## 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 (\$)
Product 1: Mango Juice	10,500	0.36	3,789.13
Product 2: Mineral Water	13,000	0.11	1,469.57
Product 3:			
Product 4:			
Total Variable Cost per month			\$ 5,258.70

## 7.1 SALES PLAN

Product	Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Product 1	Sales volume	10500	11130	11798	12506	13256	14051	14894	15788	16735	17740	18804	19932	177,134
	Sales price	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7	
	<b>Sales Value</b>	7,761	8,227	8,720	9,244	9,798	10,386	11,009	11,669	12,369	13,112	13,899	14,732	130,925
Product 2	Sales volume	13000	13780	14607	15483	16412	17397	18441	19547	20720	21963	23281	24678	219,309
	Sales price	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	
	<b>Sales Value</b>	2,826	2,996	3,175	3,366	3,568	3,782	4,009	4,249	4,504	4,775	5,061	5,365	47,676
Product 3	Sales volume													
	Sales price													
	<b>Sales Value</b>													
Product 4	Sales volume													
	Sales price													
	<b>Sales Value</b>													
<b>Total sales value (\$)</b> <b>(5) = (1) + (2) + (3) + (4)</b>		\$ 10,586.96	\$ 11,222.17	\$ 11,895.70	\$ 12,609.43	\$ 13,365.74	\$ 14,167.48	\$ 15,017.52	\$ 15,918.74	\$ 16,873.70	\$ 17,590.70	\$ 18,045.65	\$ 18,708.09	\$ 157,044.96



## 7.2 COST PLAN

Product	Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Product 1	Production Volume	12000.00	13200.00	14520.00	15972.00	17569.20	19326.12	21258.73	23384.61	25723.07	28295.37	31124.91	34237.40	256611.41
	Variable cost per item (\$)	0.36	0.40	0.44	0.48	0.53	0.58	0.64	0.70	0.77	0.85	0.93	1.03	
	Total variable cost (\$)	4320.00	5227.20	6324.91	7653.14	9260.30	11204.97	13558.01	16405.19	19850.28	24018.84	29062.80	35165.99	182051.64
	Production Volume	15000.00	16500.00	18150.00	19965.00	21961.50	24157.65	26573.42	29230.76	32153.83	35369.22	38906.14	42796.75	320764.26
Product 2	Variable cost per item (\$)	0.11	0.12	0.13	0.15	0.16	0.18	0.19	0.21	0.24	0.26	0.29	0.31	
	Total variable cost (\$)	1650.00	1996.50	2415.77	2923.08	3536.92	4279.68	5178.41	6265.87	7581.71	9173.86	11100.37	13431.45	69533.61
	Production Volume													
	Variable cost per item (\$)													
Product 3	Total variable cost (\$)													
	Production Volume													
	Variable cost per item (\$)													
	Total variable cost (\$)													
Product 4	Production Volume													
	Variable cost per item (\$)													
	Total variable cost (\$)													
	Total variable cost (\$)													
Total Variable Cost of the business (\$)		5970.00	7223.70	8740.68	10576.22	12797.23	15484.64	18736.42	22671.07	27431.99	33192.71	40163.17	48597.44	251585.26
(5) = (1) + (2) + (3) + (4)														
Total Fixed Cost (\$)		1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35	1,304.35
(6)														
Total cost (\$)		7,274.35	8,528.05	10,045.02	11,880.57	14,101.57	16,788.99	20,040.77	23,975.41	28,736.34	34,497.05	41,467.52	49,901.79	252,889.61
(7) = (5) + (6)														



## 7.3 PROFIT PLAN

(Unit: )

Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
Total sales value (1) (see section 7.1)	\$ 10,586.96	\$ 11,222.17	\$ 11,895.70	\$ 12,609.43	\$ 13,365.74	\$ 14,167.48	\$ 15,017.52	\$ 15,918.74	\$ 16,873.70	\$ 17,740.00	\$ 18,804.00	\$ 19,932.00	\$ 177,134.00
Total Variable Cost (2) (see section 7.2)	\$ 5,210.00	\$ 5,522.60	\$ 5,854.05	\$ 6,205.29	\$ 6,577.48	\$ 6,972.03	\$ 7,390.35	\$ 7,833.85	\$ 8,303.80	\$ 8,802.33	\$ 9,330.35	\$ 9,890.10	\$ 87,892.23
Gross Profit (3) = (1) – (2)	\$ 5,376.96	\$ 5,699.57	\$ 6,041.65	\$ 6,404.14	\$ 6,788.26	\$ 7,195.45	\$ 7,627.17	\$ 8,084.89	\$ 8,569.90	\$ 8,937.67	\$ 9,473.65	\$ 10,041.90	\$ 89,241.77
Total Fixed Cost (4)	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 1,304.35	\$ 15,652.17
Net Profit (5) = (3) – (4)	\$ 4,072.61	\$ 4,395.22	\$ 4,737.30	\$ 5,099.79	\$ 5,483.91	\$ 5,891.10	\$ 6,322.82	\$ 6,780.54	\$ 7,265.55	\$ 7,633.32	\$ 8,169.30	\$ 8,737.55	\$ 73,589.60

## 7.4 CASH FLOW PLAN

Details	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1. Cash at the beginning of the month (1)	\$ 434.78	\$ 1,826.09	\$ 4,235.57	\$ 6,884.64	\$ 7,791.90	\$ 8,818.50	\$ 1,972.23	\$ 3,260.37	\$ 4,689.66	\$ 6,270.06	\$ 8,011.41	\$ 9,922.54
2. Cash from cash sales	\$10,587.00	\$11,223.00	\$11,895.00	\$12,610.00	\$13,366.00	\$14,168.00	\$15,018.00	\$15,918.00	\$16,873.00	\$17,887.00	\$18,960.00	\$20,097.00
3. Cash from credit sales	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
4. Other cash in (loan)	\$ 47,470.87	0	0	0	0	0	0	0	0	0	0	0
5. Total cash in (2)	\$ 58,492.65	\$ 13,049.09	\$ 16,130.57	\$ 19,494.64	\$ 21,157.90	\$ 22,986.50	\$ 16,990.23	\$ 19,178.37	\$ 21,562.66	\$ 24,157.06	\$ 26,971.41	\$ 30,019.54
6. Purchase of goods	\$ 5,210.00	\$ 5,522.60	\$ 5,854.05	\$ 6,205.29	\$ 6,577.48	\$ 6,972.03	\$ 7,390.35	\$ 7,833.85	\$ 8,303.80	\$ 8,802.33	\$ 9,330.35	\$ 9,890.10
7. Payment of wages	\$ 1,195.70	\$ 1,290.92	\$ 1,391.88	\$ 1,498.91	\$ 1,612.25	\$ 1,732.39	\$ 1,859.79	\$ 1,994.94	\$ 2,138.06	\$ 2,290.00	\$ 2,450.79	\$ 2,621.27
8. Purchase of equipment	\$ 42,260.87	\$ -	\$ -	\$ -	\$ -	\$ 8,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
9. Loan repayment	\$ -	\$ -	\$ -	\$ 1,998.54	\$ 2,149.67	\$ 2,309.85	\$ 2,479.72	\$ 2,659.92	\$ 2,850.74	\$ 3,053.33	\$ 3,267.72	\$ 3,495.02
10. Other payments	\$ 8,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
11. Total cash out (3)	\$ 56,666.57	\$ 8,813.52	\$ 9,245.93	\$ 11,702.74	\$ 12,339.40	\$ 21,014.27	\$ 13,729.86	\$ 14,488.71	\$ 15,292.60	\$ 16,145.66	\$ 17,048.86	\$ 18,006.39
12. Cash at month end (4) = (1) + (2) - (3)	\$ 1,826.09	\$ 4,235.57	\$ 6,884.64	\$ 7,791.90	\$ 8,818.50	\$ 1,972.23	\$ 3,260.37	\$ 4,689.66	\$ 6,270.06	\$ 8,011.41	\$ 9,922.54	\$ 12,013.16

## 9.1 SOURCES OF START-UP CAPITAL

(Unit: )

INVESTMENTS	Amount
Business premises	
• Construction or purchase of a building	4,347.83
• Conversion or reconstruction of business premises	
Equipment	
• Machinery and Tools	\$ 42,260.87
• Furniture	
<b>WORKING CAPITAL</b>	
Stock of raw materials or finished goods	\$ 3,746.59
Licenses and fees	\$ 234.16
Marketing expenses	\$ 526.86
Salaries	\$ 901.52
Rent	\$ 175.62
Electricity and water	\$ 175.62
Contingency for emergency	\$ 94.00
<b>TOTAL START-UP CAPITAL</b>	\$ 5,854.39
	<b>58,317.47</b>

## 9. REQUIRED START-UP CAPITAL

	Amount
Required start-up capital	\$49,217.39
Sources of start-up capital	
• Owner's equity	\$6,956.52
• Other sources	\$42,260.87
Total (must be the same amount as the required start-up capital)	\$49,217.39
Collateral (if applying for a loan)	