



SOCIAL AGRO ENTERPRISE BUSINESS PLAN.

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EXECUTIVE SUMMARY

Kembi Business Ventures is a social agro enterprise business fighting against hunger and food insecurity in Zambia, Kembi Business Ventures is into production, processing, packaging and distributing of nutritious food products made from drought-resistant crops that are grown locally by local smallholder farmers in Zambia.

Kembi Business Ventures is committed to create a world class food manufacturing facilities, products and brands, whilst investing and developing localized job creation for future economic Zambian growth.

We had to mobilize funds through selling our personal belongings to purchase a secondhand food and mango drink blender, sealing and bagging machines, driven by the passion to manufacture high quality food products.

FARMER EMPOWERMENT - Kembi Business Ventures focus on directly supporting small-scale farmers by providing training, access to markets, fair pricing, and improved technology.

SUSTAINABLE PRACTICES - Kembi Business Ventures prioritize environmentally friendly farming methods, like organic agriculture or water conservation, to ensure long-term sustainability.

VALUE CHAIN INVOLVEMENT - Kembi Business Ventures operate across the entire agricultural value chain, from production and processing to distribution and marketing.

BUSINESS LOCATION

Off Mongu – Lusaka Road, Kasima Area, Mongu District, Western Province – Zambia. Southern Africa, is closeness to the market, main road, availability of raw materials and labour.

TYPE OF ACTIVITIES

- Climate Resilience: Restore degraded land using agroforestry practices to support agricultural production and help improve water quality, air quality, soil health, and wildlife habitat.
- Food Growth: Help farmers access quality seed and training on regenerative agriculture to increase their yield and income. Triple the growing season and improve nutrition by empowering farmers to produce crops throughout the year using irrigated lands.
- Community Development: Drill water wells; install solar powered pumps for clean drinking water for the community and for irrigation systems for farmers. Organize farmers into agricultural cooperatives to foster shared economic growth.
- Grow buy and sale grain such as Maize, rice, cassava, millet, sorghum, wheat, groundnuts, etc for manufacturing of our agro foods products from drought-resistant crops.

VISION - To have a world where people have access to nutritious foods and are living above poverty and its effect.

MISSION – To unlock the potential of local smallholder subsistence farmers to achieve economic freedom through sustainable permaculture systems and enable higher growth yields through social equality.

GOALS

- Not just profit maximization but also to address social issues like poverty, unemployment, or environmental degradation within the agricultural sector.
- To build a high quality and affordable healthy organic agro nutritious products brands for both local and international markets.

OUR CORE VALUES

- We value and respect our consumers.
- We are ardent to be supreme in the industry.
- We are committed to winning.
- We continually integrate latest technology in our work making us reach our zenith.
- We believe in teamwork providing quality at its best.

OBJECTIVES

- To add value chain to drought-resistant crops that goes to waste every year in Western province, Zambia.
- To transform the rural based local smallholder farmers into sustainable and prosperous farmers with oriented potential that will contribute to job creation, poverty alleviation and improve food security and economic growth.
- To create a sustainable source of income for local smallholder farmers, especially women and youth in producing quality crops.

QUALITY AND PRODUCTION CONTROL

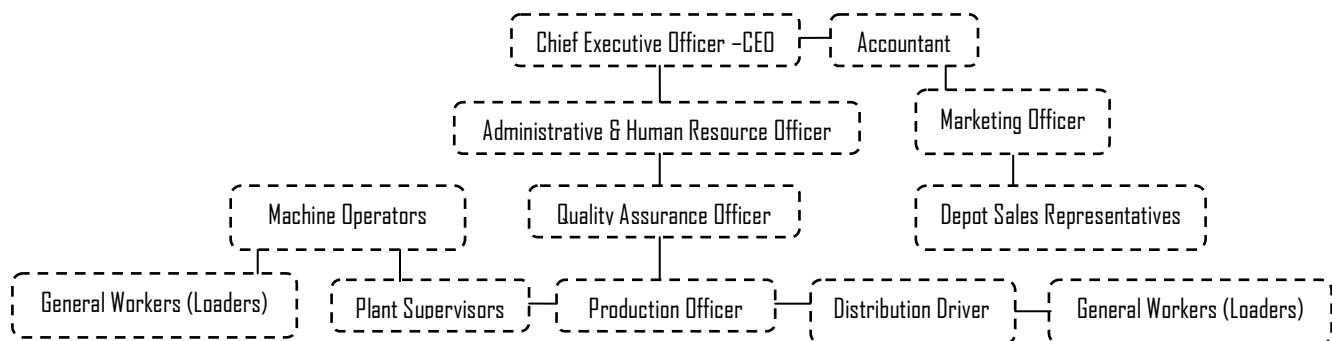
At Kembi Business Ventures we constantly strive towards upholding customer and consumer satisfaction and safety, and value this policy greatly. We aim to achieve this with our unwavering commitment to producing products of the highest quality at all times and by adopting an effective quality

management system with continual improvements and implementation. Our workforce consist of well trained employees that receive ongoing training as new production methodologies are updated. We also ensure our compliance to government applicable regulatory and statutory food laws.

Kembi Business Ventures products will be packed in transparent sachets polythene packaging sizes. This is why we will ensure we go all the way to employ all the available and workable business strategies in ensuring that we do all that is permitted by the law of Zambia to achieve our aim and ambition of reaching out to all customers.

BUSINESS STRUCTURE

In view of hiring experts, we have decided to hire qualified and competent hands to occupy the following positions;



SALES AND MARKETING STRATEGY

MARKET TRENDS

- Kembi Business Ventures will become more creative when it comes to packaging and branding products. The truths is that, if we can successful package and brand our high quality as products to meet international standards, we can indeed successfully export our products to other countries of the world.
- So also, keeping consumers' appetites satisfied products will create a new menu options that capitalize on the trend of increasing awareness of the health risks associated with a high-fat diet.
- Kembi Business Ventures will thrive by developing instant sweet potato porridge products at price points attractive enough to weather the slow recovery, resulting in strong revenue growth. As a result of this, these trends will expect to continue and contribute to revenue growth going forward.

DISTRIBUTION

- Free deliver to buyers in the ranges of 5 kilometers.
- Wholesaling at outlets
- Agency i.e. contract with distributors.

COMPETITIVE ADVANTAGE

- Following months of research in Western province, Zambia, it was discovered that no major investment or business ventures were present in this type of agro processing business. There is no competition and access to raw materials is affordable.

PRODUCTION CAPACITY

Instant flavoured rice porridge - (100-250kg/per hr)
 Instant flavoured sweet potato porridge - (100-250kg/per hr)
 Flavoured tomawomen snacks - (100-250kg/per hr)
 Flavoured tomamen snacks - (100-250kg/per hr)
 Onion powder - (100-250kg/per hr)

Flavoured mango touch drink - (100-250kg/per hr)
 Flavoured potato crisps - (50-250 kg/per hr)
 Flavoured tomato powder - (100-250kg/per hr)
 Fruit leaf tea - (100-250kg/per hr)

OPERATIONAL MODEL

Kembi Business Ventures business model that combines agricultural activities with a strong social mission, aiming to create positive social impact alongside generating profits, often by focusing on supporting marginalized farmers, promoting sustainable practices, or addressing food insecurity in a community.

Kembi Business Ventures and smallholder farmers, grows and buys its raw materials directly from smallholder farmers. We grow and buy from collecting from personal trees and farms at negotiable prices, we also plant and buy other raw materials at the markets such as sweet potatoes,

bananas, ginger, lemon, bananas, rice, guavas, chili, tomato, groundnuts, cassava, millet, sorghum and mangoes from our local farmers within Western province and other parts of Zambia, this create value from millions of fruits that goes to waste every year, this also promote conservation farming in the consumption of nutritious organic foods in strengthen ability of smallholder farmers to make a sustainable living.

PRODUCTS

We manufacture a range of fortified foods, snacks, drinks, etc for both wholesale and retail markets.

Instant Flavoured Kumo Porridge – 100g
 Flavoured Luba Mango Sip Drink – 100ml
 Instant Flavoured Luba Porridge – 100g
 Flavoured Yu snacks – 20g
 Nuhi Crackers – 20g

Flavoured Li Crispy – 100g
 Flavoured Tomato Powder – 7g
 Fruit Leaf Tea – 7g
 Onion Powder – 7g
 Flavoured Muke Polony – 100g

Mango Powder – 7g
 Instant Flavoured Mata Porridge – 100g
 Ibra Sip Drink – 100ml
 Flavoured Ami Fruity Drink – 100ml
 Situ Biscuits – 20g

CUSTOMERS

- Local retail shops, supermarkets, wholesaler shops and distributors.
- **Customer to place an order** – Availability of product inquired and specific quantities are ordered.
- **Business prepares product** – Specific quantities are packed based on the customer order and ready for dispatch.
- **Customer called to arrange delivery** – Customer is informed of the product is ready for collection/delivery on agreed dates.
- **Product is delivered** – Product is delivered and collected based on arrangement made.
- **Product is inspected** – Product is checked based on specifications, Good Received Note (GRN) is raised and issued to us, product is not in good condition is returned.
- **Invoicing** – Invoice prepared and delivered.
- **Deal closed** – Customer makes payment, receipt raised and issued.

PAYMENT OPTIONS

Here are the payment options that Kembu Business Ventures will make available to her clients:

- The payment policy adopted by Kembu Business Ventures is all inclusive because we are quite aware that different customers prefer different payment options as it suits them but at the same time, we will ensure that we abide by the financial rules and regulation of Zambia.
- Payment via bank transfer, with cash, via credit cards/Point of Sale Machines (POS Machines), via online bank transfer, via check, via mobile money transfer and via bank draft.
- Our bank account numbers will be made available on our website and promotional materials to clients who may want to deposit cash or make online transfer for our agro-processing products.

TARGET MARKET

Our depot operations are from five (5) locations:

- **HEAD OFFICE** (Lewanika General Hospital Area).
- **KASIMA PROCESSING FACTORY** (Manufacturing).
- **MONGU DEPOT** (Mongu, Kalabo, Sikongo, Nalolo, Luampa and Limulunga districts).
- **SENGANGA DEPOT** (Senanga, Shangombo and Sioma districts).
- **KAOMA DEPOT** (Kaoma, Nkeyema, Lukulu and Mitete districts).
- **SESHEKE DEPOT** (Sesheke, Mwandia, Livingstone, Mulobezi and Kazungula districts).
- **LUSAKA DEPOT** (Lusaka, Kitwe, Ndola, Chingola, Chilambwe, Kafue, etc).

GEOGRAPHICAL GROWTH

- Zambia.
- Angola
- Namibia
- Botswana
- Zimbabwe
- DRC
- Tanzania
- Malawi

We have positioned our agro-processing enterprise business to service (supply) supermarkets, grocery stores and other outlets all across Western province – Zambia and other key cities all over Zambia.

MARKET ADVERTISING AND SALES STRATEGY

- Before choosing a location for launching Kembu Business Ventures we conduct a thorough market survey and feasibility studies in order for us to be able to penetrate the available market and become the preferred choice for residence and businesses in Western province – Zambia.
- Discounts will be given to appointed agents, supermarkets and wholesalers to create a customer relationship, manage our cash flow, as a competitive tool and for market penetration and sustenance.
- Make use of attractive hand bills to create awareness and also to give direction to where customers can get products
- Create a loyalty plan that will enable us reward our regular customers
- Engage on road shows within our neighborhood to create awareness for our products
- Place adverts on community based radio and TV stations.
- Leverage on the internet and social media platforms like; YouTube, Instagram, Facebook, Twitter, LinkedIn, Google+ and other platforms to promote our business.
- Ensure that we position our banners and billboards in strategic positions all around Western province – Zambia.
- Distribute our fliers and handbills in target areas in and around our neighborhood
- Contact supermarkets, grocery stores, corporate organizations, households, religious centers, schools and event planners et al by calling them up and informing them of the product we sell
- Product brand on all our official cars and delivery vans and ensure that all our staff members and management staff wears our branded shirt or cap at regular intervals.

CHALLENGES

- Apart from the burden of transporting the raw materials to the mini factory, I incur losses because some of the raw materials such as mangoes ferment quickly and rot away. It would require specialized vehicles to transport them from long distances but I cannot afford them at the moment.
- Lack of a tractor (Distribution Van) to transport raw materials from production areas to the processing facility
- Lack of protective equipment, such as face masks, safety shoes, and gloves, for workers.
- Lack of factory structure to accommodate processing equipment
- Lack of warehouse to improve storage conditions of our produce. Spoilage will be reduced, increasing quantity and hygienic storage conditions will improve produce's quality (increasing sales price).
- Lack of offices and toilets
- Lack of machines to improve on the quantity of products produced
- Lack of training of farmers to improve on the quantity of fruits produced.
- Lack of training of factory staff in good quality products production
- Lack of training of factory staff in waste management, PPE, food handling, machine operation, pest control, etc.
- Lack of training of factory staff in products marketing strategic planning
- Lack of market linkage and advertising opportunities will help in the growth of Kembu Business Ventures business, which will in turn create sustainable employment opportunities and also a way potential customers/buyers will know where we are and easily access our project business activity. The enterprise will also erect bill boards and print flares for distribution.

FINANCIAL PLANS

- **LOCAL INVESTMENTS:** From K5,000.00 (US\$250) to K100,000.00 (US\$5,000) it is necessary to take advantage of the pool of the local investors, ideally the most effective strategy is to target investors that are already in the agro food processing business but new comers are welcome, we don't intend to allow large business corporations that will seek to control our business products rather working with interested parties that shares our business goal and ideas is the way forward, this fosters trust and creates environment of mutual gain and assistance.
- **SELF FUNDED:** Working in untapped markets presents its own challenges, the project will slow down production rates and it might limit grows for the first few years but it makes for a cool origins story.
- **DETAILED PLAN:** Kembu Business Ventures starts its operation with the cheapest products such as Mango fruit drinks, mango jam, fruit leaf tea, etc. The labour costs for collection of raw materials are low and processing is simply grinding and drying.
- Kembu Business Ventures has over the years adapted to the changing demands of the consumers, by continuing to expand our flagship product “**KI MUNATI FELA**” brand; it is packaged into different quantities and sizes to meet different needs and capabilities of the people.
- Our food products will be certified by our Zambia Bureau of Standards (ZABS) to meet international standards for export to other countries of the world.

STARTUP EXPENDITURE (BUDGET)

- The total investment cost of the project including working capital is estimated at K7, 500,000 (US\$300,000) to successfully set up our agro-processing enterprise business.

- In setting up this business, the amount or cost will depend on the approach and scale we want to undertake. We intend to go big by buying land and build a place, then we would need a good amount of capital as we would need to ensure that our employees are well taken care of, and that our facility is conducive enough for workers to be creative and productive.

SUSTAINABILITY AND EXPANSION STRATEGY

- In order to continue to be in business and grow, we must continue to sell and supply our products which is why we will go all out to empower our sales and marketing team to deliver.
- Kembi Business Ventures is in business to operate a standard agro-processing business in Zambia. We are in the food production industry to maximize profits and going to go all the way out to ensure that we achieve our business goals and objectives.
- The future of a business lies in the numbers of our customers that we have the capacity and competence of the employees, our investment strategy and the business structure. If all of these factors are missing from a business, then it won't be too long before the business close down.
- One of our major goals of starting Kembi Business Ventures is to build a business that will survive off its own cash flow without the need for injecting finance from external sources once the business is officially running.
- We know that one of the ways of gaining approval and winning customers over is to sell and supply our well – prepared and well – packaged products a little bit cheaper than what is obtainable in the market and we are well prepared to survive on lower profit margin for a while.
- Kembi Business Ventures will make sure that the right foundation, structures and processes are put in place to ensure that our staff welfare are well taken care of. Our agro-processing enterprise business's corporate culture is designed to drive our business to greater heights and training and re – training of our workforce is at the top burner.
- As a matter of fact, profit-sharing arrangement will be made available to all our management staff and it will be based on their performance for a period of three years or more. We know that if that is put in place, we will be able to successfully hire and retain the best hands we can get in the industry; they will be more committed to help us build the business of our dreams.

CORPORATE SOCIAL RESPONSIBILITY

In the year 2023, Kembi Business Ventures began a fundraising event called **“TOUCHING HEARTS MOVEMENT”** with the aim of rally behind poorly children and women.

- Kembi Business Ventures believes in giving back to the community, by giving and bettering the community whenever the opportunity presents itself.
- Kembi Business Ventures is a believer of the slogan, “When you empower a woman, you empower a family, a community, a nation and the world”.
- Kembi Business Ventures is always associated with social services such as Child education campaigns, Blood campaigns, donations, etc., as we care for Africa and its bright future.
- We provide sponsorships for any cultural or social events encouraging their festive spirit.
- We create cognizance for our products through various market activations all across Zambia.

FUTURE PLANS

I dream every day of seeing Kembi Business Ventures flourishing, with a vision that extends far beyond Africa's borders and the realms of agriculture. My hope is to see us reach new heights, leaving a lasting legacy that benefits both humanity and our precious planet.