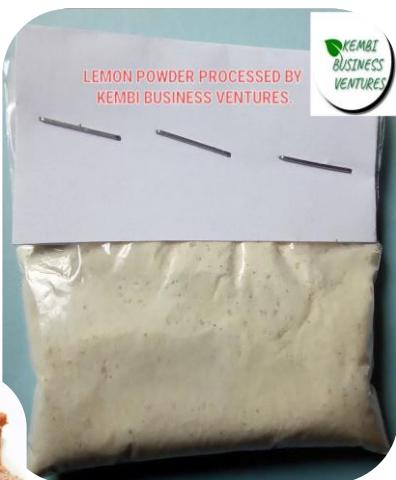




INDIGENOUS FRUITS VALUE ADDITION BUSINESS PLAN.



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EXECUTIVE SUMMARY

WHO KEMBI BUSINESS VENTURES?

- Kembi Business Ventures is registered agro-processing enterprise dealing into production, processing, packaging and distributing nutritious food products made from indigenous wild fruits and drought-resistant crops that are grown locally by local smallholder farmers in Zambia.
- 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.

WHY KEMBI BUSINESS VENTURES?

- We need to add value to our natural resources! We noted our shops and houses have been packed with products made from farmed fruits only and most of them imported.
- We saw a clear opportunity for Kembi Business Ventures to introduce products made from indigenous wild fruits and drought-resistant crops which are natural, organic and nutritious.

TYPE OF BUSINESS

- Manufacturing of agro foods products from indigenous wild fruits and drought-resistant crops.

VISION

- To emerge from the current position of localized food brand leader to leading food brand company for all our diverse consumer groups in the eastern, western, central and southern Africa, by creating and supplying the most innovative, fun, great tasting, high quality products, to be made available within easy reach of all consumers for immediate satisfaction.

MISSION

- To continue manufacturing world class, innovative, tasty, affordable products that offer not only pleasure and fun times to consumers, but ensure healthy consistent good quality food alternatives.
- Kembi Business Ventures believe in ensuring employees also share and co-own responsibility for both customer and consumers alike, by delivering world class nutritious food products across the board.

GOAL

- To manufacture quality and affordable indigenous wild fruits and drought-resistant crops 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 create a world class food manufacturing facilities, products and brands, whilst investing and developing localized job creation for future economic Zambian growth.
- To promote value addition to these indigenous wild fruits and drought-resistant crops that goes to waste every year thereby creating employment and source of income for local farmers.
- To transform local farmers especially women and youth into sustainable and prosperous with oriented potential that will contribute to job creation, poverty alleviation and improve food security and economic growth.

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.

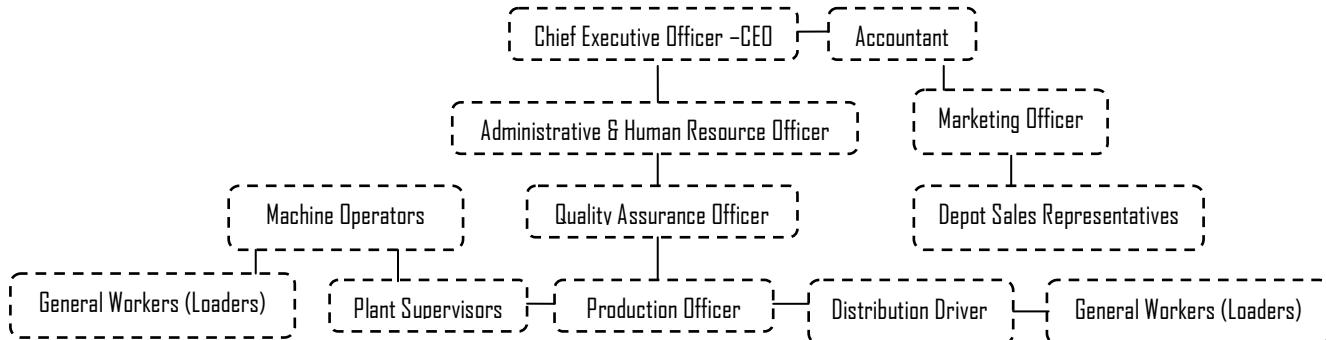
QUALITY AND PRODUCTION CONTROL

- 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 nutritious food products are packed in transparent sachets polythene packaging sizes. This is why we 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 become more creative when it comes to packaging and branding nutritious food products. The truth is that, if we can successfully 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 nutritious food products 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 thrive by developing 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 delivery 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 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 dried and fortified foods, snacks, drinks, etc for both wholesale and retail markets.

- Flavoured Muke Smoothie
- Situ Fruity Drink
- Mabo Chilli Sauce
- Mabo Chilli Power
- Flavoured Ibra Rice Crackers
- Instant Flavoured Kumo Porridge
- Flavoured Luba Mango Sip Drink
- Instant Flavoured Luba Porridge
- Flavoured Yu snacks
- Flavoured Nuhi Crackers
- Flavoured Ami Fruity Drink
- Flavoured Kumo Fruity Drink
- Flavoured Black Lemonade Drink
- Munati Chips
- Flavoured Mabo Sugarcane Drink
- Flavoured Guava Juice
- Flavoured Guava Jam
- Flavoured Joy Juice Drink
- Flavoured Pineapple Juice
- Flavoured Sweet Potato Juice
- Flavoured Mint Lemon Drink
- Flavoured Moringa Juice
- Flavoured Avocado Smoothie
- Flavoured Ginger Shoots

- Flavoured Luba Shake
- Flavoured Li Crispy
- Flavoured Tomato Powder
- Fruit Leaf Tea
- Luba Onion Powder
- Mango Powder
- Muke Polony
- Instant Flavoured Mata Porridge
- Flavoured Ibra Sip Drink
- Flavoured Ami Mango Jam
- Flavoured Joy Porridge
- Flavoured Munati Drink
- Flavoured Nut Sweets
- Flavoured Mata Powder
- Flavoured Ama Dried Mango
- Flavoured Mabo Lemon Power
- Flavoured Ibra Baby Food
- Flavoured Mata Drink
- Flavoured Ginger Fresher Drink
- Flavoured Sweet Potato Scones
- Flavoured Melo Smoothie
- Carrot Mango Smoothie
- Peanut Butter
- Tomato Jam

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 Kembi Business Ventures will make available to her clients:

- The payment policy adopted by Kembi 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.

MARKET ADVERTISING AND SALES STRATEGY

- Before choosing a location for launching Kembi 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.
- Use 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.

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).
- **SENANGA DEPOT** - (Senanga, Shangombo and Sioma districts).
- **KAOMA DEPOT** - (Kaoma, Nkeyema, Lukulu and Mitete districts).
- **SESHEKE DEPOT** - (Sesheke, Mwandi, 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.

CHALLENGES

- Lack of a 4X4 Vehicle for products distribution and transportation of raw materials from production 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 products. 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, waste management, PPE, food handling, machine operation, pest control, etc.
- Lack of training of factory staff in products marketing strategic planning and market linkage and advertising opportunities will help in the growth of 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.

ADDRESSED CHALLENGES

- Procured of 4X4 Vehicle for products distribution and transportation of raw materials from production to the processing facility
- Procured of protective equipment, such as face masks, safety shoes, and gloves, for workers.
- Procured of factory structure to accommodate processing equipment.
- Constructed warehouse to improve storage conditions of our products and spoilage reduced, increased quantity and hygienic storage.
- Constructed offices and toilets
- Procured of machines to improve on the quantity of products produced.
- Trained farmers to improve on the quantity of fruits produced.
- Trained factory staff in good quality products production, waste management, PPE, food handling, machine operation, pest control, etc.

- Trained factory staff in products marketing strategic planning and market linkage and advertising opportunities will help in the growth of 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

- **INVESTMENTS:** From K5,000.00 to K10,000,000.00 it is necessary to take advantage of the pool of the 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:** Kembi 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.
- Kembi 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 K10,000,000.00 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 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 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

- Kembi Business Ventures began a fundraising event called "**ISLAMIC TOUCHING HEARTS MOVEMENT**" with the aim of rally behind poorly children and women in the communities of Zambia in giving back to the community whenever the opportunity presents itself. "When you empower a woman, you empower a family, a community, a nation and the world".
- Kembi Business Ventures is running a program called "**AFTER SCHOOL YOUNG ENTREPRENEURS (ASYE)**" for individuals' aged 13 to 18 years who start and manage their own businesses, overcoming challenges like lack of experience and access to resources through skill-building training, mentorship, networking and financial support to help them succeed. They are known for their passion, creativity, and determination.

FUTURE PLANS

- We dream of seeing our business flourishing far beyond Africa's borders, leaving a lasting legacy that benefits our customers.