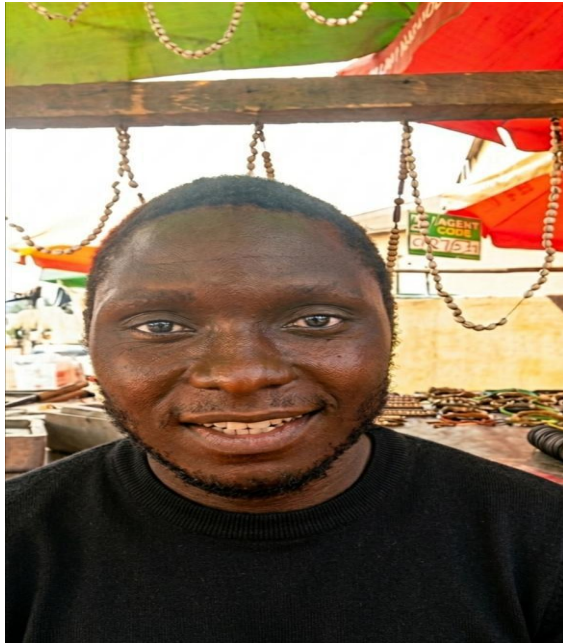


# **GOD IS ABLE HANDMADE JEWELRY BUSINESS PLAN**



**Madalitso Chisi**

## **DESCRIBE YOUR BUSINESS**

God is Able Handmade Jewelry is a dedicated craft business that deals in making jewelry like bracelets, necklaces, fingerings, anklets, and armlets by hand. We also make slippers, home & office curtains & key holders, and doormats.

For now, I have 54 customers, including market visitors who value authentic handcrafted artistry.

I aim for professional jewelry, which requires modern tools and materials, so if granted this loan, I will invest in a precision tool kit, bulk raw materials (such as durable threads, high-grade beads, and premium clasps), and improved display equipment to better showcase my work at the market. This investment will significantly lower my production

cost per piece, and it will also save me time producing more orders for my customers, and it will give more attraction and hope to my customers.

Lastly, I am sure that by having a more professional presentation and more stock, I can attract a higher volume of customers and fulfill larger custom orders. This will lead to a direct increase in daily sales and long-term business stability, transforming a small-scale craft **into a thriving, sustainable jewelry enterprise.**

## **EXPLAIN THE PROBLEM.**

Many people in my community want quality, affordable handmade jewellery and handcrafted home décor products, but they have limited access to professionally made local products. Most available items are either imported, expensive, or made with low-quality materials that do not last. At the same time, local customers who need customized jewellery for weddings, church events, birthdays, graduations, and other special occasions often struggle to find reliable artisans who can produce quality products on time.

As a small-scale jewellery maker, I also face challenges that limit my ability to meet this demand. I currently use basic manual tools, which slow down production and make it difficult to complete large or urgent orders. In addition, I can only afford to buy raw materials in small quantities at higher prices, reducing my profit and limiting business growth. The lack of professional tools and premium materials also affects the quality and finish of some products, making it difficult to compete in higher-value markets.

## **EXPLAIN YOUR SOLUTION.**

God Is Able Handmade Jewellery provides affordable, high-quality handmade jewellery and handcrafted products that are designed to meet the needs of customers in my community. I create bracelets, necklaces, rings, anklets, armlets, slippers, curtains, key holders, and doormats that are unique, durable, and customized to customer preferences.

With the loan, I will purchase precision jewellery tools, improved display equipment, and bulk raw materials such as premium beads, durable threads, and high-quality clasps. This investment will increase my production capacity, reduce production costs, and improve the quality of my products. As a result, I will be able to serve more customers, complete larger orders on time, offer competitive prices, and expand into higher-paying markets such as boutiques and tourist customers.

## **BUSINESS MISSION STATEMENT:**

My mission is to provide high-quality, professional handmade jewelry that celebrates craftsmanship and empowers individual style through durable and beautiful designs.

**Pitch video:**

[https://drive.google.com/file/d/1cXHGDIOxUDWOXQQYiUq\\_onHkUUehfO3/view?usp=sharing](https://drive.google.com/file/d/1cXHGDIOxUDWOXQQYiUq_onHkUUehfO3/view?usp=sharing)

**Revenue and Expenses Log**

<https://drive.google.com/file/d/1hiugarsDOxVQ7AcsYmD0vtZ7i1HdMZgs/view?usp=sharing>

**HOW LONG HAVE YOU BEEN IN BUSINESS?**

I have been in this business for 2 years

**YOUR NET INCOME**

God is Able Handmade Jewelry makes about \$600 as monthly revenue, with expenses of about \$340, making a net profit of \$260 monthly

**SERVICE OR PRODUCT DELIVERABLE:**

I select high-grade beads and durable threading materials. Each piece is carefully designed and assembled using durable threads to ensure strength and symmetry. Every piece is tested for clasp security and thread tension before a customer gets it.

Customers receive a beautiful, durable, and unique piece of jewelry that is ready for daily wear or as a special gift.

**DESCRIBE YOUR BEST CUSTOMER:**

My best customers are women and young professionals of all ages from 12 years old who value authentic, handcrafted accessories to enhance their outfits for work, church, and social celebration. I also serve gift seekers looking for unique, high-quality jewelry that can not be found in mass-production stores.

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

Customers choose my business because of my commitment to quality and customization. Unlike many competitors who use basic materials, I focus on using durable threads and premium clasps so the jewelry lasts for years. I also offer custom patterns and symmetry that give the jewelry a professional, high-end look. I also provide a personal guarantee that my product will not rust or break easily, building long-term trust.

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

The most common causes for failure in handmade jewelry are using cheap materials that break easily, leading to a loss of customer trust, and also failing to create new designs, which makes the product line feel stale or outdated.

Another thing is not keeping track of expenses or failing to reinvest profits into better tools and materials

### **HOW CAN YOU AVOID THIS PROBLEM?**

I avoid this by ensuring that every piece meets a high standard of quality.

I also avoid this by researching modern jewelry trends to keep my designs fresh and exciting, and also to ensure that revenue is properly managed and the business remains profitable and sustainable.

### **LIST YOUR SERVICES OR PRODUCTS AND THEIR PRICES:**

1. Each Necklace is \$5
2. Each Bracelet/anklet/armlet/ is \$3
3. Each Fingerring is \$6
4. Each pair of slippers is \$10

5. Each Curtain is \$30

6. Each Doormat is \$6

7. Each Key holder is \$5

8. Each Headband is \$4

### **HOW DO CUSTOMERS KNOW THAT YOU EXIST?:**

1. My shop is open in a market
2. I post on my Facebook page/TikTok and WhatsApp groups
3. I receive referrals from my customers

### **WHY DID YOU CHOOSE THIS BUSINESS?**

I chose this business because I have skills and a natural eye for detail, and I love the challenge of taking a low-quality memory and turning it into a high-definition masterpiece

### **LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:**

I ask customers to refer to their family and friends.

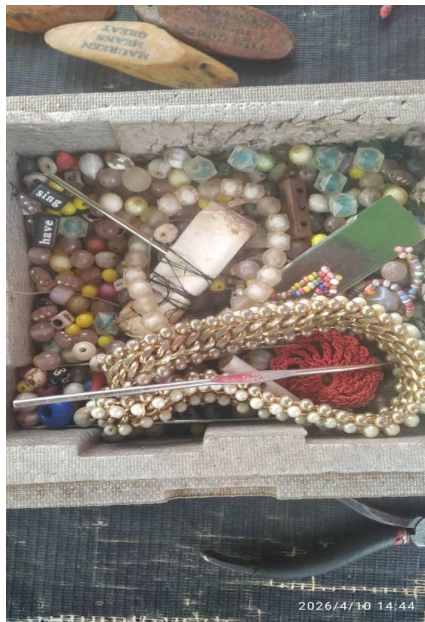
I give existing customers a discount for bringing in a friend.

Spreading the word with a megaphone.

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



**Key holders and bracelets ready for a customer to purchase.**



**Pair of slippers made of car tyre footbed and upholstery fabric and beads**



Tools that I am using.

### **HOW WILL YOU USE THE MONEY? (Include pictures of the product/service (s)**

Total Amount: \$900

I will use the money to buy the following products: (2 sets of tools, a small hand tools and a complete jewelry toolkit, 5 sets of clasps, 40 pieces of durable threading, 15 different colors of jewelry wire, 10 sets of high grade beads, a bracelet yard stand, 10 meters of upholstery fabric and \$30 will be used to make a yard display table. This specialized hand toolkit will allow me to assemble jewelry 30% faster, increasing my weekly output.



**Hand toolkit \$25**

**Complete toolkit \$210**



**Claps \$15 each set**

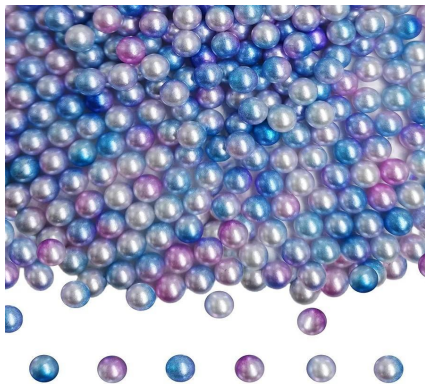


**? Ji**

**Copper jewelry wire \$12 each**



Durable threads \$3 each



Upholstery fabric \$12 per Metre



Bracelet stand \$20

**Income Statement:**

|    |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
|----|-----------------------------------------|----------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|-------------------|-------------------------|-------------------------|-------------------------|--------------|
| 1  | <b>Income Statement</b>                 | Instructions: Type your information into the white cells |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 2  |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 3  | <b>Your name is:</b>                    | Madalitso Chisi                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 4  | <b>Business name:</b>                   | God is able Handmade Jewelry                             |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 5  | <b>Current Date:</b>                    | 11 Mar 20                                                |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 6  |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 7  | <b>Month</b>                            | <b>9 Months Ago</b>                                      | <b>8 Months Ago</b> | <b>7 Months Ago</b> | <b>6 Months Ago</b> | <b>5 Months Ago</b> | <b>4 Months Ago</b> | <b>3 Months Ago</b> | <b>2 Months Ago</b> | <b>Last Month</b> | <b>Month 1 Forecast</b> | <b>Month 2 Forecast</b> | <b>Month 3 Forecast</b> | <b>Total</b> |
| 8  | <b>Sales revenue</b>                    | 400                                                      | 400                 | 410                 | 372                 | 433                 | 432                 | 348                 | 432                 | 462               | 520                     | 600                     | 700                     | 5,509        |
| 9  | <b>Total transactions or units sold</b> | 130                                                      | 133                 | 136                 | 124                 | 145                 | 144                 | 116                 | 144                 | 154               | 173                     | 160                     | 180                     | 1,739        |
| 10 | <b>Revenue per transaction or unit</b>  | 3                                                        | 3                   | 3                   | 3                   | 3                   | 3                   | 3                   | 3                   | 3                 | 3                       | 4                       | 4                       | 3            |
| 11 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 12 | <b>Expenses</b>                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 13 | <b>Self salary</b>                      | 116                                                      | 116                 | 116                 | 116                 | 116                 | 116                 | 116                 | 116                 | 116               | 116                     | 120                     | 120                     | 1,400        |
| 14 | <b>Employee salaries</b>                | 0                                                        | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                 | 2                       | 2                       | 2                       | 6            |
| 15 | <b>Raw Materials</b>                    | 116                                                      | 116                 | 115                 | 87                  | 173                 | 116                 | 116                 | 116                 | 116               | 120                     | 120                     | 120                     | 1,431        |
| 16 | <b>Store Rent</b>                       | 29                                                       | 29                  | 29                  | 29                  | 29                  | 29                  | 29                  | 29                  | 29                | 30                      | 30                      | 30                      | 351          |
| 17 | <b>Technology</b>                       | 5                                                        | 5                   | 5                   | 5                   | 5                   | 5                   | 5                   | 5                   | 5                 | 5                       | 7                       | 7                       | 64           |
| 18 | <b>Advertising</b>                      | 0                                                        | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                 | 5                       | 5                       | 5                       | 15           |
| 19 | <b>Transportation</b>                   | 35                                                       | 0                   | 35                  | 35                  | 35                  | 0                   | 10                  | 35                  | 18                | 30                      | 20                      | 5                       | 258          |
| 20 | <b>Loan repayment</b>                   | 0                                                        | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                 | 30                      | 30                      | 30                      | 90           |
| 21 | <b>Taxes/Fees</b>                       | 0                                                        | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                   | 0                 | 5                       | 5                       | 5                       | 15           |
| 22 | <b>Other</b>                            | 0                                                        | 1                   | 0                   | 1                   | 1                   | 0                   | 0                   | 0                   | 0                 | 1                       | 1                       | 1                       | 6            |
| 23 | <b>Total Expenses</b>                   | 301                                                      | 267                 | 300                 | 273                 | 359                 | 266                 | 276                 | 301                 | 284               | 344                     | 340                     | 325                     | 3,636        |
| 24 | <b>Expense per transaction or unit</b>  | 2                                                        | 2                   | 2                   | 2                   | 2                   | 2                   | 2                   | 2                   | 2                 | 2                       | 2                       | 2                       |              |
| 25 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 26 | <b>Net Income to reinvest</b>           | 99                                                       | 133                 | 110                 | 99                  | 74                  | 166                 | 72                  | 131                 | 178               | 176                     | 260                     | 375                     | 1,873        |
| 27 | <b>Net Profit Margin</b>                | 25%                                                      | 33%                 | 27%                 | 27%                 | 17%                 | 38%                 | 21%                 | 30%                 | 39%               | 34%                     | 43%                     | 54%                     |              |
| 28 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 29 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 30 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 31 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 32 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 33 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 34 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 35 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |
| 36 |                                         |                                                          |                     |                     |                     |                     |                     |                     |                     |                   |                         |                         |                         |              |

**WHAT HAVE YOU DONE WITH THE PROFITS YOU MADE TWO MONTHS AGO AND LAST MONTH? BE VERY SPECIFIC ABOUT ITEMS PURCHASED AND THE AMOUNT SPENT.**

With the profits I made in the last two months, I managed to purchase beads for \$32 and a saw blade for \$3, and the profit I made last month helped me to purchase durable threads for \$16 and silver beads for \$22.

**What did you learn from the practice pitch you gave to your area supervisor's Rotary Club? What was the date of that practice pitch event?**

I learned that working smart in my craft business is very important. It is also important to understand my customers' preferences, maintain high-quality products, and save money for emergencies and future business growth. I practiced presenting my business pitch on 23 May 2026, which helped me communicate my products and business goals with greater confidence.

**Share about your family and picture here:**

I was born into a family of four children. And I am the lastborn. Though we have faced the profound loss of my mother and brother, we are now three children and a single parent. My father lives alone in another town. Now I live with my elder sister. We both encourage each other to build a successful future. I am proud of my family members.



Me, Madalitso Chisi, and my father (Mr Lingstone Chisi)

Me, Madalitso Chisi, and my



My younger sister Sellina Chisi(left), my elder sister Zinanjie Chisi (right) , my brother-in-law Samuel Kalirani (middle), and their children.

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