

# Business Plan

## Kaddra-Farm, Inc.



Amadu B. Kamara  
80 Saint Josephs Avenue  
Staten Island, NY 10302  
W: [www.kaddrafarm.org](http://www.kaddrafarm.org)  
P: 888-970-8937  
E: [info@kaddrafarm.org](mailto:info@kaddrafarm.org)

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Date

This is a business plan. It does not imply an offering of securities.

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## 1.0 Executive Summary

### **Introduction:**

Welcome to Kaddra-Farm a new venture seeking to establish a cultural marketplace of various international merchandise options dedicated to generating funds, maintain store operations and provide reinvestment activities through participation in community programs and financial contributions.

### **The Organization:**

The focus of the Kaddra-Farm Project is to contribute to a sustained improvement of living conditions, stability; and health in the rural population of four communities in the Gbinleh Dixain Chiefdom Kambia District of Sierra Leone. Kaddra-Farm will operate solely from donations from partners and supporters.

Kaddra-Farm is designed to empower and build the capacity of 400 peasant farmers in four communities, supporting them to produce enough to increase and sustain food production in the region to a level at which basic food necessities become affordable, available, and accessible.

### **Services:**

Kaddra Farm is dedicated to restoring food security in four communities in Gbinleh Dixain Chiefdom through local production and its community empowerment program.

The purpose behind the project is activity driven. The purpose of these activities is to educate, strengthen capacity and raise the standard of living. Kaddra Farm is looking for investment partner(s) seeking to improve the lives of people. The Organization's main objective is to contribute to the sustained improvement of living conditions, stability and health of the population of four communities in Gbinleh Dixain Chiefdom in Kambia's district northern region of Sierra Leone.

### **The Market:**

The Chiefdoms selected for this project are amongst the least developed in terms of rural poverty. Within the Chiefdom the level of development and poverty vary from community to community. The communities selected for the implementation of this project are the most deprived in terms of development. Any development that has taken place is limited to communities with easy access. The continuation of this trend is a recipe for The Chiefdoms selected for this project are amongst the least developed in terms of rural poverty. conflict as youths, women and the aged are not catered to in some of these development activities. This project will address the needs of fragile communities in these remote and neglected areas. All of the activities in the project will in one way or the other contribute to poverty reduction and consolidation of peace through training and input support. The project will focus on every member of the communities selected. It will

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specifically focus on the most vulnerable and at times the most volatile groups in the society, which are youth, women, single mothers and the aged.

**Financial Considerations:**

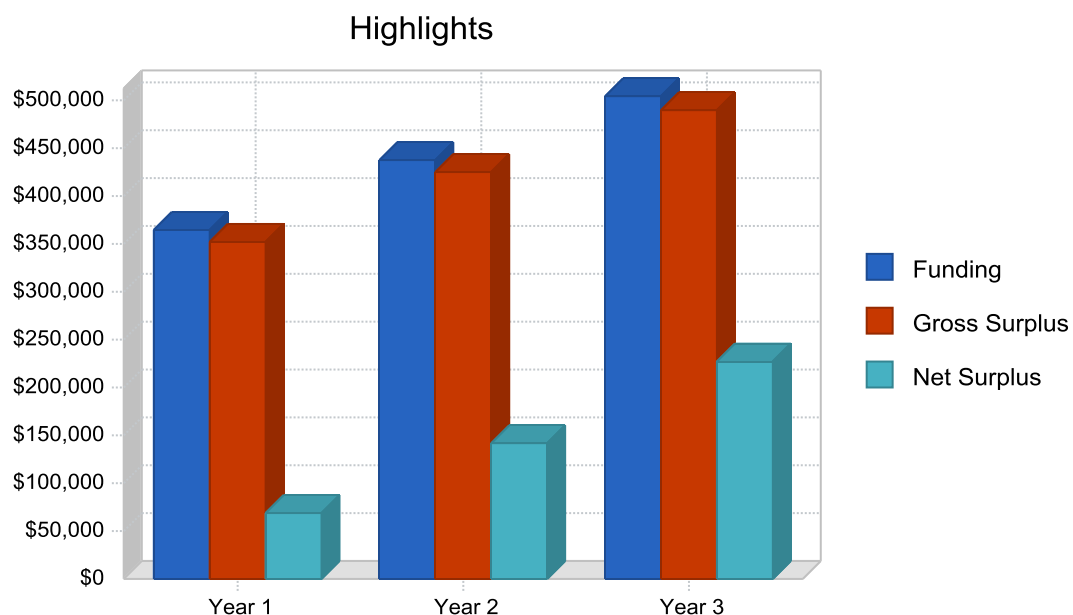
Kaddra-Farms will initially finance its growth through investment, to be eventually sustained by cash flow and donations.

A participatory monitoring and evaluation approach will be adopted. This will be ensured through the collaboration and free and open flow of information among all relevant parties. Project monitoring and evaluation will be the responsibility of the Kaddra-Farm staff and the participating communities. The parties will organize and monitor materials used to ensure that the desired level quality, standards, timeliness and target date monitoring are met. Results, in the form of written reports, will be distributed to investors on a regular schedule. This will continue throughout the life span of the project.

Written quarterly reports accompanied by financial results will be the standard. An end of the year report will be published that will contain the statistics of the beneficiaries, production and sales results, and Best Practices learned.

At the end of the project a final report will be published by Kaddra-Farms and the donors. The final report will measure the impact on the community as well as the comments/positions of the direct beneficiaries of the project.

Chart: Highlights



## 1.1 Objectives

- To conduct five-day training workshops in community mobilization and project management
- To support 108 farm families in the selected communities with seed, rice and tools
- To provide support to 199 women in the selected communities with seed, rice and tools
- Twelve youth groups of 20 members each will be supported with 12,000 bundles of cassava cuttings and tools
- To support seven women's groups (20 members each) with vegetable seeds and tools
- To support 23 female headed households with 30 sets of goats and sheep
- Support the construction of toilets for each household using the community led total sanitation (CLTS) approach and to construct one well, fitted with a hand pump for each of the four communities
- To construct one community primary school in Mankneh
- To secure two teachers for the proposed school
- To assist in the construction of one access road in Mankneh
- To train and support five women's groups (15 members each) with funds for income generating projects in the four communities
- To conduct a two-day workshop for 40 community representatives on Ebola and HIV/AIDS sensitization

## 1.2 Mission

It is The Mission of Kaddra- Farms to establish a cultural marketplace of various international merchandise options dedicated to generating funds, maintain store operations and provide reinvestment activities through participation in community programs and financial contributions.

## 1.3 Keys to Success

- Build and maintain positive international relationships
- Provide quality service
- The use of signage to attract customers by highlighting Kaddra-Farm' sales benefits.
- Development of a customer incentive and loyalty program to leverage customer relationships and create positive word of mouth.

## 2.0 Organization Summary

The focus of the Kaddra-Farm Project is to contribute to a sustained improvement of living conditions, stability; and health in the rural population of 4 communities in the Gbinleh

Dixain Chiefdom Kambia District. Kaddra-Farm will operate solely from donations from partners and supporters.

While there will be benefit to all members of then selected communities, the main target groups are women, youth and children, as they are the most vulnerable members of these communities.

Kaddra-Farm is designed to empower and build the capacity of 400 peasant farmers in four communities, supporting them to produce enough to increase and sustain food production in the region to a level at which basic food necessities become affordable, available & accessible. The proposed major activities include:

- Agricultural
  - Crop Production - Rice cultivation in the country is usually carried out by family members who include women, youth, children and male adults (who under normal circumstances are heads of the families). In general about 70% of the families in all four communities are involved in subsistence farming. This activity will be carried out in all four communities and will provide two bushels of seed rice and a set of tools for each family. At harvest time a bushel will be collected from the first year beneficiaries who will be used to service other households for Year 2. In a similar loan collection method the second year beneficiaries will provide bushels, part of which will be used to service the remaining households in successive years. This will serve as a seed bank to support community development under the supervision of Ward Development Committees.
  - Groundnut Cultivation - While rice cultivation will target families, Groundnut cultivation will target women only. Groundnut is both a cash and subsistence crop. As such this project will not only contribute to the daily feeding, but to the general well-being of the homes as well. The first year plan will be to provide each female with a bushel of Groundnuts and a set of tools. The beneficiaries will be encouraged to contribute at least 50% of what they received to a seed bank. This will then be distributed, including tools to be purchased, the following year. At the end of the season the second group will be asked to follow the same contribution plan.
  - Cassava Cultivation - This will target youth (male & female). Cassava is the second food crop to rice and is mostly used during the hunger period ( July-September). A total of 239 youth will be targeted



- Animal Restocking
  - Small animal rearing is a common practice in most communities. This project will provide goats and sheep, male and females of both. Under the assumption that litters are produced, each beneficiary will then contribute at least one male and one female which will serve as a "pass-on" gift to another community as an indicator of project sustainability. The services of Veterinary Officers in the district will be hired to help maintain the health of the animals.
- Educational support for children
  - Primary school construction - The project plans to construct one primary school in Mankneh.
  - Building the capacity of two Community Teachers - Even though most of the schools in the region are government assisted, many of the teachers are untrained and under-qualified. Two teachers will be identified and enrolled in programs offered by local training colleges.
- HIV/AIDS & Ebola sensitization
  - Among the key factors that affect current development is the prevalence of HIV/AIDS, in addition to the current threat from the Ebola outbreak. It is fitting that communities are fully sensitized on diseases, various transmission methods and precautionary methods to be taken. Local consultants who can speak on these issues will be identified and engaged in the education process.
- Water & Sanitation - Toilets will be constructed for every dwelling that does not currently have one. In addition one well with a hand pump will be constructed for each community.
- Training and supporting women on income generation - The initial activity will benefit 75 women. Each beneficiary will be given a revolving loan for start-up capital. At the end of the period they will pay-back 10% to their respective group leaders to be given to new beneficiaries. The process will consist of a two-day workshop focusing on:
  - Raising entrepreneurial awareness
  - Generating business ideas
  - Planning the business
  - Basic bookkeeping
  - Managing the business
  - Formation of Micro-Saving and Credit Groups

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- Selection of group officers and responsibilities
- Monitoring

The project will be launched in the four communities of Makanie, Mankneh, Salatoke and Kalangaba. There will be positive discrimination in favor of female farmers who are currently disempowered by culture, tradition and modern structural arrangements.

## 2.1 Legal Entity

Kaddra Farm is registered as a 501(c) 3 Non-Profit entity in the State of New York. Kaddra Farm is located at:

**80 Saint Josephs Avenue  
Staten Island, NY 10302 US**

## 2.2 Startup Summary

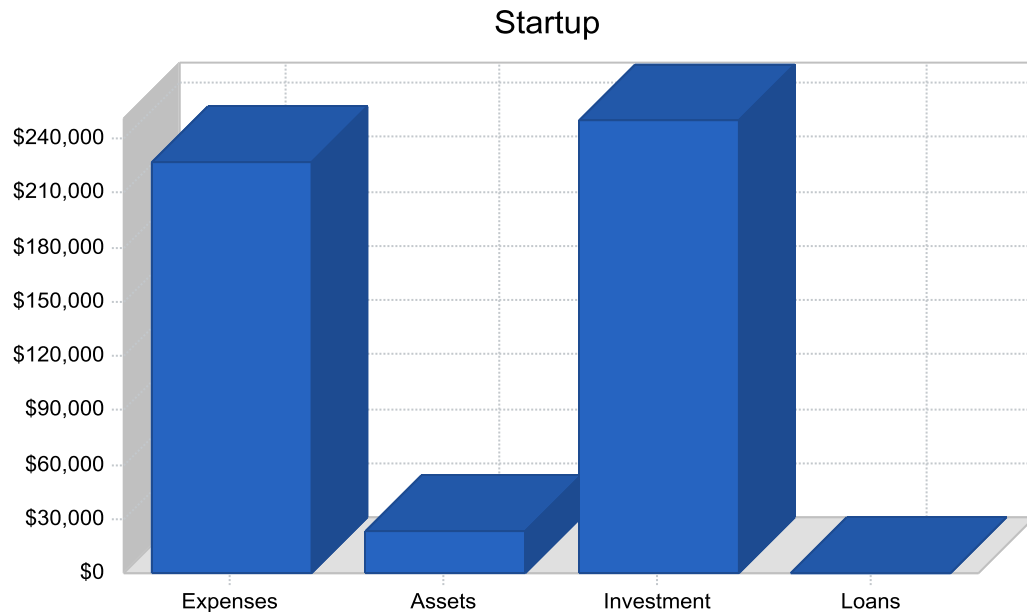
Kaddra Farm is seeking \$250,000 in the form of a loan to be used to secure building space, enable salaries for staff, and cover overhead and purchase furniture and equipment.

Table: Startup

| <i>Startup</i>                |                  |
|-------------------------------|------------------|
| Requirements                  |                  |
| Startup Expenses              |                  |
| Building Real Estate          | \$5,000          |
| Capital Equipment             | \$30,000         |
| Local/Administration Expenses | \$82,000         |
| Advertising/Promo Expenses    | \$15,000         |
| Personnel                     | \$95,000         |
| Total Startup Expenses        | \$227,000        |
| Startup Assets                |                  |
| Cash Required                 | \$13,000         |
| Startup Inventory             | \$10,000         |
| Other Current Assets          | \$0              |
| Long-term Assets              | \$0              |
| Total Assets                  | \$23,000         |
| <b>Total Requirements</b>     | <b>\$250,000</b> |

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Chart: Startup



### 3.0 Products and Services

Kaddra-Farm is dedicated to restoring food security in communities in Gbinleh Dixain Chiefdom through local production and its community empowerment program.

The purpose behind the project is activity driven. The purpose of these activities is to educate, strengthen capacity and raise the standard of living. Kaddra-Farm is looking for investment partner(s) seeking to improve the lives of people. The Organization's main objective is to contribute to the sustained improvement of living conditions, stability and health of the population of four communities in Gbinleh Dixain Chiefdom in Kambia's district northern region of Sierra Leone.

- Activities in the agricultural sector are familiar and will not require extensive training or re-tooling. By creating and selling excess produce the standard of living will be raised, increase the opportunity to attend school and create access to medical facilities.
- Roughly 25% of the activities involve training. This component will contribute towards sustaining the project after the funding period and beyond.
- The sensitization workshops on Ebola and HIV/AIDS will raise the awareness of those in remote areas who may not be aware of the causes, symptoms and control measures of such diseases.
- The training on income generation will help women discover ways to generate their own income and expenses and by doing so will serve to raise the social status of the female population.

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- The remote locations of these communities have not made them ideal destinations for trained teachers. By increasing the capacity of two currently untrained teachers through formal training the standard of education will be raised.

Initial pricing will be established at a level which will attract buyers in an effort to build a client base. The targeted location for the store is a high traffic area in Brooklyn, NY. Ownership is currently exploring options for a 3,200 square foot facility. Currently rental costs project at a range of %55,000 to \$75,000 monthly. Possible locations include a display style window store-front with suitable parking. The floor space will largely be used as a sales floor with a few offices for store management.

### 3.1 Value Proposition

Kaddra-Farm will have a unique support services component: supporters will donate merchandise and in return Kaddra-Farm will sell the merchandise to generate revenue which will fund much needed support services for women and children.

### 4.0 Market Analysis Summary

| Country      | District | Chiefdom          | Community |
|--------------|----------|-------------------|-----------|
| Sierra Leone | Kambia   | Gbinleh<br>Dixain | Mankneh   |
|              |          |                   | Kalangba  |
|              |          |                   | Makanie   |
|              |          |                   | Salatoke  |

The Chiefdoms selected for this project are amongst the least developed in terms of rural poverty. Within the Chiefdom the level of development and poverty vary from community to community. The communities selected for the implementation of this project are the most deprived in terms of development. Any development that has taken place is limited to communities with easy access. The continuation of this trend is a recipe for conflict as youths, women and the aged are not catered to in some of these development activities. This project will address the needs of fragile communities in these remote and neglected areas. All of the activities in the project will in one way or the other contribute to poverty reduction and consolidation of peace through training and input support.

#### 4.1 Market Segmentation

The project will focus on every member of the communities selected. It will specifically focus on the most vulnerable and at times the most volatile groups in the society, which are youth, women, single mothers and the aged. In the case of youths they have potential to be involved in mischievous behavior if they are not gainfully employed. In addition they can easily migrate to urban centers where they have the strength to contribute to social instability. With regard to females it is a fact that they contribute immensely to the running of the homes in rural communities. The high concentration of single mothers who care for their children and other family members poses economic stress for them.



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**Number of Beneficiaries per Community**

|   | <b>Target</b>         | <b>Mankneh<br/>Yr1/Yr 2</b> | <b>Makanie<br/>Yr1/Yr/2</b> | <b>Kalangba<br/>Yr1/Yr2</b> | <b>Salatoke<br/>Yr1/Yr2</b> | <b>Total<br/>Beneficiaries<br/>Per Activity</b> |
|---|-----------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------|---|
| <b>Crops</b>                                    |                       |                             |                             |                             |                             |   |
| Rice  | Rice Farmers          | 20/22                       | 15/19                       | 27/40                       | 25/27                       | 108   |
| Groundnut                                       | Women                 | 42/40                       | 56/58                       | 50/68                       | 30/33                       | 199   |
| Cassava   | Youths                | 30/40                       | 50/96                       | 40/63                       | 30/40                       | 239   |
| Cassava<br>Graters &<br>Accessories             | Youths                | 30/40                       | 50/96                       | 40/63                       | 30/40                       | 239   |
| Vegetables                                      | Women                 | 20/20                       | 40/40                       | 40/40                       | 40/40                       | 140   |
|   |                       |                             |                             |                             |                             |   |
| <b>Animal<br/>Restocking</b>                    |                       |                             |                             |                             |                             |   |
| Goats/Sheep                                     |                       | 5                           | 3                           | 7                           | 8                           | 23  |
| Income<br>Generating                            | Women's<br>Groups     | 15                          | 15                          | 15                          | 30                          | 75  |
|   |                       |                             |                             |                             |                             |   |
| <b>Infra-<br/>structural<br/>Rehabilitation</b> |                       |                             |                             |                             |                             |   |
| Toilets   | Communities           | All<br>Households           | All<br>Households           | All<br>Households           | All<br>Households           |   |
| Wells   | Communities           | 1                           | 1                           | 1                           | 1                           | 4   |
|   |                       |                             |                             |                             |                             |   |
| <b>School<br/>Program</b>                       |                       |                             |                             |                             |                             |   |
| Capacity<br>Building                            | Untrained<br>Teachers | 2/0                         | 0/0                         | 0/0                         | 0/0                         | 2   |
| School<br>Construction                          | School<br>Children    | 1                           | 0                           | 0                           | 0                           | 1   |

## 4.2 Target Market Segment Strategy

All of the targeted communities are familiar with their activities included in the project. Most of them are either farmers and/or engaged in one of the activities at a subsistence level. The project will be contributing to their general development and strengthen their capacity, encourage the youths to remain in their current communities and expand their knowledge of dreadful disease and the negative effects of environmental abuse.

## 4.3 Service Providers Analysis

There is no known organization that will offer the unique value proposition that Kaddra-Farm will. The closest similarity is likely Habitat for Humanity's "Re-Store" concept. While the models are similar both support different causes.

### 4.3.1 Alternatives and Usage Patterns

Consumers/Philanthropists have a variety of choices in terms of channeling their financial support to various organizations. Largely these decisions are emotional and directed by ethnicity, culture and the like.

## 5.0 Web Plan Summary

The KADDRA-Farm website is located at [www.kaddrafarms.org](http://www.kaddrafarms.org). The website will be used as a primary source of marketing and donation inquiries.

### 5.1 Website Marketing Strategy

The Kaddra-Farm website address will be included on all printed materials. The website will also link to all Kaddra-Farm social media pages.

Donations can be made through the website as well as product purchases.

## 6.0 Strategy and Implementation Summary

A participatory monitoring and evaluation approach will be adopted. This will be ensured through the collaboration and free and open flow of information among all relevant parties. Project monitoring and evaluation will be the responsibility of the Kaddra-Farm staff and the participating communities. The parties will organize and monitor materials used to ensure that the desired level quality, standards, timeliness and target date monitoring are met. Results, in the form of written reports, will be distributed to investors on a regular schedule. This will continue throughout the life span of the project.

Written quarterly reports accompanied by financial results will be the standard. A end of the year report will be published that will contain the statistics of the beneficiaries, production and sales results and Best Practices learned.

At the end of the project a final report will be published by Kaddra-Farm and the donors. The final report will measure the impact on the community as well as the comments/positions of the direct beneficiaries of the project.

## 6.1 Competitive Edge

Kaddra-Farm will be unique in that it will offer handcrafted items and other merchandise from native Africans. Other advantages are:

- Ability to offer agriculture and micro-finance programs, as well as other economic development programs.
- Provide customers and entrepreneurs with product placement opportunities.
- Partnerships with other owners looking unique items to buy or sell.

## 6.2 Marketing Strategy

Kaddra-Farm will market its products and services to the general public through its website at [www.kaddrafarms.org](http://www.kaddrafarms.org).

### 6.2.1 Alternatives and Usage Patterns

Consumers/Philanthropists have a variety of choices in terms of channeling their financial support to various organizations. Largely these decisions are emotional and directed by ethnicity, culture and the like.

### 6.2.2 Future Plans

Through continued growth and success, Kaddra-Farm is scheduled to expand throughout New York in the long-term, along with Sierra Leone farming districts. In addition, leadership plans to organize groups in Kings County communities with the aim of helping them to develop community parks.

## 6.3 Fundraising Strategy

Kaddra-Farm will be a store-front facility located within the five boroughs of New York City. It will rely on donations of product which will be sold to raise funds to sponsor its target based programs in the aforementioned communities in Africa.

The initial fundraising effort is identified as the organization's "start-up donor drive". Over time Kaddra-Farm will emphasize the need to reduce its reliance on donation-based



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revenues, becoming self-supporting through its sales combined with occasional fundraising events.

### 6.3.1 Funding Forecast

The following assumptions provide the basis for the financial projections in this business plan:

- The Funding Forecast assumes that 25% will derive from Thrift Store sales with the remaining 75% coming from cash donations

Table: Funding Forecast

| <i>Funding Forecast</i>    |           |           |           |
|----------------------------|-----------|-----------|-----------|
|                            | Year 1    | Year 2    | Year 3    |
| Funding                    |           |           |           |
| Thrift Store Sales         | \$96,120  | \$115,344 | \$132,646 |
| Cash Donations             | \$268,356 | \$322,027 | \$370,331 |
| Total Funding              | \$364,476 | \$437,371 | \$502,977 |
| Direct Cost of Funding     | Year 1    | Year 2    | Year 3    |
| Direct Cost of Fundraising | \$6,540   | \$6,540   | \$6,540   |
| Direct Cost of Fundraising | \$0       | \$0       | \$0       |
| Subtotal Cost of Funding   | \$6,540   | \$6,540   | \$6,540   |



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Chart: Funding Monthly

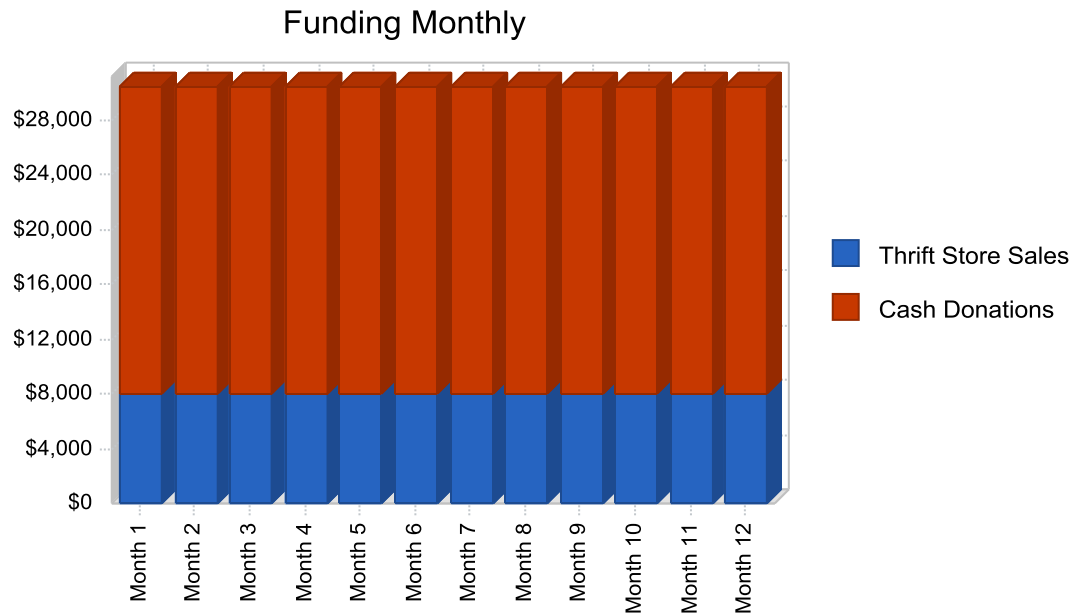
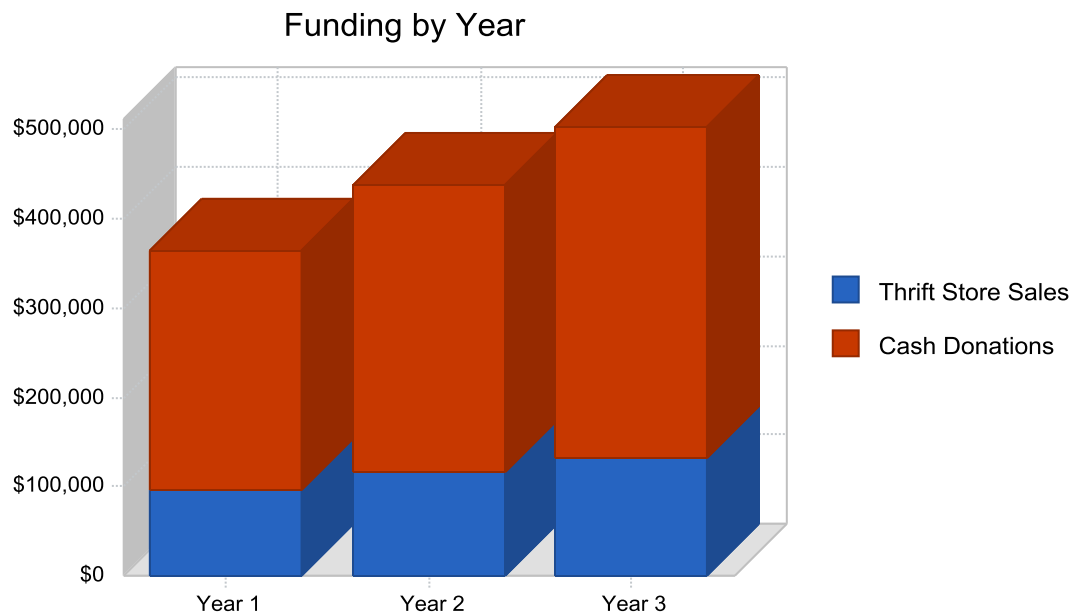


Chart: Funding by Year



## 6.4 Milestones

The accompanying table lists important program milestones. The milestone schedule indicates leadership's emphasis on planning and implementation.

Table: Milestones

| <i>Milestones</i>   |            |           |        |         |            |
|---|------------|-----------|--------|---------|------------|
| Milestone   | Start Date | End Date  | Budget | Manager | Department |
| 1. Establish business practices and its operating procedures; employ staff with the capacity and credentials to carry out needed responsibilities. Build customer based and enhance international relationships.  | 6/1/2016   | 5/30/2017 | TBD    | TBD     | Management |
| 2. Expand int'l commerce; increase donators, buyer potential and marketing by creating an online presence that represents the business. Use social media sites and email distributions to keep established and prospective clients aware of new items and sales.  | 6/1/2017   | 5/30/2018 | TBD    | TBD     | Management |
| 3. Place ads in the newspaper, phone book and local magazines. Increase community support in areas of education, skill building and employment. We will offer short-term sector-based training in customer service, sales and retail, stock/inventory to NYC unemployed participants of welfare-to-work programs. We will highlight the progress and successes gained from these supportive services to perspective | 6/1/2018   | 5/30/2019 | TBD    | TBD     | Management |

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|  |   |
|--|---|
| <p>investors, and solicit other partnerships to increase support.</p> <p>4. Expand int'l commerce; increase donators, buyer potential and marketing by creating an online presence. Use social media sites and email distributions to keep established and prospective clients aware of new items and sales.</p> <p>5. Place ads in the newspaper, phone book and local magazines. Increase community support in areas of education, skill building and employment. Offer short-term sector-based training in customer service, sales and retail, stock/inventory to NYC unemployed participants of welfare-to-work programs. Highlight the progress and success gained from these supportive services to perspective investors, and solicit other partnerships to increase support.</p> | <p>6/1/2018 5/30/2019 TBD TBD Management</p> <p>6/1/2018 5/30/2019 TBD TBD Management</p> |
| <p><b>Totals</b></p>   | <p>TBD</p>  |

## 7.0 Management Summary

Kaddra-Farm Inc. is headed by **Amadu brima Kamar**, the founder of the organization. Amadu is a native of Sierra Leone and an heir of a chief, in Kambia District, which is a highly regarded position within the society. Amadu served as the accountant in the Ministry of Health (Sierra Leone Government- West Africa) for more than 15 years. While in the position, he maintained the fiscal responsibility of the organization and day-to-day management of financial operations. Prior to becoming president, he served as an assistant manager for Allies, Inc. New Jersey USA, for four years. During his tenure he was instrumental in assisting the company's expansion.

With established connections and relationships as well as a reputable professional career serving the people of Sierra Leone, Amadu aspires to establish a business that will touch and provide for the inhabitants of his homeland by giving back to communities in ways both measurable and immeasurable. Language barriers as well as cultural barriers to begin this project are eliminated due to his relationships and networks created and rooted within the Sierra Leonean culture.

The following members will be hired to use their expertise in the Startup, plan once funds are available.

### 1. **Farama Tass Mansaray: Marketing**

Farma is a retiree with a wealth of business management strategy, in banking knowledge and financial planning. Operation leadership and business development is also his expertise. Farama Tass, received his( MBA )in Business management, Eastern University St. David's, Pennsylvania and a( BSE) degree in Marketing, St. Joseph's University, Philadelphia . Furthermore, he also gained Certification with common wealth of Pennsylvania- Certified life Insurance producer and comprehensive with knowledge serving individuals with intellectual and development disabilities. Prior to his achievement, he worked at Standard chartered Bank, Free Town, Sierra Leone as an assistant branch manager for 14 years (1972 to 1985).

### 2. **Mohamed Sorie Conteh: Accountant**

Mohamed joined the organization on March 20, 2011 with a wealth of experience in general management. Mr. Conteh received his (MBA) in management from Eastern University, St. David's Pennsylvania and a BBA, degree from Temple University Philadelphia, Pennsylvania. Prior, he was an Accountant in a Non-governmental organization (IDA) in Sierra Leone, West Africa for over 4 years.

3. **Sophia N. Bassey: Business Associate**

Sophia N. Bassey, joined Kaddra-farm, in December 2009, She brings over five years of experience in business development serving as a key member on our senior leadership growth strategies team. Prior to joining Kaddra-farm, Inc. she operated an independent business as a consultant for women seeking to enrich their lives.

4. **Emmanuel Ekanem: Information Technology**

Emmanuel received a Diploma in Network Systems Administrator – Lincoln Technical Institute MT. Laurel New Jersey, with 3.8 (GPA). He studied Security Solutions, (Access control and auditing, authentication, encryption, operating systems). Emmanuel joined the company in 2013 as (IT) member.

5. **Okodomo. Uffen: Driver**

Okodomo joined the company as a Driver,(2013-to date) with over twenty years' experience in driving skill. Transportation and logistics professional is well serviced in material management and good inventory record. He also has CDL (Class A) driver's license with air brake certification and DOT certified. He has warehouse logistic experience including shipping and receiving, picking and packing, stock and inventory

6. **Janis B. Quarles - Consultant** - Janis B. Quarles will be hired as a Business Consultant. She has a B.S. degree in Human Services and a Master Degree in Public Administration. She has cultivated and maintained long-standing relationships with over 300 NYC Industrial small businesses; Designed and facilitated staff training programs to meet the development needs of employers and secured grant awards for small businesses totaling over 19k from the New York State Department of Labor (NYDOL) for the On-The-Job Training Employment Program

## 7.1 Personnel Plan

Within the first three years of operation Kaddra-Farms will seek to hire an operations manager, a marketing manager and a Finance Manager. The Organization plans to continually address and modify personnel needs to insure effective results and goals met.

Targeted areas of skill-set will be:

- Management
- Marketing
- Accounting
- IT

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- Sales
- Customer Service
- Stock & Inventory

Table: Personnel

| <i>Personnel Plan</i>    |  |                 |                 |                 |
|--------------------------|--|-----------------|-----------------|-----------------|
|                          |  | Year 1          | Year 2          | Year 3          |
| Operations Manager       |  | \$26,400        | \$27,192        | \$28,007        |
| Marketing Manager        |  | \$20,400        | \$21,012        | \$21,642        |
| Driver                   |  | \$18,204        | \$18,750        | \$19,313        |
| Field Operations Manager |  | \$15,000        | \$15,450        | \$15,914        |
| Total People             |  | 4               | 4               | 4               |
| <b>Total Payroll</b>     |  | <b>\$80,004</b> | <b>\$82,404</b> | <b>\$84,876</b> |

## 8.0 Financial Plan

Kaddra-Farm will initially finance its growth through investment, to be eventually sustained by cash flow and donations.

### 8.1 Startup Funding

At present ownership has invested financially and more heavily in sweat equity in an effort to start building a non-profit profile and gain exposure for its Mission and Vision. It is time for a physical presence and investors will be asked to support that initiative.



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Table: Startup Funding

|   |                  |
|---|------------------|
| <i>Startup Funding</i>                    |                  |
| Startup Expenses to Fund                  | \$227,000        |
| Startup Assets to Fund                    | \$23,000         |
| Total Funding Required                    | \$250,000        |
| <br>Assets                                |                  |
| Non-cash Assets from Startup              | \$10,000         |
| Cash Requirements from Startup            | \$13,000         |
| Additional Cash Raised                    | \$0              |
| Cash Balance on Starting Date             | \$13,000         |
| Total Assets                              | \$23,000         |
| <br>Liabilities and Capital               |                  |
| <br>Liabilities                           |                  |
| Current Borrowing                         | \$0              |
| Long-term Liabilities                     | \$0              |
| Accounts Payable (Outstanding Bills)      | \$0              |
| Other Current Liabilities (interest-free) | \$0              |
| Total Liabilities                         | \$0              |
| <br>Capital                               |                  |
| <br>Planned Investment                    |                  |
| Owner                                     | \$0              |
| Investor                                  | \$0              |
| Additional Investment Requirement         | \$250,000        |
| Total Planned Investment                  | \$250,000        |
| <br>Loss at Startup (Startup Expenses)    | (\$227,000)      |
| Total Capital                             | \$23,000         |
| <br>Total Capital and Liabilities         | \$23,000         |
| <br><b>Total Funding</b>                  | <b>\$250,000</b> |



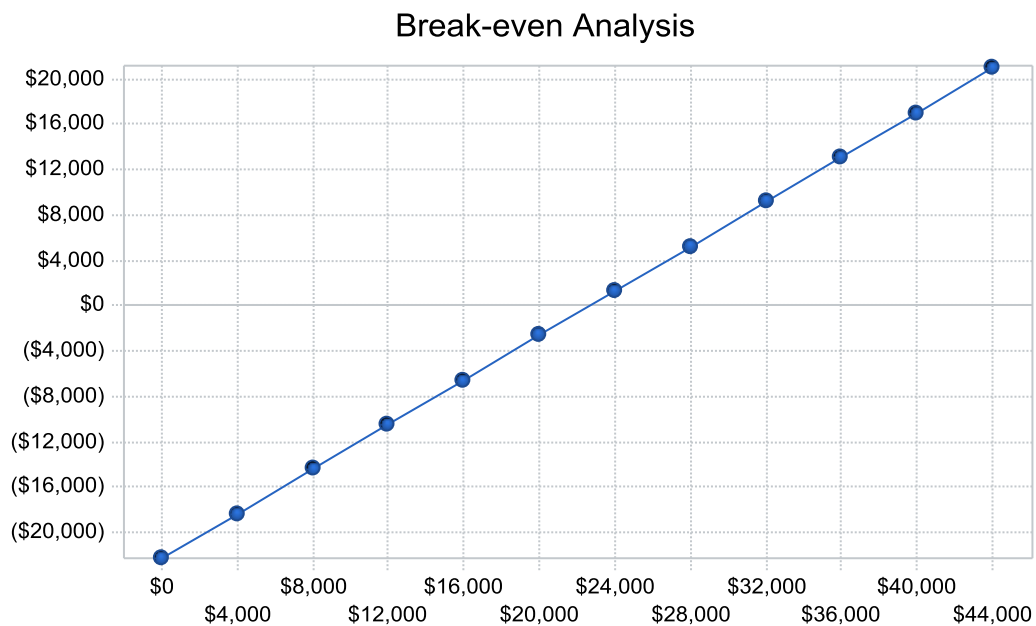
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Business Plan

## 8.2 Break-even Analysis

Table: Break-even Analysis

| Break-even Analysis           |          |
|-------------------------------|----------|
| Monthly Revenue Break-even    | \$22,699 |
| Assumptions:                  |          |
| Average Percent Variable Cost | 2%       |
| Estimated Monthly Fixed Cost  | \$22,292 |

Chart: Break-even Analysis



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Business Plan

### 8.3 Projected Surplus or Deficit

Table: Surplus and Deficit

| <i>Surplus and Deficit</i>        |           |           |           |
|-----------------------------------|-----------|-----------|-----------|
|                                   | Year 1    | Year 2    | Year 3    |
| Funding                           | \$364,476 | \$437,371 | \$502,977 |
| Direct Cost                       | \$6,540   | \$6,540   | \$6,540   |
| Other Costs of Funding            | \$6,540   | \$6,540   | \$6,540   |
| Total Direct Cost                 | \$13,080  | \$13,080  | \$13,080  |
| Gross Surplus                     | \$351,396 | \$424,291 | \$489,897 |
| Gross Surplus %                   | 96.41%    | 97.01%    | 97.40%    |
| Expenses                          |           |           |           |
| Payroll                           | \$80,004  | \$82,404  | \$84,876  |
| Marketing/Promotion               | \$6,000   | \$5,000   | \$4,000   |
| Depreciation                      | \$2,720   | \$2,720   | \$2,720   |
| Rent                              | \$24,000  | \$24,000  | \$2,000   |
| Utilities                         | \$7,200   | \$7,415   | \$7,640   |
| Insurance                         | \$3,000   | \$3,150   | \$3,300   |
| Payroll Taxes                     | \$12,001  | \$12,361  | \$12,731  |
| Office Supplies                   | \$4,980   | \$4,500   | \$4,300   |
| Vehicle Expense                   | \$2,220   | \$2,330   | \$2,450   |
| Telecommunications                | \$2,400   | \$2,470   | \$2,545   |
| Project Inception Meetings        | \$2,752   | \$2,752   | \$2,752   |
| Workshops-Income Generation       | \$4,047   | \$4,047   | \$4,047   |
| Ebola & HIV/AIDS Workshops        | \$8,360   | \$8,360   | \$8,360   |
| School Construction               | \$13,195  | \$13,195  | \$13,195  |
| Construction-Water Wells          | \$17,472  | \$17,472  | \$17,472  |
| Construction-Toilets              | \$750     | \$750     | \$750     |
| Unskilled Youth Training          | \$4,977   | \$3,977   | \$3,977   |
| Agriculture Programs              | \$22,284  | \$22,284  | \$22,284  |
| Small Ruminant Production         | \$49,140  | \$49,140  | \$49,140  |
| Total Operating Expenses          | \$267,502 | \$268,327 | \$248,539 |
| Surplus Before Interest and Taxes | \$83,894  | \$155,964 | \$241,358 |
| EBITDA                            | \$86,614  | \$158,684 | \$244,078 |
| Interest Expense                  | \$15,000  | \$15,000  | \$15,000  |
| Taxes Incurred                    | \$0       | \$0       | \$0       |
| Net Surplus                       | \$68,894  | \$140,964 | \$226,358 |
| Net Surplus/Funding               | 18.90%    | 32.23%    | 45.00%    |

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Chart: Surplus Monthly

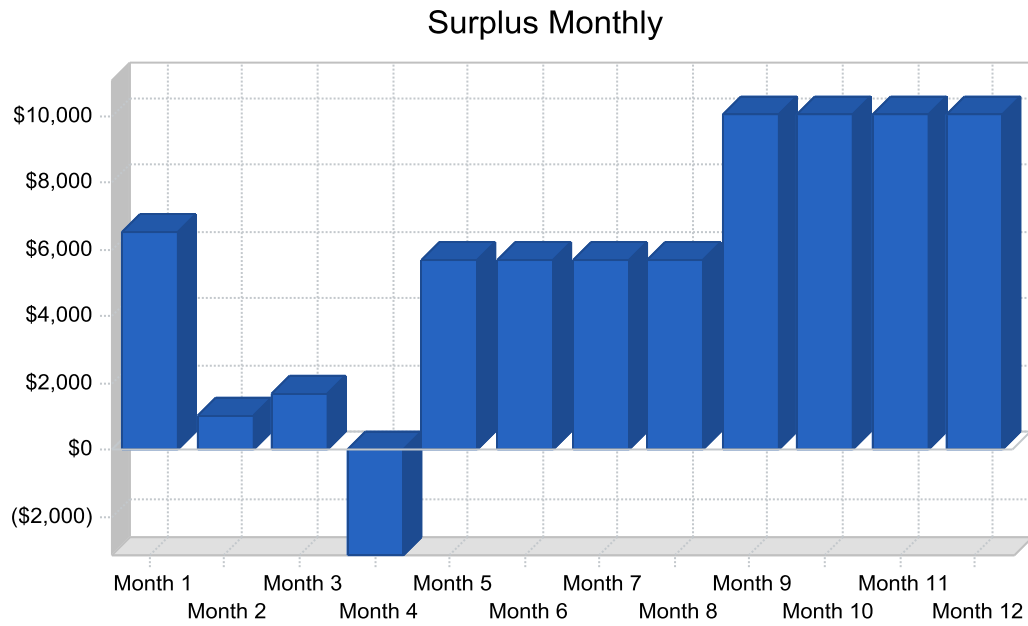
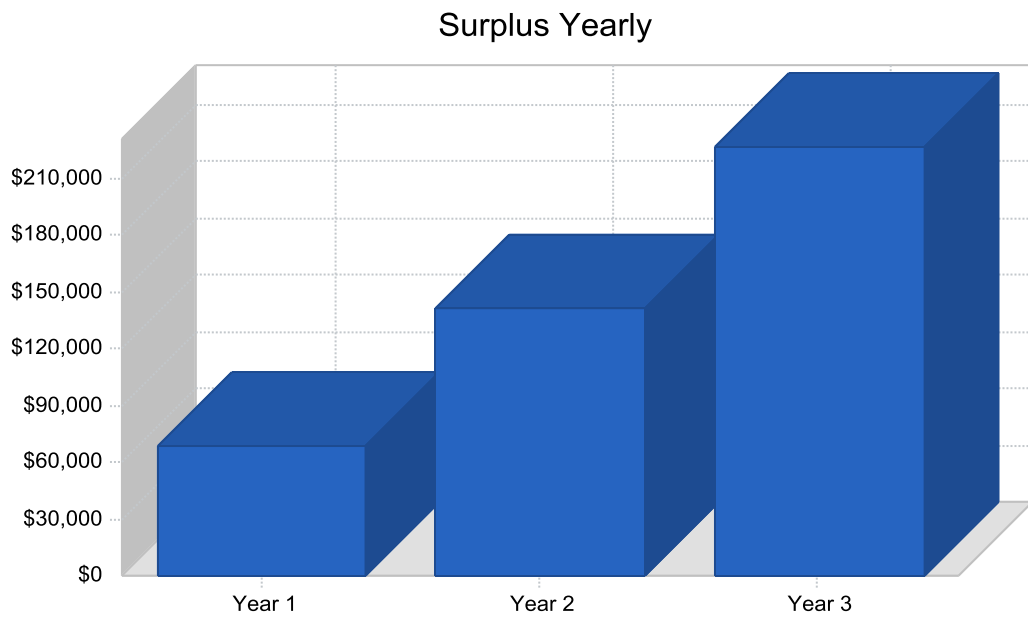


Chart: Surplus Yearly



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Chart: Gross Surplus Monthly

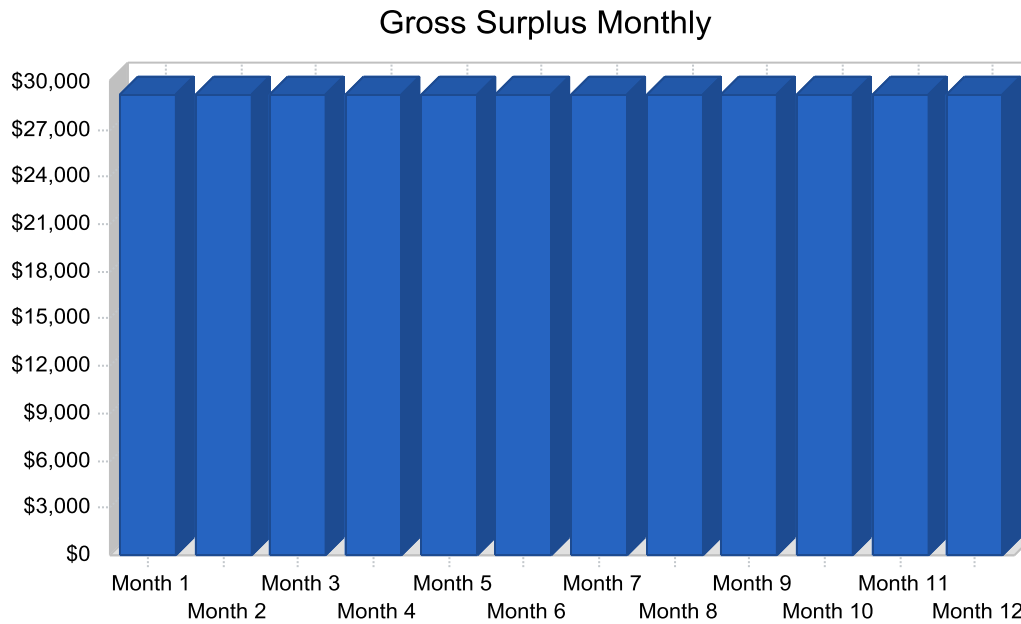
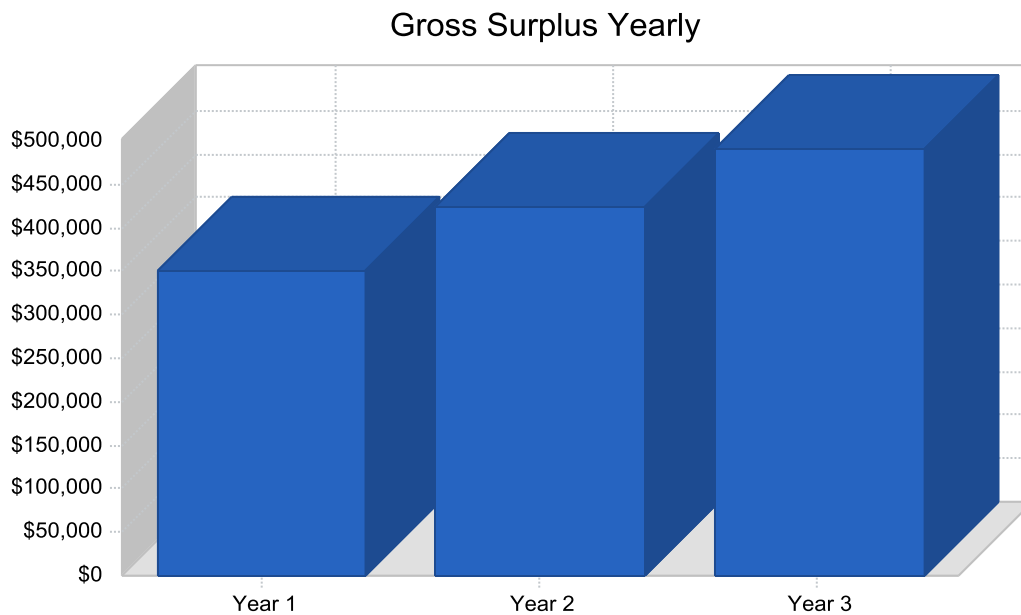


Chart: Gross Surplus Yearly



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## 8.4 Projected Cash Flow

Management of cash flow is critical to Kaddra-Farm' success. The annual cash flow projections are included here and more important monthly numbers for Year 1 are included in the appendix.

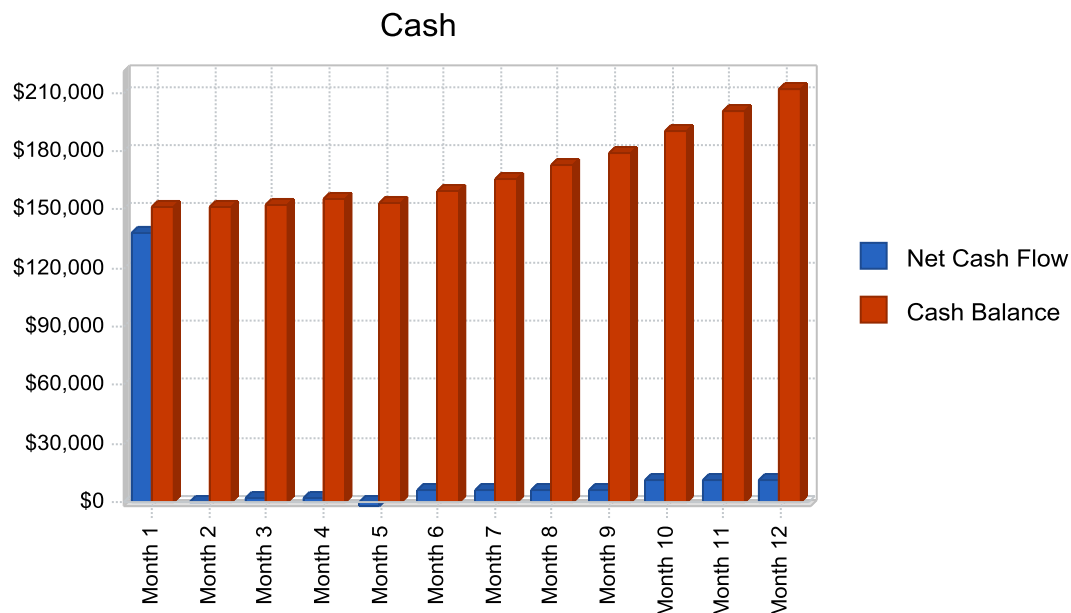
Table: Cash Flow

| <i>Pro Forma Cash Flow</i>                |           |           |           |
|---|-----------|-----------|-----------|
|   | Year 1    | Year 2    | Year 3    |
| Cash Received                             |           |           |           |
| Cash from Operations                      |           |           |           |
| Cash Funding                              | \$273,357 | \$328,028 | \$377,233 |
| Cash from Receivables                     | \$76,186  | \$106,356 | \$123,056 |
| Subtotal Cash from Operations             | \$349,543 | \$434,384 | \$500,289 |
| Additional Cash Received                  |           |           |           |
| Sales Tax, VAT, HST/GST Received          | \$0       | \$0       | \$0       |
| New Current Borrowing                     | \$150,000 | \$0       | \$0       |
| New Other Liabilities (interest-free)     | \$0       | \$0       | \$0       |
| New Long-term Liabilities                 | \$0       | \$0       | \$0       |
| Sales of Other Current Assets             | \$0       | \$0       | \$0       |
| Sales of Long-term Assets                 | \$0       | \$0       | \$0       |
| New Investment Received                   | \$0       | \$0       | \$0       |
| Subtotal Cash Received                    | \$499,543 | \$434,384 | \$500,289 |
| Expenditures                              | Year 1    | Year 2    | Year 3    |
| Expenditures from Operations              |           |           |           |
| Cash Spending                             | \$80,004  | \$82,404  | \$84,876  |
| Bill Payments                             | \$193,850 | \$209,135 | \$191,099 |
| Subtotal Spent on Operations              | \$273,854 | \$291,539 | \$275,975 |
| Additional Cash Spent                     |           |           |           |
| Sales Tax, VAT, HST/GST Paid Out          | \$0       | \$0       | \$0       |
| Principal Repayment of Current Borrowing  | \$0       | \$0       | \$0       |
| Other Liabilities Principal Repayment     | \$0       | \$0       | \$0       |
| Long-term Liabilities Principal Repayment | \$0       | \$0       | \$0       |
| Purchase Other Current Assets             | \$0       | \$0       | \$0       |
| Purchase Long-term Assets                 | \$27,200  | \$0       | \$0       |
| Dividends                                 | \$0       | \$0       | \$0       |

Kaddra-Farm Inc.  
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|                     |                  |                  |                  |
|---------------------|------------------|------------------|------------------|
| Subtotal Cash Spent | \$301,054        | \$291,539        | \$275,975        |
| Net Cash Flow       | \$198,488        | \$142,845        | \$224,314        |
| <b>Cash Balance</b> | <b>\$211,488</b> | <b>\$354,333</b> | <b>\$578,647</b> |

Chart: Cash



### 8.5 Projected Balance Sheet

The following Balance Sheet shows Kaddra-Farms' projected financial position for the next three years. Monthly estimates for Year 1 are included in the appendix.



Kaddra-Farm Inc.  
Business Plan

Table: Balance Sheet

| <i>Pro Forma Balance Sheet</i> |             |             |            |
|--------------------------------|-------------|-------------|------------|
|                                | Year 1      | Year 2      | Year 3     |
| <b>Assets</b>                  |             |             |            |
| Current Assets                 |             |             |            |
| Cash                           | \$211,488   | \$354,333   | \$578,647  |
| Accounts Receivable            | \$14,933    | \$17,920    | \$20,608   |
| Inventory                      | \$3,460     | \$6,458     | \$6,458    |
| Other Current Assets           | \$0         | \$0         | \$0        |
| Total Current Assets           | \$229,882   | \$378,711   | \$605,713  |
| Long-term Assets               |             |             |            |
| Long-term Assets               | \$27,200    | \$27,200    | \$27,200   |
| Accumulated Depreciation       | \$2,720     | \$5,440     | \$8,160    |
| Total Long-term Assets         | \$24,480    | \$21,760    | \$19,040   |
| Total Assets                   | \$254,362   | \$400,471   | \$624,753  |
| <b>Liabilities and Capital</b> | Year 1      | Year 2      | Year 3     |
| Current Liabilities            |             |             |            |
| Accounts Payable               | \$12,467    | \$17,612    | \$15,536   |
| Current Borrowing              | \$150,000   | \$150,000   | \$150,000  |
| Other Current Liabilities      | \$0         | \$0         | \$0        |
| Subtotal Current Liabilities   | \$162,467   | \$167,612   | \$165,536  |
| Long-term Liabilities          | \$0         | \$0         | \$0        |
| Total Liabilities              | \$162,467   | \$167,612   | \$165,536  |
| Paid-in Capital                | \$250,000   | \$250,000   | \$250,000  |
| Accumulated Surplus/Deficit    | (\$227,000) | (\$158,106) | (\$17,141) |
| Surplus/Deficit                | \$68,894    | \$140,964   | \$226,358  |
| Total Capital                  | \$91,894    | \$232,859   | \$459,216  |
| Total Liabilities and Capital  | \$254,362   | \$400,471   | \$624,753  |
| <b>Net Worth</b>               | \$91,894    | \$232,859   | \$459,216  |

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Business Plan

## 8.6 Standard Ratios

Table: Ratios

| <i>Ratio Analysis</i>                      |         |         |         |                  |
|--|---------|---------|---------|------------------|
|  | Year 1  | Year 2  | Year 3  | Industry Profile |
| Funding Growth                             | n.a.    | 20.00%  | 15.00%  | 0.00%            |
| Percent of Total Assets                    |         |         |         |                  |
| Accounts Receivable                        | 5.87%   | 4.47%   | 3.30%   | 0.00%            |
| Inventory                                  | 1.36%   | 1.61%   | 1.03%   | 0.00%            |
| Other Current Assets                       | 0.00%   | 0.00%   | 0.00%   | 100.00%          |
| Total Current Assets                       | 90.38%  | 94.57%  | 96.95%  | 100.00%          |
| Long-term Assets                           | 9.62%   | 5.43%   | 3.05%   | 0.00%            |
| Total Assets                               | 100.00% | 100.00% | 100.00% | 100.00%          |
| Current Liabilities                        | 63.87%  | 41.85%  | 26.50%  | 0.00%            |
| Long-term Liabilities                      | 0.00%   | 0.00%   | 0.00%   | 0.00%            |
| Total Liabilities                          | 63.87%  | 41.85%  | 26.50%  | 0.00%            |
| Net Worth                                  | 36.13%  | 58.15%  | 73.50%  | 100.00%          |
| Percent of Funding                         |         |         |         |                  |
| Funding                                    | 100.00% | 100.00% | 100.00% | 100.00%          |
| Gross Surplus                              | 96.41%  | 97.01%  | 97.40%  | 0.00%            |
| Selling, General & Administrative Expenses | 77.51%  | 64.78%  | 52.40%  | 0.00%            |
| Advertising Expenses                       | 1.65%   | 1.14%   | 0.80%   | 0.00%            |
| Surplus Before Interest and Taxes          | 23.02%  | 35.66%  | 47.99%  | 0.00%            |
| Main Ratios                                |         |         |         |                  |
| Current                                    | 1.41    | 2.26    | 3.66    | 0.00             |
| Quick                                      | 1.39    | 2.22    | 3.62    | 0.00             |
| Total Debt to Total Assets                 | 63.87%  | 41.85%  | 26.50%  | 0.00%            |
| Pre-tax Return on Net Worth                | 74.97%  | 60.54%  | 49.29%  | 0.00%            |
| Pre-tax Return on Assets                   | 27.09%  | 35.20%  | 36.23%  | 0.00%            |
| Additional Ratios                          | Year 1  | Year 2  | Year 3  |                  |
| Net Surplus Margin                         | 18.90%  | 32.23%  | 45.00%  | n.a              |
| Return on Equity                           | 74.97%  | 60.54%  | 49.29%  | n.a              |



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|                              |          |           |           |     |
|------------------------------|----------|-----------|-----------|-----|
| <b>Activity Ratios</b>       |          |           |           |     |
| Accounts Receivable Turnover | 6.10     | 6.10      | 6.10      | n.a |
| Collection Days              | 57       | 55        | 56        | n.a |
| Inventory Turnover           | 1.01     | 1.32      | 1.01      | n.a |
| Accounts Payable Turnover    | 16.55    | 12.17     | 12.17     | n.a |
| Payment Days                 | 27       | 26        | 32        | n.a |
| Total Asset Turnover         | 1.43     | 1.09      | 0.81      | n.a |
| <b>Debt Ratios</b>           |          |           |           |     |
| Debt to Net Worth            | 1.77     | 0.72      | 0.36      | n.a |
| Current Liab. to Liab.       | 1.00     | 1.00      | 1.00      | n.a |
| <b>Liquidity Ratios</b>      |          |           |           |     |
| Net Working Capital          | \$67,414 | \$211,099 | \$440,176 | n.a |
| Interest Coverage            | 5.59     | 10.40     | 16.09     | n.a |
| <b>Additional Ratios</b>     |          |           |           |     |
| Assets to Funding            | 0.70     | 0.92      | 1.24      | n.a |
| Current Debt/Total Assets    | 64%      | 42%       | 26%       | n.a |
| Acid Test                    | 1.30     | 2.11      | 3.50      | n.a |
| Funding/Net Worth            | 3.97     | 1.88      | 1.10      | n.a |
| <b>Dividend Payout</b>       | 0.00     | 0.00      | 0.00      | n.a |



## Appendix

Table: Funding Forecast

| <i>Funding Forecast</i>    |          |          |          |          |          |          |          |          |          |          |          |          |
|----------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                            | Month 1  | Month 2  | Month 3  | Month 4  | Month 5  | Month 6  | Month 7  | Month 8  | Month 9  | Month 10 | Month 11 | Month 12 |
| Funding                    |          |          |          |          |          |          |          |          |          |          |          |          |
| Thrift Store Sales         | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  | \$8,010  |
| Cash Donations             | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 | \$22,363 |
| Total Funding              | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 |
| Direct Cost of Funding     | Month 1  | Month 2  | Month 3  | Month 4  | Month 5  | Month 6  | Month 7  | Month 8  | Month 9  | Month 10 | Month 11 | Month 12 |
| Direct Cost of Fundraising | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    |
| Direct Cost of Fundraising | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Subtotal Cost of Funding   | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    |

## Appendix

Table: Personnel

| <i>Personnel Plan</i>    |                |                |                |                |                |                |                |                |                |                |                |                |                |
|--------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
|                          | Month 1        | Month 2        | Month 3        | Month 4        | Month 5        | Month 6        | Month 7        | Month 8        | Month 9        | Month 10       | Month 11       | Month 12       |                |
| Operations Manager       | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        | \$2,200        |
| Marketing Manager        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        | \$1,700        |
| Driver                   | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        | \$1,517        |
| Field Operations Manager | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        | \$1,250        |
| Total People             | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              | 4              |
| <b>Total Payroll</b>     | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> | <b>\$6,667</b> |

## Appendix

Table: Surplus and Deficit

| <i>Surplus and Deficit</i>  |     | Month 1  | Month 2  | Month 3  | Month 4  | Month 5  | Month 6  | Month 7  | Month 8  | Month 9  | Month 10 | Month 11 | Month 12 |
|-----------------------------|-----|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Funding                     |     | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 |
| Direct Cost                 |     | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    |
| Other Costs of Funding      |     | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    | \$545    |
| Total Direct Cost           |     | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  | \$1,090  |
| Gross Surplus               |     | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 | \$29,283 |
| Gross Surplus %             |     | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   | 96.41%   |
| Expenses                    |     |          |          |          |          |          |          |          |          |          |          |          |          |
| Payroll                     |     | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  |
| Marketing/Promotion         |     | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    | \$500    |
| Depreciation                |     | \$223    | \$227    | \$227    | \$227    | \$227    | \$227    | \$227    | \$227    | \$227    | \$227    | \$227    | \$227    |
| Rent                        |     | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  | \$2,000  |
| Utilities                   |     | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    | \$600    |
| Insurance                   |     | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    | \$250    |
| Payroll Taxes               | 15% | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  | \$1,000  |
| Office Supplies             | 15% | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    | \$415    |
| Vehicle Expense             | 15% | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    | \$185    |
| Telecommunications          | 15% | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    | \$200    |
| Project Inception Meetings  | 15% | \$2,752  | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Workshops-Income Generation | 15% | \$0      | \$4,047  | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Ebola & HIV/AIDS Workshops  | 15% | \$0      | \$0      | \$8,360  | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| School Construction         | 15% | \$0      | \$0      | \$0      | \$13,195 | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Construction-Water Wells    | 15% | \$0      | \$0      | \$0      | \$0      | \$4,368  | \$4,368  | \$4,368  | \$4,368  | \$0      | \$0      | \$0      | \$0      |
| Construction-Toilets        | 15% | \$750    | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |

## Appendix

|                                   |     |          |          |          |           |          |          |          |          |          |          |          |          |
|-----------------------------------|-----|----------|----------|----------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Unskilled Youth Training          | 15% | \$0      | \$4,977  | \$0      | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Agriculture Programs              | 15% | \$1,857  | \$1,857  | \$1,857  | \$1,857   | \$1,857  | \$1,857  | \$1,857  | \$1,857  | \$1,857  | \$1,857  | \$1,857  | \$1,857  |
| Small Ruminant Production         |     | \$4,095  | \$4,095  | \$4,095  | \$4,095   | \$4,095  | \$4,095  | \$4,095  | \$4,095  | \$4,095  | \$4,095  | \$4,095  | \$4,095  |
| Total Operating Expenses          |     | \$21,494 | \$27,020 | \$26,356 | \$31,191  | \$22,364 | \$22,364 | \$22,364 | \$22,364 | \$17,996 | \$17,996 | \$17,996 | \$17,996 |
| Surplus Before Interest and Taxes |     | \$7,789  | \$2,263  | \$2,927  | (\$1,908) | \$6,919  | \$6,919  | \$6,919  | \$6,919  | \$11,287 | \$11,287 | \$11,287 | \$11,287 |
| EBITDA                            |     | \$8,012  | \$2,490  | \$3,154  | (\$1,681) | \$7,146  | \$7,146  | \$7,146  | \$7,146  | \$11,514 | \$11,514 | \$11,514 | \$11,514 |
| Interest Expense                  |     | \$1,250  | \$1,250  | \$1,250  | \$1,250   | \$1,250  | \$1,250  | \$1,250  | \$1,250  | \$1,250  | \$1,250  | \$1,250  | \$1,250  |
| Taxes Incurred                    |     | \$0      | \$0      | \$0      | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Net Surplus                       |     | \$6,539  | \$1,013  | \$1,677  | (\$3,158) | \$5,669  | \$5,669  | \$5,669  | \$5,669  | \$10,037 | \$10,037 | \$10,037 | \$10,037 |
| Net Surplus/Funding               |     | 21.53%   | 3.34%    | 5.52%    | -10.40%   | 18.66%   | 18.66%   | 18.66%   | 18.66%   | 33.05%   | 33.05%   | 33.05%   | 33.05%   |

# Appendix

Table: Cash Flow

| Pro Forma Cash Flow                   |           |          |          |          |          |          |          |          |          |          |          |          |          |
|---------------------------------------|-----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
|                                       | Month 1   | Month 2  | Month 3  | Month 4  | Month 5  | Month 6  | Month 7  | Month 8  | Month 9  | Month 10 | Month 11 | Month 12 |          |
| Cash Received                         |           |          |          |          |          |          |          |          |          |          |          |          |          |
| Cash from Operations                  |           |          |          |          |          |          |          |          |          |          |          |          |          |
| Cash Funding                          | \$22,780  | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 | \$22,780 |
| Cash from Receivables                 | \$0       | \$253    | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  | \$7,593  |
| Subtotal Cash from Operations         | \$22,780  | \$23,033 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 |
| Additional Cash Received              |           |          |          |          |          |          |          |          |          |          |          |          |          |
| Sales Tax, VAT, HST/GST Received      | 0.00% \$0 | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| New Current Borrowing                 | \$150,000 | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| New Other Liabilities (interest-free) | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| New Long-term Liabilities             | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Sales of Other Current Assets         | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Sales of Long-term Assets             | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| New Investment Received               | \$0       | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      | \$0      |
| Subtotal Cash Received                | \$172,780 | \$23,033 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 | \$30,373 |
| Expenditures                          | Month 1   | Month 2  | Month 3  | Month 4  | Month 5  | Month 6  | Month 7  | Month 8  | Month 9  | Month 10 | Month 11 | Month 12 |          |
| Expenditures from Operations          |           |          |          |          |          |          |          |          |          |          |          |          |          |
| Cash Spending                         | \$6,667   | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  | \$6,667  |
| Bill Payments                         | \$547     | \$16,583 | \$21,899 | \$21,418 | \$25,798 | \$17,265 | \$17,265 | \$17,265 | \$17,119 | \$12,897 | \$12,897 | \$12,897 | \$12,897 |

## Appendix

|   |           |           |           |           |           |           |           |           |           |           |           |           |
|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Subtotal Spent on Operations              | \$7,214   | \$23,250  | \$28,566  | \$28,085  | \$32,465  | \$23,932  | \$23,932  | \$23,932  | \$23,786  | \$19,564  | \$19,564  | \$19,564  |
| Additional Cash Spent                     |           |           |           |           |           |           |           |           |           |           |           |           |
| Sales Tax, VAT, HST/GST Paid Out          | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Principal Repayment of Current Borrowing  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Other Liabilities Principal Repayment     | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Long-term Liabilities Principal Repayment | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Purchase Other Current Assets             | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Purchase Long-term Assets                 | \$27,200  | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Dividends                                 | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       | \$0       |
| Subtotal Cash Spent                       | \$34,414  | \$23,250  | \$28,566  | \$28,085  | \$32,465  | \$23,932  | \$23,932  | \$23,932  | \$23,786  | \$19,564  | \$19,564  | \$19,564  |
| Net Cash Flow                             | \$138,366 | (\$217)   | \$1,807   | \$2,288   | (\$2,092) | \$6,441   | \$6,441   | \$6,441   | \$6,587   | \$10,809  | \$10,809  | \$10,809  |
| Cash Balance                              | \$138,366 | \$138,149 | \$139,956 | \$142,244 | \$140,152 | \$146,593 | \$153,034 | \$159,475 | \$166,061 | \$176,870 | \$187,679 | \$198,488 |

# Appendix

Table: Balance Sheet

| <i>Pro Forma Balance Sheet</i> |                   | Month 1     | Month 2     | Month 3     | Month 4     | Month 5     | Month 6     | Month 7     | Month 8     | Month 9     | Month 10    | Month 11    | Month 12    |
|--------------------------------|-------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Assets                         | Starting Balances |             |             |             |             |             |             |             |             |             |             |             |             |
| Current Assets                 |                   |             |             |             |             |             |             |             |             |             |             |             |             |
| Cash                           | \$0               | \$138,366   | \$138,149   | \$139,956   | \$142,244   | \$140,152   | \$146,593   | \$153,034   | \$159,475   | \$166,061   | \$176,870   | \$187,679   | \$198,488   |
| Accounts Receivable            | \$0               | \$7,593     | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    | \$14,933    |
| Inventory                      | \$10,000          | \$9,455     | \$8,910     | \$8,365     | \$7,820     | \$7,275     | \$6,730     | \$6,185     | \$5,640     | \$5,095     | \$4,550     | \$4,005     | \$3,460     |
| Other Current Assets           | \$0               | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         |
| Total Current Assets           | \$10,000          | \$155,414   | \$161,992   | \$163,254   | \$164,997   | \$162,360   | \$168,256   | \$174,152   | \$180,048   | \$186,090   | \$196,354   | \$206,618   | \$216,882   |
| Long-term Assets               |                   |             |             |             |             |             |             |             |             |             |             |             |             |
| Long-term Assets               | \$0               | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    | \$27,200    |
| Accumulated Depreciation       | \$0               | \$223       | \$450       | \$677       | \$904       | \$1,131     | \$1,358     | \$1,585     | \$1,812     | \$2,039     | \$2,266     | \$2,493     | \$2,720     |
| Total Long-term Assets         | \$0               | \$26,977    | \$26,750    | \$26,523    | \$26,296    | \$26,069    | \$25,842    | \$25,615    | \$25,388    | \$25,161    | \$24,934    | \$24,707    | \$24,480    |
| Total Assets                   | \$10,000          | \$182,391   | \$188,742   | \$189,777   | \$191,293   | \$188,429   | \$194,098   | \$199,767   | \$205,436   | \$211,251   | \$221,288   | \$231,325   | \$241,362   |
| Liabilities and Capital        |                   | Month 1     | Month 2     | Month 3     | Month 4     | Month 5     | Month 6     | Month 7     | Month 8     | Month 9     | Month 10    | Month 11    | Month 12    |
| Current Liabilities            |                   |             |             |             |             |             |             |             |             |             |             |             |             |
| Accounts Payable               | \$0               | \$15,852    | \$21,190    | \$20,548    | \$25,222    | \$16,690    | \$16,690    | \$16,690    | \$16,690    | \$12,467    | \$12,467    | \$12,467    | \$12,467    |
| Current Borrowing              | \$0               | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   | \$150,000   |
| Other Current Liabilities      | \$0               | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         |
| Subtotal Current Liabilities   | \$0               | \$165,852   | \$171,190   | \$170,548   | \$175,222   | \$166,690   | \$166,690   | \$166,690   | \$166,690   | \$162,467   | \$162,467   | \$162,467   | \$162,467   |
| Long-term Liabilities          | \$0               | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         |
| Total Liabilities              | \$0               | \$165,852   | \$171,190   | \$170,548   | \$175,222   | \$166,690   | \$166,690   | \$166,690   | \$166,690   | \$162,467   | \$162,467   | \$162,467   | \$162,467   |
| Paid-in Capital                | \$237,000         | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   | \$237,000   |
| Accumulated Surplus/Deficit    | (\$227,000)       | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) | (\$227,000) |
| Surplus/Deficit                | \$0               | \$6,539     | \$7,552     | \$9,229     | \$6,071     | \$11,740    | \$17,409    | \$23,078    | \$28,747    | \$38,784    | \$48,821    | \$58,857    | \$68,894    |
| Total Capital                  | \$10,000          | \$16,539    | \$17,552    | \$19,229    | \$16,071    | \$21,740    | \$27,409    | \$33,078    | \$38,747    | \$48,784    | \$58,821    | \$68,857    | \$78,894    |
| Total Liabilities and Capital  | \$10,000          | \$182,391   | \$188,742   | \$189,777   | \$191,293   | \$188,429   | \$194,098   | \$199,767   | \$205,436   | \$211,251   | \$221,288   | \$231,325   | \$241,362   |
| Net Worth                      | \$10,000          | \$16,539    | \$17,552    | \$19,229    | \$16,071    | \$21,740    | \$27,409    | \$33,078    | \$38,747    | \$48,784    | \$58,821    | \$68,857    | \$78,894    |