VISION FINANCE GROUP

Business Planning Tips

Practical checklist for members and aspiring entrepreneurs

Member guide • September 2026

Contact	Postal address	Established
+265 999 016 102	P.O. Box 123, Zomba	27 March 2017

01. Start with a specific customer
Define who will buy, the problem you solve and why customers should choose you.

02. Test demand before scaling
Start small enough to learn and track what actually sells.

03. Know your numbers
Estimate start-up cost, fixed costs, unit cost, selling price, margin and break-even point.

04. Separate cash
Keep business money and personal spending distinct.

05. Track every sale and expense
Simple daily records are more reliable than memory.

06. Plan working capital
Ensure you can finance stock and operating costs while waiting for sales cash.

07. Borrow for a productive reason
A Vision Finance Group loan should have a clear use and repayment source; remember the 15% interest and MWK 20,000 processing fee.

08. Check the 2× ceiling
Your maximum member loan is up to twice your verified savings, but affordability still matters.

09. Plan downside
Decide what you will do if sales fall, prices rise or stock is delayed.

10. Review monthly
Compare actual results with your plan and adjust based on evidence.

Before you borrow
Write down the loan purpose, expected additional income or savings created by the loan, repayment dates, total interest, processing fee and your fallback plan if results are weaker than expected.