

# EXECUTIVE SUMMARY

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Kukubima is one of the developing and well lucrative business providers of Importing and exporting cars and Its accessories. With a team of experts boasting extensive experience in this field, we are well placed to help our clients grow and thrive - even in challenging times making access to vehicle more precise and very easy by all. By really getting to know our customers, our talented team can offer unique and customized solutions backed by data driven analysis and broad research. Putting a smile on a customer's face is everything to us.

One of our top-notch goal or vision is to delve into being Africa's leading auto financing company, making it so easy for both companies and individuals to own a vehicle at a very less stressful and flexible financial conditions.

Our mission is to make accessibility to vehicle and its accessories so easy to get. Customer satisfaction is always key to us that is why we leave you with nothing but a face full of smiles after having encounter with us.

## **MARKET RESEARCH AND PROJECT ANALYSIS.**

Why this business?

Choosing this business over a lot of business in the market is purposely for a reason.

Aside looking at the values and numbers involved, there is one particular and additional reason for choosing this business.

Our research team has surveyed the market over years to come up with this.

Owning a car is a dream of 99% of citizens in Ghana and the world at large, because of this, a team of experts in partnership with well renowned companies outside the country (Dubai, China, Korea, Canada, Germany and others) has made it possible for cars to be imported to Ghana making it easy for everyone to own one.

Selection of these cars are within the financial budget of even the lame person. Also, the financial department has a well drafted payment plan and policies for all our customers making business seamless.

Another delve into the market research is vehicle accessories. This has been one of the fastest selling products in relation to the vehicle. For example, car engine sell so fast.

Per our research, the highest number, or weeks to hoard an engine before sale is 5weeks. Auto mechanics and vehicle engineers are always in search of car engines.

Because of this, our focus in importing car engines is on the ascendancy since is one of the fastest selling products in relative to auto mechanics.

## MARKETING AND SALES

- In Kukubima Enterprise, the marketing and sales department will Optimize our company website and content to drive traffic. This can include writing pages with videos about topics people ask about your cars.
- Our marketing team will Create video tours of car and its accessories dealership to engage customers.
- **Email marketing:** Build a targeted email list and send personalized content to nurture leads. We will include updates on new vehicles, promotions, and maintenance tips.
- **Paid advertising:** Use paid advertising (PPC), paid per click to target specific keywords and demographics.
- **Referrals Algorithm:** Customers acquired through referrals have a higher retention rate. In this case a well drafted and comprehensive rewards will be given to customers with the highest referrals ensuring sales growth and appreciation to customers
- **Social media marketing:** social media is now the new television for business and a hub for advertising your products to the world at large. The sales and marketing team in Kukubima has a well design plan for online marketing of products on all the social media platforms.
- **Incentives and discounts:** Offer incentives and discounts as a sales promotion.

## **INVESTMENT AGREEMENT**

This Investment agreement stands a legal binding contract and will effectively commence on .....

NB: kindly note that the commencement date starts on the 7th day after the investment amount has been received by the company (KUKUBIMA ENT).

To an extent this credit offer agreement stands not as loan but financial investment yielding profit on capital invested over a certain Period of time.

This loan agreement is between Paty A, the investor and KukuBima Enterprise.

Kindly refer to the details of both parties below.

- **COMPANY**

Name: KUKUBIMA ENTERPRISE  
Country: GHANA  
Location: BURMA CAMP  
E-mail: sethsibu2015@gmail.com  
Telephone: 0276233965

1. **CEO**

Name: SETH TSIBU DARKO  
Telephone: 0241450052  
Signature:

2. **FINANCIAL MANAGER**

Name: RICHARD ETSE AGORH  
Telephone 0551719982  
Signature

## INVESTOR

Name  
Country  
Address  
Email  
Telephone  
Signature

## TERMS AND CONDITION

The below details state all relevant information about the invested amount.

INVESTED AMOUNT : USD 15,000  
INTEREST RATE : 45% PER ANNUM  
START DATE :  
END DATE :

### INVESTMENT SCHEDULE 1

The investor is mandated per this agreement to receive 45% interest on the said amount invested. This amount will be added to the to the initial capital invested and credited into the investor's account.

example

Payment amount	Payment Due Date
<p>Payment amount = <math>X + (0.45 * X)</math></p> <p>THUS, X = CAPITAL 0.45 = 45%</p> <p>Example: Party A Invests GHS 200,000</p> <p>Hence, party A receives GHS 90,000 as Interest per annum. A lump sum of 290,000 will be received by Investor.</p>	PER ANNUM

## INVESTMENT SCHEDULE 2

### PAYMENT SCHEDULE

Payment amount	Payment Due Date
<p>Payment amount = <math>X + (0.45 * X)</math></p> <p>THUS, X = CAPITAL 0.45 = 45%</p> <p>Example: Party A Invests GHS 200,000</p> <p>Hence, party A receives GHS 90,000 as Interest per annum. A lump sum of 290,000 will be received by Investor.</p> <p>Payment of Interest will be paid in 3 Instalments.</p>	<p>Interest = 2nd quarter, 3rd quarter and last quarter.</p> <p>Capital = Per Annum</p>