

**第二十一屆MEP (Millennium Entrepreneurship Programme) - 商業計劃書**  
**The 21st MEP (Millennium Entrepreneurship Programme) – Business**  
**Proposal**

**甲部－隊伍基本資料**

**Part A - Basic Information**

組別編號：040 Group No. : 040
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**組員資料 Details of Group Members**

	中文姓名 Name in Chinese	英文姓名 Name in English
1	卜穎嵐	Book Wing Laam
2	陳海琳	Chan Hoi Lam
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4	朱嘉琪	Chu Ka Ki
5	陸倩婷	Luk Sin Ting
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**帶隊導師資料 Details of Team Advisor**

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**啟蒙導師資料 Details of Mentor**

中文姓名: Name in Chinese:	
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## 乙部 – 創業計劃書

### Part B – Business Proposal

#### 第一部份：項目基本資料

##### Section I: Basic Information of Business

(i) 項目名稱  
Name of Business

**Moo-very**

(ii) 項目類別  
Type of products/services

food and necessities delivery service

(iii) 項目摘要 (請用不多於500字簡介)  
Executive Summary (Not more than 500 words)

Moo-very is a hotline service designated for the elders and less fortunate groups.

During this world wide pandemic —COVID -19. **Elders** are having more trouble than ever to purchase daily necessities for themselves. As they are at **high risk of Infecting COVID -19. Handicapped for buying lots of foods and necessities**, elders may need help for delivering them. Knowing that the elders **may not have the knowledge to use a smartphone app**, we decide to **provide a hotline service of buying and delivering foods and necessities.**

As many people are undergoing high pressure on their financial situation, this service can also support people who are in need for **lower priced products to satisfy their daily needs.**

info : According to the Hong Kong Poverty Situation Report for 2019, after policy intervention, **15.8 percent of Hong Kong's population – over 1 million people – live in poverty.** Moo-very will collaborate with supermarkets in order to collect flawed produce and necessities which can help to lower the price of food and necessities and provide to the elders.

#### 第二部份：社會效益

##### Section II: Social Impact

(i) 社會需要 (例：社會問題及其嚴重性) (約300字)  
Social needs (e.g. social problem and its seriousness) (About 300 words)

**Having financial difficulties in getting materials, elders and underprivileged groups have been crushed by the pandemic.** These groups of citizens usually have very low income. Because of the shortage of goods, the cost of living during the pandemic has also risen. For example, in February 2019, the selling price of a box of medical masks was over \$600, which is 30 times the normal price. In addition, elders may have some health issues as they may not be able to travel a long distance to buy materials. As a result, elders and underprivileged groups may not have enough necessities.

**During the pandemic, because of the social distancing measures, community care can not reach the needy.** Under the strict safety measures, lots of public areas, shops, restaurants have been closed. It makes the needy, like elders and low income groups, unable to receive useful help as usual. For example, some restaurants (e.g. 北河同行) may donate some meals to the homeless and elders. Nevertheless, these groups of people cannot be helped under the pandemic because they are asked to stay-at-home.

**On the environmental side, food waste is always a problem in our modern society.** In 2014, around 3 900 tonnes of food waste were generated every day. Remaining foods and ingredients from restaurants and supermarkets usually deliver to the landfill directly.

(ii) 項目如何回應上述社會需要及產生社會效益 (例：紓緩或解決社會問題) (約300字)

How can your business address the above social needs and generate positive social impacts (e.g. alleviate/solve the problems?) (About 300 words)

**First, the hotline service.** Under the COVID -19, knowing that it is inconvenient for elderly and underprivileged to buy food and necessities outside, we have set up a hotline service for them to use, it is such a very simple one to use compared with the complicated application in the smartphone. Since most of the elderly are use the very old style elderly phone, so hotline service is suitable for them. If they need to order some food or necessities, just call the hotline and it will transfer them to a phone message area, then they can leave the message of what they want to order. Also, our hotline service provides live service if they need help.

**Second, the transport of the items will also provide.** elderly or underprivileged can leave their

address by the message through the hotline, we will collect their ordered needs and transfer them to the clients. The social workers can also easily contact them and to provide suitable help.

**Third, inexpensive foods and necessities can be provided, because of the link up services with social enterprises.** For example, some remaining foods and ingredients will be collected by the food bank or other environmental organization. We will help to set up a network between elders or other needys with social enterprises. It helps to reduce the food waste. The social workers can also easily contact them and to provide suitable help.

### 第三部份：項目資料

#### Section III: Details of Business

##### (i) 產品/服務簡介 (約300字)

Introduction of Product / Service (About 300 words)

The service of delivering food and necessities will be provided, we will build a network between shops, restaurants and our clients, especially for the elders. In order to provide them inexpensive goods and convenience delivery service.

A hard copy of the shop list and codes will be also given so as to give a clear instruction to elders. Elders can simply call the hotline, after choosing the language, client can choose what they want to buy by dialing the code of the shop and the goods of their choice.

For example, if the elders want to buy an apple, they may need to input 001#.

##### (ii) 產品/服務特色 (約300字)

Characteristics of Product / Service (About 300 words)

#### -Special Services

Since we have a variety of items for the clients to choose, they may be troubled by the choice difficulties. Considering this problem, we provide an ingredient combination sale for them, this kind of group sale is beneficial for them because it is very convenient. Also, if they need a long-term purchase, we can offer them a menu weekly, they can contact us and we will arrive to pick up the menu by the staff.

#### -Quality Assurance

Although the cost of the collected food and necessities, and the cost of the service for transportation is very low, we are also aware of the quality assurance, emphasizing the quality condition. Therefore, we will store the food in our rented refrigerator for the unsold food, also the warehouse for necessities storage. When transported, the refrigerated trucks are used. Moreover, we will have regular quality food control by checking if the conditions are good or not, and filter out the defective products.

#### (iii) 業務目標 (約300字)

##### Business Goals (About 300 words)

First of all, we hope to build a fair society by providing goods with sensible prices so as to help the underprivileged group to meet their minimum requirement of living.

Secondly, we hope to create an elder-friendly community. Hong Kong is now stepping into an ageing society. Many elders need external help from others, then more expenses will be required from the government. Therefore, linking the elders with local organizations, social enterprises or social workers to provide continuous care.

At last, we hope to make a balance between operating expenses and income in two years. And make a profit in 3-4 years so as to expand our business and to service more society.

#### 第四部份：營銷及市場策略

#### Section IV: Sales & Marketing Strategy

#### (i) 市場定位 (約200字)

**Market Positioning (About 200 words)**

Moovery provides user-friendly telephone service for elders and those who don't have a smartphone and professional after-sales services while being socially responsible. For the elderly and the underprivileged, Moovery will provide lower-cost goods and daily necessities, that will be delivered to your doorstep. Moovery will collaborate with well-known supermarkets and local wet market vendors to provide lower-priced but fresh produce products and daily necessities. Our persistence to provide for elders and the underprivileged promises you to satisfy your daily needs without being a financial burden.

**(ii) 主要顧客對象 (約200字)**

**Target Customers (About 200 words)**

Our target customers are elders and underprivileged people. We have acknowledged that during this trying time. These particular groups may face more difficulties than others.

In Hong Kong there are nearly 16 million elders who live alone, since they are at high risk of being infected by the virus, they are not recommended to leave their houses. Our service could easily solve this problem of not being able to leave the house, elders could order daily necessities in the comfort of their home. Not like other delivery services we provide a user-friendly hotline service to prevent them from not being able to enjoy our service because of a lack of knowledge on using smartphones.

Most grocery delivery services are known to be more expensive than usual supermarkets, but our service provides a variety of lower-priced goods that are recruited from local wet markets and supermarkets. Therefore our service could also serve low-income groups who are not comfortable accepting help.

In addition, our scheduled meal delivery service can also solve the problem of people unable to cook for themselves or don't have the time to do so. During this pandemic people from Low-income groups may not have a stable working time, for some elders they may have trouble cooking for themselves. Our service with scheduled meals can solve the problem of them not having time to cook or couldn't cook for themselves.

We would collaborate with social service groups to reach as many people in need as possible.

**(iii) SWOT分析 (約500字)**

**SWOT Analysis (About 500 words)**

Strength:

- Growing demand on delivery service
- Customisable delivery time
- Products with best values
- Provide hotline service
- Mutual benefits between customers and goods providers
- Support local small business

Weakness

- unable to earn the maximum profit
- target consumers are too concentrated
- No full time staff
- Some skills not available
- Unclear tasks and roles
- No money for brochure

External

Opportunities :

- Local resident's skills and potential
- Local Authority support
- Volunteers can get involved
- Neighbouring community
- centres Grants for equipment
- Unique

Threats :

- security of revenue funding
- Increasing competition
- Competitors may mimic our format

(iv) 營銷渠道 (約200字)

Sales Channels (About 200 words)

First, we could contact the district councilor as it would be earlier to get their attention. District councilors would find out the difficulties from their district's residents. Through the volunteer provided by the district councilor, we could promote and send our services to them directly. It would be more convenient and friendly for them to get the latest promotion.

Other than that, We could make some leaflets to get on the board of some social enterprise and leave our service's information on the board. Our target customers would memorize our service and

use it more by popping out our company in their mind when they need this service.

At last, we could contact the elderly and the underprivileged people through social enterprise and interact with society directly. We could make some phone calls to ensure their needs. Through the social group, we could recognize who needs our services, like the elderly, less fortunate family, etc. Therefore, we could call them via phone call based on the list.

(v) 宣傳方法 (例 : Facebook/Instagram / 上架費) (約200字)

Promotion Method (e.g. Facebook/Instagram/ Listing Fee) (About 200 words)

Firstly, we could use television advertising to engage our target customers. By using advertisements on televisions, we could get more people to know about our service. Since people who are in our target segments are likely to own a television. With this method, we could collaborate with some celebrities to represent our brand. By sponsoring them to use our service, we could rely on their reputation and affection to the society. This method could lead to more people in our target segment knowing about us and make usage of our services a trend.

Furthermore, apart from television's method, we could use social platforms to promote our services. In the twentieth century, most people would have a smartphone or a laptop as an essential of their lives, even the elderly, less fortunate families, or disabled people. Therefore, we could get in touch with our target segment more easily on the internet. Once they get on the internet, they could get our latest promotion convenient and having.

(vi) 銷售預測 (首三年) (約200字)

Sales Projection (First 3 years) (About 200 words)

Firstly, because the vaccine has arrived in Hong Kong, so that we predict the pandemic will end in the future year. So that our sales will increase accordingly, we predict it will increase for about 15%. Because of the covid19, many elderly are used to eating at home, and our service is helping elderly and handicapped people to purchase bigger amount of foods and necessities. We will attract more customer to ensure our sales won't decrease as much and as quickly.

When our service is served to the customers for more than a year, we would like to collect some feedback from them to be more effective to satisfy our customers' needs. When the customers grow, after that sales are able to increase. When our development was maturing, we would like to make our products to be more diversified. Furthermore, we would like to develop a app, to attract more customers and make the whole service more convenient.

**第五部份：財務 (請列明各項明細)**

**Section V: Finance (with Cost Breakdown)**

(i) 公司成立成本  
Startup Cost

<b>Business registration certificate (For three year)</b>	\$5,670
<b>Cost of set-up hotline system</b>	\$30,000
<b>Refrigerated trucks x3</b>	\$150,000
<b>Office furniture</b>	\$20,000
<b>Total</b>	<b>\$205,670</b>

(ii) 預計每月支出  
Expected Monthly Expenditure

<b>Rent (refrigerator, warehouse)</b>	\$14,000
<b>Insurance</b>	\$3,500
<b>Telephone expenses</b>	\$1,000

<b>Water and electricity</b>	\$3,000
<b>Motor/Refrigerated trucks expenses</b>	\$2,000
<b>Salaries and wages</b>	\$24,000
<b>Delivery expenses</b>	\$5,000
<b>Advertising expenses</b>	\$8,000
<b>Total Expenses</b>	\$60,500

(iii) 預計收入  
Expected Income

(\$10 per case)(100 case per truck)(3 trucks)(30 days)  
=**\$90000 per month**

(iv) 集資來源  
Funding Sources

**Investment from partners**  
target: find 3 partner (\$100000 per person)  
= \$300000  
**Youth Development Fund**  
(about \$300000)

(v) 三年財務預測  
Financial Projection in 3 years

Because of the gaining of staffs' experiment, we believe that the case per truck for one day will be increased by 30 cases every year. For example, the case per truck for one day will be 130 for the second year.

Expenses will also increase because the inflation and increase of cases number. The expected expenses will be multiplied by 1.1 in order to show the raising of it.

		<b>First Year</b>	<b>Second Year</b>	<b>Third Year</b>
<b>Expected Income</b>		10x100x3x30x12 =\$1,080,000	10x130x3x30x12 =\$1,404,000	10x160x3x30x12 =\$1,728,000
<b>Expected Expenses</b>	<b>Rent (refrigerator, warehouse)</b>	\$14,000x12 =\$168,000	\$168,000x1.1 =184,800	\$184,800x1.1 =\$203,000

	<b>Insurance</b>	\$3,500x12 =\$42,000	\$42,000x1.1 =46,200	\$46,200x1.1 =\$50,820
	<b>Telephone expenses</b>	\$1,000x12 =\$12,000	\$12,000x1.1 =\$132,000	\$132,000x1.1 =\$145,200
	<b>Water and electricity</b>	\$3,000x12 =\$36,000	\$36,000x1.1 =\$39,600	\$39,600x1.1 =\$43,560
	<b>Motor/Refrigerated trucks expenses</b>	\$2,000x12 =\$24,000	\$24,000x1.1 =\$26,000	\$26,000x1.1 =\$28,600
	<b>Salaries and wages</b>	\$24,000x12 =\$288,000	\$288,000x1.1 =\$316,000	\$316,000x1.1 =\$347,600
	<b>Delivery expenses</b>	\$5,000x12 =\$60,000	\$60,000x1.1 =\$66,000	\$66,000x1.1 =\$72,600
	<b>Advertising expenses</b>	\$8,000x12 =\$96,000	\$96,000x1.1 =\$105,600	\$105,600x1.1 =\$116,160
	<b>Total Expenses</b>	\$726,000	\$916,200	\$1,007,540
	<b>Profit Before Tax</b>	\$354,000	\$487,000	\$720,460
	<b>Less:Tax (15%)</b>	\$53,100	\$73,130	\$108,069
	<b>Profits After Tax</b>	\$300,900	\$413,830	\$612,391

**第六部份：風險管理（請列舉營運期間可能面對的風險及相關應變計劃）**

**Section VII: Risks Management (Predicted risks and respective contingency plans)**

Predicted Risk 1: In a traffic accident, employees may be injured from a car accident while cars may get damaged. Besides, our employees may experience injuries because of heavy cargo when collecting products from our suppliers or delivering to our customers.

In another circumstance, the vehicle of our firm may get stolen or damaged by others.

Solution: We will provide comprehensive insurance for motor vehicles and employees' compensation insurance for those injured employees at work. For instance, our insurance has coverage for delivery services, roadside services, and car breakdown.

Predicted Risk 2: packaging of food products may be damaged during transport .

Solution: First, we will check the packaging of food items to ensure that it is not damaged before we deliver it. If it is, we will make a request to the restaurant to exchange. Then, we will provide coupons to our customers if the item is slightly damaged . For customers who received a heavily damaged item a free exchange and refund will be issued.

Predicted Risk 3: The food may get spoiled before we give it to the customer due to the high temperature in Hong Kong and the food store in closed space.

Solution: We have refrigerated trucks to deliver food in order to ensure the food does not go bad and some clear statements for people who buy food to protect our company. Restaurants who are interested in joining our group qualification of food should be provided to ensure the food quality of the restaurant is at the same level as our group. As the joining companies are also an important asset to our business , we will provide a quality test with a lower price for our suppliers in order to help them to send their products to a testing laboratory to get a qualification.

