



NSONA ENTERPRISES

BETTERING EVERY POSSIBLE INDUSTRY; CHANGING LIVES

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DELIVERS THE
HIGHEST
STANDARDS, WITH
INTEGRITY ACROSS
ALL BUSINESS
OPERATIONS

Executive Summary

- Nsona Enterprises Is a Malawian based Company focused on delivering sustainable solutions to the people of the nation. The primary areas of development are Transportation, Real Estate, and Agriculture. We are focused and driven to develop each sector with perfection, for we are well positioned in the market and have aligned articulate policies to establish and fill in the gaps we have identified. Business positioning has set us at the right place and time of business, for failed systems that existed have crumbled and cannot satisfy or fulfill their assigned roles. At an advantage we have taken up Transportation as one of the primary sectors in order to reinvent and redefine what a viable and sustainable transportation system is.

Our Mission

- From the beginning, our mission has been to get involved in most major industries, with the aim of bringing improved quality services, high consumer satisfaction and reduced unemployment. Today, citizens of most African countries, struggle with finding employment due to the lack of government investment in most crucial industries. Our commitment in aiding the nations and empowering lives will never change.
- The main goals of Nsona Enterprises are:
 - Reduce Unemployment.
 - Improve/increase economic production.
 - Introduce new technology & management systems
 - Inspire and motivate both the working and non-working-class citizens.

Our Vision

- To create local and international opportunities, growth and impact in every community and country around the world, with the hope of introducing new technology and top-notch management systems to aid stagnant and snail economies into growth.

Our Values

- Innovation
- Diversity and Inclusiveness
- Corporate social responsibility and Accountability
- Philanthropy
- Environment

Product Scope

- Nsona Enterprises would like to get its hands on:
 - Transportation (Manoeuvre being an already existent subsidiary)
 - Media & Entertainment
 - Real Estate
 - Agriculture
 - Renewable Energy (Green energy)
 - Non-Profit



Market Scope

- Nsona Enterprises sells its products and services to the Government (Governmental institutions inclusive/Public firms), Privately owned firms and to the citizens of the operating country.
- Benefactors of Nsona Enterprises' products are all the parties mentioned above.

Basis For Differentiation

- As Nsona Enterprises, we believe that our patriotism in serving our consumers definitely rank us in a class of our own. Our management style and systems, together with our quality control measures are beyond par and cannot be matched without exceptional attempt. Our; Confidence, Class and Assurance are definitely a force to be reckoned with.

1. Introduction

1.1 Nsona Enterprises delivers the highest standards with integrity across all business operations.

1.2 Nsona Enterprises has subsidiaries which follow policies, monitoring and due diligence and control processes as well as communication and trainings to enforce its standards in any partnership.

1.3 All subsidiaries are; Legally registered, have company addresses, and properly registered bank accounts.

1.4 All subsidiaries notify Nsona Enterprises promptly in writing of any changes related to their legal name, address, bank account, officers, directors, shareholders with 25% or more shareholding, beneficial owners or any other change in control.

2. Code of conduct

2.1 Subsidiaries comply with all applicable laws and regulations.

3. Anti-bribery and corruption

3.1 Nsona Enterprises does not tolerate any form of bribery or corruption, in any of its business activities. All subsidiaries under Nsona Enterprises comply fully with this position as a condition of doing business.

3.2 Subsidiaries of Nsona Enterprises do not offer or accept any form of bribery (i.e., anything of value given to a person in return for a business advantage or to

reward/induce improper performance by that person) or engage in any other activity which may constitute a breach of any anti-bribery and corruption laws applicable.

3.3 Exchange of excessive gifts, hospitality or entertainment could be considered a form of bribery if offered to gain or retain a business advantage. Subsidiaries of Nsona Enterprises do not offer or accept any gifts, hospitality or entertainment without Nsona Enterprises' prior written approval.

4. Preventing Financial Crime

4.1 Nsona Enterprises does not tolerate any form of money laundering, facilitation of tax evasion, or any other financial crime in its business activities. Nsona Enterprises' subsidiaries comply fully with this position as a condition of doing business.

4.2 Subsidiaries, including any person associated with the subsidiaries (e.g., directors, employees, representatives, subcontractors or any other person acting on behalf of the subsidiary) do not engage in any activity, practice or conduct which may constitute a breach of any applicable laws prohibiting money laundering, facilitation of tax evasion, or any other form of financial crime.

5. Conflicts Of Financial Interest

5.1 Subsidiaries avoid dealing with Nsona Enterprises employees who have an actual or potential conflict of interest, i.e., when Nsona Enterprises employees' personal interests or activities in relation to the subsidiary interfere with their responsibilities as Nsona Enterprises employees.

5.2 Subsidiaries promptly disclose to Nsona Enterprises any situation that creates or might create a conflict of interest involving Nsona Enterprises employees.

6. Fighting Illegal Trade

6.1 Nsona Enterprises works to prevent all forms of illegal trade and practices throughout its subsidiaries and safeguards all its business operations against association with any form of illegal trade.

7. Economic Sanctions and Export controls

7.1 Subsidiaries comply with all applicable economic sanctions and export controls.

7.2 Nsona Enterprises is responsible for obtaining export licenses and authorizations required by applicable laws and regulations for the products supplied to its subsidiaries.

7.3 In order to comply with applicable sanctions and its internal policies, Nsona Enterprises screens its subsidiaries, and, as needed, its directors, officers, beneficial owners and shareholders against sanctions and other government lists.

8. Data Security & Data Privacy

8.1 Nsona Enterprises requires its subsidiaries to protect personal information in compliance with all applicable privacy and data protection laws. Personal information provided by or on behalf of Nsona Enterprises should only be used, accessed, and disclosed as permitted by and strictly in accordance with the contractual terms and conditions agreed with Nsona Enterprises.

8.2 Nsona Enterprise requires its subsidiaries to have technical and operational measures in place to secure the confidentiality, integrity and availability of information.

9. Responsible Marketing

9.1 All subsidiaries of Nsona Enterprises conducting product market research, marketing or promotional activities comply with all global marketing principles.

10. Human Rights

- Subsidiaries do not cause or contribute to adverse human rights impacts in their operations and address such impacts when and where they occur, with regular disclosure on progress.

- Subsidiaries promote these standards across their own supply chains. In order to do so, subsidiaries refer to the UN guiding principles on business and Human Rights to develop policies and processes appropriate to their size and operating context such as:
 - A policy to meet their responsibility to respect human rights.
 - A due diligence process to identify, prevent, and mitigate risks related to human rights.
 - A remediation process to address problems related to human rights

10.1 Our subsidiaries commit and comply with the following standards:

- a) Forced labor in all forms is prohibited.
- b) Child labor is prohibited. Nsona Enterprises' subsidiaries follow the definition of child labor as defined in ILO Convention 138 (Minimum age of employment) and 182 (Eliminating all forms of child labor), or follow the local legislation, whichever age is higher.
- c) Subsidiaries treat their workers with dignity and respect and do not use physical punishment, threats of violence, sexual, psychological or verbal harassment. Subsidiaries ensure that fair, equal opportunities, and no discrimination exists in the workplace.
- d) Subsidiaries ensure that working hours and remuneration comply with local legislations and international conventions. Where local industry standards or

international conventions are higher than applicable legal requirements, Nsona Enterprises expects subsidiaries to meet the standards most favorable to workers.

- e) Subsidiaries respect their employees' rights to freedom of association and collective bargaining, without penalty or interference.
- f) Subsidiaries respect environment, health and safety requirements as set forth in this document under section 10.

11. Environment, Health and Safety

- 11.1 Subsidiaries Ensure safe and healthy working conditions for their employees, suppliers and visitors.
- 11.2 Subsidiaries have in place, policies and management systems that ensure environmental, health and safety hazards and risks are identified and assessed, and either eliminated or appropriately managed.
- 11.3 Subsidiaries seek to optimize the use of resources, materials and utilities and to minimize waste, wastewater and air emissions.

12. Compliance Review

- 12.1 Nsona Enterprises reserves the right to periodically review its subsidiaries' compliance with these standards. This may be carried out by Nsona Enterprises employees or third parties appointed by Nsona Enterprises.
- 12.2 Subsidiaries shall grant Nsona Enterprises or a third party appointed by Nsona Enterprises, upon reasonable notice, access to their premises, employees and relevant documentation to enable an effective review to take place.
- 12.3 Where shortfalls are identified, subsidiaries shall cooperate with Nsona Enterprises to agree on and implement timely and appropriate corrective action. In case of a breach of these standards or contractual agreements, Nsona Enterprises may take action against the subsidiary, including suspending or terminating the contractual agreements.

13. Whistleblowing Program

- 13.1 Nsona Enterprises' subsidiaries have established and maintained a whistleblowing program and take corrective actions to address concerns raised.
- 13.2 Nsona Enterprises' subsidiaries report to Nsona Enterprises any concern in relation to compliance with these standards or a situation, incident or finding which may affect subsidiaries' compliance with these standards, so that any issues can be promptly identified, assessed and addressed.
- 13.3 Concerns or other matters can be raised with the subsidiaries' account managers at Nsona Enterprises.

14. Appendix

The following policies, principles and conventions were used in preparing these standards:

- 14.1 The International Bill of Human Rights includes
 - The universal declaration of human rights (UDHR)
 - The international covenant on civil and political rights (ICCPR)
 - The International Covenant on Economic, Social, and Cultural rights (ICESCR)
- 14.2 Nsona Enterprises code of conduct
- 14.3 Nsona Enterprises Human Rights Policy
- 14.4 UN Guiding Principles on Business and Human Rights.

Overview

- Nsona Enterprises is a company that aims at having its hands in all the major industries, especially those with huge economic gaps (transportation, education, agriculture and technology & manufacturing). The enterprise will begin by investing in one industry before moving onto the next.
Having somewhat already invested in transportation, Nsona Enterprises plans to carry on its current investments and grow them to a certain degree, before moving on to the next phase of its plans. By locating and noticing these gaps, we have come up with real solutions and tangible plans to achieve our goals of creating higher employment percentages and influencing a more independent business economy.



The Problems

- As a country, Malawi has insufficient investment in Transportation, Agriculture and Technology
 - Poorly built and managed bus and taxi systems
 - Poor investment in metro transportation
 - Poor aviation services
 - In the agricultural sector, the export to import ratio is at a huge imbalance (huge output with few favorable markets for selling).

The Solutions

- Nsona Enterprises has come up with plausible solutions that will rectify the problems stated;
 - We have come up with a subsidiary company named Manoeuvre, that tackles the transportation problems head on. Under Manoeuvre, we have come up with independent bus(coach) and taxi systems, as well as cargo-based transportation systems that provide the best quality possible. With accurately budgeted and planned investments, we will create our own depots, stages, as well as payment systems to support the services that we are yet to provide. We have conducted research throughout the market and have noticed that there aren't any consumer-based transportation systems in the country (none that offer special packages or focuses on their clientele directly). That's where we come in. We plan to give the consumer the feeling that they are getting exactly what they paid for, but with a little luxury. We have also come up with further plans to later introduce in-bound and out-bound commercial metro systems within the country, since currently, there are no such services. By building train stations and subway channels, we would have introduced new technology and taken over more than 60% of the transportation industry(market) in the country. Thus, monopolizing this market. With Aviation, Manoeuvre (under Nsona Enterprises) plans to purchase aerospace land with the intention of building both a cargo based and commercial based aviation system. Our competition in all this; DHL, FedEx and the Government.
 - By creating mass production with green-house farming and well-supported irrigation systems, Nsona Enterprise will be able to increase its market share with direct proportion.

Market Analysis

- Our knowledge tells us that there are large opportunities and gaps that can be grasped due to the small number of firms that exist in the various business industries.

An Assumption, and projections of expected returns in transportation, given specific investment values;

Transport Profit Chart

Investment	Revenue/month	Expenses/month	Profit/month	Revenue(annual)	Expenses(annual)	Profit(annual)
\$25,000	\$2,313	\$578.25	\$1,735	\$27,756	\$6,939	\$20,817
\$50,000	\$4,626	\$1,156.50	\$3,470	\$55,512	\$13,878	\$41,634
\$100,000	\$9,252	\$2,313	\$6,939	\$111,024	\$27,756	\$83,268
\$300,000	\$28,913	\$7,228	\$21,685	\$346,956	\$86,739	\$260,217
\$500,000	\$47,997	\$11,999	\$35,998	\$575,964	\$143,991	\$431,973
\$700,000	\$67,080	\$16,770	\$50,310	\$804,960	\$201,240	\$603,720
\$1,000,000	\$99,464	\$24,866	\$74,598	\$1,193,568	\$298,392	\$895,176

- As shown in the table above, returns in the first year are over 75%. Given $1\frac{1}{2}$ years, the project would have completely paid off the 100% of the returns on investment.

Key Steps

- Required Investment of \$300,000. (The business breaks-even in 1 year 3 months.)
- We have set up the perfect advertising channels possible at our disposal.
- We have used niche diversity to create our preferred personal market
- There are no barriers of entry into this market, and thus, implementation easy.
- This project would take approximately 3 months to fully set up.

Financial Summary

- 4 Land Cruisers. (Total assets of the company)
- Our current assets earn us an annual revenue of \$32,383.
- In three years, our revenue would have grown to \$97,149.