

MABEL GROCERIES & MORE BUSINESS PLAN

MABEL NIMO



DESCRIBE YOUR BUSINESS:

Mabel's Groceries and More is a growing retail business offering affordable groceries and household essentials to individuals, schools, and community members. With a loyal customer base of 40 regular clients, the business has built trust through flexible financing and quality products.

EXPLAIN THE PROBLEM.

- Can't grow bigger yet
- Needs more money for stock and expansion
- Must improve service for all customers (students, teens, locals)

\$1,000 Loan Plan

1. Stock Up (\$700)

- Buy more rice, oil, flour, soap supplies, biscuits, candies, snacks, and other supplies.

- *Pay less per item → more profit*

2. Improve Shop (\$200)

- Bigger table + shelves
- *Show more products → sell more*

3. Extra Cash (\$100)

- For deals ("Buy 3 Get 1") or quick restocking
- *Keep customers happy*

Results:

- ✓ More items to sell
- ✓ Better looking shop
- ✓ Loan paid fast from extra profit

BUSINESS MISSION STATEMENT:

To provide affordable, high-quality groceries in bulk to families, schools, and health facilities – empowering my community through reliable supply, fair pricing, and flexible purchasing options while growing a sustainable business.

HOW LONG HOW YOU BEEN IN BUSINESS?

3 months

YOUR NET INCOME

Past 2 Months Summary

Money In:

- Sales: \$101

Money Out:

- Costs: \$16 (includes pay, fees, tax)

Profit:

- Kept: \$83 after all costs

What This Means:

- Saving
- $83/\text{month} =$
- $83/\text{month} = 1,000/\text{year}$ for growth
- Could double business in 1-1.5 years

Needs Now:

- Pay myself more
- Buy more stock faster

SERVICE OR PRODUCT DELIVERABLE:

Student Packs

- Small, cheap snacks (biscuits, milk powder, candy)
- Easy single-serve packs

Family Bulk Packs

- Big bags of rice, sugar, and soap
- Saves money for homes/resellers

Liquid Soap

- 500ml (families) / 100ml (students)

Services

- Bulk discounts (10% off \$20+)
- Order by WhatsApp, pickup the next day

Why It Works

- Students: Fast, cheap snacks
- Families: Bulk = savings
- You: Repeat sales, quick turnover

DESCRIBE YOUR BEST CUSTOMER:

Parents Buy:

- School snacks (candies, biscuits)
- Need: Quick, trusted morning purchases

Students

- Buy: Small, cheap packs (gari + sugar, milk powder)
- Need: After-school snacks

Community

- Buy: Bulk staples (soap, salt, gari)
- Need: Weekly restocking

Why Choose Us?

- Fast: Pre-packed & ready
- Cheap: Snacks from \$0.10
- Reliable: Fresh & homemade

Busy Times

- 6-8 AM: Parents shopping
- 3-5 PM: Student snack rush

Top Sellers

Students

1. Candies
2. Milo packs

Parents

1. 5kg Gari
2. Liquid soap

Community

1. Salt
2. Milk powder

WHY DO CUSTOMERS DO BUSINESS WITH YOU RATHER THAN WITH YOUR COMPETITORS?

Student Convenience

- Ready-to-buy snack packs (Milo, candies, biscuits)
- Located near schools & roads for quick access

Affordable Prices

- Snacks from \$0.10 (fits student budgets)
- Bulk deals (save 10% on big orders)

Trusted Quality

- Homemade, chemical-free soap
- Daily fresh-packed staples (gari, sugar, milk)

Flexible Buying

- Buy just 1 candy if needed
- Pre-order via WhatsApp for fast pickup

Reliable Stock

- Never out of top items (unlike street vendors)

vs Competitors:

Overpriced → Our \$0.10 snacks

Bulk-only → We sell single items

Fake soap → Our homemade safe soap

Often sold out → We stay stocked

Bonus: Locally trusted (we're part of the community)

WHAT IS THE MOST COMMON CAUSE FOR A BUSINESS LIKE THIS FAIL?

- **Poor Cash Flow**
 - Buying too much stock → No cash left
 - Buying too little → Missed sales
- **Low Profit Margins**
 - Selling items too cheap (like \$0.10 candies) → Tiny profits
- **Wrong Products**
 - Stocking items customers don't want (like big salt packs for students)
- **Uncontrolled Debt**
 - Taking loans without a clear repayment plan → Debt piles up
- **Bad Location/Timing**
 - Operating when customers aren't around (like after school hours)

HOW CAN YOU AVOID THIS PROBLEM?

Avoid Cash Problems

- **Rule:** Use daily sales money wisely →
 - **50%** Buy more bestsellers (candies, Milo)
 - **30%** Save for bulk discounts
 - **20%** Emergency cash
- **Track daily:** *Sales*
- *10* → *Stock*
- *10* → *Stock*5 → *Profit* \$5

2. Earn More Profit

- **Bundle items:** *Gari + Milk + Candy =
- $0.40 * (\text{Cost}$
- $0.40 * (\text{Cost} 0.30)$
- **Get discounts:** Buy 50+ units → Save 5%

3. Sell What Customers Want

- **Ask 10 students weekly:** "Top 3 snacks you need?"
- **Drop slow items** (big salt) → **Add hot sellers** (juice)

4. Smart Loans

- **Only borrow for bulk deals** (e.g.,
- 100buys200candiesat
- 100buys200candiesat0.10)
- **Repay first:** Save 10% of daily sales for debt

5. Sell at the Right Time

- **Best hours:** 6:30–8 AM (parents) & 3–4 PM (students)
- **Partner with schools** → Sell on commission

Bonus: Daily 3-Minute Check

Best seller? → Stock more

Unsold item? → Discount/Drop

Cash safe? → Keep \$5 for tomorrow

Start small: Try **one tip** (like bundling) for a week → Adjust

LIST OF YOUR SERVICES OR PRODUCTS AND THEIR PRICES:

Mabel's Groceries & More – Price List (*All prices in USD*)

1. Student Snacks (Single-Serve)

- Candy: \$0.10
- Biscuits (2pcs): \$0.15
- Milo Sachet: \$0.20
- Gari+Sugar (50g): \$0.25
- Milk Powder Sachet: \$0.15

2. Bulk Packs (Families/Resellers)

- Gari:
- 1.50(1kg) |
- 1.50(1kg) | 6.50 (5kg)
- Sugar:

- 1.20(1kg) |
- 1.20(1kg) | 5.00 (5kg)
- Salt:
- 0.50(500g) |
- 0.50(500g) | 1.80 (2kg)
- Milk Powder: \$2.00 (400g)

3. Liquid Soap

- 100ml: \$0.30
- 500ml: \$1.20

4. Bundles

- *School Pack*: Milo+Biscuit+Candy = \$0.40
- *Family Pack*: 1kg Gari + 1kg Sugar + 500ml Soap = \$3.50

Notes:

- Bulk Discount:
- 4.50forordersover
- 4.50forordersover10
- Pre-Orders: WhatsApp by 6PM for next-day pickup
- Seasonal Pricing:
 - Higher during exams
 - Lower for salt in rainy season

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

1.School Gate Visibility (Free)

- Sell snacks at dismissal (3-4 PM) using eye-catching displays
- Offer free candy to students who bring new customers

2. Community Outreach (Low Cost)

- WhatsApp updates: Weekly deals and new arrivals
- Supply nearby kiosks with your branded soap

3. Basic Signage (\$5 Budget)

- Clear poster: "Student Snacks from \$0.10!"
- Highlight popular items

4. Customer Rewards

- Loyalty card: Buy 9 candies, get 10th free
- Bulk spender bonus: Free soap for \$5+ purchases

Why It Works

- Students promote for you
- Personal outreach beats social media
- Consistent presence builds trust

WHY DID YOU CHOOSE THIS BUSINESS?

Always Needed

- Students & families buy daily snacks & staples
- Few competitors offer both bulk & small packs

2. Easy to Start

- No shop needed: sell from a table near the schools
- Stock lasts long (gari, soap) or sells fast (candies)

3. Ready Customers

- Schools bring daily buyers
- Kids remember \$0.10 candies; parents trust locals

4. Grows with You

- Start small (candies/soap)
- Expand later (more schools or deliveries)

5. Real Solutions

- Students: Quick, cheap snacks
- Parents: Trusted staples without hassle

Why It Fits Me

- Helps my community
- Uses my skills (bulk deals, spotting trends)

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

School Rush Hour (Free)

- Sell at dismissal (3-4 PM) with bright displays
- Offer free candy samples to new buyers

2. Mobile Deals (Free)

- Text weekly specials (e.g., "Buy 5 biscuits, get 1 free")
- Reward sharing: "Forward to 5 friends = free salt"

3. Kid Referrals (Free)

- Stamp card: "Bring 3 friends = free candy"
- Students recruit more customers

4. School Canteen Deals (Low Cost)

- Supply canteens on consignment
- Label items with your contact info

5. Bulk Fridays (Boost Sales)

- Weekly bulk discounts (e.g., "5 soaps for \$1.40")
- Announce at local places of worship

6. Free Samples (Build Trust)

- Give 20ml of free soap samples
- Include discount coupons

7. Teacher Discounts (10%)

- Educators promote me to students
- "Show this message for your discount"

8. Exam Specials (Timely)

- "Energy Packs" during tests at lower prices

9. Kiosk Partnerships

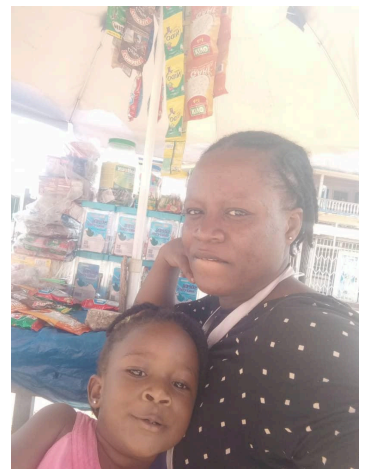
- Stock nearby shops with my branded goods(homemade soaps)
- Add "Cheaper direct from Mabel" tags

10. Mystery Bags (Fun)

- \$1 surprise packs (3 random items)
- Creates buzz and repeat visits

Key: I mix free/local outreach with simple rewards. Focusing on schools, word-of-mouth, and strategic timing.

Insert pictures of your business activities here and give a brief explanation of each:



From top left heading to top right:

1. Sitting under my umbrella with my arranged merchandise on the table while a client came to buy gari and took a seat.
2. Waiting for school to close, peak time to make sales.
3. A client is buying gari mix with my daughter (Owusuaa) barefoot behind me.
4. Owusuaa and I are under the umbrella, waiting for breaktime for pupils to buy snacks.

From bottom left to bottom right

5. Standing close to my tabletop merchandise
6. My arranged merchandise with my homemade soap arranged nicely on the table
7. My homemade shower gel is conspicuously showing on the tabletop with a nice, customized label.
8. Displaying Viva Plus washing detergent.

HOW WILL YOU USE THE MONEY? (Include pictures of the product/Services (s))



Here's a **visual breakdown** of how I'll use the **\$1000 investment** to grow my **Mabel's Groceries & More**, with product examples

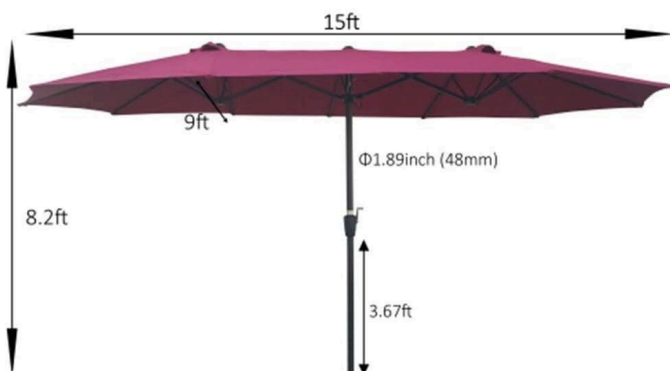
From top left

Bulk Inventory Purchase (\$600 - 700 – 77%):

1. 5 different varieties of chocolate, Vanilla, and other Biscuits - 50 x 12 Pieces in a pack at USD\$ 3.27. Purchasing 15 packs amounting to USD\$ 49.05. Thus, purchasing 7 packs each of the 5 different varieties.
 2. Sachet Milo and Milk Nido (both powdered). The box contains 12 sachets of Milo 400g, which is USD\$ 32.70. I'll purchase 5 boxes for Milo, amounting to USD\$163.5. Nestle Nido 23gx10 at USD\$ 2.81. I'll buy 20, amounting to USD\$ 56.2
 3. Bottles and stickers for shower gel package – USD\$ 50.00
 4. Malt and Milk biscuits 50 x 12 Pieces in a pack of 2.10. I will buy 25 packs, amounting to USD\$ 52.5
 5. Center filled with chewing gum, 100 pieces in a plastic container at USD\$1.99, I will buy 10 plastic containers, amounting to USD\$19.9
 6. Snappy Crispy Peanut Snack - 0.05g x 72 Pieces at USD\$6.21 – 10packs will be USD\$62.1
 7. Menthol and Reo pop candies, 100 pieces each, USD\$ 0.90, 9 packs amounting to USD\$ 8.1
 8. Kivo Gari 125gx40. 10 packs to purchase, amounting to USD\$ 121
 9. Mcberry London oats digestive Biscuits (105g×6 pieces) 30 packs at USD\$68.7
 10. Cowbell Coffee Powdered Milk Sachet - 35g (100 Pack) at USD\$ 25.83
 11. Salt: high-quality natural Ada salt is hand-harvested using traditional methods, 70kg at USD\$6.54
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1. Sales Table Upgrade (\$200 – 23%)

Getting a Bigger and wider umbrella and a wider table or shelf to arrange and display my merchandise.



Getting replicas.

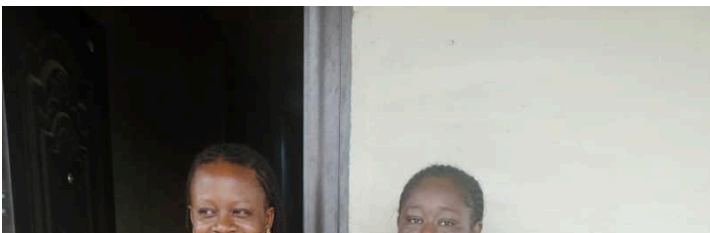
Income Statement :

Month	9 Months Ago	8 Months Ago	7 Months Ago	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Month 1 Forecast	Month 2 Forecast	Month 3 Forecast	Total
Sales revenue							80.50	101.47	92.32	125.34	129.54	227.10	756.27
Total transactions or units sold							15.00	20.00	18.00	20.00	20.00	34.00	127.00
Revenue per transaction or unit	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	5.37	5.07	5.13	6.27	6.48	6.68	5.95
Expenses													
Self salary							12.64	12.84	12.84	12.84	12.84	20.55	84.55
Employee salaries							0.00	0.00	0.00	0.00	0.00	0.00	0.00
Raw materials							6.42	0.00	0.00	6.42	6.42	10.28	29.54
Store Rent							0.00	0.00	0.00	0.00	0.00	0.00	0.00
Technology							0.64	0.64	0.64	0.64	0.64	0.64	3.84
Advertising							0.00	0.00	0.00	0.00	0.00	0.00	0.00
Transportation							0.00	0.00	1.93	0.00	0.00	2.11	4.04
Loan repayment							0.00	0.00	0.00	0.00	0.00	41.67	41.67
Taxes/Fees							2.58	2.58	2.58	2.58	2.58	2.58	15.48
Other							0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Expenses	0	0	0	0	0	0	22.28	16.06	17.99	22.48	22.48	77.83	179.12
Expense per transaction or unit	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1.49	0.80	1.00	1.12	1.12	2.29	~
Net Income to reinvest	0	0	0	0	0	0	58.22	85.41	74.33	102.86	107.06	149.27	577.15
Net Profit Margin	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	72%	84%	81%	82%	83%	66%	

Cash Flow Statement:

	2 months ago	last month	this month	next month	month 3	month 4	month 5	month 6
Income	101.47	92.32	125.34	129.54	227.10	300.00	341.00	426.39
- Fixed expenses	-16.06	-16.06	-16.06	-16.06	-23.77	-28.44	-32.29	-32.29
- Loan payment	0.00	0.00	0.00	0.00	-41.67	-41.67	-41.67	-41.67
- Variable expenses	0.00	-1.93	0.00	-6.42	-12.39	-14.95	-18.73	-18.73
= Profit (or loss)	85.41	74.33	109.28	107.06	149.27	214.94	248.31	333.70
Starting cash	58.70	144.11	218.44	327.72	434.78	584.05	798.99	1047.30
Available cash	144.11	218.44	327.72	434.78	584.05	798.99	1047.30	1381.00

Share about your family and picture here:



My Beloved mother and my junior sister, I strive to care for them as my younger sister is in the tertiary and my mother is aging.

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