

MABEL GROCERIES & MORE BUSINESS PLAN



DESCRIBE YOUR BUSINESS:

Mabel's Groceries and More is a thriving retail business that provides high-quality groceries and household essentials to individuals, schools, and community members. Founded and managed by me, the business has steadily grown over the past year, serving a loyal customer base of 40 regular clients. My commitment to affordability and flexible financing options has positioned my business as a trusted tabletop groceries entrepreneur in the community.

EXPLAIN THE PROBLEM.

Mabel's Groceries and More has been successful in its first year, serving **40 regular clients**, including school children, street adolescents, and community individual buyers. However, the business faces several key challenges that limit its growth and profitability:

1. Limited Capital for Bulk Purchases

- The enterprise currently lacks sufficient funds to buy groceries in bulk at wholesale prices.
- Buying in smaller quantities means **higher per-unit costs**, reducing my profit margins.
- Without bulk purchasing power, I **cannot offer competitive prices** to attract more community buyers (e.g., school children when going to closing from School).

2. Inadequate Display & Selling Space

- My business operates with a **small table**, restricting the number of products she can display at once.
- Limited space means:
 - Fewer products are visible to customers, **reducing impulse sales**.
 - Difficulty in **storing and organizing inventory** leads to inefficiencies.
 - Inability to **expand product variety**, which could attract more customers.

4. Missed Sales Opportunities Due to Limited Inventory

- Customers may go elsewhere if I **don't have certain items in stock**.
- A wider product selection could **increase the average purchase value per customer**.

5. Difficulty Scaling Without Financial Support

- My current earnings are enough to sustain operations, but not enough to **expand inventory, storage, or marketing**.
- Without additional funding, growth will remain slow, limiting my ability to **serve more clients and increase income**.

EXPLAIN YOUR SOLUTION.

The USDS 900.00 Loan Allocation for Maximum Impact

Here's a strategic breakdown of how I will use the \$900 loan to grow my Mabel's Groceries and More:

1. Bulk Grocery Purchases – \$600 (66%)

- **Priority:** Buy high-demand staples (rice, oil, flour, groceries, canned goods) and raw materials for the liquid soap in bulk at wholesale prices.
- **Impact:** Lower per-unit cost → higher profit margins when sold retail.
- **Example:** If bulk buying saves 0.50 per unit , selling $200 \text{ extra units/month} = 100 + \text{extra profit}$.

2. Expanding Display & Storage – \$200 (22%)

- **Priority:** Widen/lengthen selling table + add shelves/storage bins.
- **Impact:** More products on display → impulse buys + bulk sales.
- **Example:** 20% more visible products → 10-15% sales increase.

3. Contingency Buffer – \$100 (11%)

- **Priority:** Emergency restocking or small promotions (e.g., "Buy 5, Get 1 Free").
- **Impact:** Prevents stockouts during high demand + attracts new customers.

Expected Results from \$900 Investment

- ✓ Higher sales from bulk discounts & better displays.
- ✓ More customers due to wider product range & reliability.
- ✓ Faster repayment of the loan from increased profits.

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

Two months ago,

Reinvestment-Focused Financials

1. Sales Revenue:

- **Total Sales:** \$101.47

2. Expenses:

- **Fixed Costs:** \$12.84 (*includes self-salary*)
- **Technology:** \$0.64
- **Taxes:** \$2.58

- **Total Expenses:** \$16.06 (*unchanged*)

3. Profit Flow:

1. **Gross Profit:** 101.47
 2. **Net Profit:** $101.47 - 101.47 - 16.06 = \mathbf{\$85.41}$
 3. **After-Tax Cash:** $85.41 - 2.58 = \mathbf{\$82.83}$
-

1. Reinvestment Power:

- o ****82.83/month**** = $82.83/month$ = 1,000/year growth capital.
- o At this rate, **sales could double in 12-18 months.**

2. Critical Need:

- Higher salary allocation
 - Faster inventory expansion
-

SERVICE OR PRODUCT DELIVERABLE:

Product Deliverables (*Retail & Bulk Packs*)

1. Student Snack Packs

- o **Contents:** Small packs of **gari, milk powder, Milo, candies, biscuits, granulated sugar, salt.**
- o **Packaging:** Affordable single-serve portions (e.g., 50g sugar, 1 candy) for quick school sales.

2. Bulk Essentials for Families

- o **Contents:** Larger bags of **gari, sugar, salt** + multi-packs of **soap, milk powder**.
- o **Packaging:** 1kg/5kg bags for households or resellers.

3. **Homemade Liquid Soaps**

- o **Variants:** 500ml bottles (family use) / 100ml pouches (students).
-

Service Deliverables

1. **Bulk Discounts**

- o **Offer:** 10% off orders over \$20 (e.g., 10x biscuit packs + 5 soaps).

2. **Pre-Order & Pickup**

- o **Process:** Orders via WhatsApp → packed by 7AM → pickup at school gates/homes.

Why It Works:

- **For Students:** Affordable, convenient snacks.
- **For Families:** Soap + staples in cost-saving bulk.
- **For You:** High turnover (small items = repeat sales).
- Supplier → Bulk Purchase → Repackage → [Students] OR [Community Bulk Buyers]



[Bulk Discounts/Pickup]

DESCRIBE YOUR BEST CUSTOMER: Primary Customer: Busy Parents & Students

- Who Are They:
 - a) Parents of school-age children buy daily snacks (candies, biscuits, Milo).
 - b) Secondary school students purchase small, affordable packs (gari + sugar, milk powder) during breaks.
 - c) Community members who restock bulk essentials (salt, liquid soap, gari) weekly.

Why They Buy from Me:

- ✓ Convenience – My products are pre-packaged for quick school purchases.
- ✓ Affordability – Small packs fit tight student budgets (e.g., \$0.10 candies).
- ✓ Trust – Homemade soaps and fresh staples beat unreliable street vendors.

Key Customer Insights

1. Peak Sales Times:
 - o 6-8 AM (parents/students buying before school).
 - o 3-5 PM (after-school snack rush).
2. Top 2 Products for Each Group:

| Students | Parents |
|------------|-------------|
| Candies | 5kg Gari |
| Milo Packs | Liquid Soap |

Students

Parents

Biscuits

Salt

Milk Powder

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

Here's why customers choose **Mabel's Groceries & More** over competitors:

1. Student-Focused Convenience

- **Pre-Packed School Snacks:** Single-serve **Milo, candies, gari mix, and biscuits** save students time during short breaks.
- **Strategic Location:** I sell **near a cluster of government public schools**, and my tabletop is also close to the roadside.
- **2. Small Affordable Packs**
- **Budget-Friendly Pricing:** My **0.10candies**and**0.10candies**and**0.20 gari packs** fit tight student allowances and budgets.
- **Bulk Discounts:** Families save **10%** on large orders (e.g., 5kg gari).

3. Trust in Homemade Quality

- **Liquid Soap:** My **chemical-free, homemade soap** is safer and cheaper than commercial brands.

- **Fresh Staples:** Gari, sugar, and milk powder are **repacked daily** to ensure freshness.

4. Flexible Purchasing

- **No Minimum Orders:** Students can buy **1 candy at a time**—unlike stores forcing bulk retail purchases on students and community members.
- **Pre-Order Pickup:** Parents WhatsApp orders to skip morning rushes.

5. Reliable Supply

- **Stock Consistency:** I **never run out** of top items (unlike erratic street vendors).

Competitor Weaknesses I Fix

| Customer Pain Point | Your Solution |
|--------------------------|-----------------------------|
| Overpriced school snacks | \$0.10 candies |
| Bulk-only stores | Single-serve packs |
| Fake/harsh soaps | Homemade gentle soap |
| Unreliable stock | Always available |

Word-of-Mouth Bonus: Students/parents trust me because I am **part of the community**, not a faceless shop.

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

Here are the top 5 reasons why small retail businesses like Mabel's Groceries & More fail—and how to avoid them:

1. Poor Cash Flow Management

- Why It Fails: Buying too much stock (tying up cash) or too little (missing sales).

2. Underpricing / Low Profit Margins

- Why It Fails: Selling small packs too cheaply (e.g., \$0.10 candies with 5% profit).

3. Ignoring Customer Preferences

- Why It Fails: Stocking items students don't want (e.g., large salt packs).

4. No Debt Control

- Why It Fails: Taking loans without a repayment plan (e.g., a \$900 loan at 20% interest).

5. Location/Time Mistakes

- Why It Fails: Selling outside school rush hours (7–8 AM, 3–4 PM)

HOW CAN YOU AVOID THIS PROBLEM?

Preventing Cash Flow Crises

Problem: Running out of money for stock.

✓ Solution:

- Use the **"50-30-20 Rule"** from daily sales:
 - 50% for restocking **fast sellers** (candies, Milo).
 - 30% were saved for bulk discounts.
 - 20% emergency fund.
- **Track cash daily** with a notebook:

[Date] | Sales: \$10 | Stock Bought: \$5 | Profit: \$5

2. Boost Profit Margins

Problem: Small packs = tiny profits.

✓ Solution:

- **Bundle products** for 15-20% higher margins:
 - *"Student Breakfast Pack"*: Gari (50g) + Milk (1 sachet) + Candy = $**0.40***(Cost:0.40***: Cost:0.30)*$.
 - **Negotiate with suppliers** for 5% discounts on 50+ units.
-

3. Stay Aligned with Demand

Problem: Wasting money on unsold items.

✓ Solution:

- **Weekly "Top 3" List:** Ask 10 students: *"What snacks do you want this week?"*
 - **Drop slow items** (e.g., large salt packs) for **high-demand** goods (e.g., juice sachets).
-

4. Manage Debt Safely

Problem: Loan repayments are straining profits.

✅ **Solution:**

- **Only borrow for bulk deals that lower costs:**
 - Example: 100loan→Buy200candiesat10100loan→Buy200candiesat1010.
 - **Repay loans first:** Set aside 10% of daily sales for debt.
-

5. Optimize Time & Location

Problem: Missing peak sales windows.

✅ **Solution:**

- **Focus on "Golden Hours":**
 - 6:30–8 AM (parents buying breakfast).
 - 3–4 PM (after-school rush).
 - **Partner with a school kiosk** to sell your products on commission.
-

Bonus Tool: "3-Minute Daily Check"

Before closing, ask:

1. **What sold best today?** → Stock more.
 2. **What didn't sell?** → Discount or drop.
 3. **Cash safe?** → Lock box with \$5 float for tomorrow.
-

Final Tip:

Start small—pick **one solution** (e.g., bundling snacks) and test it for a week. Adjust as you go!

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 per piece
- **Biscuits** 🍪 – \$0.15 per pack (2 biscuits)
- **Milo Sachet** 🥤 – \$0.20 (small pack)
- **Gari + Sugar Combo** 🥄 – \$0.25 (50g serving)

- Milk Powder Sachet  – \$0.15 (single-use)



2. Bulk Packs (For Families/Resellers)

- Gari – 1.50**per 1 kg|**1.50**per 1 kg|**6.50 per 5kg (save \$1)
- Granulated Sugar – 1.20**per 1 kg|**1.20**per 1 kg|**5.00 per 5kg (save \$1)
- Salt – 0.50**per 500 g|**0.50**per 500 g|**1.80 per 2kg (save \$0.20)
- Milk Powder – \$2.00 per 400g

3. Homemade Liquid Soap

- 100ml (Student Size) – \$0.30
- 500ml (Family Size) – *1.20*** (save1.20*** (save0.30 vs. buying 5x small))

4. Bundles (Best Sellers!)

- "School Break Pack" :
 - o 1 Milo + 1 Biscuit + 1 Candy = *0.40*** (save0.40*** (save0.05))
- "Family Essentials" :
 - o 1kg Gari + 1kg Sugar + 500ml Soap = *3.50*** (save3.50*** (save0.70))

Key Notes:

1. **Bulk Discounts:** Orders over **10**get**510**get**54.50 instead of \$5.
2. **Pre-Orders:** WhatsApp orders **by 6 PM** for next-day pickup.

3. Price Adjustments:

- o Increase **bundle prices slightly** during exams (high demand).
- o Drop **salt prices** in rainy season (low demand).

HOW DO CUSTOMERS KNOW THAT YOU EXIST?:

1. Hyper-Local Visibility (Zero-Cost)

- **School Gate Presence:**

- o Set up a headpan of most snacks and candies on my head **daily at dismissal time** (3 PM-4 PM) when students flood out.
- o Use **bright-colored bowls** for candies/biscuits to catch eyes.

- **Word-of-Mouth Triggers:**

- o Offer "**Tell a Friend Free Candy**" – Kids get 1 free candy if they bring a new buyer.
- o Parents/teachers **remember you** for reliable, pre-packed snacks.

2. Community Engagement (Low-Cost)

- **WhatsApp Broadcast List:**

- o Collect numbers to send **weekly specials** (e.g., *"Friday: 10% off Milo packs!"*).

- o Share "**Stock Alerts**" (e.g., *"New strawberry candies arrived!"*).

- **Reseller Partnerships:**

- o Supply **small kiosks near schools** with my products (homemade soap *"Mabel's Premium Soap"*).

3. Simple Signage (Under \$5)

- **Poster at my Table:**

- o *"Student's Favorite Snacks – Prices from \$0.10!"*
- o Use **bold prices** and emojis (🍷 🍪 🥤) for readability.

4. Loyalty Hacks

- **"Stamp Cards"** 📝:

- o Buy 9 candies → 10th free (kids love collecting stamps!).

- **"Bulk Buyer Bonus"** 📦:

- o Spend over \$5 → free 100ml soap.
-

Why This Works for me:

- **Students = Free Advertisers:** They'll nag parents to visit you.

- **No Social Media Needed:** WhatsApp and face-to-face beat Instagram for local sales.
- **Competitors Ignore This:** Most sellers don't engage – I stand out.

*(My best marketing is **being reliably where customers already are** – school gates!) 🏠🚀*

WHY DID YOU CHOOSE THIS BUSINESS?

Here's why **Mabel's Groceries & More** is the perfect business for me—and my community:

1. High Demand, medium healthy Competition

- **Students & families always need** affordable snacks and staples—no market research is needed!
- Most competitors sell **only bulk** or **only retail**—I bridge both.

2. Low Startup Costs

- No rent: I sell it from a **portable table** near schools/homes.
- Inventory is **non-perishable** (gari, sugar, soap) or **fast-selling** (candies, biscuits).

3. Built-In Customer Base

- Schools = **daily foot traffic**. Students will **remember me** (especially with \$0.10 candies!).
- Parents trust me because I am **local and consistent**.

4. Scalable Side Hustle

- Start small (just candies/soap).
- Future potential: Supply **multiple schools** or add **home deliveries**.

5. I Solve a Real Problem

- Students: Need **quick, cheap snacks** between classes.
 - Parents: Want **trusted, pre-packed staples** without market hassles.
-

Personal Touch

This business suits me because:

- **Community Impact:** I am feeding students and helping households save.
- **My Skills:** I am great at **negotiating bulk deals** and **spotting trends** (e.g., which candy flavors sell best).

LIST YOUR TOP WAYS TO FIND NEW CUSTOMERS:

School Gate Domination (Zero Cost)

- **Action:** Set up at **dismissal time (3 PM-4 PM)** with eye-catching displays (e.g., colorful candy jars).
- **Hook:** Offer **free candy samples** to first-time buyers.

2. WhatsApp & SMS Blasts (Free/Low Cost)

- **Action:** Collect parent/student numbers for a **weekly deals list** (e.g., *"Thursday: Buy 5 biscuits, get 1 free!"*).
- **Hook:** Include a **"Forward to 5 friends = free salt pack"** offer.

3. Student "Referral Rewards"

- **Action:** Give kids a **stamp card** – "Bring 3 new friends = free candy."
- **Hook:** Kids will nag classmates to visit me.

4. Partner with School Canteens

- **Action:** Supply canteens with my **best-selling items** (e.g., Milo packs) on consignment.
- **Hook:** Label products with my name (*"Mabel's Premium Milo – Order Direct: [Phone]"*).

5. Community "Bulk-Buy Fridays"

- **Action:** Promote **discounted bulk deals** every Friday (e.g., *"5 soaps for 1.40, save 1.40, save 0.10"*).
- **Hook:** Announce via loudspeaker at local churches/mosques.

6. Neighborhood "Soap Sample" Campaign

- **Action:** Distribute **free 20ml soap samples** to 20 households.
- **Hook:** Include a coupon (*"Next 500ml soap = 20% off"*).

7. Teacher & Parent Perks

- **Action:** Offer teachers a **10% discount** – they'll promote me to students.
- **Hook:** *"Show this WhatsApp message for your discount!"*

8. "Exam Week Specials"

- **Action:** Sell **"Energy Packs"** (biscuits + Milo + candy) during tests.
- **Hook:** *"Stay focused! Snack pack = 0.50(normally0.50(normally0.60))."*

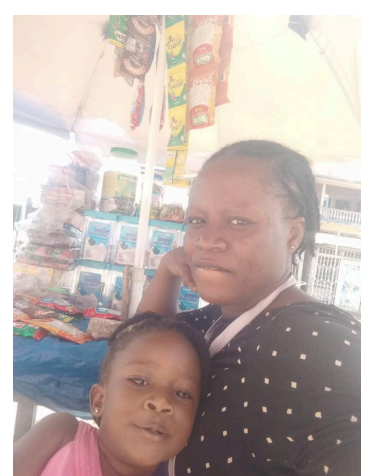
9. Local Kiosk Partnerships

- **Action:** Stock nearby kiosks with my **branded items** (e.g., soaps with your label).
- **Hook:** *"Sold here! Cheaper at Mabel's direct-call [Number]."*

10. "Mystery Bag" Promotions

- **Action:** Sell ****1 surprise bags**** (3 random items worth 1 surprise bag) (**3 random items worth 1.20).
- **Hook:** Students love surprises – and will return to see "what's next."

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 **\$900 investment** to grow my **Mabel's Groceries & More**, with product examples

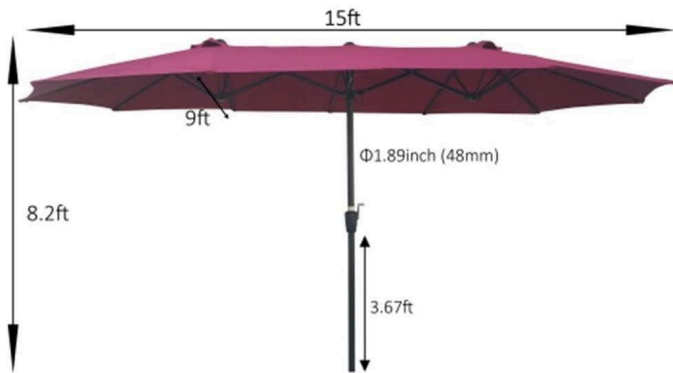
From top left

Bulk Inventory Purchase (\$600 - 650 – 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

3. 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.

Upgrades: Insert pictures of the income statement here:

| 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 | 37.50 | 37.50 |
| 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 | 73.66 | 174.95 |
| 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 | 2.17 | |
| Net Income to reinvest | 0 | 0 | 0 | 0 | 0 | 0 | 58.22 | 85.41 | 74.33 | 102.86 | 107.06 | 153.44 | 581.32 |
| Net Profit Margin | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | #DIV/0! | 72% | 84% | 81% | 82% | 83% | 68% | |

Insert pictures of the cash flow statement here:

| | 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 | -37.50 | -37.50 | -37.50 | -37.50 |
| - 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 | 153.44 | 219.11 | 252.48 | 337.87 |
| Starting cash | 58.70 | 144.11 | 218.44 | 327.72 | 434.78 | 588.22 | 807.33 | 1059.81 |
| Available cash | 144.11 | 218.44 | 327.72 | 434.78 | 588.22 | 807.33 | 1059.81 | 1397.68 |

Share about your family and picture here:



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

CONTACT DETAILS: MABEL NIMO

Phone number: +233544982699

Email: mabelnimo5@gmail.com

Course Facilitator Details Emmanuel Osei

Phone: +233554807083

Email: entrapovkumasidistrict@gmail.com/ immanuelasareosei@gmail.com