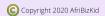
# **Business Plan**

4-Product | 3-Year





## **Thabo's Garden Service**

- Great Garden Service with a Big Smile -

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Created by: Thabo Khumalo

Revision: 01 Date: 10/01/2020

#### **Business Plan**



### Thabo's Garden Service



Overview 4-Product | 3-Year

Great Garden Service with a Big Smile

Market Niche: Home Owners and Renters in the Neighbourhood **Product or Service Description:** 5. Local (in my neighbourhood) Garden services offered will have a number of packages, from Lawn Cutting, to Edge Trimming, to Sweeping, to Pool Cleaning, to Lawn Watering. Uses existing gardener or service With 2km from my home Medium to large size garden Garden not looking great Exceptional Customer Service will be my hallmark and my Unique Selling Proposition. 4. Medium to high income 1. Lawn Mowing (1 hr) 2. Pool Cleaning (1 hr) 3. Garden Services (1 hr) 4. General DIY Type Work (1 hr) Using my own mower, which I will 'walk' to the owner's yard. Edge trimming will be separate charge (see Garden Services). Edge trimming, sweeping, raking, picking up dog poop, cuttinig hedges, tree trimming. This will be on a time basis. Time only. All equipment and chemicals supplied by owner. Anything needed to be done, on a time basis. 3. Remain profitable in Year 1 1. To start and grow a garden service business **Business Objectives** 2. Gain at least 10 customers in Year 1 4. Plan for growth in Year 2 and Year 3 USP Exceptional Service for a Reasonable Price Marketing will mainly be done via door-to-door flyers, dropped off within a radius of 2km from my home. Where we know the people, I will make follow up phone calls and promote the value of my service. 1. Design Marketing Flyers - Drop off at houses 2. Obtain Testimonials - get existing customers to rate my survice through a survey MARKETING ΡΙ ΔΝ 3. Make follow up calls to existing customers to sell other services 4. Regular Report Backs - leave notes of work done as well as other work needed The sales process will be very closely related to the marketing plan, almost one and the same 1. Visit home owners and to a face-to-face presentation of my services 2. Have customers sign a contract in which I agree to service levels **SALES PLAN** 3. 4. Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec YEAR 1 REVENUE 3,200 3,200 3,200 3,200 3,200 CUMULATIVE REVENUE 34,400 800 12,000 GROSS MARGIN 1.700 425 1.700 1.700 1.700 1.700 1.700 1.700 1.700 1.700 1.700 850 GROSS MARGIN % 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% 53.1% **CUMULATIVE GROSS MARGIN** 425 1.275 2 975 4.675 6.375 8.075 9.775 11.475 13.175 14.875 16.575 18.275 NET MARGIN 150 400 400 400 400 400 400 400 NET MARGIN % 9.4% 9.4% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 12.5% 2.447 Break-Even Analysis 659 1.318 2.447 2.447 2.447 2.447 2.447 2.447 2.447 2.447 2.447 Sales Over/Under 141 282 753 753 753 753 753 753 753 753 753 753 **CUMULATIVE NET MARGIN** 75 225 625 1.025 1.425 1.825 2.225 2.625 3.025 3.425 3.825 4.225 May .lan Feb Mar Jun Jul. Sep Oct Nov Dec Aug YFAR 2 REVENUE 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 4,700 CUMULATIVE REVENUE 23.500 28,200 42,300 56,400 4,700 9,400 14,100 18,800 32,900 37,600 47,000 51,700 GROSS MARGIN 2.731 2.731 2.731 2.731 2.731 2.731 2.731 2.731 2.731 2.731 2.731 2.731 GROSS MARGIN % 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% 58.1% **CUMULATIVE GROSS MARGIN** 21,006 23,738 26,469 29,200 31,931 34,663 37,394 42,856 45,588 48,319 51,050 NET MARGIN 731 731 731 731 731 731 731 731 731 731 731 NET MARGIN % 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% 15.6% Break-Even Analysis 3.442 3.442 3.442 3.442 3.442 3.442 3.442 3.442 3.442 3.442 3.442 3.442 Sales Over/Under 1.258 1.258 1.258 1.258 1.258 1.258 1.258 1.258 1.258 1.258 1.258 1.258 CUMULATIVE NET MARGIN 8,613 9,344 13,000 May Sep Apr Aug YEAR 3

All garden work will take place in the afternoons, after school, and on weekends. Sales are ramped up gradually in the first two months as marketing takes place 24 hours a month is roughly 6 hours a week, so should be quite manageable.

8.025

32,100

4 635

57.8%

69,589

1.935

24.1%

4 675

3,350

20,739

8.025

40,125

4 635

57.8%

74,224

1.935

24.1%

4 675

3,350

22.674

8.025

48,150

4 635

57.8%

78,859

1.935

24.1%

4 675

3,350

24.609

10.125

58,275

6.073

60.0%

3.373

33.3%

4 501

5,624

27.982

10.125

68,400

6.073

60.0%

3.373

33.3%

4 501

5,624

10.125

78,525

6 073

60.0%

3.373

33.3%

4 501

5,624

Created by: Thabo Khumalo

REVENUE

GROSS MARGIN

NET MARGIN

NET MARGIN %

Sales Over/Under

Break-Even Analysis

GROSS MARGIN %

**CUMULATIVE REVENUE** 

CUMULATIVE GROSS MARGIN

8.025

8,025

4 635

57.8%

55,685

1.935

24.1%

4 675

3,350

14,935

8.025

16,050

4.635

57.8%

1.935

24.1%

4.675

3,350

16.870

8.025

24,075

4 635

57.8%

64,954

1.935

24.1%

4 675

3,350

18,804



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10.125

88,650

6.073

60.0%

103,152

3.373

33.3%

4 501

5,624

38.102

10.125

98,775

6.073

60.0%

109,225

3.373

33.3%

4 501

5,624

41,475

10.125

108,900

6 073

60.0%

115,299

3.373

33.3%

4 501

5,624

44,849

# Year 1 4-Product | 3-Year



## **Thabo's Garden Service**



- Great Garden Service with a Big Smile -

#### 1. Lawn Mowing (1 hr)

# Using my own mower, which I will 'walk' to the owner's yard. Edge trimming will be separate charge (see Garden Services).

#### 2. Pool Cleaning (1 hr)

Time only. All equipment and chemicals supplied by owner.

#### 3. Garden Services (1 hr)

Edge trimming, sweeping, raking, picking up dog poop, cuttinig hedges, tree trimming. This will be on a time basis.

#### 4. General DIY Type Work (1 hr)

Anything needed to be done, on a time basis.

20	Petrol
	Plastic Bags for Grass
50	Time (1 hr)
7	TOTAL COST
	Batch Size
7	UNIT COST
100.0%	Mark Up
15	UNIT SELL PRICE
7	GROSS MARGIN
50.0%	GROSS MARGIN %
	UNIT SELL PRICE (INPUT)

Time (1 hr)	50
	0
	0
	0
	0
TOTAL COST	50
Batch Size	1
UNIT COST	50
Mark Up	100.0%
UNIT SELL PRICE	100
GROSS MARGIN	50
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0

50	Time (1 hr)
0	
0	
0	
0	
50	TOTAL COST
1	Batch Size
50	UNIT COST
100.0%	Mark Up
100	UNIT SELL PRICE
50	GROSS MARGIN
50.0%	GROSS MARGIN %
0	UNIT SELL PRICE (INPUT)

Time (1 hr)	50
	0
	0
	0
	0
TOTAL COST	50
Batch Size	1
UNIT COST	50
Mark Up	100.0%
UNIT SELL PRICE	100
GROSS MARGIN	50
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	150
NEW Gross Margin % >>	66.7%

#### Sales Forecast

ouloo i oloodot												
Year 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lawn Mowing (1 hr)	3	6	12	12	12	12	12	12	12	12	12	12
Pool Cleaning (1 hr)	1	2	4	4	4	4	4	4	4	4	4	4
Garden Services (1 hr)	1	2	4	4	4	4	4	4	4	4	4	4
General DIY Type Work (1 hr)	1	2	4	4	4	4	4	4	4	4	4	4
TOTAL MONTHLY UNITS	6	12	24	24	24	24	24	24	24	24	24	24

#### **Revenue Forecast**

Year 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lawn Mowing (1 hr)	450	900	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800
Pool Cleaning (1 hr)	100	200	400	400	400	400	400	400	400	400	400	400
Garden Services (1 hr)	100	200	400	400	400	400	400	400	400	400	400	400
General DIY Type Work (1 hr)	150	300	600	600	600	600	600	600	600	600	600	600
TOTAL MONTHLY REVENUE	800	1,600	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200
UMULATIVE TOTAL REVENUE	800	2,400	5,600	8,800	12,000	15,200	18,400	21,600	24,800	28,000	31,200	34,400

/ear 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	800	1,600	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200	3,200
TOTAL COST OF SALES	375	750	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
Lawn Mowing (1 hr)	225	450	900	900	900	900	900	900	900	900	900	900
Pool Cleaning (1 hr)	50	100	200	200	200	200	200	200	200	200	200	200
Garden Services (1 hr)	50	100	200	200	200	200	200	200	200	200	200	200
General DIY Type Work (1 hr)	50	100	200	200	200	200	200	200	200	200	200	200
GROSS MARGIN	425	850	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700	1,700
GROSS MARGIN %	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%	53.1%
MULATIVE GROSS MARGIN	425	1,275	2,975	4,675	6,375	8,075	9,775	11,475	13,175	14,875	16,575	18,275
TOTAL INDIRECT COSTS	350	700	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300
Salary for Worker/Owner	250	500	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
Lawn Mower Maintenance	100	200	300	300	300	300	300	300	300	300	300	300
NET MARGIN	75	150	400	400	400	400	400	400	400	400	400	400
NET MARGIN %	9.4%	9.4%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
Break-Even Analysis	659	1,318	2,447	2,447	2,447	2,447	2,447	2,447	2,447	2,447	2,447	2,447
Sales Over/Under	141	282	753	753	753	753	753	753	753	753	753	753
CUMULATIVE NET MARGIN	75	225	625	1.025	1.425	1.825	2.225	2.625	3.025	3.425	3.825	4,225

Again, all garden work will take place in the afternoons, after school, and on weekends. Sales are ramped up slowly in the first two months. 24 hours a month is roughly 6 hours a week, so should be manageable.



Revision: 01

10/01/2020



## **Thabo's Garden Service**



Year 2 4-Product | 3-Year

- Great Garden Service with a Big Smile -

Lawn Mowing (1 hr)		Z. POOI CI	eaning (1 h	ir)	3.	Garden Ser	vices (1 hr		4. Ger	eral DIY Ty	pe work (1	nr)
Y-o-Y Cost Increase %	5.0%	Υ	-o-Y Cost Inc		5.0%	Y-o-Y (	Cost Increase		0%	Y-o-Y Cost Increase %		5.0
UNIT COST	79			COST	53		UNIT CO		53	ι	JNIT COST	
Mark Up	100.0%			Mark Up	100.0%		Mark				Mark Up	100.
UNIT SELL PRICE	158		UNIT SELI		105		IIT SELL PR		105		ELL PRICE	1
GROSS MARGIN	79		GROSS I		53		ROSS MAR		53		SS MARGIN	
GROSS MARGIN %	50.0%		GROSS MA	RGIN %	50.0%	GR	OSS MARGIN	1 % 50.	0%	GROSS	MARGIN %	50.0
UNIT SELL PRICE (INPUT)	175	UNIT	SELL PRICE	(INPUT)	125	UNIT SELL	PRICE (INP	JT)	125	INIT SELL PRI	CE (INPUT)	1
NEW Gross Margin % >>	55.0%		NEW Gross Ma	rgin % >>	58.0%	NEW	Gross Margin 9	6>> 58	.0%	NEW Gros	s Margin % >>	68.
Sales Forecast												
Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lawn Mowing (1 hr)	15	15	15	15	15	15	15	15	15	15	15	15
Pool Cleaning (1 hr)	5	5	5	5	5	5	5	5	5	5	5	5
Garden Services (1 hr)	5	5	5	5	5	5	5	5	5	5	5	5
General DIY Type Work (1 hr)	5	5	5	5	5	5	5	5	5	5	5	5
TOTAL MONTHLY UNITS	30	30	30	30	30	30	30	30	30	30	30	30
B												
Revenue Forecast												
Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lawn Mowing (1 hr)	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,625	2,
Pool Cleaning (1 hr)	625	625	625	625	625	625	625	625	625	625	625	-
Garden Services (1 hr)	625	625	625	625	625	625	625	625	625	625	625	
General DIY Type Work (1 hr)	825	825	825	825	825	825	825	825	825	825	825	
TOTAL MONTHLY REVENUE	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,
MULATIVE TOTAL REVENUE	4,700	9,400	14,100	18,800	23,500	28,200	32,900	37,600	42,300	47,000	51,700	56,4
Profit & Loss												
Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,700	4,7
TOTAL COST OF SALES	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,969	1,9
Lawn Mowing (1 hr)	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,181	1,1
Pool Cleaning (1 hr) Garden Services (1 hr)	263 263	263 263	263 263	263 263	263 263	263 263	263 263	263 263	263 263	263 263	263 263	2
Garden Services (1 hr) General DIY Type Work (1 hr)	263	263	263	263	263	263	263	263	263	263	263	
General Diff Type Work (Till)	203	203	203	203	203	203	203	203	203	203	203	
GROSS MARGIN	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,731	2,7
GROSS MARGIN %	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	58.1%	58.
UMULATIVE GROSS MARGIN	21,006	23,738	26,469	29,200	31,931	34,663	37,394	40,125	42,856	45,588	48,319	51,0
	(from Year 1)	,	.,	.,	,,,,	,,,,,	. ,	.,	,	.,	.,	
TOTAL INDIRECT COSTS	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,0
Salary for Worker/Owner	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,5
Lawn Mower Maintenance	500	500	500	500	500	500	500	500	500	500	500	
Salani for Second Madder												
Salary for Second Worker												
Salary for Second Worker												
Salary for Second Worker												
Salary for Second Worker												
,												
NET MARGIN	731	731	731	731	731	731	731	731	731	731	731	
,	731 15.6%	731 15.6%	<b>731</b> 15.6%	<b>731</b> 15.6%	731 15.6%	731 15.6%	<b>731</b> 15.6%	731 15.6%	<b>731</b> 15.6%	731 15.6%	<b>731</b> 15.6%	
NET MARGIN												15.
NET MARGIN NET MARGIN %	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15.6%	15. 3,
NET MARGIN NET MARGIN % Break-Even Analysis	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15.6% 3,442	15. 3,

30 hours a month is roughly 7 hours a week, so should be manageable.

Next year, I will need to take on some help.

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Revision: 01 Date: 10/01/2020



## **Thabo's Garden Service**



Year 3 4-Product | 3-Year

- Great Garden Service with a Big Smile -

. Lawn Mowing (1 hr)		2. Pool Cl	eaning (1 h	ır)	3.	Garden Ser	vices (1 hr)	)	4. Ge	4. General DIY Type Work (1		hr)
Y-o-Y Cost Increase %	5.0%	Y-	-o-Y Cost Inc	rease %	5.0%	Y-o-Y (	Cost Increase	e % 5	.0%	Y-o-Y Cost Increase %		5.0%
UNIT COST	83		UNI	r cost	55		UNIT COS	ST	55		UNIT COST	5
Mark Up	100.0%			Mark Up	100.0%		Mark		.0%		Mark Up	100.0%
UNIT SELL PRICE	165		UNIT SELI		110		NIT SELL PRI		110		SELL PRICE	110
GROSS MARGIN	83		GROSS I		55		GROSS MARG		55		SS MARGIN	55
GROSS MARGIN %	50.0%		GROSS MA	RGIN %	50.0%	GR	OSS MARGIN	1% 50	.0%	GROSS	MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	185	UNIT	SELL PRICE	(INPUT)	125	UNIT SELL	PRICE (INPL	JT)	125	JNIT SELL PR	ICE (INPUT)	175
NEW Gross Margin % >>	55.3%		NEW Gross Ma	ırgin % >>	55.9%	NEW	Gross Margin %	>> 5	5.9%	NEW Gros	ss Margin % >>	68.5%
Sales Forecast												
Year 3	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lawn Mowing (1 hr)	25	25	25	25	25	25	25	25	25	25	25	25
Pool Cleaning (1 hr)	8	8	8	8	8	8	8	8	8	8	8	8
Garden Services (1 hr)	8	8	8	8	8	8	8	8	8	8	8	8
General DIY Type Work (1 hr)	8	8	8	8	8	8	20	20	20	20	20	20
TOTAL MONTHLY UNITS	49	49	49	49	49	49	61	61	61	61	61	61
Revenue Forecast												
Year 3	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Lawn Mowing (1 hr)	4,625	4,625	4,625	4,625	-	4,625	4,625	4,625	4,625	4,625	4,625	4,625
Pool Cleaning (1 hr)	1,000	1,000	1,000	1,000		1,000	1,000	1,000	1,000	1,000	1,000	1,000
Garden Services (1 hr)	1,000	1,000	1,000	1,000		1,000	1,000	1,000	1,000	1,000	1,000	1,000
General DIY Type Work (1 hr)	1,400	1,400	1,400	1,400		1,400	3,500	3,500	3,500	3,500	3,500	3,500
TOTAL MONTHLY REVENUE	8,025	8,025	8,025	8,02		8,025	10,125	10,125	10,125	10,125	10,125	10,125
UMULATIVE TOTAL REVENUE	8,025	16,050	24,075	32,100	40,125	48,150	58,275	68,400	78,525	88,650	98,775	108,900
Des Ct O Leave												
Profit & Loss									_			
Year 3	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	8,025	8,025	8,025	8,02	8,025	8,025	10,125	10,125	10,125	10,125	10,125	10,125
TOTAL COST OF SALES	3,390	3,390	3,390	3,390	3,390	3,390	4,052	4,052	4,052	4,052	4,052	4,052
Lawn Mowing (1 hr)	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067	2,067
Pool Cleaning (1 hr)	441	441	441	44	441	441	441	441	441	441	441	441
Garden Services (1 hr)	441	441	441	44	441	441	441	441	441	441	441	441
General DIY Type Work (1 hr)	441	441	441	44	441	441	1,103	1,103	1,103	1,103	1,103	1,103
GROSS MARGIN	4,635	4,635	4,635	4,63	4,635	4,635	6,073	6,073	6,073	6,073	6,073	6,073
GROSS MARGIN %	57.8%	57.8%	57.8%	57.8%	57.8%	57.8%	60.0%	60.0%	60.0%	60.0%	60.0%	60.0%
CUMULATIVE GROSS MARGIN	55,685	CO 220	64,954	69,589	74 224	78,859	84,932	91,006	97,079	103,152	109,225	445.000
COMOLATIVE GROSS MARGIN	(from Year 2)	60,320	04,334	09,500	74,224	10,009	04,932	31,000	51,015	103,132	109,229	115,299
TOTAL INDIRECT COSTS	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700	2,700
Salary for Worker/Owner	1,200	1,200	1,200	1,200	-	1,200	1,200	1,200	1,200	1,200	1,200	1,200
Lawn Mower Maintenance	700	700	700	700		700	700	700	700	700	700	700
Salary for Second Worker	800	800	800	800	0 800	800	800	800	800	800	800	800
Salary for Second Worker	000	000	000	000	300	000	000	000	000	000	000	000
NET MARGIN	1,935	1,935	1,935	1,93		1,935	3,373	3,373	3,373	3,373	3,373	3,37
NET MARGIN %	24.1%	24.1%	24.1%	24.1%	24.1%	24.1%	33.3%	33.3%	33.3%	33.3%	33.3%	33.3%
Break-Even Analysis	4,675	4,675	4,675	4,675	4,675	4,675	4,501	4,501	4,501	4,501	4,501	4,501
		2.250	3,350	3,350	3,350	3,350	5,624	5,624	5,624	5,624	5,624	5,624
Sales Over/Under	3,350	3,350	3,330	3,330	3,330	3,330	0,024	0,024	0,021	0,021	0,024	
	3,350 <b>14,935</b>	16,870	18,804	20,739		24,609	27,982	31,356	34,729	38,102	41,475	44,849

All garden work will take place in the afternoons, after school, and on weekends. Sales are increased for the second person.

50 hours a month is roughly 12 hours a week, so should be manageable with me and my additional worker.

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### **Thabo's Garden Service**



4-Product | 3-Year Notes

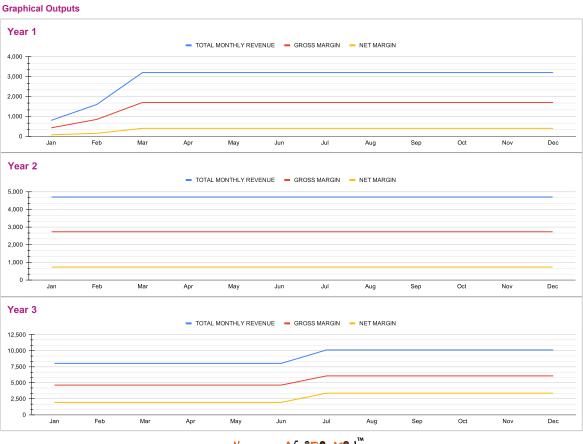
## - Great Garden Service with a Big Smile -

Start Up Costs		Total Start Up Costs	5,000	
Equipment for Garden Service	5,000		0	0
awnmower (2nd hand)	5,000		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0
	0		0	0

### **SWOT Analysis**



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