

Business Plan

4-Product | 3-Year

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Peter's Second Hand

We Buy & Sell Quality Goods

Business Plan

Overview 4-Product | 3-Year

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Peter's Second Hand

We Buy & Sell Quality Goods [1]



Market Niche: [2] People wanting to buy quality goods at a good price.

Product or Service Description:

- Buyer Persona:** [4]
- | | |
|--------------------------|----|
| 1. Low and Medium-Income | 5. |
| 2. Looking for Bargains | 6. |
| 3. | 7. |
| 4. | 8. |

Various second goods, but focusing on Clothing, Furniture, Computers & Office Goods, and Bicycles. Goods must be of good quality, and through refurbishment, bring the second-hand goods up to a good standard.

- | | | | |
|---|--|--|--|
| 1. Clothing
Buying and selling Clothing - items are costed and sold as units of 100 currency. | 2. Furniture
Buying, refurbishing, and selling Furniture - items are costed and sold as units of 100 currency. | 3. Computers & Office Goods
Buying, refurbishing, and selling Computers & Office Goods - items are costed and sold as units of 100 currency. | 4. Bicycles
Buying, refurbishing, and selling Bicycles - items are costed and sold as units of 100 currency. |
|---|--|--|--|

- Business Objectives [5]**
- | | |
|--|----|
| 1. To start a second-hand goods business, servicing the local community. | 3. |
| 2. Become the 'go-to' Second-Hand Store for Buying and Selling | 4. |

USP [6]
Unique Selling Proposition: Buyers and Sellers of Quality Second-Hand Goods. World-Class Customer Service.

MARKETING PLAN

- Use a WhatsApp group to alert group members to second-hand goods.
- | |
|--|
| 1. Post Products on WhatsApp group |
| 2. Use cheap loss leaders to get people into the store |
| 3. Offer to BUY goods from people coming in to buy - suggest items |
| 4. |

SALES PLAN

- Sell to people coming into the store. Upsell/Crosssell other products.
- | |
|---|
| 1. Get to know customer's needs - then call them when goods come in |
| 2. Upsell/Crosssell other products after understanding needs. |
| 3. Suggest buying goods from customers when they are in the store. |
| 4. |

YEAR 1

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250
CUMULATIVE REVENUE	52,250	104,500	156,750	209,000	261,250	313,500	365,750	418,000	470,250	522,500	574,750	627,000
GROSS MARGIN	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125
GROSS MARGIN %	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
CUMULATIVE GROSS MARGIN	26,125	52,250	78,375	104,500	130,625	156,750	182,875	209,000	235,125	261,250	287,375	313,500
NET MARGIN	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125
NET MARGIN %	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%
Break-Even Analysis	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000
Sales Over/Under	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250
CUMULATIVE NET MARGIN	10,125	20,250	30,375	40,500	50,625	60,750	70,875	81,000	91,125	101,250	111,375	121,500

YEAR 2

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950
CUMULATIVE REVENUE	61,950	123,900	185,850	247,800	309,750	371,700	433,650	495,600	557,550	619,500	681,450	743,400
GROSS MARGIN	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975
GROSS MARGIN %	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
CUMULATIVE GROSS MARGIN	344,475	375,450	406,425	437,400	468,375	499,350	530,325	561,300	592,275	623,250	654,225	685,200
NET MARGIN	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975
NET MARGIN %	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%
Break-Even Analysis	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Sales Over/Under	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950
CUMULATIVE NET MARGIN	132,475	143,450	154,425	165,400	176,375	187,350	198,325	209,300	220,275	231,250	242,225	253,200

YEAR 3

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111
CUMULATIVE REVENUE	71,111	142,223	213,334	284,445	355,556	426,668	497,779	568,890	640,001	711,113	782,224	853,335
GROSS MARGIN	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556
GROSS MARGIN %	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
CUMULATIVE GROSS MARGIN	720,756	756,311	791,867	827,423	862,978	898,534	934,089	969,645	1,005,201	1,040,756	1,076,312	1,111,868
NET MARGIN	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056
NET MARGIN %	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%
Break-Even Analysis	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000
Sales Over/Under	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111
CUMULATIVE NET MARGIN	264,256	275,311	286,367	297,423	308,478	319,534	330,589	341,645	352,701	363,756	374,812	385,868

Second-hand store for buying and selling second-hand goods.
Sales are forecasted as units, which are costed of 100 currency.



1. Clothing

Buying and selling Clothing - items are costed and sold as units of 100 currency.

Clothing Purchased (100 cost)	100
Clean and Iron	25
	0
	0
	0
TOTAL COST	125
Batch Size	1 [7]
UNIT COST	125
Mark Up	100.0% [11]
UNIT SELL PRICE	250
GROSS MARGIN	125
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [15]

2. Furniture

Buying, refurbishing, and selling Furniture - items are costed and sold as units of 100 currency.

Furniture Purchased (100 cost)	100
Refurbish	50
	0
	0
	0
TOTAL COST	150
Batch Size	1 [8]
UNIT COST	150
Mark Up	100.0% [12]
UNIT SELL PRICE	300
GROSS MARGIN	150
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [16]

3. Computers & Office Goods

Buying, refurbishing, and selling Computers & Office Goods - items are costed and sold as units of 100 currency.

Goods Purchased (100 cost)	100
Refurbish	50
	0
	0
	0
TOTAL COST	150
Batch Size	1 [9]
UNIT COST	150
Mark Up	100.0% [13]
UNIT SELL PRICE	300
GROSS MARGIN	150
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [17]

4. Bicycles

Buying, refurbishing, and selling Bicycles - items are costed and sold as units of 100 currency.

Bicycles Purchased (100 cost)	100
Refurbish	25
	0
	0
	0
TOTAL COST	125
Batch Size	1 [10]
UNIT COST	125
Mark Up	100.0% [14]
UNIT SELL PRICE	250
GROSS MARGIN	125
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [18]

Sales Forecast

Year 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Clothing	30	30	30	30	30	30	30	30	30	30	30	30
Furniture	60	60	60	60	60	60	60	60	60	60	60	60
Computers & Office Goods	60	60	60	60	60	60	60	60	60	60	60	60
Bicycles	35	35	35	35	35	35	35	35	35	35	35	35
TOTAL MONTHLY UNITS	185	185	185	185	185	185	185	185	185	185	185	185

Revenue Forecast

Year 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Clothing	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500
Furniture	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000
Computers & Office Goods	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000	18,000
Bicycles	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750	8,750
TOTAL MONTHLY REVENUE	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250
CUMULATIVE TOTAL REVENUE	52,250	104,500	156,750	209,000	261,250	313,500	365,750	418,000	470,250	522,500	574,750	627,000

Profit & Loss

Year 1	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250	52,250
TOTAL COST OF SALES	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125
Clothing	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750	3,750
Furniture	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000
Computers & Office Goods	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000	9,000
Bicycles	4,375	4,375	4,375	4,375	4,375	4,375	4,375	4,375	4,375	4,375	4,375	4,375
GROSS MARGIN	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125	26,125
GROSS MARGIN %	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
CUMULATIVE GROSS MARGIN	26,125	52,250	78,375	104,500	130,625	156,750	182,875	209,000	235,125	261,250	287,375	313,500
TOTAL INDIRECT COSTS [19]	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000	16,000
Salary (me)	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Premises	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Telephone	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000
NET MARGIN	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125	10,125
NET MARGIN %	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%	19.4%
Break-Even Analysis	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000	32,000
Sales Over/Under	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250	20,250
CUMULATIVE NET MARGIN	10,125	20,250	30,375	40,500	50,625	60,750	70,875	81,000	91,125	101,250	111,375	121,500

All second-hand goods are bought in units of 100 currency.
Start paying back working capitol and cost of Store Set Up in July, which will appear on Cash Flow Statement and Balance Sheet.



1. Clothing

Y-o-Y Cost Increase %	5.0% [20]
UNIT COST	131
Mark Up	100.0% [24]
UNIT SELL PRICE	263
GROSS MARGIN	131
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [28]

2. Furniture

Y-o-Y Cost Increase %	5.0% [21]
UNIT COST	158
Mark Up	100.0% [25]
UNIT SELL PRICE	315
GROSS MARGIN	158
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [29]

3. Computers & Office Goods

Y-o-Y Cost Increase %	5.0% [22]
UNIT COST	158
Mark Up	100.0% [26]
UNIT SELL PRICE	315
GROSS MARGIN	158
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [30]

4. Bicycles

Y-o-Y Cost Increase %	5.0% [23]
UNIT COST	131
Mark Up	100.0% [27]
UNIT SELL PRICE	263
GROSS MARGIN	131
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [31]

Sales Forecast

Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Clothing	40	40	40	40	40	40	40	40	40	40	40	40
Furniture	65	65	65	65	65	65	65	65	65	65	65	65
Computers & Office Goods	65	65	65	65	65	65	65	65	65	65	65	65
Bicycles	40	40	40	40	40	40	40	40	40	40	40	40
TOTAL MONTHLY UNITS	210	210	210	210	210	210	210	210	210	210	210	210

Revenue Forecast

Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Clothing	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500
Furniture	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475
Computers & Office Goods	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475	20,475
Bicycles	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500	10,500
TOTAL MONTHLY REVENUE	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950
CUMULATIVE TOTAL REVENUE	61,950	123,900	185,850	247,800	309,750	371,700	433,650	495,600	557,550	619,500	681,450	743,400

Profit & Loss

Year 2	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950	61,950
TOTAL COST OF SALES	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975
Clothing	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250
Furniture	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238
Computers & Office Goods	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238	10,238
Bicycles	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250	5,250
GROSS MARGIN	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975	30,975
GROSS MARGIN %	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
CUMULATIVE GROSS MARGIN	344,475	375,450	406,425	437,400	468,375	499,350	530,325	561,300	592,275	623,250	654,225	685,200
(from Year 1)												
TOTAL INDIRECT COSTS [32]	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Salary (me)	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500
Premises	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000	6,000
Telephone	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500
NET MARGIN	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975	10,975
NET MARGIN %	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%
Break-Even Analysis	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000	40,000
Sales Over/Under	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950	21,950
CUMULATIVE NET MARGIN	132,475	143,450	154,425	165,400	176,375	187,350	198,325	209,300	220,275	231,250	242,225	253,200
(from Year 1)												

All second-hand goods are bought in units of 100 currency.

Still paying back working capitol and cost of Store Set Up for Year 2, which will appear on Cash Flow Statement and Balance Sheet.



1. Clothing

Y-o-Y Cost Increase %	5.0% [33]
UNIT COST	138
Mark Up	100.0% [37]
UNIT SELL PRICE	276
GROSS MARGIN	138
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [41]

2. Furniture

Y-o-Y Cost Increase %	5.0% [34]
UNIT COST	165
Mark Up	100.0% [38]
UNIT SELL PRICE	331
GROSS MARGIN	165
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [42]

3. Computers & Office Goods

Y-o-Y Cost Increase %	5.0% [35]
UNIT COST	165
Mark Up	100.0% [39]
UNIT SELL PRICE	331
GROSS MARGIN	165
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [43]

4. Bicycles

Y-o-Y Cost Increase %	5.0% [36]
UNIT COST	138
Mark Up	100.0% [40]
UNIT SELL PRICE	276
GROSS MARGIN	138
GROSS MARGIN %	50.0%
UNIT SELL PRICE (INPUT)	0 [44]

Sales Forecast

Year 3	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Clothing	45	45	45	45	45	45	45	45	45	45	45	45
Furniture	70	70	70	70	70	70	70	70	70	70	70	70
Computers & Office Goods	70	70	70	70	70	70	70	70	70	70	70	70
Bicycles	45	45	45	45	45	45	45	45	45	45	45	45
TOTAL MONTHLY UNITS	230	230	230	230	230	230	230	230	230	230	230	230

Revenue Forecast

Year 3	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Clothing	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403
Furniture	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153
Computers & Office Goods	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153	23,153
Bicycles	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403	12,403
TOTAL MONTHLY REVENUE	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111
CUMULATIVE TOTAL REVENUE	71,111	142,223	213,334	284,445	355,556	426,668	497,779	568,890	640,001	711,113	782,224	853,335

Profit & Loss

Year 3	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
REVENUE	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111	71,111
TOTAL COST OF SALES	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556
Clothing	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202
Furniture	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576
Computers & Office Goods	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576	11,576
Bicycles	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202	6,202
GROSS MARGIN	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556	35,556
GROSS MARGIN %	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%	50.0%
CUMULATIVE GROSS MARGIN	720,756	756,311	791,867	827,423	862,978	898,534	934,089	969,645	1,005,201	1,040,756	1,076,312	1,111,868
(from Year 2)												
TOTAL INDIRECT COSTS [45]	24,500	24,500	24,500	24,500	24,500	24,500	24,500	24,500	24,500	24,500	24,500	24,500
Salary (me)	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Premises	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500
Telephone	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
NET MARGIN	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056	11,056
NET MARGIN %	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%
Break-Even Analysis	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000	49,000
Sales Over/Under	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111	22,111
CUMULATIVE NET MARGIN	264,256	275,311	286,367	297,423	308,478	319,534	330,589	341,645	352,701	363,756	374,812	385,868
(from Year 2)												

All second-hand goods are bought in units of 100 currency.

Still paying back working capitol and cost of Store Set Up until June, which will appear on Cash Flow Statement and Balance Sheet.

Start Up Costs

Total Start Up Costs **252,000**

Store Set Up	112,000
Shelves	75,000
Signage	25,000
Interest on Cost - paid over 24 months	12,000
	0
	0
<enter Start Up cost type>	0
	0
	0
	0
	0
	0
	0

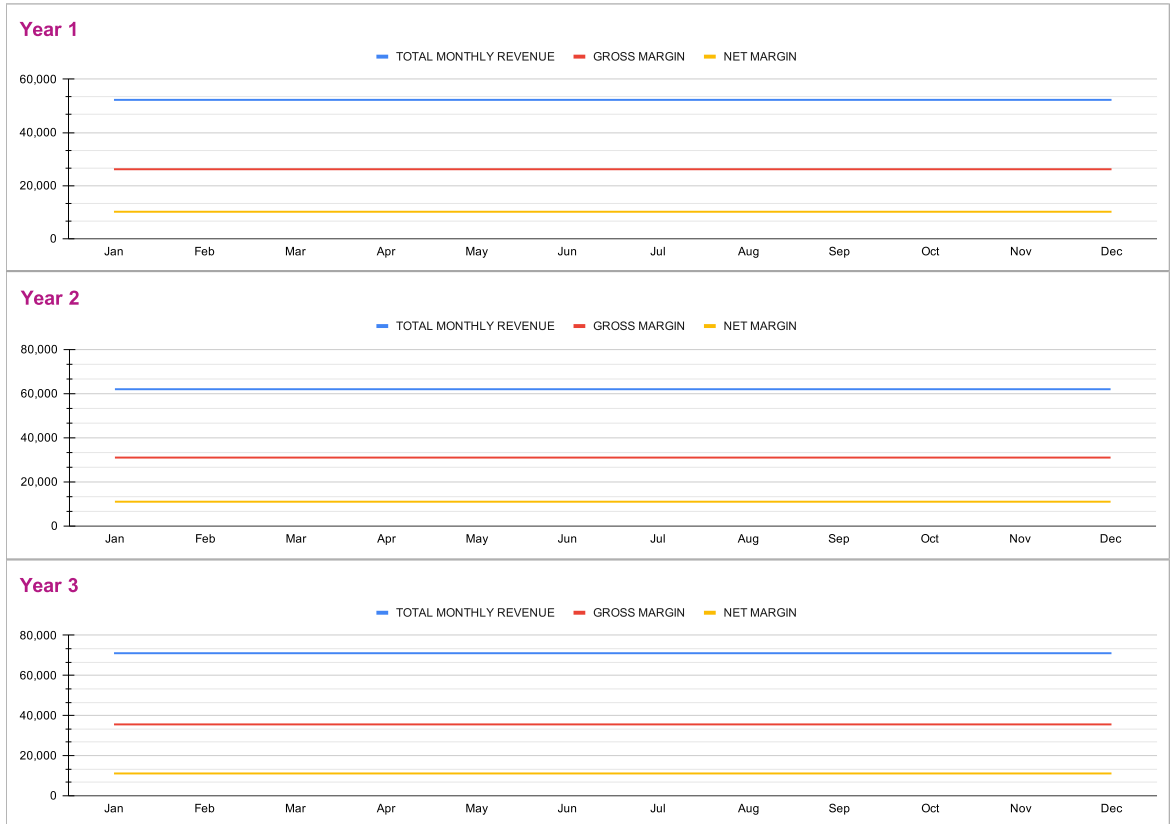
Working Capital Loan	140,000
Raise Working Capital to buy stock	125,000
Interest on Cost - paid over 24 months	15,000
	0
	0
	0
<enter Start Up cost type>	0
	0
	0
	0
	0
	0
	0

<enter Start Up cost type>	0
	0
	0
	0
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	0
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	0
	0
	0
	0
	0

SWOT Analysis [4]

	Strengths [48]	Weaknesses [49]
INTERNAL	1. The first general second-hand dealer in my area.	1. Not enough working capital to buy second hand goods.
	2.	2.
	3.	3.
	4.	4.
	5.	5.
	Opportunities [50]	Threats [51]
EXTERNAL	1. Expand into other areas - possibly cars and motor bikes.	1. Could run out of stock
	2.	2.
	3.	3.
	4.	4.
	5.	5.
	SWOT Actions []	
	1. Take goods on consignment, which would allow working capital to be preserved.	6.
	2. Get second-hand stock from other areas to increase stock levels.	7.
	3.	8.
	4.	9.
	5.	10.

Graphical Outputs



[1] A Tag Line is a short, easily remembered phrase that a company uses in its advertisements, especially on television or the internet, so that people will recognise it or its products.

Writing a tagline is a good way to add character to your brand.

[2] A niche market is a segment of a larger market that can be defined by its own unique needs, preferences, or identity that makes it different from the market at large.

[3] Broadly describe the products or services your business offers.

[4] A buyer persona is a semi-fictional representation of your ideal customer based on market research and real data about your existing customers.

When creating your buyer persona(s), consider including customer demographics, behaviour patterns, motivations, and goals.

[5] Write down your TOP FOUR business objectives!

[6] USPs directly address a specific need experienced by a company's ideal customer. A great unique selling proposition, sometimes known as a value proposition, should also emphasise what individual quality separates a business from its competition.

[7] ONLY increase above 1 if the costs relate to a batch to produce a quantity of the same product. So, if you were making a batch of say 10 units, then add 10 to this field.

[8] ONLY increase above 1 if the costs relate to a batch to produce a quantity of the same product. So, if you were making a batch of say 10 units, then add 10 to this field.

[9] ONLY increase above 1 if the costs relate to a batch to produce a quantity of the same product. So, if you were making a batch of say 10 units, then add 10 to this field.

[10] ONLY increase above 1 if the costs relate to a batch to produce a quantity of the same product. So, if you were making a batch of say 10 units, then add 10 to this field.

[11] Apply a MARK UP % to your product or service Unit Cost that will allow you to make enough profit to ensure that your business is sustainable.

[12] Apply a MARK UP % to your product or service Unit Cost that will allow you to make enough profit to ensure that your business is sustainable.

[13] Apply a MARK UP % to your product or service Unit Cost that will allow you to make enough profit to ensure that your business is sustainable.

[14] Apply a MARK UP % to your product or service Unit Cost that will allow you to make enough profit to ensure that your business is sustainable.

[15] By inserting a Sell Price HERE you OVERRIDE the calculated Unit Sell Price (above)

[16] By inserting a Sell Price HERE you OVERRIDE the calculated Unit Sell Price (above)

[17] By inserting a Sell Price HERE you OVERRIDE the calculated Unit Sell Price (above)

[18] By inserting a Sell Price HERE you OVERRIDE the calculated Unit Sell Price (above)

[19] Accounting and Legal
Advertising
Subscriptions

Insurance
Office Supplies
Postage
Rent
Salaries and Wages
Payroll Expenses
Taxes and Licenses
Telephone
Travel
Utilities
Web Hosting and Domains
Maintenance and Repairs
Research and Development
Depreciation
Other

[20] Add the anticipated Year-on-Year increase to the costs to produce this product or deliver the service.

[21] Add the anticipated Year-on-Year increase to the costs to produce this product or deliver the service.

[22] Add the anticipated Year-on-Year increase to the costs to produce this product or deliver the service.

[23] Add the anticipated Year-on-Year increase to the costs to produce this product or deliver the service.

[24] Apply a MARK UP % to your product or service Unit Cost that will allow you to make enough profit to ensure that your business is sustainable.

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Insurance
Office Supplies
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Salaries and Wages
Payroll Expenses
Taxes and Licenses
Telephone
Travel

Utilities
Web Hosting and Domains
Maintenance and Repairs
Research and Development
Depreciation
Other

[33] Add the anticipated Year-on-Year increase to the costs to produce this product or deliver the service.

[34] Add the anticipated Year-on-Year increase to the costs to produce this product or deliver the service.

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Office Supplies
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Payroll Expenses
Taxes and Licenses
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Utilities
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Maintenance and Repairs
Research and Development
Depreciation
Other

[46] Start-Up Costs - Include Start-Up Costs, which will reflect in the first month of business. These start-up costs should include these categories:

- > Buildings & Real Estate (Purchase, Construction, Remodelling, Other)
- > Leasehold Improvements (Remodelling/Changes to Property)
- > Capital Equipment (Furniture, Equipment, Fixtures, Machinery, Other)
- > Location & Admin Expenses (Rent & Related Costs, Utility Deposits, Legal & Accounting Fees, Prepaid Insurance, Pre-Start Salaries, Other)
- > Advertising & Promotional (Advertising, Signage, Printing, Travel & Entertainment, Other)

[47] SWOT Analysis is a strategic planning method used to evaluate the Strengths, Weaknesses, Opportunities, and Threats involved in a project or in a business venture. It involves specifying the objective of the business venture or project and identifying the internal and external factors that are favourable and unfavourable to achieve that objective.

Strengths: attributes of the company that are helpful to achieving the objective(s)

Weaknesses: attributes of the company that are harmful to achieving the objective(s)

Opportunities: external conditions that are helpful to achieving the objective(s)

Threats: external conditions which could do damage to the objective(s)

Identification of SWOTs are essential because subsequent steps in the process of planning for achievement of the selected objective may be derived from the SWOTs.

[48] Strengths are attributes of the company that are helpful to achieving the objective(s)

[49] Weaknesses are attributes of the company that are harmful to achieving the objective(s)

[50] Opportunities are external conditions that are helpful to achieving the objective(s)

[51] Threats are external conditions which could do damage to the objective(s)

[52] Explain the actions you will take to:

1. Capitalise on Strengths
2. Counter Weaknesses
3. Capitalise on Opportunities
4. Counter Threats