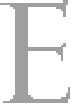
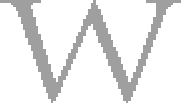
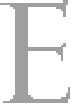
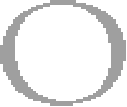
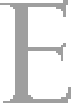
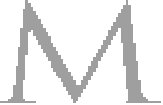
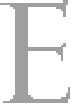
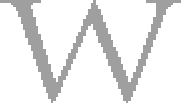
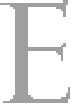
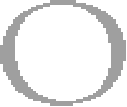
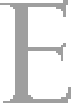
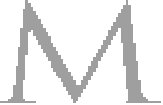


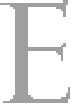
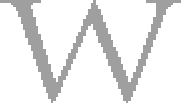
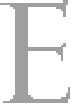
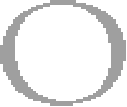
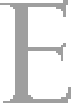
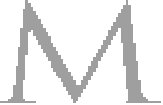
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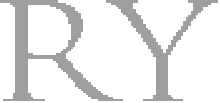
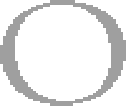
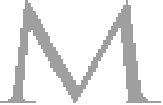
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|  | **[TANTABARA** **JEWELRY]** **Business** **Plan**  Contact: [TANTABARA JEWELRY STORE] NAME: [BELLO MAHMUD]  ADDRESS: [NO 10 APO MALL]  STATE: [ABUJA]  PHONE NO: [09039603555] |  |
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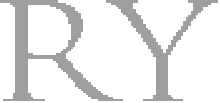
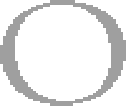
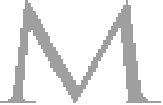
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|  | Confidentiality Agreement  The undersigned reader acknowledges that the information provided by **TANTABARA JEWELRY STORE** in this business plan is confidential; therefore, reader agrees not to disclose it without the express written permission of **TANTABARA JEWELRY** **STORE**.  It is acknowledged by reader that information to be furnished in this business plan is in all respects confidential in nature, other than information which is in the public domain through other means and that any disclosure or use of same by reader may cause serious harm or damage to**TANTABARA** **JEWELRY** **STORE**.  Upon request, this document is to be immediately returned to **TANTABARA** **JEWELRY** **STORE**.  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Signature  BELLO MAHMUD  Name (typed or printed)  29TH APRIL, 2020 Date  This is a business plan. It does not imply an offering of securities. |  |
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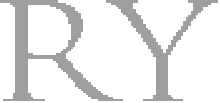
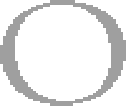
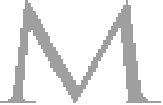
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|  | 1.0 Executive Summary.................................................................................1 Chart: Highlights.........................................**Error!** **Bookmark** **not** **defined.**  1.1 Objectives...........................................................................................2 1.2 Mission................................................................................................2 1.3 Keys to Success...................................................................................2 2.1 Company Ownership.............................................................................3 2.2 Start-up Summary ...............................................................................3 Table: Start-up.......................................................................................3 Chart: Start-up...........................................**Error!** **Bookmark** **not** **defined.**  3.0 Products and Services..............................................................................4 4.0 Market Analysis Summary........................................................................5 4.1 Market Segmentation............................................................................5 Table: Market Analysis.............................................................................5  4.2 Target Market Segment Strategy............................................................5 4.3 Service Business Analysis......................................................................6 4.3.1 Competition and Buying Patterns......................................................6  5.0 Web Plan Summary.................................................................................7 5.1 Website Marketing Strategy...................................................................7 5.2 Development Requirements...................................................................7 6.1 SWOT Analysis.....................................................................................8 6.1.1 Strengths.......................................................................................8 6.1.2 Weaknesses...................................................................................8 6.1.3 Opportunities .................................................................................8 6.1.4 Threats..........................................................................................9  6.2 Competitive Edge.................................................................................9 6.3 Marketing Strategy.............................................................................12  **TANTABARA JEWELRY** **STORE** | Confidential |  |
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|  | 1.0 Executive Summary  BELLO MAHMUD  NO 10 APOMALL ABUJA  090-3960-3555  **Introduction**  **TANTABARA JEWELRY** **STORE** aims to become a leading provider of jewelry products and services for its area, utilizing the owner's five years of experience within this industry.  **Location**  **TANTABARA** **JEWELRY** **STORE** will be a sole-partnership owned 100% by **BELLO MAHMUD** and will be located in **FCT-ABUJA**– in the **G-TOWN**.  **The** **Company**  **BELLO MAHMUD** will be the owner and manager of **TANTABARA JEWELRY** **STORE**, offering a variety of unique jewelry pieces as well as high quality repair and maintenance services, all available at competitive prices to the local community.  **Our** **Services**  **TANTABARA JEWELRY** **STORE** will offer the following products and services:-  Jewelry & watches, etc. - 70%  Designer Handbags & Purses - 20%  Maintenance and Repair - 10%  **The** **Market**  **TANTABARA** **JEWELRY** **STORE** has two distinct types of customers. Those who choose to buy jewelry for themselves (mainly female customers) and those who choose to buy it as a present for others (both male and female clients). There are also those who wish to utilize the repair and maintenance services the Company has to offer. The market will therefore focus on those above the age of 18, located specifically in **FCT**, **ABUJA** as well as those in **LAGOS** **CITY**, which is only a 45 minute drive from the .  Page 1 **TANTABARA JEWELRY** **STORE** |  |
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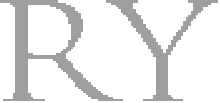
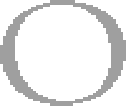
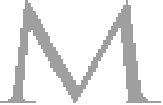


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|  | **Financial** **Considerations**  The current financial plan for the **TANTABARA JEWELRY** **STORE** will be to secure ₦1,250,000,000 in grant funding by the spring of 2022. This, alongside ₦250,300,000 of owner investment, will be utilized to purchase both short and long term assets such as jewelry cases, safes & security cameras, inventory as well as help cover the costs of accounting, marketing and a company vehicle, as outlined in the Milestones Table.  **The** **major** **focus** **for** **grant** **funding** **is** **as** **follows:**  1. The **TANBARA JEWELRY** **STORE** is a 100% woman owned business.  2. Small boutique that carries outstandingly unique designs, not easily found elsewhere, offering customers a variety of options outside of big store names.  3. Purchased equipment will be the most energy efficient equipment available.  4. Hire employees; the Company will look to hire both minorities and the unemployed.  1.1 Objectives  **TANTABARA JEWELRY** **STORE** has several objectives it would like to fulfill. They are the following:  1. To become a recognized leader in the community for providing outstanding jewelry inventories and jewelry related services.  2. To aggressively expand during the first three years of operation.  3. To develop an online presence by developing a website with company information and advertising. 4. To operate the Business as environmentally friendly as possible.  1.2 Mission  The **TANTABARA JEWELRY** **STORE** 's mission is to become the recognized leader in its target market for providing outstanding jewelry inventories and jewelry related services.  1.3 Keys to Success  **TANTABARA** **JEWELRY** **STORE** aims to have several keys to success, including the following:-  1. Outstanding inventories and jewelry related services. 2. Effective marketing strategy.  3. Competitive pricing. 4. Location.  Page 2 **TANTABARA JEWELRY** **STORE** |  |
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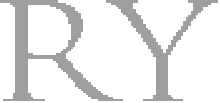
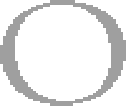
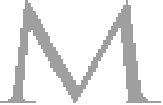


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| ***Start-up*** | |
| ***Requirements***  ***Start-up*** ***Expenses*** ***Legal***  ***Stationery*** ***etc.*** ***Insurance*** ***Rent*** ***Computer*** ***Other***  ***Total*** ***Start-up*** ***Expenses***  ***Start-up*** ***Assets*** ***Cash*** ***Required*** ***Start-up*** ***Inventory***  ***Other*** ***Current*** ***Assets*** ***Long-term*** ***Assets*** ***Total*** ***Assets*** |  |
| ₦350,000 ₦350,000 ₦20,000,000 ₦10,000,000 ₦1,000,000 ₦250,000,000 ₦281,700,000  ₦100,000,000 ₦1,000,000,000 ₦0  ₦0 ₦1,100,000,000 |
| ***Total*** ***Requirements*** | ₦1,381,700,000 |

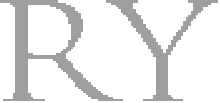
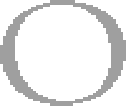
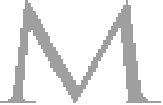
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|  | 2.0 Company Summary  **BELLO MAHMUD** will be the owner and manager of **TANTABARA** **JEWELRY** **STORE**, which aims to open its store up in the **G-TOWN**, **FCT**, **ABUJA**. **BELLO MAHMUD** has 5 years of jewelry store operations experience and will be bringing this knowledge to **TANTABARA** **JEWELRY** **STORE**.  2.1 Company Ownership  **BELLO MAHMUD** will be the sole proprietor, owning 100% of the Business.  2.2 Start-up Summary  The **TANTABARA JEWELRY** **STORE** aims to purchase business licenses etc, for ₦350,000 as well as initial office stationary for ₦350,000. The Company also aims to purchase a year's worth of insurance for ₦20,000,000 as well as a 5 year lease on the property for ₦10,000,000 per year. An office computer, printer and other software will be bought for ₦1,000,000 and a further ₦250,000,000 will cover 'other expenses' such as jewelry cases, displays and a safe.  Initial Start-Up Assets not included in the Start-Up Expenses will include ₦35,000,000 as the cash required for in-store hand money.  Table: Start-up  Page 3 **TANTABARA** **JEWELRY** **STORE** |  |
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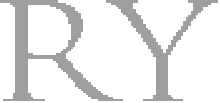
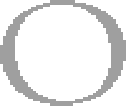
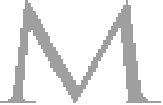
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|  | 3.0 Products and Services  The primary revenue source for the business will come from the direct sale of jewelry inventories to the general public. These initial inventories will include watches, bracelets, rings, earrings, and other jewelry products that are in demand. These products will be made from the highest quality metals including sterling silver, gold, and platinum. The **TANTABARA** **JEWELRY** **STORE** will also carry a number of jewelry products that feature precious stones such as diamonds, rubies, emeralds, sapphires, and other rare stones. Approximately 70% of the **TANTABARA** **JEWELRY** **STORE** 's revenue will come from the sale of jewelry products. A secondary source of revenue for the business will come from the sale of designer purses and handbags. A third source of revenue will come from providing jewelry related services to its customer base. These services will include jewelry piece resizing, watch repairs, polishing, and other services commonly associated with jewelry maintenance. This is a very important source of revenue for the **TANATABARA** **JEWELRY** **STORE** as the income generated from these services carries very high margins.  Page 4 **MERGO** **JEWELRY** **STORE** |  |
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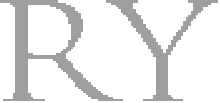
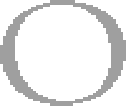
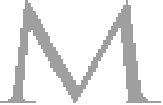
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|  | 4.0 Market Analysis Summary  The market for jewelry consists of all female adult individuals, as well as some male individuals who require watch maintenance services and those who wish to purchase items for their female partners. Therefore, the market for this jewelry store is synonymous with the adult population of **FCT**, **ABUJA**, in which the **G-TOWN** is located as well as **IKEJA** , **LAGOS** **STATE** a 45-minute ride from the store location – where the owner is based and can therefore spread the word. Furthermore, **IKEJA**, **LAGOS** **STATE** has been voted numerous times as one of the best cities to live in and will therefore attract many customers to come and visit for the day from the surrounding areas.  4.1 Market Segmentation  **TANTABARA** **JEWELRY** **STORE** has several distinct groups of people who will shop at the store. These specifically include couples who are either looking for a romantic present, those who seek to maintain or repair their current items of jewelry, as well as those who are shopping for themselves for a special event or an everyday item, or those who are shopping for other family members or friends.  Table: Market Analysis | | |  |  |
|  | ***Market*** ***Analysis*** | |  |
| **Potential** **Customers**  **18+** **Population** **of** **[CITY],** **PA** **18+** **Population** **of** **[CITY],** **[STATE]** | Year 1 Year 2 Year 3 Year 4 Year 5 |  |
| Growth CAGR  2% 12,422 12,670 12,923 13,181 13,445 2.00%  5% 30,330 31,847 33,439 35,111 36,867 5.00% |
| **Total** | 4.15% 42,752 44,517 46,362 48,292 50,312 4.15% |  |
| Chart: Market Analysis (Pie)  4.2 Target Market Segment Strategy  **Paper** **advertising**. **TANTABARA** **JEWELRY** **STORE** aims to pursue the more conventional forms of advertising through local papers and other fashion publications in order to attract everyday customers.  **Website**. With the growing use of the Internet, the Web has become an indispensable tool. The **TANTABARA** **JEWELRY** **STORE** therefore plans to have a full-service website that allows the visitor to view the store's current inventory, as well as obtain contact information. The Business will develop the site even further to allow customers to make purchases online.  **Word** **of** **Mouth.** **TANTABARA** **JEWELRY** **STORE** will also plan to target its market by building up a solid reputation that will be spread to other potential customers via word of mouth.  Page 5 **TANTABARA** **JEWELRY** **STORE** | | |  |
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|  | 4.3 Service Business Analysis  Competing jewelry businesses in the **IKEJA** area include – **PRR** **ICE** **WORLD**, are all located in mall complexes, and are all well known brands. There are lessons that can be learned from their longevity in the business. Though, with a larger business regional items that are popular may be overlooked with a corporate brand, thus resulting in a loss of sales opportunities.  The remaining jewelry stores listed are singular, self-owned and operated businesses. Location, and a modern store design and layout will be the catalyst for the **TANTABARA** **JEWELRY** **STORE**'s business growth.  4.3.1 Competition and Buying Patterns  The jewelry industry is composed of thousands upon thousands of people. Some work and distribute locally, others have national distribution systems set up. Some artists will design products for larger companies to manufacture; others will design and make the pieces themselves.  Competition takes the following forms:   Artists creating designs that are then manufactured on a large scale and distributed nationally. The artists might be famous enough to have their own one-name studio that they create designs and the product is made and sold under the larger company’s name. If the artist does not have national name recognition, the designers might belong to a firm that is hired to develop designs for a company who will manufacture and sell the product.   A company that has their own designers in-house. In this case everything is done in-house, design, marketing and wholesaling. Another variation would be in-house designers, marketers and wholesalers with the manufacturing contracted out.   Artists who design and make all of the pieces themselves, and then do the wholesaling or retailing themselves.  The buying patterns of consumers fall into typically two types: gifts and impulse purchases. A gift purchase occurs when the buyer is looking for a gift for someone, sees the jewelry piece, and then purchases it. In this case the plan is to make a purchase, it is just not known what or where that purchase will be made. The other buying pattern is an impulse purchase. Someone will be shopping, they are not in need of anything, will see the item and have to have it, buying it on the spot. One last pattern that occurs less frequently is if someone was looking for an "accessory" that would match an outfit and happens to come across the piece of jewelry and buys it. Price is oftentimes the major influencing factors on whether or not someone will make any of the above purchases.  Page 6 **MERGO** **JEWELRY** **STORE** |  |
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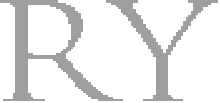
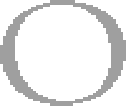
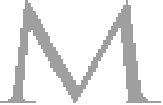


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|  | 5.0 Web Plan Summary  The **TANTABARA** **JEWELRY** **STORE** will develop a website, which will primarily feature information regarding the Company's mission, history and inventories as well as location details and hours of operation. There will also be a 'contact information' section, where more in depth inquires will be directed to the Company's phone number. The TANTABARA **JEWELRY** **STORE**'s website will also serve as a basic catalog of offered jewelry pieces and services that will be provided.  5.1 Website Marketing Strategy  The website's marketing strategy will employ two distinct mechanisms:   Search engine submission: This will be most useful to people who are unfamiliar with the **TANTABARA** **JEWELRY** **STORE**, but are looking for a local jewelry supplier. There will also be searches from customers who may already know about the Company, but are seeking additional information or wanting to browse inventory online.   URL on all printed material: For every printed piece of material that **TANTABARA** **JEWELRY** **STORE** will offer, the site's Web address will be listed, encouraging a visit to the site.  5.2 Development Requirements  The site will be developed upon receipt of grant funding. One person will be hired to build and maintain the site, keeping it up to date with the catalog of jewelry and services. Eventually, the site will also add an e-commerce function where customers will be able to place orders online and have items shipped directly to their homes.  Page 7 **MERGO** **JEWELRY** **STORE** |  |
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| **Use** **Funding** | |
| **Deposits** **Working** **capital** **Store** **security** **Marketing** **Opening** **supplies** **Company** **vehicle**  **Store** **improvements** **Inventory** **Accounting** | ₦30,000,000 ₦15,000,000 ₦10,000,000 ₦10,000,000 ₦20,000,000 ₦20,000,000 ₦5,000,000 ₦120,000,000 ₦15,000,000 |
| **Total** | **₦245,000,000.00** |

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|  | 6.0 Strategy and Implementation Summary  **TANTABARA** **JEWELRY** **STORE** intends to implement the grant funding in the following ways:  6.1 SWOT Analysis  The main strength of the **TANABARA** **JEWELRY** **STORE** lies in the experience the owner has accumulated over the past five years within the jewelry industry. The Company's current weakness, the lack of starting funds and working capital, can be overcome by the receipt of grant funding. Although there are certain threats from other already-established boutiques, the owner plans to overcome this by leasing a store in a central location to attract as many customers as possible as well as by offering more unique pieces of jewelry and affordable maintenance services. This will enable the Business to take advantage of current market opportunities, allowing it to double its sales by 2012.  6.1.1 Strengths  The **TANTABARA JEWELRY** **STORE**'s major strength will lie primarily in the five years of experience the owner has within the jewelry industry. This high quality service coupled with affordable prices will further strengthen the Company's market position.  6.1.2 Weaknesses  **TANTABARA** **JEWELRY** **STORE**'s current weakness arises from the fact that the Company is a start-up and therefore lacks both capital and infrastructure. The receipt of grant funding will help eliminate this weakness.  6.1.3 Opportunities  **TANTABRA** **JEWELRY** **STORE**'s main opportunity lies in securing the grant funding which will enable the Company to purchase current and long-term assets. This will further allow the Business to firmly establish itself within the market by launching a major marketing campaign and purchase ₦120,000,000 worth of inventory, thus stimulating both sales and profits. **TANTABARA** **JEWELRY** **STORE** also seeks to secure a property in a prime, central location that will attract numerous customers, in order to take advantage of those who pass-by and those who have researched into the store. As a result, **TANTABARA** **JEWELRY** **STORE** will generate even more working capital and an increased cash flow for its consecutive years in business.  Page 8 **TANTABARA** **JEWELRY** **STORE** |  |
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|  | 6.1.4 Threats  The main threat that faces **TANTABARA** **JEWELRY** **STORE** would come from another downturn in the economy, which would reduce people's disposable income and their need for the Company's services and products. The other threat to the Business would stem from other present or emerging local competitors. However, the owners' long-time experience within this industry will help build customer loyalty, as the Company aims to provide a high quality service and unique products at affordable prices, not easily duplicated by others.  6.2 Competitive Edge  **TANTABARA** **JEWELRY** **STORE**'s competitive edge is fairly simple. It is based upon selling more creative and unusual designs as well as a modern store design that cannot be easily found in larger, more established jewelry stores. Furthermore, **BELLO**'s numerous years of experience within this industry have made her more in tune with customer’s needs and desires, giving the Company another edge over its competitors. This, alongside offering the Company's maintenance and repair services at affordable prices, will ensure that the **TANTABARA** **JEWELRY** **STORE** takes a place at the forefront of its competition.  6.3 Marketing Strategy  **BELLO MAHMUD** intends on using a number of marketing strategies that will allow the **TANTABARA** **JEWELRY** **STORE** to easily attract both men and women within the target market. These strategies include traditional print advertisements, radio advertisements, and ads placed on search engines on the Internet. This internet based strategy is very important as many people seeking local retailers, such as jewelers, now use the Internet to conduct their preliminary searches. **MERGO** **JEWELRY** **STORE** will register the Jewelry Store with online portals so that potential customers can easily reach the Business. The **TANTABARA** **JEWELRY** **STORE** will also develop its own online website, which will feature information regarding the **TANTABARA** **JEWELRY** **STORE**'s inventories, its location, and hours of operation. In the future, e-commerce functionality will be included in this website so that the **TANTABARA** **JEWELRY** **STORE** can generate sales from outside of its brick and mortar retail location. **TANTABARA** **JEWELRY** **STORE** will maintain a sizable amount of print and traditional advertising methods within local markets to promote the jewelry and jewelry services that the Company is offering.  Page 9 **MERGO** **JEWELRY** **STORE** |  |
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