

PLAN #17
RETAIL Nursery (Plants Sales & Installation)



#1.) INTRODUCTION

I am initiating a PLAN to find the funding for me to open my own Nursery, selling and installing all types of shrubs and plants to Homeowners and small businesses. My name is Gabriela.

- A.) I am 35 years old. I have worked many different types of Blue-Collar jobs in my life: bartender, cashier, UBER driver, amusement park worker, etc ... **I've also worked at a Nursery off and on for the past 7 years.** Plants and shrubs are my addiction...I love working with flowers, and plants, and bushes, and trees...and working outside.
- B.) I live in downtown Allentown, PA. I've been looking for an old 'Nursery' site for years. I've found one about 4 miles outside town.
- C.) **I currently work 20 hours a week in an Amazon** warehouse distribution center. The money is ok, the work is intense. But I don't like working I that environment. I prefer to work outside. I prefer to be able to go to the bathroom when I need to and not be timed or evaluated because I go to the bathroom 2x every shift.
- D.) **I also work PT as an UBER driver.** To be honest, I'm getting scared a bit working as an UBER driver. Some pretty weird people get into my car at times. I have been a working hard for roughly all my life. I started working at age 15 as a cashier. I really like working at a Nursery. I have a 'green-thumb'. I really like helping clients and being a guide for their decisions ...and I'm good at it. You could say that **I'm a PROFESSIONAL at Nursery work. I take pride in my work.**
- E.) I don't like Landscaping work...as that entails grass cutting and lawn maintenance. I like flowers. I like shrubs. I like trees.
- F.) With the help of the Main Street Market Exchange, I've put together this Fully Developed, Comprehensive-PLAN (my PLAN) to show interested, serious, and visionary INVESTORS...how they can **infuse money (INVEST) into my Nursery**....and prosper with me.
- G.) I live with my mother, and sister, and grandmother. We each have men in our lives, but you could say that we are very strong women. We like what we like. We each have jobs and we work really hard.
- H.) This is a big decision for me. I do not have any debt. I do not have student loans outstanding. We live in a very modest home. We all pitch-in with the expenses. I have been **contemplating and planning on this Nursery business** for some years. I believe that it is time for me to do this...my age, my health, my experience, my personal life, my commitments.
- I.) The focus of this PLAN is to show how I can get my auto repair business back (I lost most everything; selling everything for the trip costs) and to show how an INVESTOR can work with me... to make this happen.
- J.) I've **identified multiple locations** for my newly Nursery; I think I've settled on spot, in particular. More importantly, I've identified a number of
- K.) From an Investment (Investor) standpoint, I'm looking for a **Capital Infusion of \$29,000.**



#2.) EXPERIENCE AND TIME MANAGEMENT

- A.) As stated, I have been **extensive experience working at a Nursery**. I love the work and my clients love when I help them. My Customer Satisfaction rating is fantastic – because I do what I say I’m going to do – and because I don’t try to mess with folks, or mislead folks, or present things that are not true. I sell and install what’s best for the client.
- B.) I am **initiating this PLAN to get my Nursery** own garage back and to show interested Investors how they can prosper with me...by investing in my PLAN. I’d like to utilize all the INVESTMENT proceeds from an Investor to make my new auto repair shop the PREMIER AUTO repair shop in San Salvador.
- C.) I plan to work at this **FULL-TIME, from DAY #1**.
- D.) I’m looking for an Initial Investment, from an Investor – to implement my PLAN – of **\$29,000**.

The specific use of the **\$29,000** is as follows:

• First 4 month’s rent on new location (\$800/mth)	\$3,200
• Inventory of shrubs, plants, seed, soil, planters	\$4,500
• Purchase Used F-150 Pickup Truck	\$7,500
• Equipment of basic items (hoses, water tanks, irrigation)	\$1,500
• New Copier	\$300
• 1,000 printed 5x8 index (mailer) cards	\$175
• Designated ‘draw’ (Salary) for Gabriella 3 months	\$3,000
• New iPhone	\$ 500
• New iPad mini	\$ 500
• New laptop computer	\$ 650
• Purchase Used Forklift	\$3,500
• New desk telephone	\$ 150
• Construct loading center	\$ 1,500
• Tables/chairs/display tables	\$ 500
• New Signs for location, and printed materials	\$1,500
• Miscellaneous and other office supplies & equipment	\$ 500

Total

\$29,000



The specific types of issues for Gabriela are:

- **Manager-Coordinator** – Gabriela will be the main point of contact for this business. The Investor can speak with Gabriela at most any time regarding any issue. As the **Manager-Coordinator, Gabriela's** experience, and proven success in Nursery sales and service, is the key aspect of this business. She is in good health and physically capable to run this business.
- Effectively, as the **Manager-Coordinator**, Gabriela is the key communication person for this new business. Her ability and energetic approach everyday will make this a success.
- **As the Manager-Coordinator** Gabriela will pay himself \$1,000 a month.
- The Investor will also be paid **\$483 per month (\$29,000/60 payments)**, until the \$29,000 initial infusion is paid in full.
- Thereafter, the **Investor will be paid \$200 per month**, until he/she **receives \$40,000 in total payback funds**. If the Investor chooses to Invest Additional Capital (in an amount in excess of his initial \$29,000 infusion) Gabriela and the Investor will continue the same initial payment structure. If the Investor chooses not to invest more Capital, Gabriela reserves the right to **buyout the Investor** – after the Investor has received \$40,000 in total payback funds for **\$2,900 (10% of initial Infusion)**.
- Gabriela's main concern is that this new Nursery does not effectively Target his new clientele. **Gabriela's focus must be on profitability** This is the main reason why she is **TARGETING** a more affluent clientele and moving to a new location that caters to them. Gabriela could keep busy from **DAY #1** servicing his Walmart-type clients. It's essential that she **TARGETS** the new clientele.



- Gabriela's sister, Heather, and her best friend Diana will also be invaluable. Her mother will handle the books. She will also handle 60% of all incoming calls...screening them to free-up Gabriela. She will do all billing. Gabriela will make all pro-active: calls for parts, appointments, and customer related issues. Surely, anyone can intercede and speak with anyone at any time. But the help from her sister, best friend, and mother, will help Gabriela immeasurably.
- Gabriela's Father will also work with PT, Friday and Saturday, Part Time. A few other friends will also assist Gabriela, as needed.
- Gabriela is only interested (Target Market) in developing a clientele that can pay normal (not penny-pincher) labor rates. Gabriela is not interested in 'shoppers' who are looking to save \$2-\$3 in labor costs, compared to the person guy down the street.
- From DAY #1, Wilfredo will advertise: 1.) Complete Sales & Installation of Shrubs and trees, 2.) Total Guarantee on installations, 3.) Seasonal sales and Planting (timing) advice, 4.) Fall tree pruning 5.) Flower bed restoration and beautification.
- The \$29,000 Investment allows Gabriela the funds she needs to make this new Nursery a reality.



The New Company Name and Information:

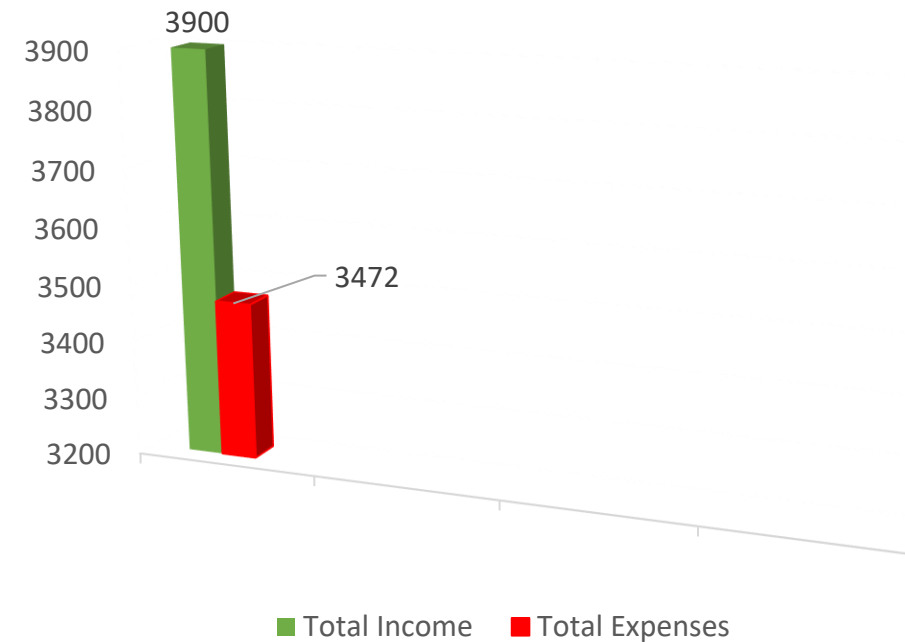
- **Company Name:** Gabriela's Nursery
- **Ownership %:** 100% - Gabriela**
**Investor Contractually owns payback
- **Office Location:** Fullerton, PA
- **Bank:** PNC

A.) Pricing, Margins and Charges - TBD by Gabriela's Pricing Sheet

B.) Gabriela is 35 years old. She has 15 years of work experience; 7 years of Nursery work experience. This represents a unique opportunity for Gabriela to make some real good money due to her vast experience as a Nursery person, for members of her family to make a good living, and for an Investor to make a sizeable profit from a relatively small initial cash infusion.



Monthly Cash Inflows (Income) After 3 Months		Monthly Cash Outflows (Expenses) After 3 Months	
Projected \$150 Sales/profit) a day for 26 days in a month. 26 days x \$150 = \$3,900	\$3,900	(2) Installer PT, Including Gabriella's friend, \$20/hour x 15 hours each = 30 hours x \$20 = \$600	\$600
			\$1,000
		Gabriela's monthly salary	\$500
		Supplies Payback: \$29,000/60 = \$483	\$483
		Electric	\$ 250
		Miscellaneous	\$ 400
		Internet	\$ 30
		Advertising and Solicitation	\$ 75
		Accounting	\$ 75
		Trash	\$ 50
		Dividend (7%) - \$29,000 x 7% = \$ / 12 months =	\$ 169
		Storage costs/Misc	\$250
Total Monthly Income	\$3,900	Total Monthly Expenses	\$3,472



SUMMARY OF PROJECTION#1: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$3,900 – Cash Outflows (Expenses) of \$3,472 = **\$428 Positive Monthly Cash Inflow.**



#3.) CASH FLOW

Involves the **inflow and outflows** of cash... and that is the focus of this Section. Some aspects of cash flow involve the use of the initial cash investment. Some expenses may be missing from the first year's cash flow and accompanying graphs...We should view the cash flow in this light.

- A.) This cash flow analysis involves the cash flow for the new Nursery (**Gabriela's PLAN**), servicing the Lehigh Valley Market.
- B.) Accordingly, a very succinct Monthly 1st year's cash flow is as follows:





4.) CONSTANT STREAM OF CUSTOMERS

Much of this plan needs to focus on how to obtain a **Constant Stream of Customers**. Here is a list of pro-active prospecting activities that we will need to implement to ensure that we have a **Constant Stream of Customers**.

- a) 10 proactive calls by the Gabriela each day.
- b) Networking by Gabriela: (3) in-person calls a month to Small Business fleets.
- c) 100 new postcards handed out each week.
- d) Start a 5 x 8 index card system; transfer daily results into Microsoft data base each Saturday (Mom's responsibility). Managed by Gabriela's Secretary and her sister.

There are **5 specifics things** that Gabriela is accountable for each day:

What will she do (specifically)?

- 1) Direct and monitor the phone calls and client flow.
- 2) Keep score; monitor the sales and the pro-active and prospecting calls.
- 3) Solve any problems or concerns ASAP...do not let issues fester.
- 4) Perform all duties related to the Company.
- 5) Fill-out her daily Executive Book. Keep track of all expenses and income.
- 6) Be the Chief Communication Officer of the company.

When will she do it?

- 1) Her hours are set when he's working as a FT Owner/Operator; Gabriela is generally always 'on'. She's an entrepreneur.
- 2) She will support the staff
- 3) She is responsible for communicating with the Investor as much is needed.

How will this prospecting work?

- 1) Telephonically, pick up the phone. Keep the process honest.
- 2) Focus on serious inquiries only. Delegate to others.
- 3) Focus on managing the process.
- 4) Focus on targeting those folks who respond to her.
- 5) Focus on creating his 'BRAND' as a Premier Nursery.

Why do it at all?

- 1) Prospecting works.
- 2) Need to keep score. Wishing is not a way to do business
- 3) Other advertising will follow in 6-9 months.
- 4) Gabriela is the business; its success depends on her initiative and execution.

#5.) DAILY PLAN

A.) Daily Plan for Workflow

- 1) An **Executive Notebook**, which describes a Daily Plan of Action, will be completed daily by Gabriela... specifically for this Business.
- 2) Daily Plan is not optional.
- 3) Gabriela will share with staff the **KEY activities (jobs) of the day**. Everyone will be updated daily/weekly by Gabriela, using a calendar.
- 4) Reality: Staff must be constantly available for Gabriela.
- 5) Gabriela must make a concerted effort to constantly look for **new marketing strategies**.
- 6) The **5x7 index card system** – which everyone will perform – will be automated after 60 days. The 5x7 index card system will continuously be used.

B.) Daily Plan for Gabriela

- 1) Develop communication processes (i.e. Billing, E-mail, Communication with Clients, Communication with staff (Use of Book-Keeping Software, etc..)) **must be communicated effectively**.
- 2) Review appropriate information with staff and installers on a daily basis.
- 3) **Keep Executive Book** with you at all times.
- 4) COOPERATE with staff and Clients.
- 5) Write things down, don't forget things.

C.) Daily Plan for Staff (Sister, Friend, Mother, Sub-installers, Father)

- 1) Develop communication processes (i.e. Billing, E-mail, Communication with Clients, Communication with the staff for the store, the Use of Book-Keeping Software, etc....).
- 2) Review appropriate information with Gabriela, the store, the Clients, and the Investor, as much as needed, and in Gabriela's absence...keep the processes going.
- 3) Keep your own Executive Book with you at all times. Fill it out.



- 1) COOPERATE with Gabriela, and Clients, and each other as needed.
- 2) Keep Score of everything (post cards handed out, number of calls made each day, client requests, Follow-ups on pending work, etc.... Encourage Gabriela and each other.
- 3) Make Gabriela's work-life easier.

D.) Daily Plan for the Sub-Contractors

- 1) Incorporate Daily Plan from Gabriela with their (the sub-installer's) schedule.
- 2) Communicate quickly and consistently with Gabriela each day.
- 3) Refer any **hot leads** immediately to Gabriela.
- 4) Perform tasks confidently and with initiative. Be empowered. Don't be lay and stupid on purpose.
- 5) Develop a **Follow-Up folder**, which supports your own personal Executive Book, and aids Gabriela to get things done effectively.





#7.) PERSONAL PREPAREDNESS

A.) Are you ready to do this?

- 1) Gabriela, and Gabriela's sister, and Mom, and best friend, and Gabriela's Father, and the sub-contractors...are ready. They need to speak to each other to evaluate the next day's activities and plan for the next day's needs.
- 2) Gabriela has sufficient energy to entertain this **Nursery Business**. Gabriela wants to make this her FT business. She wants to give the business to her family when she retires. She wants to operate her own shop...be her own boss
- 3.) This business will be very profitable for Gabriela and an Investor.

B.) Personal Assessment

- 1) Gabriela is 35 years old. Her physical and mental health are excellent.
- 2) Gabriela is excited to add be able to own her own Nursery.
- 3) Gabriela's family and friends are elated at this new opportunity.
- 4) There are no personal, business, or other obligations in Gabrielas's life that will impede her from doing this new business.

C.) Compelling Reasons

There are **3 primary things** that Gabriela wants from this business.

- 1) To own her own Nursery. This is her passion in life.
- 2) To operate the Premier Nursery in the Lehigh Valley area.
- 3) To allow her friends and family to work with her each day...and to offer an Investor a profitable business investment opportunity.





#8.) PROJECTIONS

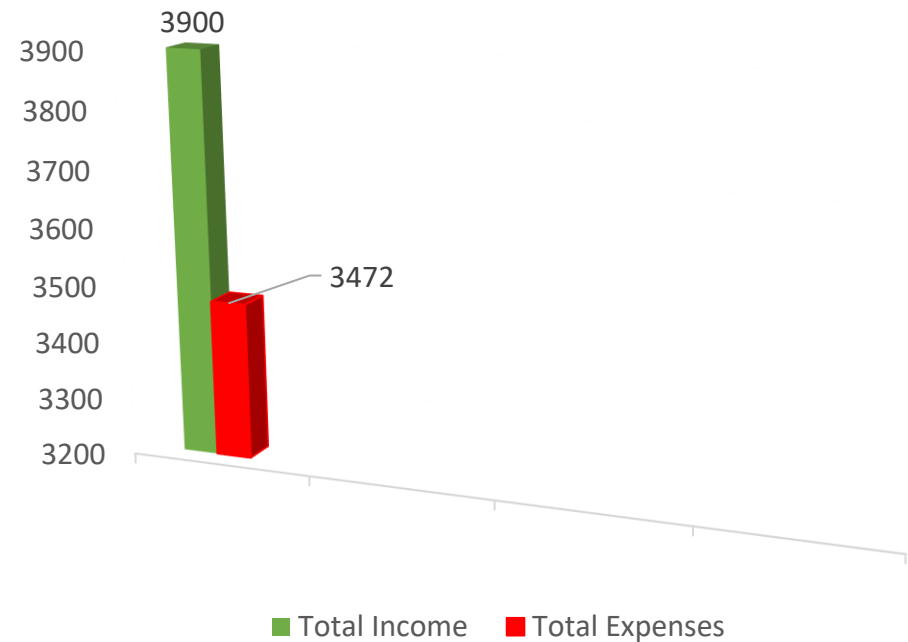
I'll present 3 different Projections Scenarios - which are Projections. The 1st Projection is copied from the **#3 CASH FLOW Section of this presentation**. The last 2 Projections are changes to the amount of projected business generated ... or jobs completed.

These Projections are **simply meant to illustrate the projected revenue** from activities. Four additional things to consider:

- 1.) These Projections have nothing to do with **Gabriela's** present business.
- 2.) These Projections can be altered and reconfigured at any time.
- 3.) These Projections involve a **1-time Capital Infusion of \$29,000**.
- 4.) These Projections should be reviewed with **Gabriela** and the Investor – against actual revenues – to determine actual expectations, going forward.

PROJECTION: SCENARIO#1:

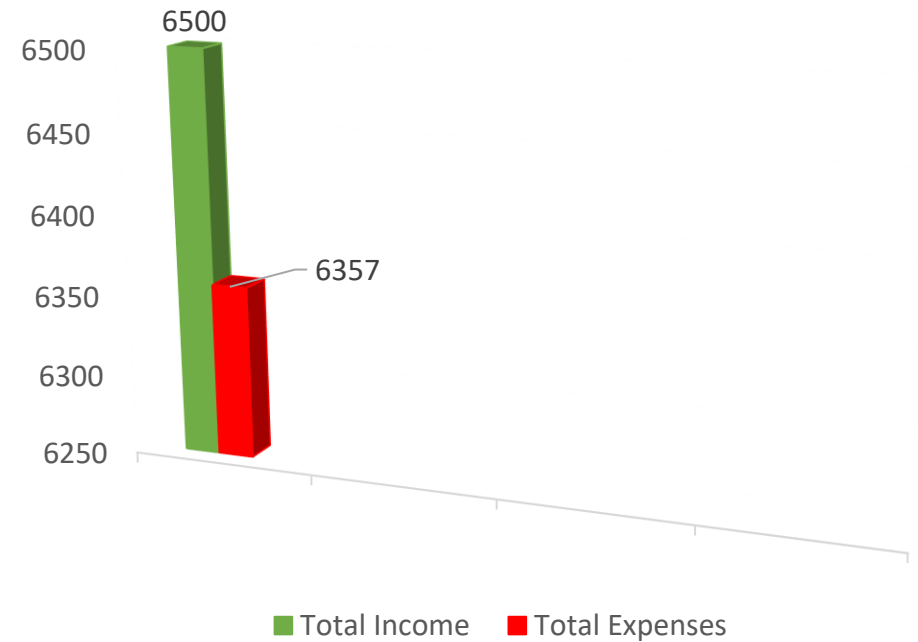
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			\$1,000
		Gabriela's monthly salary	\$500
		Supplies	\$483
		Payback: \$29,000/60 = \$483	
		Electric	\$ 250
		Miscellaneous	\$ 400
		Internet	\$ 30
		Advertising and Solicitation	\$ 75
		Accounting	\$ 75
	Trash	\$ 50	
	Dividend (7%) - \$29,000 x 7% = \$ / 12 months =	\$ 169	
	Storage costs/Misc	\$250	
Total Monthly Income	\$3,900	Total Monthly Expenses	\$3,472



SUMMARY OF PROJECTION#1: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$3,900 – Cash Outflows (Expenses) of \$3,472 = **\$428 Positive Monthly Cash Inflow.**

PROJECTION: SCENARIO#2:

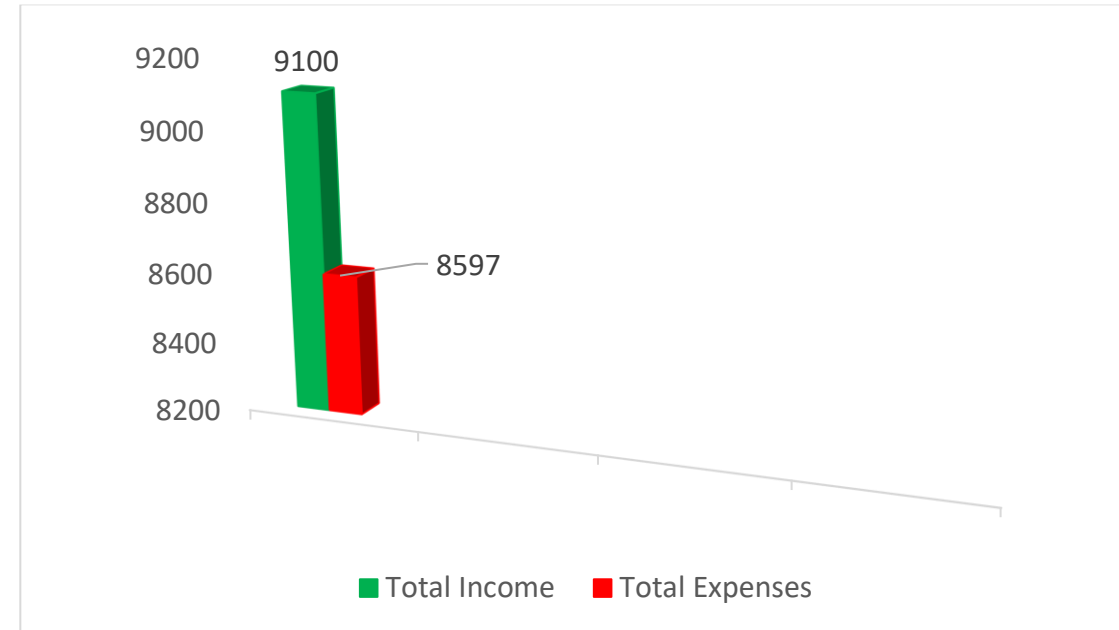
Monthly Cash Inflows (Income) After 3 Months		Monthly Cash Outflows (Expenses) After 3 Months	
Projected \$150 Sales/profit a day for 26 days in a month 26 days x \$250 = \$6,500	\$6,500	(2) Installers PT, Including Gabriella's friend, \$20/hour x 25 hours each = 50 hours x \$20 = \$1,000	\$1,000
			\$1,000
		Gabriela's monthly salary	\$483
			\$300
			\$ 1,000
		Supplies	
		Payback: \$29,000/60 = \$483	
		Dad	
		Supplies	
		Electric	\$ 350
		Mom/Heather/Sister	\$ 1,400
		Internet	\$ 30
		Advertising and Solicitation	\$ 75
	Accounting	\$ 50	
	Miscellaneous	\$ 250	
	Dividend (7%): \$29,000 x 7% = \$ = ((\$169/mth	\$ 169	
	Trash/Garage Costs/Misc	\$250	
Total Monthly Income	\$6,500	Total Monthly Expenses	\$6,357



SUMMARY OF PROJECTION#2: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$6,500 – Cash Outflows (Expenses) of \$6,357 = **\$143 Positive Monthly Cash Inflow.**

PROJECTION: SCENARIO #3:

Monthly Cash Inflows (Income) After 3 Months		Monthly Cash Outflows (Expenses) After 3 Months	
Projected \$350 sales/profits for 26 days in a month. 26 days x \$350 sales/profits = \$9,100	\$9,100	(2) Installers PT, Including Gabriella's friend, \$20/hour x 35 hours each = 70 hours x \$20 = \$1,400	\$1,400
		Gabriela's monthly salary	\$1,800
		Dad	\$400
		Supplies	\$750
		Payback: \$29,000/60 = \$483	\$483
		Mom, Sister, Friend	\$2,400
		Internet	\$ 30
		Electric	\$ 500
		Trash/Garage costs/Misc	\$ 350
		Advertising and Solicitation	\$ 100
		Accounting	\$ 75
		Miscellaneous	\$ 250
		Dividend (7%) %): \$29,000 x 7% = \$ = (\$169/mth)	\$ 169
		Office	\$ 50
Total Monthly Income	\$9,100	Total Monthly Expenses	\$8,597



SUMMARY OF PROJECTION#3: A rough Summary of the monthly Cash Flow is Cash Inflows (Income) of \$9,100 – Cash Outflows (Expenses) of \$8,597 = **\$503 Positive Monthly Cash Inflow.**

#9.) CAPITAL INVESTMENT

The Capital Investment breakdown of \$17,000, as previously stated in the Experienced People and Time Management Section#2 of this fully developed PLAN, is as follows:

CAPITAL INVESTMENT

Based on the CASH FLOW AND PROJECTIONS, the **CAPITAL INVESTMENT is \$29,000.**

The specific use of the **\$29,000** is as follows:

- | | |
|---|----------|
| • First 4 month's rent on new location (\$800/mth) | \$3,200 |
| • Inventory of shrubs, plants, seed, soil, planters | \$4,500 |
| • Purchase Used F-150 Pickup Truck | \$7,500 |
| • Equipment of basic items (hoses, water tanks, irrigation) | \$1,500 |
| • New Copier | \$300 |
| • 1,000 printed 5x8 index (mailer) cards | \$175 |
| • Designated 'draw' (Salary) for Gabriella 3 months | \$3,000 |
| • New iPhone | \$ 500 |
| • New iPad mini | \$ 500 |
| • New laptop computer | \$ 650 |
| • Purchase Used Forklift | \$3,500 |
| • New desk telephone | \$ 150 |
| • Construct loading center | \$ 1,500 |
| • Tables/chairs/display tables | \$ 500 |
| • New Signs for location, and printed materials | \$1,500 |
| • Miscellaneous and other office supplies & equipment | \$ 500 |

Total

\$29,000



A.) **Parameters:**

- 1-Time Infusion of **\$29,000**.
- Targeted infusion to cover specific costs (see above).
- No Collateral required. Investor owns all equipment (i.e, **laptops, copiers, and phones**) until payback of **\$29,000** is made in full.
- \$17,000 Infusion to be made upon completion of a signed EXECUTED AGREEMENT.

B.) **Payback of Investment**

- **DIVIDEND:** 7% - monthly to Investor, initiates 90 to 120 days after initial infusion, (\$169 per month).
- **Each month:** In addition to the dividend payment, Investor gets paid **\$483 month (payback of \$29,000...\$29,000/60 payments = \$483)**. Thereafter, Investor is paid \$250 per month until total of \$30,000 is paid back.
- **After \$29,000 is paid in full**, Investor is paid \$250 per month for 2 years. The dividend payment discontinues (is no longer paid) after the \$29,000 infusion is paid back.
- **Gabriela is initially paid \$1,000 per month.** After Investor has been paid back \$29,000 Initial Infusion, Gabriela will be paid \$2,500 per month.
- **After initial investment has been paid in full**, Gabriela reserves the right to utilize any excess profits as he deems appropriate.
- **Gabriela reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL**, to buy out Investor. (\$2,900 - 10% of initial infusion amount).
- **Gabriela retains 100% ownership** of the Nursery after the Initial \$29,000 Infusion has been paid in full.



#10.) EXECUTION OF THE PLAN

EXECUTION OF THE PLAN (PLAN #21)
PLAN FOR- Nursery (Plants and Shrubs)
TERM SHEET

CAPITAL INFUSION: \$29,000

ENTITY: Business to be operated under Newly Formed LLC.

OWNERSHIP: Percentage of ownership is based-upon the per monthly payment to the Investor. Gabriela owns 100% of the new Nursery. For LLC purposes, ownership % will be determined by the accountant. Payment to the Investor is determined by a monthly contractual Agreement.

PAY-BACK: Investor is paid \$169 per month (considered as a dividend) until \$29,000 infusion is paid back in full. Investor will also be paid \$483 (\$29,000/60) until \$29,000 initial infusion is paid in full. Thereafter, the Investor will be paid \$250 per month for 2 years, un
At that time, if the Investor chooses to Invest additional Capital (in an amount ~~in excess of~~ his initial \$29,000 infusion) Gabriela and the Investor will re-continue the same initial payment structure. If the Investor chooses not to invest more Capital, Gabriela reserves the right to buyout Investor for \$2,900. For LLC purposes, Gabriela owns 50%, and the Investor owns of the Nursery.

DIVIDEND: 7% dividend payable monthly to Investor, 90 to 120 days after Initial Infusion has been made (\$169 per month).

GABRIELA PAY: Gabriela is paid \$1,000 per month. After the Initial \$29,000 Infusion is paid in full, Gabriela is paid \$2,250 per month.

ONGOING: After initial investment has been paid in full, Gabriela reserves the right to utilize any excess profits as he deems appropriate.

Gabriela reserves the RIGHT OF FIRST ACCEPTANCE/REFUSAL, to buyout Investor (after \$29,000 total paid to the Investor ... for \$2,900).

COLLATERAL: There is no collateral. The office equipment (laptops, phones, copiers) is understood to be the property of the Investor until the \$29,000 Initial Infusion is paid in full.

COVENANTS:

- a.) **Gabriela** and Investor speak once a week, or as needed.
- b.) **Gabriela** reserves the right for acceptance/refusal when/if the Investor wants to sell his share and/or increase his Income-stream OR make an additional infusion of Capital, as warranted.
- c.) **Gabriela** manages the everyday activities of the company.
- d.) Investor may interface with **Gabriela** at any time (reasonable time-permitting).

PARAMETERS:

- a.) 1-Time Infusion of **\$29,000**.
- b.) Targeted infusion to cover specific costs (see list of targeted costs to be covered by the Initial Infusion stipulated in Section #9 – CAPITAL INVESTMENT, of this Fully-Developed Plan).
- c.) **\$29,000** Infusion to be made upon completion of a signed EXECUTED AGREEMENT.

Investment Made: _____ DATE: _____

Gabriela's Nursery
DBA –

(Investor)