**Business Plan for Tshabron Limited**

This business plan presents a comprehensive strategy to restructure and optimise Tshabron Limited's operations across 26 locations in Southeast Nigeria.

**📊 Data-Driven Strategy**

**a. Data Collection Plan**

* Daily tracking of sales, inventory, expenses, and MoMo transactions via Google Forms.
* Responses are automatically saved to centralised Google Sheets.
* Weekly audit of data entries with data validation rules applied to all forms.

**b. Reporting & Analysis**

* Tableau/Power BI dashboards for:
  + Sales trends by product, CCR, and location.
  + Inventory levels and restock alerts.
  + Expense monitoring per shop and month.
  + MoMo float and cash status.
  + Monthly salary-to-sales ratio by location.
* Weekly branch-level reports and monthly consolidated dashboards.

**c. Dashboards & KPIs**

* **Core KPIs**:
  + 📈 Monthly Sales vs Targets (per CCR and branch).
  + 💵 Monthly Total Expenses vs Budget (branch-level).
  + 📦 Inventory Turnover Rate.
  + 🧍 Staff Attendance Rate (% missed days).
  + 💼 MoMo Transactions Volume.
  + 🏆 % of CCRs hitting individual sales targets.
  + 📉 % of Dead Stock in inventory.
  + 💰 Salary as % of Total Location Sales.
* **Management reviews**: All KPIs monitored monthly for quick corrective action.

**💰 Financial Projections**

**a. Revenue Targets**

* Monthly sales targets per shop and per product (VTU, MoMo, SIM, Devices).
* Q1 performance data used as baseline, revised quarterly.
* Targets broken down by CCR for accountability.

**b. Expense Forecasts**

* Monthly forecasts:
  + Staff salaries
  + Rent, utilities, logistics, POS fees, internet, and admin costs
* Compare budgeted vs. actual expenses monthly using visual dashboards.

**c. Profit Allocation Plan**

* **25%**: Asset acquisition and expansion (POS, Land, bikes, etc).
* **40%**: Operational float/reserves.

**👩‍💼 Employee Plan & Incentives**

* Salaries are reviewed every 6 months based on shop performance.
* Shop hitting **≥ 90% of monthly sales targets** for 3 months gets:
  + **20% salary increase** for all CCRS at that location.
  + Priority in new asset allocation (e.g., fans, power backup).
* **Top 3 CCRS quarterly** (across all shops):
  + ₦25,000 bonus.
* Monthly performance reports reviewed per CCR.

**🌍 Expansion Strategy**

**a. E-Commerce & Logistics**

* **Dropshipping E-Commerce Platform**:
  + Sell MTN devices, SIMs, and accessories online.
  + Orders routed from nearby shops with available stock.
* **Logistics Services**:
  + Last-mile delivery between cities in SE Nigeria.
  + Use idle bikes or shared logistics partners.
  + Offer same-day inter-city delivery.

**b. Education & Certification Centre**

* Convert select shops to act as:
  + **Registration centres** for online exams (e.g., JAMB, TOEFL).
  + **Training hubs** for tech literacy or MoMo agent onboarding.

**c. Agency Banking**

* Partner with banks (e.g., Opay, Moniepoint, Kuda).
* Enable shops to offer:
  + Account opening
  + Deposit/Withdrawal
  + Loan applications and BVN updates
* Integrate agent KPIs into sales performance reviews.

**📈 Monitoring & Evaluation**

**a. Weekly Reporting System**

* Google Forms auto-collects weekly shop data:
  + Sales breakdown (VTU, MoMo, SIMs, devices)
  + MoMo and cash balances
  + Inventory movements
  + Staff roster and issues

**b. Monthly Performance Reviews**

* Management evaluates:
  + Sales vs targets (CCR & shop)
  + Expense-to-revenue ratio
  + CCR attendance and productivity
  + Profit margin per location

**c. Quarterly Strategic Review**

* Identify:
  + Top and bottom CCRs and shops
  + Emerging growth locations (for expansion)
* Use findings to:
  + Update sales targets
  + Plan asset investments
  + Adjust staffing and incentives