
YOUR BUSINESS JOURNEY
STARTS HERE

THE SMALL BUSINESS STARTER KIT

A practical workbook for pricing, profit, stock, sales and customer care

MADE FOR GHANAIAN ENTREPRENEURS

Simple tools. Clear numbers. Better business habits.

A fill-in workbook for new and growing small businesses

Prepared as a practical starter resource • Ghana

Welcome to your business journey

Starting a business can feel exciting and overwhelming at the same time. This workbook helps you organize your ideas, keep simple records, understand your costs and communicate with customers professionally.

It can be adapted for businesses selling perfumes, clothes, food, beauty products, accessories, handmade goods or services. Use the worksheets regularly; even a small amount of accurate record-keeping is better than relying on memory.

How to use this workbook

- Write in the spaces provided or duplicate a worksheet when you need more room.
- Record sales and expenses as they happen, not only at the end of the month.
- Keep receipts and transaction records where possible.
- Review your numbers weekly and make changes based on evidence.
- Protect customer details and share testimonials or photos only with permission.

Important note

This workbook is for general educational and planning purposes. It is not accounting, tax or legal advice. Business costs, payment fees and tax obligations vary; check current requirements with the relevant provider or qualified adviser.

My reason for starting this business

My reason / goal

1. Your business snapshot

Start with a clear picture of what you sell, who you serve and what you want to achieve.

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Prompt	My answer
Business name	
Products or services	
Ideal customer	
Where I sell (online, market, shop, etc.)	
Starting capital (GH█)	
Monthly sales target (GH█)	
Main goal for the next 30 days	
What makes my offer useful or different?	

My top three priorities

Priority	Action I will take	Target date

2. Price for profit

Calculate the full cost of an item before choosing a selling price.

Example: You buy a perfume for GH₵50 and spend GH₵5 on packaging. Your known cost is GH₵55. If you sell it for GH₵75, the difference is GH₵20 before any other costs not included in the calculation.

Pricing example	Amount
Purchase cost	GH₵50.00
Packaging	GH₵5.00
Total known cost	GH₵55.00
Selling price	GH₵75.00
Difference before other costs	GH₵20.00

Formula: Selling price – total cost = profit before any excluded expenses. Include transport, payment fees, delivery subsidy, damaged stock and other relevant costs where applicable.

My product pricing worksheet

Product	Purchase cost	Other costs	Total cost	Selling price	Estimated profit

Quick check: If your total cost is GH₵40 and your selling price is GH₵60, your estimated profit is GH₵20 before excluded expenses. Revenue is not the same as profit.

3. Daily sales tracker

Record each sale. Use a separate line for each product or transaction.

Date	Item	Qty	Sales GH₵	Cost GH₵	Profit GH₵	Payment

Payment options may include cash, Mobile Money or bank transfer. Record only the details you need; do not write down customers' PINs or passwords.

Daily totals

Total sales (GH₵)	Total cost (GH₵)	Estimated profit (GH₵)

4. Business expense tracker

Separate business spending from personal spending as much as possible.

Date	Expense	Category	Amount GH₵	Payment method	Receipt? Y/N

Common expense categories: transport, packaging, data, advertising, delivery, market fees, payment charges, supplies and repairs.

Weekly expense total (GH₵): _____

5. Stock and reorder tracker

Update your stock when you receive items and when you sell or lose them.

Formula: Closing stock = opening stock + stock received – units sold – damaged or missing units.

Item	Opening qty	Received	Sold	Damaged / missing	Closing qty

Item to reorder	Qty left	Minimum stock level	Action / date

6. Customer care message templates

Personalize these messages so they sound natural for your business.

Welcoming a new customer

“Hello! Thank you for contacting [Business Name]. ♥■ What product are you looking for? I’ll be happy to help you choose.”

Replying to a product enquiry

“Hi! ■ The [Product Name] costs GH■[Price]. It is available in [size/colour/type]. Delivery or collection options are [details]. Would you like to place an order?”

Following up politely

“Hello! I’m checking in about the [Product Name] you asked about. No pressure—message me if you’d like more details.”

Confirming an order

“Thank you for your order! ♥■ Please confirm: [item], [quantity], total GH■[amount], and [delivery/collection details]. I’ll update you once payment and order arrangements are confirmed.”

Requesting feedback

“Thank you for shopping with [Business Name]. Your support means a lot! If you have a moment, I’d love to hear how your purchase went.”

Handling a delay

“Hello, I’m sorry—your order is taking longer than expected. The updated timeline is [time/date]. Thank you for your patience; I’ll keep you informed.”

7. WhatsApp Status marketing planner

Help customers understand what you sell, why it helps and how to order.

A simple product post formula

Product + benefit + price + proof (if genuine) + clear next step. Use your own clear product photo and keep the text easy to read.

Example post

“Looking for a thoughtful everyday fragrance? ■ [Product Name] is available for GH■[Price]. Message me to ask about the scent and delivery options. Payment and delivery details will be confirmed before your order.”

Seven-day content planner

Day	Post idea	What I will post	Posted? ✓
1	Introduce your business		
2	Show one product / service		
3	Answer a common question		
4	Explain a benefit or use		
5	Share a genuine review (with permission)		
6	Show how to order and pay		
7	Reminder / weekly offer		

8. Your first 30-day action plan

Small, consistent actions are more useful than waiting for everything to be perfect.

Week	Focus	Actions to complete	Done? ✓
Week 1	Set up	Define customers, list costs, set prices and prepare records.	
Week 2	Get ready	Organize stock, take product photos and prepare posts.	
Week 3	Reach people	Share useful posts, talk to potential buyers and follow up politely.	
Week 4	Review	Check sales, costs, enquiries and feedback; improve one thing.	

My three most important actions this month

Action	Deadline	Result

9. Weekly business review

Complete this at the end of each week.

Question	My answer
Total sales this week (GH₵)	
Total cost of items sold (GH₵)	
Business expenses this week (GH₵)	
Estimated profit after recorded costs (GH₵)	
Best-selling product / service	
Most common customer question	
What went well?	
What needs improvement?	
One action for next week	

10. Order and payment tracker

Track orders from enquiry to delivery. Keep customer information private.

Date	Order ref.	Item / qty	Total GH₵	Payment confirmed?	Fulfilment status

Safety reminder: Never rely only on a payment screenshot. Check your own Mobile Money balance or transaction history before marking an order as paid or sending a paid digital product.

11. Monthly goals and notes

Use this page to plan the next month and record lessons.

My sales target for next month (GH₵): _____

My savings or reinvestment target (GH₵): _____

One product or service I want to improve: _____

One business habit I will practise: _____

Notes and ideas

Notes

You do not need to do everything at once. Keep learning, record what happens and improve one step at a time.

12. Ready-to-sell checklist

Before launching or accepting an order, check the basics.

- I know my total cost and selling price.
- I can explain what the customer is buying.
- I have stated the price and delivery / collection details clearly.
- I have explained accepted payment methods.
- I will confirm payment in my own account before fulfilment.
- I have a simple record for sales, expenses and stock.
- I will protect customer information.
- I will use honest product descriptions and genuine reviews only.

My business promise

"I will serve customers honestly, keep clear records and improve my business one step at a time."

Thank you for choosing this workbook. Keep it close, use it every week, and let your records guide your next decision.