

Juniper & Finch Mercantile — Business Plan

Retail store in Greenville, SC · Startup plan

Executive summary

Juniper & Finch Mercantile is a new retail store in Greenville, SC offering gifts, candles, ceramics and cards from small makers; kitchen linens, home goods and seasonal decor; gift wrapping and curated gift boxes; online store with local pickup and shipping; and corporate and wedding gift orders. The model is one owner's 1,200-square-foot shop on a neighborhood strip: a curated line bought wholesale at keystone, the owner on the floor six days with one part-timer, and the same products sold from the website's online store.

Startup budget: \$70,544 across 13 items, funded from savings. Target: \$25,000 in monthly sales.

Twelve months from now, success looks like this: About \$25,000 a month in sales by the end of the first year — about 625 sales a month at a \$40 average, a fifth of them from the online store — with the goods at no more than 55% of sales

Products and services

Juniper & Finch Mercantile's core line is gifts, candles, ceramics and cards from small makers. Every product is bought at keystone or better, photographed once for the shelf tag, the online store and Instagram, reordered weekly from the sales reports and marked down at ninety days if it hasn't sold.

- Gifts, candles, ceramics and cards from small makers
 - Kitchen linens, home goods and seasonal decor
 - Gift wrapping and curated gift boxes
 - Online store with local pickup and shipping
 - Corporate and wedding gift orders
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Market analysis

The customers are the neighbors within two miles who come back monthly; gift buyers before birthdays, hostess visits and the holidays; the visitors and new residents who find the shop on Google Maps; the online shoppers who found a maker's product by name; and the offices and planners who order gift boxes by the dozen.

- Neighbors within two miles who walk or park on the strip and come back monthly
 - Gift buyers before birthdays, hostess visits and the holidays — the last quarter is a third of the year
 - Visitors and new residents who find the shop on Google Maps
 - Online shoppers who found a maker's product by name and bought it here
 - Offices, realtors and wedding planners who order gift boxes by the dozen
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Marketing strategy

Most customers will come from the strip itself — the window, the sidewalk sign, the neighbors who walk past twice a day and tell the next street by word of mouth — with Google Maps, Instagram, the weekly email and the online store adding the rest; the website with the online store, the hours, the makers and the gift-box order form turns a search into a sale or a visit.

- The strip itself: the window, the sidewalk sign, the neighbors who walk past twice a day
 - Google Business Profile and Google Maps — “gift shop near me”, “home goods” plus your neighborhood
 - Instagram: the new arrivals, the makers' stories, the window
 - The online store — the same products, shipped or picked up — and the email list from the register
 - Pop-ups, markets and the neighborhood events before you open and after
 - A website with the online store, the hours, the makers and the gift-box order form
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Operations plan

The owner buys, merchandises, sells and counts in year one: open six days with one part-timer, keystone buying with weekly reorders, a monthly inventory count with markdowns at ninety days, every product photographed once, an email a week from the register's list, and the sales tax set aside in its own account.

- Open six days, 10 to 6; the owner on the floor five of them with one part-timer on the sixth and the weekends
- Buy at keystone or better: retail at twice wholesale, reorders weekly from the sellers' reports
- Inventory counted monthly; the slow sellers marked down at ninety days, not kept
- Every product photographed once for the shelf tag, the online store and Instagram
- The register collects email addresses; one email a week, every week
- Cash counted and deposited daily; sales tax set aside in a separate account

Startup costs

What it will take to open the doors, funded from savings.

Startup costs

ITEM	AMOUNT
Lease deposit and first month's rent on about 1,200 square feet	\$5,500
Paint, lighting, flooring repairs and the counter	\$9,000
Shelving, tables, racks and display fixtures	\$7,965
Opening inventory, at wholesale	\$27,500
Point of sale: Square for Retail with a Terminal or a Register (first year)	\$893
Exterior sign, window graphics and the sidewalk sign	\$3,750
General liability, or a business owner's policy with the stock (first year)	\$818
Business registration, the sales tax permit and the city license	\$313
Cameras, an alarm and a safe	\$900
Bags, tissue, tags, labels and gift wrap	\$1,000
Grand opening: ads, flyers, the first events	\$1,750
Website and online store, plus Google Business Profile	\$0
Working capital: two months of running costs	\$11,155
Total	\$70,544

Typical range to start a retail store in the US: \$37,678–\$105,409. Your list is what you decided to spend — replace estimates with real quotes as you get them. Website and online store, plus Google Business Profile: Your Zarla plan includes the website and the online store — product pages with photos and options, a cart and checkout through your own Stripe account with a small platform fee on each order, local pickup or shipping, the hours, the makers' page and the gift-box order form — and walks you through your Google Business Profile. Having one built typically costs \$1,000 to \$2,000 from a freelancer.

Financial plan

The numbers below come from your own startup list and typical monthly costs for a 1,200-square-foot shop in the US. The opening inventory and the lease are the real startup; the monthly lines are the goods, the rent, the part-timer and the card fees; and the margin on every sale times the number of sales decides what is left.

Typical monthly operating costs for a retail store: \$17,231–\$22,887 a month, before the owner's own pay.

At \$25,000 in monthly sales, Juniper & Finch Mercantile would clear \$2,113–\$7,769 a month before owner pay and tax, and recover the \$70,544 startup budget in roughly 10–34 months.

Typical monthly operating costs

COST	TYPICAL RANGE
Rent on about 1,200 square feet	\$2,000–\$3,500
Electricity, water, internet and the phone	\$250–\$600
Part-time help: about 80 hours a month	\$1,320–\$1,499
Cost of goods: 50% to 60% of sales (on \$25,000)	\$12,500–\$15,000
Square for Retail, by the month	\$0–\$49
General liability or the business owner's policy, by the month	\$42–\$95
Bags, wrap, tags and the register roll	\$100–\$300
Instagram, the email tool, the events	\$200–\$800
Bookkeeping, the tax preparer and the sales tax filings	\$100–\$300
Card fees on about \$25,000 across 625 sales	\$719–\$744

US ranges for a small operation; replace with your own figures as you learn them.

Risks and honest downsides

Every retail store plan should say out loud what can go wrong. For Juniper & Finch Mercantile, the real risks are:

- The rent is due on the first whether the strip was busy or not, and the first quarter is always the slow one
- Inventory is cash on a shelf: the line that doesn't sell is the money you don't have
- The holidays are a third of the year — a bad December is a bad year
- The owner is the staff: a sick week closes the shop or hires it out
- Online shoppers compare your price to the maker's own site in one tap
- A landlord's renewal, a road closure or a new anchor can change the strip overnight

Licenses, permits and insurance

What Juniper & Finch Mercantile needs before it can legally trade in the US. Rules vary by state and city — confirm each item with your local licensing office and an accountant.

- Business registration, the sales tax permit and the resale certificate — In the US a shop registers its entity with the state (Florida \$125, Texas \$300 for an LLC), takes a free EIN, and holds a sales tax permit before the first sale — free in Texas and California, free online in Florida (\$5 by paper) — which is also the resale certificate that lets you buy stock from wholesalers without paying tax on it; a city business license and the building's certificate of occupancy for a retail use come before the lease is signed. Collect the tax at the register and file on the state's schedule; confirm the details with your accountant.
- Your refund policy, posted — In the US no federal law sets a store's return policy, but the states do: California requires a store that does not give a full cash or credit refund or an equal exchange within seven days to post the policy conspicuously, or refund any return made within 30 days (Civil Code §1723); New York requires every retailer to post whether and how it refunds, at the register, on the item or at the door (General Business Law §218-a); Florida requires a store that gives no refunds to post a sign at the point of sale, or refund unused goods within seven days (§501.142); Texas has no posting law. Write the policy, print it, and put it where the law says.
- Carryout bags — In the US bag rules are state and city law: California bans every plastic carryout bag at grocery, pharmacy, convenience and liquor store checkouts from January 1, 2026 and prices the paper bag at not less than 10¢ (SB 1053); New Jersey bans single-use plastic bags at every store and paper bags at large ones; dozens of cities add their own fees and bans while Texas and Florida preempt them. Check your city before you order bags.
- What you may sell, and how it is labelled — In the US it is illegal to sell a product that has been recalled (the Consumer Product Safety Act), so the CPSC's recall list is a weekly check; a children's product needs the maker's or importer's Children's Product Certificate on file; textiles carry the FTC's fiber and care labels; food and candles carry their own labelling rules; and in California, products with a listed chemical carry a Proposition 65 warning. Buy from makers who can show the paperwork, and keep it.
- Hiring the part-timer — In the US the minimum wage is the state's where it is higher than the federal \$7.25 — California \$16.90, Florida \$15 since September 30, 2026, Texas the federal rate (the Department of Labor's state table) — and the first hire brings the I-9, the W-4, new-hire reporting, the posters, payroll taxes and, in most states, workers' compensation insurance (Florida from the fourth employee outside construction, California from the first, Texas optional). Payroll software or your accountant handles the filings; confirm your state's start line.
- Music in the shop — In the US recorded music played in a store is a public performance that ASCAP, BMI and SESAC license — except that a shop under 2,000 square feet may play a radio or television broadcast without a license under the small-establishment exemption (17 U.S.C. §110(5)(B)); a playlist from a personal streaming account is not a broadcast, and the business music services carry the license in their fee. Pick one before opening day.

Milestones: the next 30 days

The first month's to-do list for Juniper & Finch Mercantile, in order:

- Pick the line and the price point — gift and home at a \$40 average — and write the one-sentence offer
- Form the entity, take the EIN, get the sales tax permit and the resale certificate
- Sign the lease with a build-out period, and get the certificate of occupancy for retail
- Bind the business owner's policy and set up Square with the Terminal
- Place the opening orders with forty makers at keystone or better, delivery two weeks before opening
- Put the website and online store live with the first fifty products, pickup and shipping
- Claim the Google Business Profile with photos, hours and the address
- Print the refund policy and the price tags; hang the sign
- Run two pop-ups and a soft-opening weekend before the grand opening

Appendix: what a lender will ask for

This plan tells the story and shows the numbers. If you take it to a bank, expect to be asked for these documents as well:

- Two years of personal tax returns and a personal financial statement
- The signed lease and the build-out estimate
- The opening inventory list with wholesale cost and shelf price
- The sales tax permit, the business license and the certificates of insurance
- Square's sales report by month once you are open; the pop-up sales before
- Your credit report and the business bank statements

Sample plan for a fictional business, written by Zarla's free business plan generator. Every figure is a typical US range or calculated from the sample's own numbers — nothing is a market projection. Make it yours in five questions:

zarla.com/business-plan-generator?industry=retail-store