

***Module Code: LCLM4006***

***Module Title: Enterprise and  
Entrepreneurship***

***Assessment Type: Individual Written  
Business Plan***

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## EXECUTIVE SUMMARY

GreenFill London is a zero waste refill shop for the eco aware young adult audience aged 18-45 in East London. It is a business that sells the household items such as food, cleaning and personal care products by the weight, without packages. The customers come with their own containers and only pay for the amount they consume. The business is registered as a sole trader and starts with around £12,500 in start-up loans from a personal loan from Start Up Loans UK and personal savings! There are 8.95 million (ONS 2024) residents of London. The zero waste retail concept is still not fully embraced in East London. The special features of GreenFill London are that it is in Stratford, charged by the weight and offers free monthly community sustainability workshops.

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## OVERVIEW OF THE BUSINESS IDEA

GreenFill London is a brand that sells everyday products in bulk, package free by weight and/or volume. Customers use containers that can be reused and refill them from dispensers of pasta, rice, oats, lentils, nuts, washing up liquid, shampoo and conditioner and surface cleaners. At the point of sale, no single use plastic is used. Customers only must pay for the volume that they choose, and packaging waste reduces while food waste in the household too.

This model has been proven to have market demand. DS Smith research, carried out by Retail Economics in 2024, involving a cross section of 1,500 food and drink products in six European countries, revealed that 51% of supermarket products in the UK are packaged in avoidable plastic – 29.8 billion per year (DS Smith, 2024). The UK has the highest percentage of all food and drink products on its shelves containing plastic at 70%, followed by Spain at 67% and France at 59% (DS Smith, 2024). This leaves room for package-free retail which is outlined and significant.

There are also existing zero-waste stores in London, such as Jarr Market (Herne Hill and Stoke Newington), The Source Bulk Foods (seven stores in west and south-west London) and Gather (Peckham). Not a single operates in East London. The key town in focus, Stratford, is home to the Queen Elizabeth Olympic Park, Westfield Stratford City and a large transport hub, which attract a high number of the target audience daily and are ideal for attracting a high volume of people.

The importance of community support for the business model is at its core. Residents can attend free workshops in store every Sunday morning, where they will learn about the zero-waste meal planning, sustainable swapping, and reducing plastic in the home. This directly meets the investor's demand for sustainability, community element.

## LEGAL FORMAT AND MANAGEMENT STRUCTURE

GreenFill London is a sole trader. The structure best suited to one owner businesses. Sole traders have complete control over business decisions, have few administrative requirements and do not have to file annual accounts with Companies House. The

data presented by Osome (2024) from ONS confirms that the predominant business structure of small owner operated businesses is that of sole traders with a 75.6% proportion.

The main risk is that of unlimited personal liability. Businesses can go into debt, which means that personal assets are at risk (Indeed UK, 2024). At this stage of the startup, having a low-risk retail business, and low capital expenses, this risk is low. After 2-3 years, if the business expands to a second location, it makes sense to convert to a private limited company as it provides investors with greater credibility and limited liability (TaxAssist, 2025).

It is flat management and owners operated. The founder is responsible for buying, supplier relations, in-store, book keeping and community events. The role of one member of staff on a part-time basis is added in month 2 to deal with peak weekend trading times.

## MARKET RESEARCH: PESTEL ANALYSIS AND COMPETITION

The Environment Act 2021 implemented extended producer responsibility regulations for packaging, which will place more responsibility for packaging waste on producers and promote package free retail. WRAP has committed to making 30% of private-label products available in reusable or refillable form by 2035 (Grocery Gazette, 2024) – a new policy approach which is normalising the refill model.

Economical: The GDP of London was £617.9 billion in the year of 2023 and the average gross weekly wage in the year of 2025 was £902.70 (Economy of London, 2024). While average wages are higher, affordability continues to be an issue preventing people from maintaining their consumption. According to the Statistics Department website Statista (2024), 53% of consumers in the UK state that they would adopt a more sustainable lifestyle if it were more affordable. The pay by weight model does just that.

Of the population of 8.95 million in London, 70% of those of working age (16-64) are younger and more ethnically diverse than the national average (Greater London Authority, 2024). This is the typical demographic profile of sustainable retail's core target consumer.

Technological: GreenFill London will be available to list on the Refill app from the get-go. The application has been downloaded more than 500,000 times all over the world and lists more than 340,000 refill stations providing targeted foot traffic for free (Resource Media 2026). Continued brand building and communities' engagement to be done through Instagram and TikTok.

Greenpeace and Everyday Plastic ran their web-based Environmental: The Big Plastic Count 2024 to reveal that, should each household in the UK refill just one item a week, 1.4 billion single-use packaging items will leave the waste stream each year (Resource Media, 2026). Each GreenFill London transaction is a step towards that.

Legal: London Borough of Newham (LBN) will be notified of the business's registration as a food business, prior to trading. Staff will have Level 2 Food Hygiene. Operations will be in line with the Food Safety Act 1990 and Food Hygiene Regulations 2006.

Competition: The Source Bulk Foods, Jarr Market and Gather (all in south, west or north London). Not a single operates in East London. The geographic gap that GreenFill London aims to plug is clearly identified and the added differentiation is in the community programme and loyalty scheme.

## MARKETING COMMUNICATIONS

GreenFill London will act through various channels to target London's 18 – 45 year old sustainability-focused and affordable consumers.

The main channels are Instagram and TikTok. These short-form videos like “refill demo,” “where does it come from” or “workshop highlights” and “customer challenge series” like “Zero Plastic Week” generate organic reach without a lot of money going into advertising. YouGov (2024) finds Gen Z and Millennials are the earliest generation to be motivated to make purchases because of their environmental values, which makes these platforms the best way to reach the target audience.

The Refill app listing will be available on opening day, ensuring that GreenFill London is in the front of peoples' minds when they look out for local refill options. An e-newsletter is sent out weekly through the weeks and offers tips, product updates, and workshop invites. Email marketing has always proven to be great ROI for small retail stores and provides them a direct communication link with their customers, apart from any social platform (Kotler and Keller, 2016).

Printed flyers will be issued at several venues within Newham & Hackney, such as the University of East London, Stratford Shopping Centre, local gyms and community centres. The business will be at Stratford Farmers Market to establish brand presence in the local market in months 1-3.

The GreenPoints loyalty programme offers a 10% discount every 10 visits and provides a measurable data set to help measure loyalty.

## FINANCIALS

GreenFill London needs to spend around £12,500 to set up on all the initial costs of the first month.

The main source of funding comes from a Start Up Loan from Start Up Loans UK, a British Business Bank scheme which provides personal loans up to £25,000 to new businesses based in the UK, and 12 months of free mentoring (British Business Bank, 2024). The business will make an application for £9,000. The rest of £3,500 is from personal savings. This helps to prevent “equity dilution” and helps to prevent the business owner from losing control of the business upon launch.

For expansion in the future, one of the paths in London is the road of angel investors. The British Business Bank states its Angel CoFund has always been able to raise around £5 for every £1 invested by the fund from angel syndicates.

Month-One Startup Expenses:

Deposit on shop and first 10 months' rent (Stratford): £3000

Fit out, shop signage, dispensers and shelving: £3,500.

Initial product stock: £2,200

Registration of a food business and food hygiene training: £150.

Any setup of a website and Refill app is priced at £400. Setup of the website and Refill app £400.

Marketing materials: £350

Utilities setup: £500

Contingency: £400

Total: £10,500 (with £2,000 retained as working capital)

The break-even is expected to be reached within 6 months. Mr Yawashiar estimates the average transaction value as £9, and the number of transactions per day as 25, thus estimating the monthly revenue between £5,600 and £6,500. The monthly cost estimates (excluding rent) are based on £4,200 to £5,000, which result in a monthly surplus from month 4 onwards.

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