

BUSINESS PLAN

ZI Flora — Online Luxury Florist in London



Student name: Tetiana Huba

Student number: 2510139

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Lecturer: Dr Said Usman

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Executive Summary

ZI Flora is a proposed online luxury flower business serving customers across London. It will sell premium bouquets, floral arrangements and gift sets, provide same-day or next-day delivery, and design flowers for weddings, celebrations, corporate events and offices. The founder, Tetiana Huba, has more than five years of floristry and event-decoration experience and currently works as a florist in London. ZI Flora will compete through a distinctive design style, attentive service, reliable delivery and small complimentary gifts. The company will launch as a private limited company from a small floral studio rather than a customer-facing shop. It seeks £11,000 of start-up funding: £5,000 from the founder and a £6,000 Start Up Loan. Sustainability will be supported through demand-led purchasing, reduced plastic, recyclable packaging, flower-waste composting and efficient delivery routes. Its community commitment will include fundraising floral workshops and support for Ukrainian children affected by the war.



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1. Overview of the Business Idea

Business concept and value proposition

ZI Flora will be an online luxury florist operating from a London studio. Customers will order through its website and social media. Products and services will include modern bouquets, bespoke arrangements, gift sets, same-day or next-day delivery, event decoration and corporate flowers. Prices will start at £55 for signature bouquets, £85 for premium designs and £130 for luxury arrangements, while event work will be quoted after consultation.

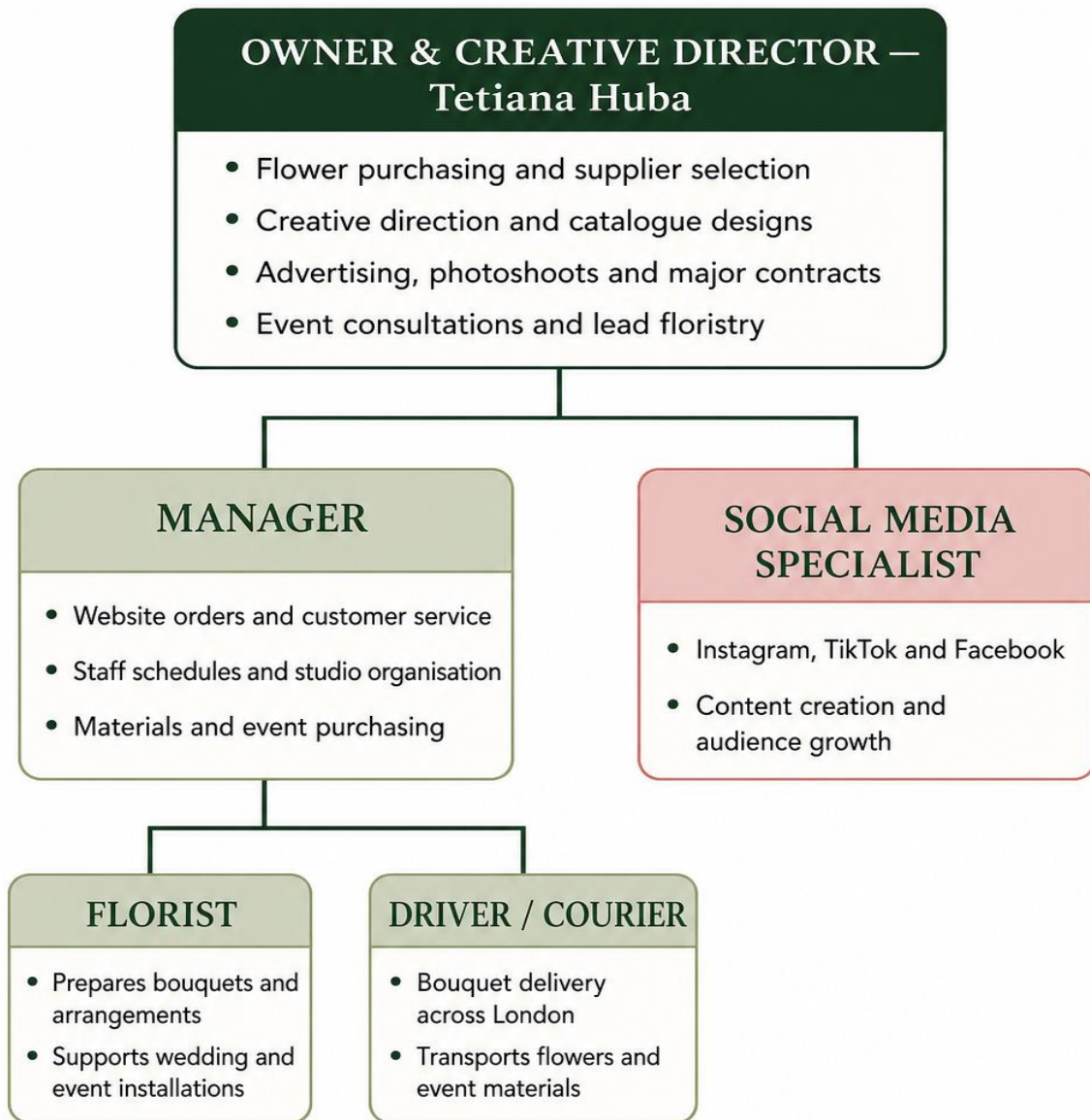
ZI Flora will offer distinctive designs, quality flower care, reliable delivery and personalised service. Customers will also receive a small keepsake and 10% off their first order.

Management Structure and Responsibilities

Founder and creative director Tetiana Huba has over five years of floristry and event-decoration experience and currently works as a London florist. She will manage flower purchasing, catalogue design, advertising, major contracts and event consultations, while initially working as the lead florist.

As the business grows, a manager will oversee orders, schedules and materials. A florist will prepare orders and support events, a social media specialist will manage content, and a driver will handle deliveries. At launch, social media and delivery will be outsourced or part-time. Permanent staff will be hired only when order volume supports the cost.

Management Structure and Responsibilities



LAUNCH STAGE: Tetiana combines ownership, management and floristry. Social media is freelance and delivery is outsourced or part-time. Permanent roles are added as order volume grows.

Legal format and sustainability

ZI Flora will register as a private company limited by shares, with the founder as director and shareholder. This structure separates the company from its owner, limits personal liability and supports future loans, investment and corporate contracts (GOV.UK, 2026a). The director will remain responsible for company records, accounts and tax returns.

ZI Flora will buy flowers according to demand, prioritise seasonal and British-grown products where practical, reduce floral foam, use recyclable packaging, group deliveries and compost green waste. These actions follow the UK waste hierarchy (Department for Environment, Food & Rural Affairs, 2011).

Community support will include two annual fundraising workshops and, once profitable, 2% of net profit for verified projects supporting Ukrainian children affected by the war. Selected charity partners may also refer refugees and low-income families for a 10% discount.

2. Market Research

Target market and demand

The main target segment is London residents aged 25–45 with middle to high incomes who value design, convenience and premium gifting. Secondary customers include adults aged 20–60, couples and families buying for birthdays, anniversaries and other occasions, wedding and event clients, and offices requiring regular arrangements or event decoration. The online model fits established shopping behaviour: online sales represented 27.4% of total UK retail sales in 2025 (Office for National Statistics, 2026). Customers will nevertheless expect accurate images, transparent pricing and dependable delivery.

Demand is seasonal, with peaks around Valentine's Day, Mother's Day, Christmas and the wedding season. Corporate subscriptions and office contracts can reduce this volatility by providing repeat revenue. ZI Flora will therefore balance one-off gifts with events and recurring business accounts.

PESTEL analysis

The PESTEL analysis identifies the main external factors affecting ZI Flora. Political and legal requirements include business registration, consumer protection and online-selling rules (GOV.UK, 2026b). Economic risks include inflation and increasing flower, energy and delivery costs (Bank of England, 2026). Social demand is supported by London's multicultural population and the importance of flowers for different occasions. Technology will support online orders, secure payments and digital marketing. To reduce its environmental impact, ZI Flora will use seasonal sourcing, less plastic packaging, composting and efficient delivery routes.

P – POLITICAL • UK business, employment and tax policies • Import conditions may affect flower supply	E – ECONOMIC • Inflation may increase flowers, energy and delivery costs • Premium customers may be less price-sensitive	S – SOCIAL • Flowers express care, celebration and sympathy • Multicultural London creates demand for many occasions
T – TECHNOLOGICAL • Mobile website, secure payments and order tracking • Social media and analytics support customer growth	E – ENVIRONMENTAL • Seasonal sourcing and reduced plastic packaging • Waste prevention, composting and efficient delivery routes	L – LEGAL • Consumer, distance-selling and data-protection rules • Clear prices, delivery, cancellation and refund terms

Competition

Competition is strong. Bloom & Wild offers convenient letterbox and hand-wrapped flowers, with subscriptions from about £22–£27, giving it scale and strong value positioning (Bloom & Wild, 2026). Moyses Stevens competes through heritage, luxury arrangements, weddings, events and same-day London delivery; its standard delivery is £8.50 (Moyeses Stevens, 2026). FLOWERBX positions itself around premium-grade flowers, bespoke bouquets, corporate work and luxury events (FLOWERBX, 2026).

ZI Flora cannot initially match these businesses' recognition or logistics. It will differentiate through a more personal founder-led service, limited-edition contemporary designs, flexible event consultations, complimentary keepsakes and carefully controlled same-day delivery zones. Customer photographs, reviews and consistent visual branding will be vital evidence of quality.

3. Marketing Communications

Brand and channels

ZI Flora's website will be the main sales channel, offering a product catalogue, delivery information, event enquiries, secure payment and clear terms. Search engine optimisation and Google Business Profile will support local discovery. Instagram and TikTok will feature bouquet-making videos, event transformations, flower-care advice and professional photography. Facebook will reach local groups and older customers. Consistent colours, images and tone will strengthen brand recognition. Email marketing will promote seasonal collections and corporate services, while partnerships with wedding planners, photographers, venues and local businesses will generate referrals.

Launch and customer retention

Before launch, ZI Flora will publish behind-the-scenes content, collect email sign-ups and photograph a focused catalogue. The launch offer will be 10% off a customer's first bouquet rather than 15% off every product for a week. This protects a premium position, is easier to budget and encourages individual trial. The offer should exclude weddings, corporate contracts and already discounted products.

Paid Instagram, TikTok and Google campaigns will initially target selected London postcodes to keep delivery reliable. Results will be measured through website visits, conversion rate, average order value, customer acquisition cost, repeat purchase rate and on-time delivery. Every delivery will include care instructions and a QR code requesting a review. Reminder emails, a referral reward and priority access to seasonal collections will encourage repeat purchases. Corporate prospects will receive a concise digital portfolio and an invitation to a trial arrangement or consultation.

4. Financials

Funding requirement and source

ZI Flora requires £11,000 for a lean, phased launch. Tetiana will contribute £5,000, demonstrating commitment, and will apply for a £6,000 government-backed Start Up Loan. Start Up Loans are personal loans for UK entrepreneurs and offer a fixed interest rate with business support (Start Up Loans, 2026). Debt is preferred to outside equity at launch because it allows Tetiana to keep ownership and creative control. The smaller loan also limits repayments while the customer base is

developing. Approval is not guaranteed, so Tetiana will prepare a cash-flow forecast and contingency plan. If funding is delayed, she can launch a reduced catalogue, use courier delivery and buy flowers only against confirmed orders.

First-month start-up budget

Expense	Amount
Small studio deposit and first month's rent	£2,500
Used or leased floral refrigeration equipment	£1,500
Worktable, buckets, tools and basic equipment	£800
Opening stock of flowers and greenery	£1,200
Packaging, cards and basic gift-set inventory	£600
Simple e-commerce website	£1,000
Brand identity, product photography and social setup	£500
Company registration, accounting and insurance	£500
Launch advertising	£700
Courier delivery setup	£500
Contingency	£1,200
Total	£11,000

Funding

Sources

Funding source	Amount
Founder's personal savings	£5,000
Start Up Loan	£6,000
Total	£11,000

Fixed

Monthly

Costs

Fixed cost	Monthly amount
Studio rent	£1,250
Utilities and internet	£180
Insurance, accounting and software	£200
Website and business phone	£80
Regular digital marketing	£150

Estimated loan repayment	£120
Total	£1,980

Variable Monthly Costs

Variable cost	Estimated monthly amount
Flowers and greenery	£1,800
Packaging and cards	£300
Courier deliveries	£500
Freelance floristry or social media support	£400
Payment processing fees	£150
Materials for events and gift sets	£350
Total	£3,500

Estimated Monthly Operating Costs

Operating cost category	Monthly amount
Fixed costs	£1,980
Variable costs	£3,500
Total monthly operating costs	£5,480

Twelve-Month Financial Forecast

Month	Fixed costs	Variable costs	Total costs	Revenue	Profit/(Loss)
January	£1,980	£1,440	£3,420	£3,200	- £220
February	£1,980	£2,925	£4,905	£6,500	£1,595
March	£1,980	£2,610	£4,590	£5,800	£1,210
April	£1,980	£2,115	£4,095	£4,700	£605
May	£1,980	£2,790	£4,770	£6,200	£1,430
June	£1,980	£3,375	£5,355	£7,500	£2,145
July	£1,980	£3,690	£5,670	£8,200	£2,530
August	£1,980	£3,420	£5,400	£7,600	£2,200
September	£1,980	£2,475	£4,455	£5,500	£1,045
October	£1,980	£2,340	£4,320	£5,200	£880
November	£1,980	£2,925	£4,905	£6,500	£1,595
December	£1,980	£4,050	£6,030	£9,000	£2,970
Annual total	£23,760	£34,155	£57,915	£75,900	£17,985

The forecast reflects seasonal demand. Sales are expected to rise around Valentine's Day, Mother's Day, the summer wedding season and Christmas, but fall during quieter months. Variable costs change with sales, while actual results may differ from these estimates.

Financial control

The budget is an estimate, and supplier quotations will be obtained before spending. Revenue will come from bouquets, gift sets, delivery charges, weddings, events and corporate accounts. Event deposits and demand-based flower purchasing will protect cash flow. Monthly reports will monitor sales, stock waste, advertising, delivery and loan repayments. Permanent staff, a business vehicle and additional event equipment will be introduced only when revenue supports them. The £11,000 budget also includes contingency funding for unexpected costs.

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