

HOW TO GROW — YOUR — SMALL BUSINESS

5 Low-Cost Strategies That Work



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INTRODUCTION



"Mommy N, it feels like my business is stuck. Hindi ko na alam kung anong gagawin."

That was the message I got from Ruby one afternoon.

She had started her home-based kakanin business with so much excitement, pouring her heart into every batch of suman, bibingka, puto, and sapin-sapin.

Growing up, she watched her grandmother prepare trays of kakanin in their small kitchen, always marveling at how neighbors would gather, eager for a taste, especially during celebrations like their town fiesta.

But when her grandmother passed away, the tradition seemed to fade along with her.

Years later, life happened and this forced Ruby to rediscover those recipes.

You see, after losing her job, she struggled to make ends meet.

With bills piling up and no steady income, she searched desperately for a way to survive.

Not to mention that she has a family to support as well.

After some time, while reminiscing about her childhood, she decided to try making bibingka again using her grandmother's recipe.

INTRODUCTION



With ₱3,000 in savings, she bought ingredients, made a small batch, and posted a few pictures on Facebook.

To her surprise, orders trickled in.

Before she knew it, she was making bibingka and other kakanin every day.

But Ruby's excitement was short-lived.

She priced her products too low, thinking affordability would attract more customers.

Friends and relatives frequently asked to pay later, and not wanting to appear greedy, she said yes.

What she didn't realize was that the unpaid debts were piling up, and her cash flow was suffering.

With no money left to buy ingredients, she had to borrow just to keep the business running.

Exhausted and barely breaking even, she started to wonder if she should give up.

"Ang daming gustong umorder, pero parang wala naman akong kinikita," she admitted.

"Lagi akong pagod, pero parang hindi naman lumalago 'yung negosyo."

INTRODUCTION



I often see small business owners working so hard yet barely making a profit.

They think the problem is their product, their location, or the economy, but more often than not, it's how they run their business that holds them back.

When I met Ruby, I told her the same thing I tell every struggling business owner:

"Your business should work for you, not drain you."

The problem wasn't her product—it was her approach.

With the right mindset, strategies, and tools, she could increase her profit, attract more customers, and sustain her business without constantly worrying about money.

That's exactly why I wrote this ebook.

Many small business owners feel the same way Ruby did. Worried, frustrated, and unsure of their next step.

This ebook will walk you through five practical, budget-friendly strategies that can help you grow your small business the smart way, without needing a big capital or expensive marketing.

You'll also learn the common mistakes that slow businesses down (just like what happened to Ruby) and, most importantly, how to sustain your business's growth in the long run.

INTRODUCTION



And the best part?

This ebook will guide you on how to do it.

So, If you're feeling stuck, overworked, or unsure about growing your business, I hope you don't feel like you're failing.

I've been there too—just like many other business owners who managed to do things right.

Like Ruby, you don't have to figure everything out by yourself.

So, let's get started! 😊

CHAPTER 1

Common Growth Mistakes That Slow Business Owners Down



Ruby thought that hard work alone would make her business succeed.

She poured every ounce of energy into her kakanin business...

Waking up before sunrise to prepare ingredients, cook in large batches, manage orders, and deliver them herself.

She barely had time to rest, convinced that if she just worked hard enough, success would naturally follow.

But no matter how much effort she put in, something wasn't working.

Money was always short, customers were inconsistent, and she constantly felt like she was on the edge of burnout.

It wasn't until we sat down and went through her business together that she realized she had been making four common mistakes that were holding her back.





Mistake No. 1: Focusing Only on Sales, Not Relationships

Ruby believed that as long as her kakanin was delicious, people would keep buying.

And for a while, they did.

But when a new competitor opened nearby, she noticed her regular customers slowly disappearing.

“Mommy N, bakit parang ang dali nilang lumipat sa iba?” she asked, frustration clear in her voice.

The truth was, she had never built real relationships with her customers.

She didn't check in on them, ask for feedback, or even remember their names.

She thought selling good food was enough, but what truly keeps customers coming back is trust, connection, and a sense of belonging.



◦. **Reflect:**

- Do you know the names and preferences of your repeat customers?
- When was the last time you followed up with a customer to check on their experience?
- How can you add a personal touch to your customer interactions?



Mistake No. 2: Trying to Do Everything Alone

As you already know...

Ruby would manage everything herself.

She woke up at dawn to cook, took orders, managed deliveries, answered inquiries, restocked her supplies, and so on...

"I don't have the time, Mommy N," she admitted.

"Besides, I can't afford to hire help yet."

Is this you, also?



Customers started noticing delays in their orders.

Sometimes, the bibingka was either too dry or too soft.

The lack of consistency made them hesitant to reorder.



Reflect:

- What are the tasks in your business that only you can do?
- What tasks can you delegate or automate?
- How is doing everything alone affecting your work-life balance?



Mistake No. 3: Letting Unpaid Debts Pile Up

At first, allowing customers to pay later seemed harmless.

"Bayaran kita sa sweldo," they would say, and Ruby, not wanting to seem pushy, always agreed.

But as weeks passed, some customers never paid at all.

Ruby was too shy to follow up, thinking it was just part of good customer service.

The problem? Her business was bleeding money without her realizing it.

When we sat down to check her records, she was shocked.

"Ang laki pala ng utang nila sa akin!" she gasped, adding up the unpaid balances.

Her biggest mistake?

Treating credit as an act of kindness rather than a business risk.

Soon, she didn't have enough money to buy ingredients for the next batch, forcing her to borrow more just to stay afloat.



Reflect:

- How much money is tied up in unpaid debts right now?
- What are the risks of allowing delayed payments?
- How can you politely but firmly set boundaries for payments?



Mistake No. 4: Undervaluing What's Possible

Ruby hesitated to invest in bulk ingredients or better packaging, always fearing that she'd run out of money.

And so, she would choose to buy in small quantities, even if it cost more, just to *"play it safe."*

"Baka kasi 'di ko maubos," she reasoned.

But this kind of thinking was keeping her stuck in survival mode.

Instead of taking small, smart risks to grow, she held herself back, constantly worrying about losing money instead of focusing on how to earn more.



Reflect:

- Do you make decisions out of fear of losing money or from a growth perspective?
- What small, calculated risks can you take to improve your business?
- What would you do to shift your mindset from scarcity to abundance?

ACTION PLAN: Strengthen Your Business Foundations

1. Customer Connection Challenge:

Reach out to three past customers and ask about their experience with your product. Note their feedback and find one thing you can improve.

2. Delegate One Task:

Identify one repetitive task you can automate, outsource, or delegate (e.g., scheduling social media posts, delivery arrangements).

3. Debt Recovery Strategy:

List all unpaid debts, categorize them by urgency, and craft a polite but firm follow-up message to send. Better yet, learn to say “no” to debt.

Tell customers firmly that you will need cash transactions as you will need to make advanced payments for ingredients for your next orders.

4. Smart Investment Move:

Identify one area where you can invest to improve efficiency (e.g., bulk ingredient purchase, better packaging) and make a small, strategic investment.

Don't be too hard on yourself, okay?

You see, every mistake is a lesson in disguise. What matters is how you choose to correct it.

Now that you know what NOT to do, the next step is learning how to grow your business the right way.

Let's explore five low-cost strategies to help grow your business.



CHAPTER 2

5 Practical Strategies to Grow Your Small Business on a Budget



"I thought getting a big loan was my only option, Mommy N," she said.

"But after talking to you, I see there are other ways."

You see, Ruby had always believed that growing a business required a lot of capital—something she didn't have.

But as we talked, she realized that scaling up wasn't about spending more; it was about making smarter decisions with what she already had.

There was a way.

With small, strategic shifts, Ruby transformed her struggling kakanin business into a more sustainable and profitable one.

Yes, without taking on debt or making huge investments.



Branding



Strategy No. 1: Strengthening Your Brand

A strong brand goes beyond a logo or a name—it's about what people remember and feel when they think of you.

It's built through consistency in how you present yourself, the quality of what you offer, and the connections you create with your audience.

People are drawn to stories, not just products, so sharing your journey and what makes you different helps build trust.

But branding isn't just about words—it's also about delivering on what you promise.

Branding



Before, Ruby's marketing was simple: post pictures of her kakanin with a price list.

But there was nothing that made her stand out from the countless other home-based sellers.

"People don't just buy food, Ruby," I gently reminded her.

"They buy stories, memories, and emotions."

With my guidance, she then decided to position her brand differently.

Instead of just selling homemade kakanin, she leaned into her family's history and presented her products as heirloom recipes passed down from her Lola.

She started sharing stories about how these recipes had been a part of Filipino celebrations for generations.

Soon, customers weren't just buying bibingka or any of her kakanin—**they were buying a piece of nostalgia.**





Reflect:

- What makes your product or service unique?
- How can you tell a story that connects with your customers?
- What emotions do you want your brand to evoke?



Actionable Tasks:

- Write down your brand story and highlight what makes your product special.
- Create social media posts that showcase your product's history and personal significance.
- Gather customer testimonials to reinforce your brand's unique appeal.



Strategy No. 2: Using Free Marketing Tools

Marketing doesn't have to be expensive—some of the best strategies are free.

Word-of-mouth grows when customers have a great experience.

Simple touches like creative packaging, eye-catching displays, or friendly conversations can make a difference.

Social media platforms like Facebook, Instagram, and TikTok offer free ways to showcase a business.

Sharing behind-the-scenes content, customer testimonials, or product stories attracts interest.

Engaging with followers by responding to comments builds trust and keeps people coming back.



Strategy No. 2: Using Free Marketing Tools

With no budget for ads, Ruby had to get creative.

And so with the help of her teenage niece, instead of just posting product photos, she started sharing behind-the-scenes videos on Facebook and TikTok—showing how her kakanin was made from scratch.

One of their videos, which talked about her Lola’s bibingka, attracted lots of views and led to a surge in orders.

“Mommy N, hindi ko akalain na ganito kalakas ang epekto ng social media,” she said, amazed.

The best part?

It cost her nothing but a little time and creativity.



Reflect:

- Are you actively engaging with your audience on social media?
- What behind-the-scenes content can you share?
- How can you make your brand more relatable online?



Actionable Tasks:

- Post at least one behind-the-scenes video each week.
- Engage with your audience by responding to comments and messages promptly.
- Use hashtags and trends to increase visibility.



Strategy No. 3: Managing Money and Setting Payment Rules

Selling a lot doesn't mean much if you're not managing your money well.

One common challenge for small businesses is dealing with unpaid orders or last-minute cancellations.

Setting clear payment terms helps avoid these problems and keeps everything running smoothly.

It's also important to choose payment methods that work for both you and your customers.



Will you accept cash only, or will you offer mobile payments? Do your customers need to pay upfront, or can they place orders in advance?

Having simple and fair payment rules makes things easier for everyone.

Another one of Ruby's biggest mistakes was letting customers delay payments.

She thought she was being kind, but in reality, she was draining her own business.

So, she made two major changes:

1. Tracking every peso

Not just expenses, but also profits and unpaid balances.

2. Setting clear payment rules

No orders would be processed without at least a 50% down payment, and repeat customers with unpaid debts were no longer allowed to order on credit.

As a result, she had enough cash flow to reinvest in better packaging and ingredients, which made her kakanin even more appealing.






Reflect:

- Are you keeping track of your daily earnings and expenses?
- Do you have a clear payment policy in place?
- How can you ensure a steady cash flow for your business?



Actionable Tasks:

- Use a simple notebook or free app to track income and expenses daily.
- Implement a clear payment policy and communicate it to customers.
- Follow up on unpaid orders and be firm with payment deadlines.
- Consider accepting mobile payments.



Partnership

Strategy No. 4: Partnering with Other Businesses


Sometimes, the best way to grow isn't by working harder but by working with others.

Partnering with businesses that complement yours can help you reach more customers without spending extra on marketing.

For example, if you sell food, a nearby café might be interested in carrying your products.

If you make handmade crafts, a boutique might want to feature them.

These partnerships benefit both sides and open up new opportunities without the extra workload.



Partnership

And as for Ruby, rather than relying solely on individual orders, she started reaching out to canteens and pasalubong centers.

She proposed partnerships where they would sell her kakanin in bulk.

To her surprise, several businesses were interested.

"I thought it would be hard to enter stores like these," she said, beaming.

"But sometimes, you just need to ask."

So you see, this smart move guaranteed her a steady flow of big orders every month, making it easier to plan her production and cut down on food waste.



Reflect:

- Are there businesses or groups that could benefit from selling your product?
- How can you pitch a win-win partnership?
- What bulk-order opportunities can you explore?



Actionable Tasks:

- List 5 potential business partners (cafés, stores, online sellers) and reach out to them.
- Prepare a short pitch highlighting why your product would benefit them.
- Offer a sample package to build interest and credibility.



Strategy No. 5: Selling Smarter, Not Harder

More sales don't always mean working more hours.

Instead of constantly looking for new customers, making the most of each sale and keeping buyers coming back is often the smarter approach.

Simple strategies like bundling products, offering limited-time deals, or suggesting add-ons can help increase sales without adding extra work.

Even small pricing adjustments can make a difference.

Let's find out how Ruby was able to do this.



Ruby noticed that customers often wanted to try different kakanin at once, so she introduced bundles and bulk pricing.

Instead of selling individual bibingka, she offered a *"Fiesta Pack"* that included a mix of her bestsellers.

And with that, she attained higher sales per transaction and happier customers.

"Before, they would buy just one bibingka. Now, they order five at a time!"

By making it easier for customers to buy more, she increased her revenue without needing to find more customers.



Reflect:

- Are you making it easy for customers to buy more at once?
- Can you create bundle offers or discounts for bulk purchases?
- How can you improve your pricing strategy to maximize profits?



Actionable Tasks:

- Experiment with bundling products together at a slight discount.
- Promote bulk orders by offering loyalty rewards or incentives.
- Track which bundles or offers are selling best and refine your approach.

Discover What Helps Your Business Grow

1. Choose One Strategy

Out of the five steps above, which one do you struggle with the most?

2. Create an Action Plan

Write down one simple action you can take this week to improve that area.

3. Track Your Progress

Monitor how this change affects your business and adjust as needed.

Ruby's journey shows that you don't need a big budget to scale your business.

Just the right strategies and mindset shifts.

If she can do it, so can you.

So just keep going!

CHAPTER 3

Sustaining the Growth



Growth is exciting, but it also comes with challenges.

As demand increases, things can get overwhelming —keeping up with orders, managing cash flow, and making sure quality doesn't slip.

What used to be simple might start feeling chaotic, and without the right systems, it's easy to feel stretched too thin.

The good news is that small adjustments can make a big difference.

Checking what's working, improving weak spots, and staying open to customer feedback help keep things running smoothly.

Growth isn't about rushing to expand—it's about making smart moves to keep the business strong while staying true to what made it great in the first place.

Let's take a look on Ruby's experience...

Her kakanin business was no longer just a way to make ends meet—it was finally thriving.

Orders poured in daily, partnerships with cafes flourished, and her customers kept coming back for more.

But with growth came new challenges.



One afternoon, Ruby sighed, wiping sweat from her forehead as she worked on another bulk order.

"Mommy N, I can't do this alone anymore. It's so exhausting."

I told her this, *"That's a good problem to have, Ruby. It means your business is growing. But if you want this to last you need to work smarter, not just harder."*





How to Turn Success into Long-Term Growth?



1. Hiring Help Without Losing Control

Ruby hesitated to hire someone at first.

She feared no one would make kakanin with the same love and care she did.

But as her workload doubled, she realized she couldn't do it all alone.

Instead of immediately hiring full-time staff, she started small.

She trained an assistant to handle basic tasks like wrapping, labeling, and handling deliveries.

This freed up her time to focus on big-picture decisions like improving recipes, marketing, and expanding her reach.



Ask Yourself:

- What tasks in your business take up the most time but don't require your personal touch?
- Can you delegate or outsource these tasks?



Things to do:

- List the tasks that someone else can do.
- Start with a part-time helper or a family member to test delegation.
- Create a simple training guide so that your assistant understands your quality standards.



2. Keeping a Close Eye on Finances

Growth means higher income—but also higher expenses.

Before Ruby knew it, she was spending more on ingredients, packaging, and delivery.

Without tracking her finances closely, she could have easily fallen into debt again.

To stay on top of things, she set aside time every Sunday to review her income and expenses.

She identified unnecessary costs and made adjustments when needed.

By managing her finances well, she kept her business profitable.



Ask Yourself:

- Do you have a regular schedule for reviewing your income and expenses?
- Are there expenses you can cut down without compromising quality?



Things to do:

- Set a specific day each week for a quick financial check-in.
- Use a simple spreadsheet or a budgeting app to track expenses.
- Separate personal and business finances to get a clearer financial picture.



3. Staying Adaptable in a Changing Market

When one of Ruby's suppliers suddenly increased prices, she panicked.

Raising her prices drastically might scare off customers, but absorbing the cost meant lower profits.

Instead of making a rash decision, she looked for alternatives.

She negotiated with another supplier, tested their ingredients, and found that their quality was just as good—at a lower price.

So you see, by staying flexible, she was able to keep her prices competitive while maintaining her profit margins.



Ask Yourself:

- How do you react when unexpected changes impact your business?
- What steps can you take to stay flexible and find alternative solutions?



Things to do:

- Identify potential risks to your business (supplier issues, price increases, etc.).
- Research at least two backup suppliers or vendors.
- Build a small emergency fund to cushion unexpected expenses.



4. Investing in Customer Loyalty

Ruby knew that keeping existing customers was just as important as attracting new ones.

To build loyalty, she introduced a *“Thank You”* program through a loyalty card, where repeat customers received discounts or free add-ons of her offers.

She also made an effort to remember her loyal customers’ favorite kakanin and personalized her service.

These small gestures made a big difference.

Customers felt valued and kept coming back—not just for the kakanin, but for the warmth of Ruby’s service.



Ask Yourself:

- Do you have a way of rewarding loyal customers?
- How can you make your customers feel appreciated?



Things to do:

- Start a simple loyalty program (e.g., “Buy 5, Get 1 Free” or discounts for returning customers).
- Personalize your service—address customers by name and remember their preferences.
- Send a thank-you message or offer special deals to repeat buyers.



5. Planning for the Future

At first, Ruby only thought about making enough to get through the month.

But as her business grew, she realized she needed to think long-term.

She sat down and wrote out her one-year and five-year goals:

- In one year, she wanted to have a dedicated workspace separate from her kitchen.
- In five years, she dreamed of opening a small kakanin café.

By setting clear goals, she was able to make decisions that aligned with her long-term vision.

Like saving up for better equipment instead of spending on unnecessary things.



Ask Yourself:

- Where do you see your business in one year? In five years?
- What steps can you take today to move towards that vision?



Things to do:

- Write down your short-term and long-term business goals.
- Break these goals into smaller, actionable steps.
- Review your progress every few months and adjust as needed.

Things to Do to Secure Long-Term Success

1. Long-Term Vision Mapping:

- Write down where you see your business in one year and five years.
- List the biggest obstacles that could stop you from achieving this.
- Come up with at least one solution for each obstacle.

2. Time Audit:

- Track your daily tasks for one week.
- Identify activities that take too much time but don't bring in much value.
- Find at least one task you can delegate or automate.

3. Customer Engagement Challenge:

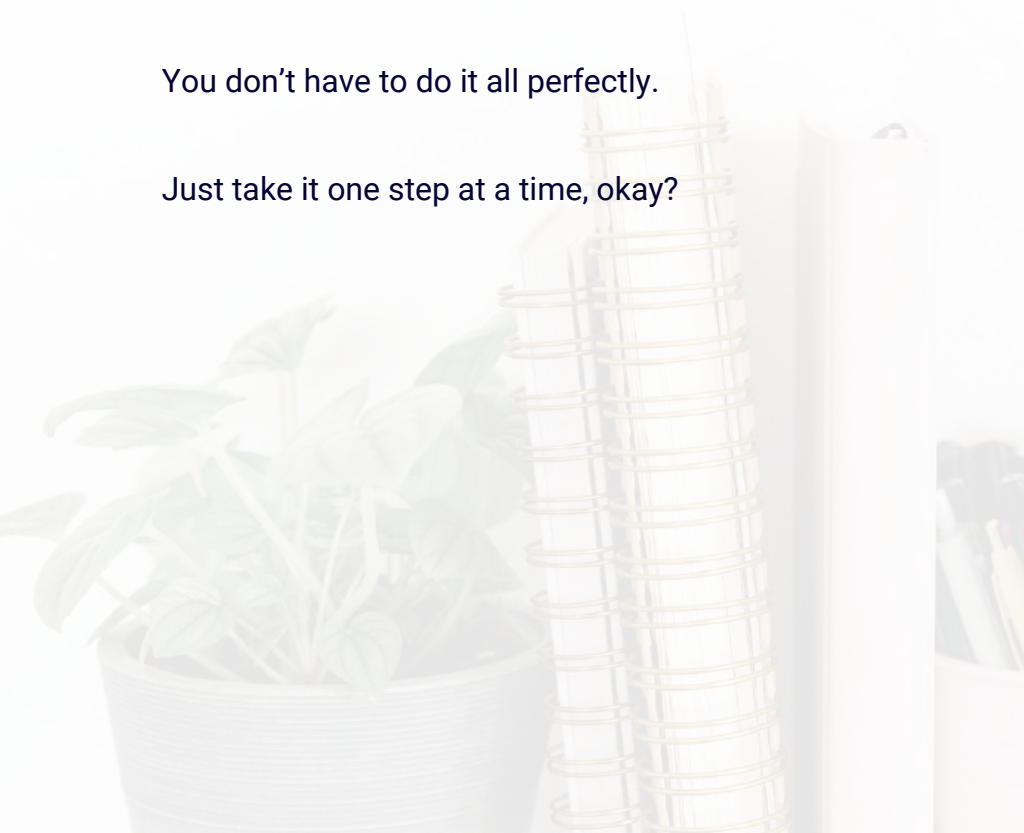
- For the next seven days, engage with at least five customers daily (through messages, comments, or personalized thank-you notes).
- Take note of how they respond and if it increases repeat orders.

4. Financial Health Check:

- Set up a system (notebook, app, or spreadsheet) to track your finances.
- List all your business expenses and identify unnecessary costs.
- Create a simple plan to reduce expenses and increase profits.

You don't have to do it all perfectly.

Just take it one step at a time, okay?



CHAPTER 4

Mastering the Right Money Mindset: Breaking Free from Limiting Beliefs



The way we think about money can shape the way we run a business.

Sometimes, doubts creep in—wondering if prices are too high or feeling hesitant to ask for what our work is worth.

These thoughts can make it harder to grow and take the next step.

A better money mindset comes from seeing profit as a way to sustain and improve the business.

It's about setting fair prices, making confident financial decisions, and understanding that success isn't just about working hard—it's also about thinking differently.

When Ruby first started her kakanin business, she believed that small business owners like her could never make serious money.

She thought that if she raised her prices, people would stop buying.

She also felt obligated to give discounts to friends and family, fearing they would think she was too greedy.



I asked her *"Ruby, do you know why your business isn't growing?"*

Ruby hesitated, then answered, *"Because I don't have enough customers?"*

Just then I told her.

"No, it's because of how you think about money. You're treating your business like a favor to others, not a real business."

Ruby realized that she needed to shift her money mindset.





**Here are the key lessons she
learned:**

Price Based on Value, Not Fear

Instead of setting prices low out of fear, she started charging based on the quality and tradition behind her kakanin.

She understood that people are willing to pay more for something special.



Debt Does Not Equal Loyalty

Ruby used to allow customers to buy on credit, thinking it would make them more loyal.

But she soon realized that real loyalty comes from consistently good service and quality, not from unpaid debts.

She started enforcing a no-credit policy.



A Business Without Profit is Just a Hobby

She finally understood that if she wasn't making a profit, she wasn't running a business—she was just keeping herself busy.

With this realization, she focused on making her business financially sustainable.

Because remember, a thriving business isn't just about hard work, it's about working smart, too!



ACTIVITY:

Changing Your Money Mindset

- 1. Write down one limiting belief you have about money** (e.g., *"If I charge too much, people won't buy"*).
- 2. Counter it with a new, positive belief** (e.g., *"People are willing to pay for quality and value"*).
- 3. List one action you will take to support this new belief** (e.g., *"I will research my competitors' pricing and adjust mine to reflect my product's true worth"*).

Bonus Challenge: Money Confidence Tracker

For one week, track every sale you make and remind yourself that your product is worth the price you set.

At the end of the week, reflect on how it felt to stand firm in your pricing and value.

CONCLUSION



When Ruby looks back at how she started, she still can't believe how far she has come.

She remembers the exhaustion of waking up at dawn to prepare her kakanin, the frustration of unpaid debts, and the fear that her business might never be enough to support her family.

There were nights when she wanted to give up, questioning if all the hard work was worth it.

But she didn't quit.

By shifting her mindset, learning from her mistakes, and making smarter business decisions.

Ruby transformed her small home-based kakanin business into a trusted supplier in her town.

She no longer scrambles for capital or worries about unpaid orders.

Instead, she confidently manages her finances, sets clear policies, and continues to scale her business with intention.

CONCLUSION

"I never thought I'd make it this far, Mommy N," Ruby admitted feeling relieved and happy.

"There were so many times I felt like giving up."

I smiled and said, *"And yet, here you are. You took control of your business instead of letting it control you. That's what success is really about."*

"But what if I make mistakes again? What if I get stuck?" Ruby asked.

Mistakes will always happen.

The difference is now you know how to handle them.

You have the tools, the experience, and the confidence to move forward.

You're not just running a business anymore—you're building a future.

Ruby started with ₱3,000 and a dream.

That's it.

If Ruby can do it, you can, too. 😊

CONCLUSION



Growing a business is not about having unlimited capital or waiting for the perfect opportunity.

It's about taking smart, consistent steps forward, even when things feel uncertain.

It's about knowing your worth, pricing with confidence, and understanding that your business deserves to thrive—not just survive.

So, to you as a small business owner reading this...

All that effort you're putting in? It will pay off—just keep going!

Keep learning, growing, and believing in yourself.

And remember, you are not alone in this journey.



**Ready to simplify your business
journey?**

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Starter Kit**

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To your business success,

Mommy N

