Buying and Selling Products

MATRIX REPROGRAMMED | PRACTICAL WEALTH MANUAL

EXECUTIVE SUMMARY

Buying and Selling Products is modelled as: Verified products bought below realistic resale value.
Typical starting capital band: 200-5000. Expected time to first income or result: 1-21 days.
Risk: High. Complexity: Moderate. These are broad planning bands, not probabilities or guarantees.

WHO THIS IS FOR

Best suited to someone able to serve or access: Marketplace and local buyers.
Core capabilities: Sourcing; Unit economics; Listing and fulfilment.
Avoid or delay this route when essential bills, legal requirements, debt service, safety, liquidity or family commitments cannot be protected.

HOW MONEY IS GENERATED

Verified products bought below realistic resale value
The paying counterparty or economic source is: Marketplace and local buyers.
Profit or retained value exists only after variable costs, fixed costs, tax, financing, returns, failures and owner labour are counted.

STARTING REQUIREMENTS

Capital: 200-5000.
Skills: Sourcing; Unit economics; Listing and fulfilment.
Tools: Landed-cost sheet; Supplier comparison; Inventory ageing report; Returns policy.
Verify registrations, licences, insurance, consumer rules, data protection, tax and sector-specific restrictions before trading or investing.

ILLUSTRATIVE UNIT ECONOMICS

Illustrative price or monthly value per unit: EUR 80.
Illustrative variable cost per unit: EUR 48.
Illustrative monthly fixed cost: EUR 250.
Illustrative monthly volume: 80.
Illustrative monthly revenue: EUR 6400; contribution before fixed costs: EUR 2560; operating surplus before tax and owner labour: EUR 2310.
Illustrative break-even volume: 8 units per month.
All figures are assumptions for planning. Replace them with verified local quotes and conservative scenarios.

FIRST 24 HOURS

Identify ten products with visible completed sales.
Calculate landed cost, fees, returns and tax.
Reject products without a clear contribution margin.

FIRST SEVEN DAYS

Source a tiny test batch or sell on preorder where lawful.
Create accurate listings and fulfilment rules.
Track every inquiry, sale, fee and return.

FIRST 30 DAYS

Complete at least 30 transactions before expanding range.
Reorder only proven items.
Build one direct customer channel outside the marketplace.

FIRST 90 DAYS

Negotiate better supply terms.
Remove slow inventory.
Document quality control and cash conversion cycle.

FIRST YEAR ROADMAP

Quarter 1: prove demand, suitability or operational feasibility with the smallest responsible test.
Quarter 2: improve unit economics, documentation, compliance and repeatability.
Quarter 3: reduce concentration, strengthen reserves and build a second acquisition or distribution route.
Quarter 4: complete a full profit, cash-flow, tax, risk and continuation review before scaling.

CUSTOMER OR CAPITAL ACQUISITION

Validate search demand and completed sales before ordering. Start with marketplaces or direct buyers where demand is visible.
Record outreach volume, response, conversion, acquisition cost, retention and cash collection. For investments, record contribution, fees, allocation and reason for ownership instead.

TOOLS AND TEMPLATES

Landed-cost sheet
Supplier comparison
Inventory ageing report
Returns policy
Budget and cash-flow tracker
Pricing or suitability calculator
Break-even or loss-capacity calculation
Weekly scorecard
Risk register
90-day action plan

FAILURE ANALYSIS

Risk: Confusing revenue with margin. Mitigation: verify it in writing before committing more money.
Risk: Buying too much inventory. Mitigation: verify it in writing before committing more money.
Risk: Ignoring returns, VAT, duty and shipping. Mitigation: verify it in writing before committing more money.
Risk: Selling restricted or unsafe products. Mitigation: verify it in writing before committing more money.

DECISION TEST

START NOW only when the smallest safe test is affordable and lawful.
LEARN FIRST when the model is understood but the required skill, evidence or compliance is missing.
TEST CHEAPLY when demand or suitability is uncertain.
AVOID when loss could threaten housing, health, tax compliance or essential obligations.
SEEK PROFESSIONAL ADVICE for contracts, tax, regulated investments, property, borrowing, employment law or complex entities.

PRIMARY RESEARCH ROUTES

EU Access2Markets: https://trade.ec.europa.eu/access-to-markets/
DGCCRF: https://www.economie.gouv.fr/dgccrf

EVIDENCE AND LEGAL BOUNDARY