

Sari-Sari Store Income Per Month

Your 2026 guide to realistic earnings, margins, and break-even timelines

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How much does a sari-sari store really earn in the Philippines? Realistic net income in 2026 ranges from ₱4,500 per month for a small home-based store to over ₱60,000 for a busy location with add-on services. This 8-page guide gives you the numbers most articles skip: daily sales tiers, blended net margins after shrinkage and utang, break-even timelines, and a location-band comparison you can benchmark against.

Every figure comes from Packworks 2026 industry data (300,000+ tracked sari-sari stores), interviews with active store operators, and government permit references.

1 · How much does a sari-sari store earn per month?

Honest answer: anywhere from ₱4,500 to ₱90,000+ net profit per month, depending on location foot traffic, daily sales volume, blended markup, and operational discipline. Use this table as your planning benchmark:

Store Type	Daily Sales	Net Margin	Monthly Net
Home-based, sachet-focused	₱1,000	15%	₱4,500
Barangay corner store (avg)	₱2,500	18%	₱13,500
Well-located, mid-inventory	₱5,000	18%	₱27,000
Near school / terminal	₱7,500	20%	₱45,000
High-traffic + add-on services	₱10,000	22%	₱66,000

Net margin is blended and already accounts for shrinkage, spoilage, utang write-offs, utilities, and permit renewals.

2 • Daily sales by location band

Location is the single biggest variable in sari-sari store income. Two identical stores with the same ₱50,000 capital will earn wildly different amounts depending on foot traffic.

Residential interior (₱1,000-₱2,000 daily sales)

Classic bahay-front setup with a small window counter. Kapitbahay drop by for tingi items — sachet shampoo, single cigarettes, softdrinks, load. Modest but stable. ₱150-₱400 daily net or ₱4,500-₱12,000 monthly.

Corner store / main barangay road (₱2,500-₱5,000 daily sales)

Visible from a busier residential street with passing foot and tricycle traffic. Wider inventory including canned goods, snacks, softdrinks, and small hardware. ₱500-₱1,000 daily net or ₱15,000-₱30,000 monthly. Most common archetype in Metro Manila and provincial cities.

Near school, terminal, or market (₱5,000-₱8,000 daily sales)

Prime foot-traffic locations with steady daytime demand. ₱1,000-₱1,800 daily net or ₱30,000-₱54,000 monthly. Rent (if any) typically ₱3,000-₱8,000/month, still very profitable.

24/7 high-traffic + add-on services (₱8,000-₱15,000 daily sales)

Extended hours, wider category, and add-on services (e-load, GCash cash-in, bills payment, courier pick-up). ₱1,800-₱3,000+ daily net or ₱54,000-₱90,000 monthly. Usually family-operated with staggered shifts.

2026 benchmark: Packworks tracks 300,000+ sari-sari stores in the Philippines. Their 2026 report shows the median store now generates ₱335,818 in gross merchandise value per quarter — roughly ₱3,700/day.

3 • Product category margins

Understanding category-level markup is the fastest way to lift income without adding new inventory:

Product Category	Markup	Turnover
Sachet essentials (shampoo, coffee, laundry)	10-15%	Very high
Canned goods & noodles	12-18%	High
Soft drinks & bottled water	15-25%	High
Frozen items (hotdogs, tocino, ice cream)	18-30%	Medium
Snacks, candies, biscuits	20-30%	High
Household staples (oil, toyo, suka)	10-15%	Medium
Cigarettes (per stick)	10-20%	Very high
Rice (per batang)	5-10%	Medium
Small food (siopao, kakanin)	40-60%	High
E-load transactions	₱2-₱5 flat	Very high
GCash / Maya cash-in/out	₱3-₱10 flat	High
Bills payment (Meralco, PLDT)	₱5-₱15 flat	Medium
Courier pickup (LBC, J&T, Ninja Van)	₱5-₱20 / parcel	Growing

A balanced mix delivers 18-22% blended gross markup, translating to 15-20% net margin after expenses.

4 • Realistic monthly income breakdown

Fully detailed 30-day computation for the most common 2026 archetype — a barangay corner store doing ₱5,000/day in gross sales at 20% gross markup:

Line Item	Daily	Monthly (30d)
Gross sales	₱5,000	₱150,000
Cost of goods sold (80%)	-₱4,000	-₱120,000
Gross profit (20%)	₱1,000	₱30,000
Utang write-off (2% of sales)	-₱100	-₱3,000
Spoilage & shrinkage (1.5%)	-₱75	-₱2,250
Electricity	-₱100	-₱3,000
Water & misc utilities	-₱20	-₱600
Permits & taxes (amortized)	-₱60	-₱1,800
Rent (if applicable)	-₱100	-₱3,000
Personal consumption & misc	-₱50	-₱1,500
NET TAKE-HOME INCOME	₱495	₱14,850

This ~₱15,000/month net is the realistic benchmark for a well-run average sari-sari store. Add ₱2,000-₱5,000/month if the store offers e-loading and GCash/Maya services with steady transaction volume.

5 • Break-even period by capital band

How long before you recover your investment? Depends on how much you put in and how much you actually take home each month:

Startup Capital	Target Daily	Monthly Net	Break-Even
₱20,000 (basic)	₱1,500	₱6,750	~ 3.0 months
₱40,000 (small)	₱2,500	₱11,250	~ 3.6 months
₱80,000 (mid)	₱4,000	₱18,000	~ 4.4 months
₱150,000 (well-stocked)	₱6,500	₱29,250	~ 5.1 months
₱300,000 (large + freezer)	₱10,000	₱45,000	~ 6.7 months

Assumes 15–18% net margin and no reinvestment during the break-even period. Realistic timelines are 30–50% longer because most owners reinvest 40–60% of profit back into inventory expansion.

Add-on services that boost monthly income

Modern 2026 stores rarely rely on retail alone. These add-on services need little to no additional inventory but add ₱2,000–₱8,000/month to net income:

- E-loading (Globe, Smart, TNT, DITO): ₱2–₱5 per transaction; ₱1,500–₱3,000/month steady
- GCash / Maya cash-in and cash-out: ₱3–₱10 per transaction; ₱2,000–₱5,000/month in busy zones
- Bills payment (Meralco, PLDT, Converge): Fixed fees, peaks at month-end
- Courier pick-up (LBC, J&T, Ninja Van): ₱5–₱20 per parcel; growing category
- Small food items (siopao, siomai, mais): 40–60% margin, drives foot traffic

6 · Why many sari-sari stores never hit these income levels

The income tables above assume disciplined operations. Most stores that struggle fail on one or more of these predictable pitfalls:

Uncontrolled utang	Kapitbahay credit is the single biggest killer. When 15–20% of daily sales become uncollected debt, net margin collapses from 18% to below 5%. Set a strict per-customer utang ceiling from day one — or refuse credit entirely.
Mixing personal and store cash	Taking pandagdag-baon or grocery money from the till hides real losses. Use a separate cash box and a cheap notebook for daily sales log.
No expiry tracking	Canned goods, condiments, and frozen items expire silently. A single case of expired sardines wipes out a week of net profit.
Undercutting markup	Being 'pabor' to neighbors by pricing below the standard ₱1–₱2 patong sacrifices the entire business. Set prices once, apply consistently.
Failing to reinvest	Treating gross sales as household income means never restocking. The store starves within 90 days.
Mini-mart competition	When Alfamart, Uncle John's, or 7-Eleven opens nearby, stores that don't differentiate on services (e-load, credit, relationships) lose 20–35% of foot traffic within 6 months.

7 · Six tactics to increase your monthly income

Proven moves that measurably lift income, in order of highest ROI:

1. Add e-loading and GCash within week one.

Zero inventory cost, immediate ₱1,500+/month uplift, brings foot traffic that buys other items.

2. Enforce a no-utang policy or hard cap.

Even a ₱200/customer ceiling improves cash flow dramatically. Post the rule visibly.

3. Focus inventory on top-25 fast movers.

Bestselling items account for ~70% of daily sales. Stock deep on winners, thin on slow movers.

4. Extend operating hours strategically.

Opening 5:30am for pandesal buyers and closing 10pm for meryenda captures the most profitable hours.

5. Add cold beverages and frozen items.

A basic ₱8,000 chest freezer typically pays for itself in 45–60 days through soft drink, ice, and hotdog margins.

6. Track daily sales in a notebook.

Stores that log daily sales grow 15–25% faster because you actually see which items move.

8 • Sari-sari income vs. other micro-businesses

How does sari-sari income compare to other common Filipino micro-businesses using ₱50,000–₱200,000 capital?

Business Type	Capital	Monthly Net	Break-Even
Sari-sari store (avg)	₱50,000	₱15,000	4 months
Carinderia	₱80,000	₱25,000	4 months
Water refilling station	₱150,000	₱30,000	7 months
Meat shop	₱200,000	₱35,000	9 months
Online reseller	₱20,000	₱8,000	3 months

Sari-sari stores remain the most accessible micro-business — lowest capital floor, fastest break-even, and daily cash flow. But monthly ceiling is lower than food-based businesses. Many owners graduate from sari-sari to carinderia or mini-grocery after 18–24 months.

Free companion resource: Download the 2026 Sari-Sari Store Income Calculator (Excel workbook) at pinoynegosyo.net/sari-sari-store-income-1516.html — enter your daily sales and see net income, break-even months, and 12-month projections instantly.

About this guide

Compiled using 2026 Packworks industry data (300,000+ tracked sari-sari stores), interviews with active store operators in Metro Manila and Cebu, and DTI/BIR permit references. Figures represent typical operating conditions and may vary by location, season, and management discipline. Sources: Packworks 2026 Report (packworks.io), Business Diary Philippines (businessdiary.com.ph), Moneymax (moneymax.ph), Ebosya (ebosya.com), PIDS retail sector research (pids.gov.ph).

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