

# Monicas Slice of New York

## Business plan

Prepared November 2021

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# Table of Contents

<b>Executive Summary.....</b>	<b>1</b>
Executive Summary.....	1
Company Description.....	5
Operations.....	7
<b>Market Background.....</b>	<b>9</b>
The Market.....	9
Competitors.....	15
<b>Marketing &amp; Sales .....</b>	<b>16</b>
Marketing.....	16
<b>Management &amp; Ownership .....</b>	<b>19</b>
Personnel Quick Overview and Operational Team .....	19
<b>SWOT Analysis .....</b>	<b>20</b>
SWOT Analysis .....	20
<b>Financial Plan .....</b>	<b>22</b>
Forecast Assumptions.....	22
Projections' method of calculus .....	23
Growth and Development.....	24
Funding .....	26
Profit and Loss Forecast.....	27
Cash Flow Statement.....	30
Balance Sheet Forecast .....	32
<b>Appendix.....</b>	<b>34</b>

# Executive Summary

## Executive Summary

Monicas Slice of New York ("MSNY") will be a new company operating from Kalamazoo, Michigan 49001, United States, in the food and beverage industry. In particular, the company will work in the specific market segment of New York-style pizza preparation and serving services through a food truck.

MSNY will implement a modern New York-styled pizza food truck where customers will have the opportunity to purchase and taste delicious slices of pizza, icy, ice creams, non-alcoholic beverages, juices, and other appetizers. This activity will complement the already existing business of the company founder, namely a mobile soft-serve ice cream service.



Our business model will expand our already established company operating in the icy cart sector. We will add the pizza, which will be the main component of the company's archived income, in order to provide a business that will incorporate both the icecream softserve, icy, delicious pizza slices and snacks, diversifying our offer to cover countless end customers. In particular, in the early stages of the business, we will mainly continue to supply ice cream. Still, we want to expand our business by selling slices of pizza by implementing a food truck that can be moved to different places of interest, covering concerts, sporting events and other social events.



The food truck will not offer home delivery service but only takeout and will be run by 100% business owner Brandon Williams, a guy who has loved pizza since he was a kid. People in the Kalamazoo community do not currently have viable options for cheap food in the area, so we want to introduce a business that can offer its products to countless customers while also offering coupons to build loyalty among local residents.

### **Management Team**

Brandon Williams is 100% owner and manager of the business. He has been running different pizza chains for over 5 years, working in food service for 13 years. Over the years, he has developed other recipes for pasta and sauce through different tests and tastings. He has a diploma from Western Michigan University with a Bachelor of Science degree.

## **Business Goals**

Our goal is to make every day a day to party, network, and communicate for the many people who visit our pizza food truck. We will ensure that all of our ingredients are selected from the best suppliers in the nearby area by also guiding our customers forward different tastes and delicious pizza slices. Brandon also plans to acquire a food truck in the future to expand its business by placing it in strategic areas of the city, covering sports, entertainment, and social events. The food truck will move strategically in the city, going to intercept countless potential customers. The food truck will also offer ice cream (an activity already supported by the company founder), thus joining two businesses into one.

## **Business Mission**

The business mission is to create a solid pizza restaurant located in Kalamazoo capable of serving a vast range of delicious pizza slices, appetizers, and non-alcoholic beverages to satisfy our customers' demand. We want to put our customers in the first position since their satisfaction will be the success of our business.

## **Business Vision**

The company was born through Brandon's love of pizza. He wants to combine his passion with business by implementing a food truck that will offer a wide range of pizza slices in the Kalamazoo area, enhancing the business operations in different areas of the city.

## Sales Expectations

We want to bill around \$435,000 in our first year in business (2022) and immediately post a positive net profit. The turnover will increase in the years following the first with a growth rate of 20%.

## Purposes of the Business Plan

This business plan has two leading roles:

- 1) it is a fundamental tool in terms of the business management control process. It allows us to compare the forecasts with the compelling financial figures that the firm will generate in the following years.
- 2) it is crucial to request a startup capital properly needed to cover the startup expenses. We will require \$75,000 as startup capital, as we will see from the Financial Plan chapter.

## Company Description

The company will be a sole proprietorship wholly managed and owned by Brandon Williams. The firm will operate in Kalamazoo using a mobile food truck. The whole Kalamazoo community represents our customer target since children, women, and men consume pizza. Our primary focus will be on millennials, teenagers, and young workers who want to taste a slice of pizza during their time off from work. As we have already specified in the introductory chapter, we will continue to sell ice cream during the early stages of

2022 until we implement our own pizzeria capable of preparing and serving delicious slices of pizza in various flavors. We will then implement a food truck capable of selling pizza, ice cream, snacks, and drinks, covering a wide range of customers.



### Revenue Model

In terms of revenue generation, we will apply sustainable and advantageous prices as follows:

- Can of Soad: \$1.00
- Juice: \$1.50
- Ice Creams: \$1.5 - \$2.5



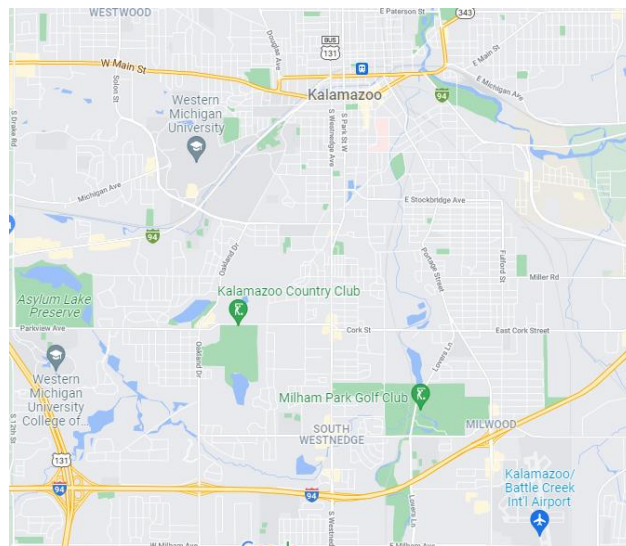
- Slices cheese -\$2.50
- Pep & cheese- \$2.75
- 2 3 Topping pizza slice - \$3.50-\$4.50
- Garlic knots - \$5.00
- Cheese sticks & sauce - \$6.00
- Cheese- 14" \$12.50 / 16" \$13.50 / 18" \$15.50
- 1 top- 14" \$14.50 / 16" \$15.50 / 18" \$17.50
- 2 top- 14" \$16.50 / 16" \$18.50 / 18" \$20.50
- 3 top 14" \$18.50 / 16" \$20.50 / 18" \$22.50
- Specialty pizza 14" \$19.00 / 16" \$20 / 18" \$24.00.

We expect to get an average ticket per user ranging between \$ 5 and \$ 9.5 per transaction to reach around 250 transactions per day when we are at full capacity.

## Operations

The company will operate from Monday to Sunday, opening the shop from 10.30AM - 2.45PM and from 6PM - 10.30PM. Our food truck will have variable hours based on the area of expertise covered on that particular day. He will offer both pizza slices (which will be prepared in our main shop) and ice creams. Initially, the

enterprise will only involve the business founder and a helper as a workforce engaged in the operations. The assistant will prepare the pizza using our brick-and-mortar shop, while the company founder will take care of the administrative, sales, and driving operations of the food truck.

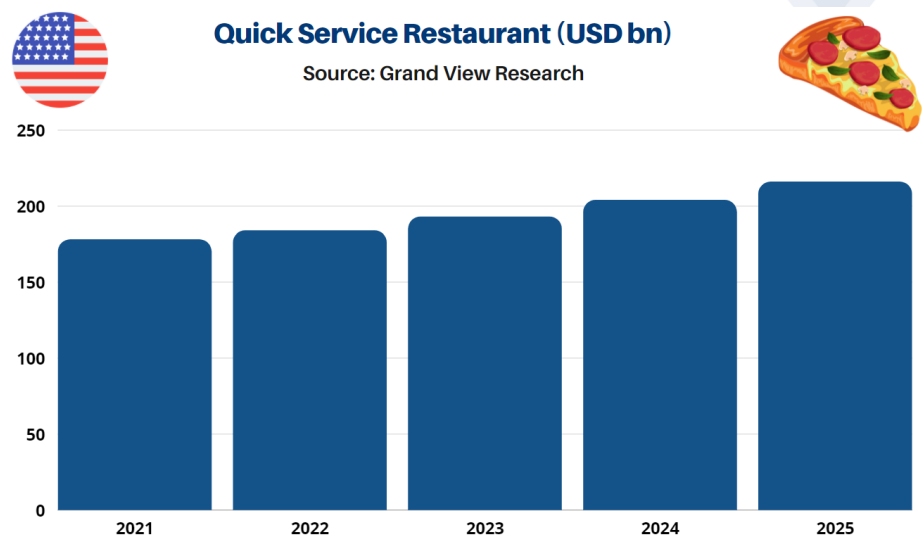


# Market Background

## The Market

The US fast food and fast food market is expected to reach \$174 billion by 2021. An explosion of new concepts and menus is driven by the market, especially in the limited service area. Some new ideas are inspired by international cuisines, such as Korean barbecue and other street goods. In contrast, others try to reintroduce old favorites such as pizza slices, hot dogs, and grilled cheese sandwiches with gourmet treats. Food trucks also drive growth in the fast-food category and allow restaurant owners to establish no-cost permanent positions. In addition, consumers are increasingly looking for a quick and inexpensive breakfast at fast-food restaurants. With lunch and dinner sales lagging for years, fast food chains are focused on winning over breakfast fans.

However, like most other retail stores, this restaurant is highly susceptible to reports of contamination that could cause illness, injury, or other adverse health effects. Contaminants such as E. coli, salmonella, and hepatitis can seriously affect consumer health and cause business losses due to restaurant closures and poor advertising. Most restaurant chains go to great lengths to ensure that their employees and suppliers comply with safe food handling rules.



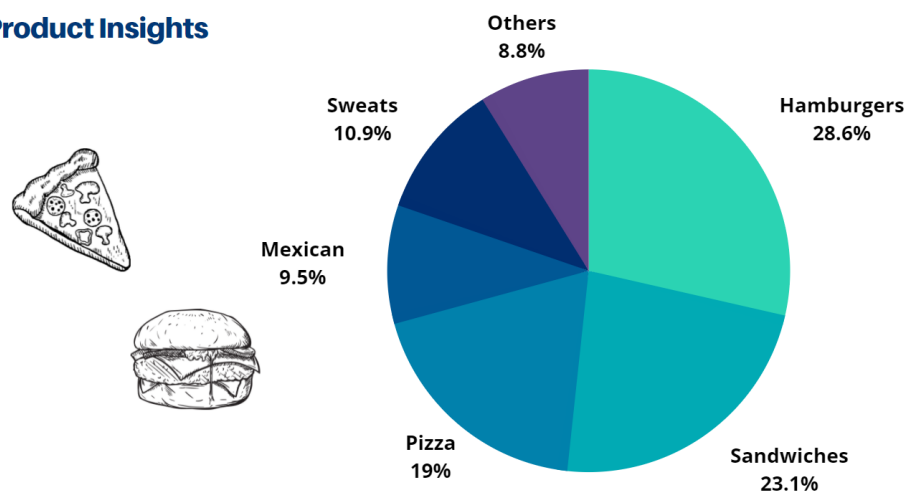
In addition, like other catering trades, the fast-food restaurant segment is very competitive in terms of price and menu choices. Consumers have more options for fast food service at reasonable prices, which places high demands on fast food operators to offer the highest level of service and food quality. Limited dining venues compete with other restaurants in the area and a growing number of grocery stores and shops selling everyday meals and other ready-to-eat options.

**Product Type Insights**

The hamburger segment dominates the industry due to the higher availability of product options and consumer preferences. The sandwich segment is expected to show the fastest growth rate during the forecast period.

Hamburgers are the most popular product in the United States. Consumers have a particular interest in the history of burgers. Therefore, a medium-sized burger can sell its product at a much higher price than other restaurants with this strategy. In addition, some restaurants and fast-food restaurants use exotic and premium ingredients to attract customers' attention and increase sales. In addition, hamburger restaurants focus on customer needs and revamp classic organic flavors and ingredients to drive more business and successful product entry into the US.

### Product Insights



Slices of pizza have proliferated in recent years in the United States. These restaurants pursue strategies such as introducing new menu options, healthier options for lower-fat subs and sandwiches, and low-cost products to attract consumers and satisfy their appetites. Dinner restaurants contribute to the maximum market share of the sandwich segment in the United States.

In addition, other Italian-like items include items such as pasta, lasagna, and other Italian entrees. Factors such as the easy availability of these products and changing consumer preferences should stimulate growth in this segment.

### **Ice Cream Segment**

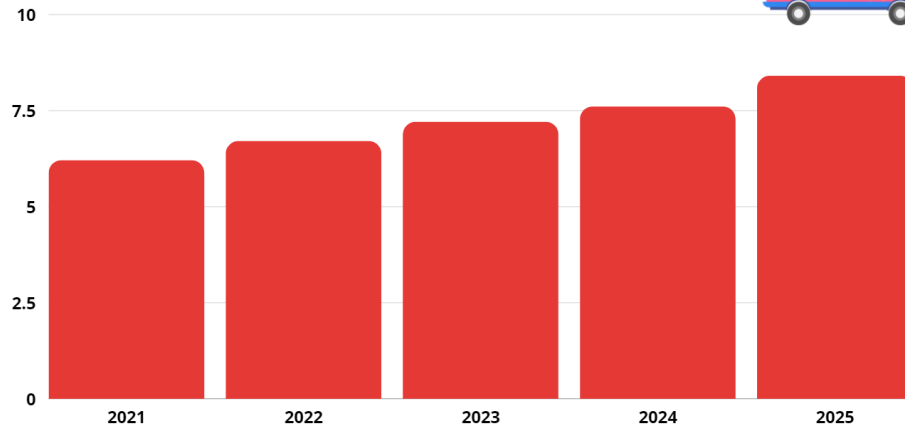
The US ice-cream direct serving market is estimated at \$6.2 billion in 2021 and is expected to grow at a CAGR of 4.1% during the forecast period. Increasing demand for innovative flavors and formats and increasing demand for impulsive consumption of products will stimulate market growth in the forecast period.

The demand for lactose-free products is increasing in the USA. The increasing demand for lactose-free products is due to an increase in food intolerances and allergies. Therefore, consumers with lactose intolerance choose lactose-free ice cream. In addition, this product is chosen by consumers who are healthy and prefer healthy food. A lactose intolerant patient cannot swallow lactose, a sugar found in milk and dairy products. According to the US National Library of Medicine, approximately 65.0% of the population is lactose intolerant.



### Ice Cream Direct Serving (USD bn)

Source: Grand View Research



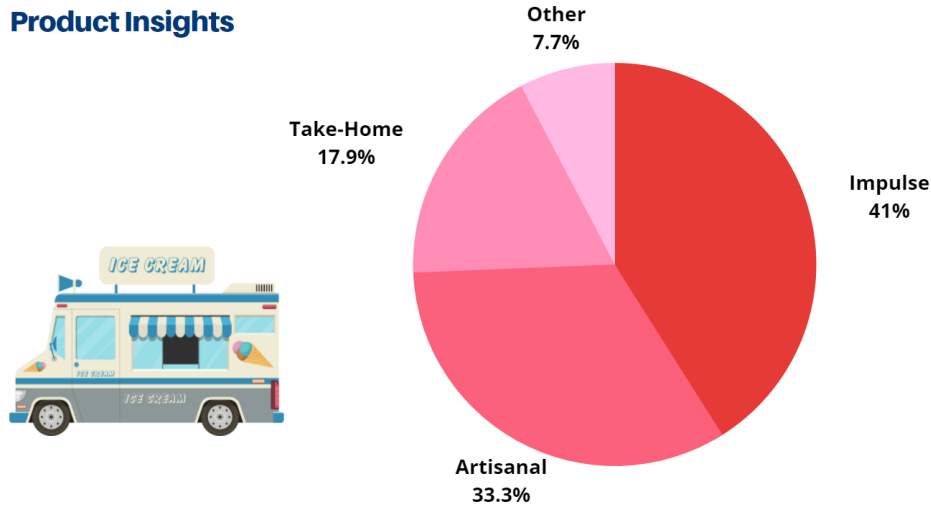
The company introduced many new and innovative flavors in the ice cream segment to increase its sales.

These flavors include wheat from swirling truffle mullet and urban bourbon. The introduction of new fragrances is expected to stimulate an increase in sales value and thereby increase the overall market growth. The increasing demand for premium products has resulted in a decline in substandard ice cream sales.

#### Product Insights

Based on the product, the market is divided into nuts, crafts, and harvests. In 2021, the impulse segment will hold the largest share. Impulse ice cream is bought for immediate consumption. This includes cups, cones, pastries, sandwiches, ice cream, and chopsticks. The impulse segment surpassed the home receivables segment in 2016 and is expected to dominate the forecast period. Ice cream is likely to remain an impulse buy as producers in developing regions have failed to lure consumers with their bulk products.

Product Insights



Craft ice cream held a small share of the world market in 2020. Decent growth is expected for the segment in the forecast period. This growth is due to the increasing demand for handcrafted ice cream with high-quality ingredients. Household products are very popular in developed regions such as Western Europe and North America. Packaging innovations have also contributed to the increased demand for household products, as the new packaging is more convenient to transport and store than the old packaging.



## Competitors

We can enlist the following top competitors in our operating area:

- **Benny Dicarta's:** <https://www.bennysva.com/locations/benny-dicartas>.
- **Sbarros:** <https://sbarro.com>.
- **Blaze Pizza:** <https://www.blazepizza.com>.
- **Jets Pizza:** <https://www.jetspizza.com>.

# Marketing & Sales

## Marketing

The company will use a specific **Facebook** Advertisement professional campaign to spread the firm rapidly in the near zone where it will operate. Second, we will use a dedicated **website** to extend our promotions and our entire brand. As the following action, we will create an **Instagram** profile to quickly spread out our firm through stories and posts (videos and pictures).

Following this way, we will cover an extensive range of potential clients, spending a moderate amount of money. Finally, we will also apply traditional marketing methods as flyers dispatching in the main points of interest.

Additionally, our industry requires a strategic process with intelligent and drive-driven planning. Therefore, MSNY will have a unique marketing plan to improve the customer experience to launch our services. Using Agile marketing will help craft a marketing plan that aligns priorities to business objectives, achieve a realistic business goal, and primaries grow and evolve as the business climate changes. Therefore, MSNY came up with the following marketing strategies.

### **1. Search engine marketing (SEM)**

It will include all activities to ensure our services are visible on search engine results pages. By using Pay-Per-Click (PPC) paid search Ads. The firm can reach customers by typing a particular keyword in the SEM, which the business will appear as a top result for that search query.

### **2. Social media marketing**

In order to promote our brand and services, social media platforms like Facebook, Instagram, LinkedIn, Twitter, and Snapchat can help spread the word about MSNY. We will also create videos to market our services on YouTube and the MSNY website.

### **3. Email marketing**

Email marketing involves sending educational or entertaining content and promotional messages to people who willingly subscribe to MSNY services. The primary goal is to deepen our relationship with the customer or prospect by sending personalized marketing messages.

### **4. Conventional marketing**

The ability to have 1 to 1 personal conversion, phone calls, events, and field marketing across service providers or customers will help MSNY market our services much more, especially most of the services provided are not active in social media. We will also use the word-of-mouth of our past customers to

promote our firm. Finally, we will supply introductory letters and brochures in universities, supermarkets, schools, public transportation-based points of interest, and similar locations to promote our business.

We will invest \$10,000 in the marketing strategies during the first year in affairs.

# Management & Ownership

## Personnel Quick Overview and Operational Team

### Ownership & Structure

The company will hire the following personnel team:

- **Business Founder**, responsible for the strategic and admin-based sets of operations.
- **Assistant Manager**, responsible for coordinating the food preparation procedures.

The firm may decide to hire new personnel in the following years, but this point is not a subject of this business plan.

### Personnel Table

	2022	2023	2024
Business Founder	\$30,000	\$31,500	\$33,075
Assistant	\$21,600	\$22,680	\$23,814
Totals	\$51,600	\$54,180	\$56,889

# SWOT Analysis

## SWOT Analysis

In this specific section, we are going to use a power tool of analysis to further understand and classify the current business under four significant aspects, Strengths (S), Weaknesses (W), Opportunities (O), and Threats (T).

### **Strengths:**

- According to the customers' needs and preferences, our pizza restaurant will serve a vast number of customers in Kalamazoo, Michigan. We will serve an extensive range of products, including pizza, ice cream, appetizers, juices, and other non-alcoholic beverages.
- We want to implement a mobile food truck that will enhance our business operations in several nearby areas.
- We will register a moderate amount of personnel expenses since the executive team will be composed of the business founder and an assistant.
- We will have the opportunity to replicate our business model in different locations.
- Easiness of business management.

- Short hierarchical line.
- Scaling the business is easy as the foundations will already be in place.

**Weaknesses:**

- The potential presence of substitute products/businesses in the area.
- Medium market entry barriers.
- We will have to implement a fantastic marketing approach to penetrate the market segment quickly since we are a new competitor in this industry.

**Opportunities:**

- Possibility to escalate within the market sector by introducing innovative services and products.
- Opportunity to create a mobile app that will allow the end-users to check our exact position. The app may be helpful in terms of distance-based order management.

**Threats:**

- Possibility of new competitors' entrance in the specific market branch.

# Financial Plan

## Forecast Assumptions

In this chapter, divided into Profit & Loss, Cash Flow, and Balance Sheet parts, we will analyze the firm's economic/financial situation for a forecast period of 3 years.

Any data is a forecast considering the Accrual Basis accounting technique mixed with the Statistical Method of Confidence.

First, we will explore the Profit & Loss section, where we will see the capacity to generate real incomes.

These incomes will cover the fixed total cost per year in business (formed by personnel salaries, third-party services costs, and other startup related costs) and, finally, the productions' direct cost. As we can see from numeric data, the company will generate positive net incomes from the first business year. The cash will remunerate the starting investment (see the next paragraph for a detailed investment total cost data) with a minimum attractive return (MARR).

Second, we will find the Cash Flow Statement, a useful instrument that allows us to see the net value between adequate monetary income and less effective financial outcomes. As a direct consequence of Profit & Loss data, we will have a good Cash Flow situation from the first year in business.

Last, we will see the Balance Sheet section, which is useful for understanding and analyzing our patrimonial situation and seeing financial covers and their uses.



## Projections' method of calculus

We used the tool provided by the US Census to calculate financial projections professionally. In particular, the tool has taken the following step for the calculation:

- 1) It required the total startup expenses shown in the previous paragraph of this plan. The entire startup expenses show the dimension of the firm.
- 2) Once we have declared the firm's dimension, the tool required us additional parameters, such as the market where the firm would have operated, its market branch, the country/countries where the business would have worked, and the number of active employees.
- 3) Once we have entered these parameters, the tool used the verified method of confidence Ranges. This method provides a numeric interval for each year in a business where the sufficient revenues will occur, with a probability ("confidence") equal to 95%.
- 4) In conclusion, the method considers various aspects of the firm, including its size, the future economic trend of the country/countries where the business will operate, the future patterns of the market segment/market branch/niche, providing a robust set of financial revenues estimation.

## Growth and Development

In terms of revenue generation, we will apply sustainable and advantageous prices as follows:

- Can of Soda: \$1.00
- Juice: \$1.50
- Slices cheese -\$2.50
- Pep & cheese- \$2.75
- Ice Creams: \$1.5 - \$2.5
- 2 3 Topping pizza slice - \$3.50-\$4.50
- Garlic knots - \$5.00
- Cheese sticks & sauce - \$6.00
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- 3 top 14" \$18.50 / 16" \$20.50 / 18" \$22.50
- Specialty pizza 14" \$19.00 / 16" \$20 / 18" \$24.00.

We expect to get an average ticket per user ranging between \$ 5 and \$ 9.5 per transaction to reach around 250 transactions per day when we are at full capacity.

Month	Average Ticket per Customer	Customers per Day	Customers per Month	Revenue
1	\$7	111	3330	\$23,310
2	\$7	117	3497	\$24,476
3	\$7	122	3671	\$25,699
4	\$7	128	3855	\$26,984
5	\$7	135	4048	\$28,333
6	\$7	142	4250	\$29,750
7	\$7	149	4463	\$31,238
8	\$7	156	4686	\$32,800
9	\$7	164	4920	\$34,439
10	\$7	172	5166	\$36,161
11	\$7	181	5424	\$37,970
12	\$7	190	5695	\$39,868
<b>Total</b>			<b>53004</b>	<b>\$371,028</b>

Speaking in terms of yearly income, we have the following situation:

Year	Average Ticket per Customer	Customers per Year	Revenue
1	\$7	53004	\$371,028
2	\$7	67200	\$470,400
3	\$7	78600	\$550,200

## Funding

As we can see from the following picture, the company will have to sustain a total startup cost equal to \$75,000, excluding the salaries that will be covered by the yearly income.

Expenses Excluding direct costs, personnel, etc.	2022
Insurance	\$2,400
Truck Acquisition	\$35,000
Equipment & Consumables	\$10,000
Marketing	\$10,000
Business registration	\$1,000
Cost for licenses	\$1,800
Cost for facilities	\$2,400
Website Maintenance	\$2,000
Misc.	\$4,200
Furniture	\$6,200
<b>Totals</b>	<b>\$75,000</b>

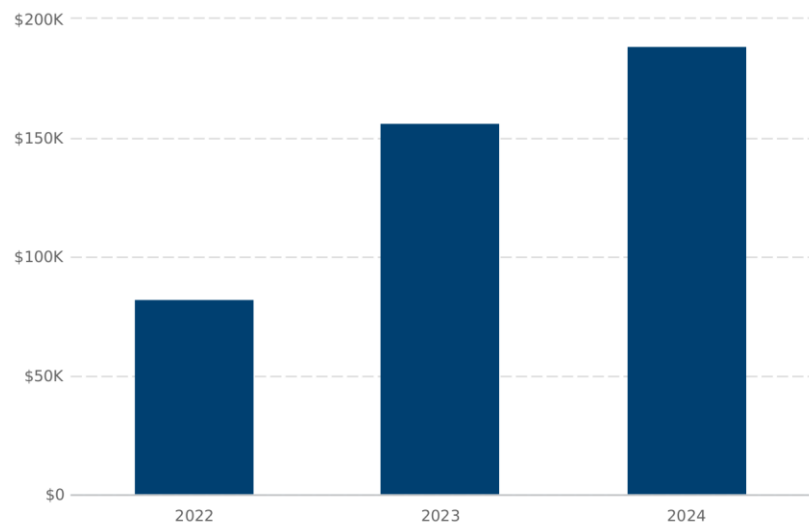
We want to invest \$75,000 as startup capital capable to cover the entire startup expenses.

## Profit and Loss Forecast

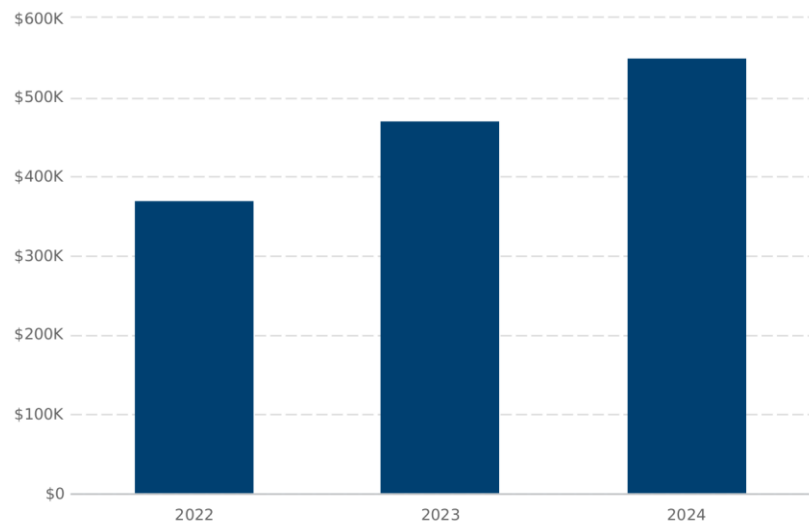
### Projected Profit and Loss

	2022	2023	2024
<b>Revenue</b>	<b>\$371,028</b>	<b>\$470,400</b>	<b>\$550,200</b>
<b>Direct Costs</b>	<b>\$129,860</b>	<b>\$164,640</b>	<b>\$192,570</b>
Gross Margin	\$241,168	\$305,760	\$357,630
<b>Gross Margin %</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>
<b>Operating Expenses</b>			
Salaries & Wages	\$51,600	\$54,180	\$56,889
Employee Related Expenses	\$10,320	\$10,836	\$11,378
Insurance	\$2,400	\$2,400	\$2,400
Truck Acquisition	\$35,000		
Equipment & Consumables	\$10,000	\$12,500	\$15,000
Marketing	\$10,000	\$12,500	\$15,000
Business registration	\$1,000		
Cost for licenses	\$1,800	\$1,800	\$1,800
Cost for facilities	\$2,400	\$2,400	\$2,400
Website Maintenance	\$2,000	\$2,000	\$2,000
Misc.	\$4,200	\$7,000	\$9,000
Furniture	\$6,200	\$4,500	\$7,000
<b>Total Operating Expenses</b>	<b>\$136,920</b>	<b>\$110,116</b>	<b>\$122,867</b>
<b>Operating Income</b>	<b>\$104,248</b>	<b>\$195,644</b>	<b>\$234,763</b>
Interest Incurred	\$1,931	\$1,768	\$1,407
Depreciation and Amortization	\$500	\$500	\$500
Gain or Loss from Sale of Assets			
Income Taxes	\$19,345	\$36,742	\$44,242
<b>Total Expenses</b>	<b>\$288,555</b>	<b>\$313,767</b>	<b>\$361,586</b>
<b>Net Profit</b>	<b>\$82,473</b>	<b>\$156,633</b>	<b>\$188,614</b>
<b>Net Profit / Sales</b>	<b>22%</b>	<b>33%</b>	<b>34%</b>

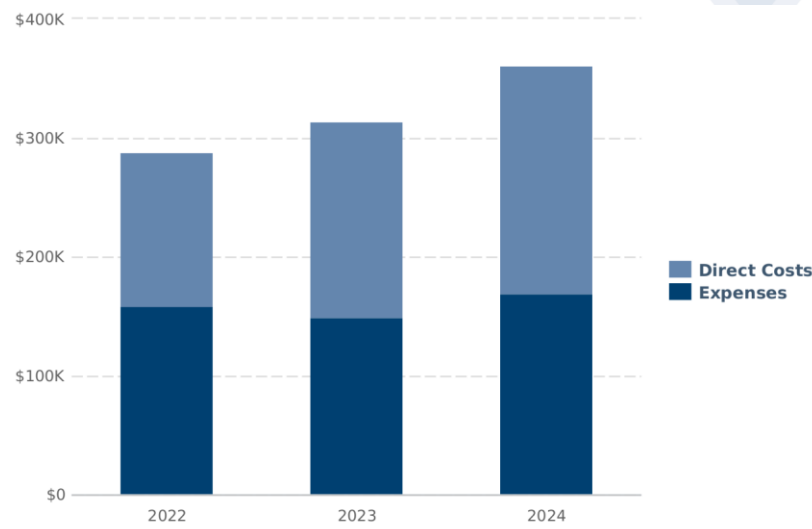
Net Profit (or Loss) by Year



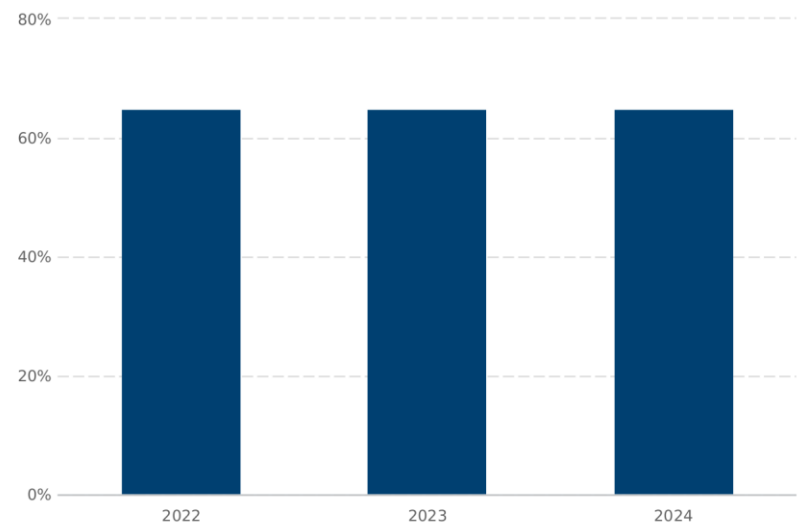
Revenue by Year



Expenses by Year



Gross Margin by Year



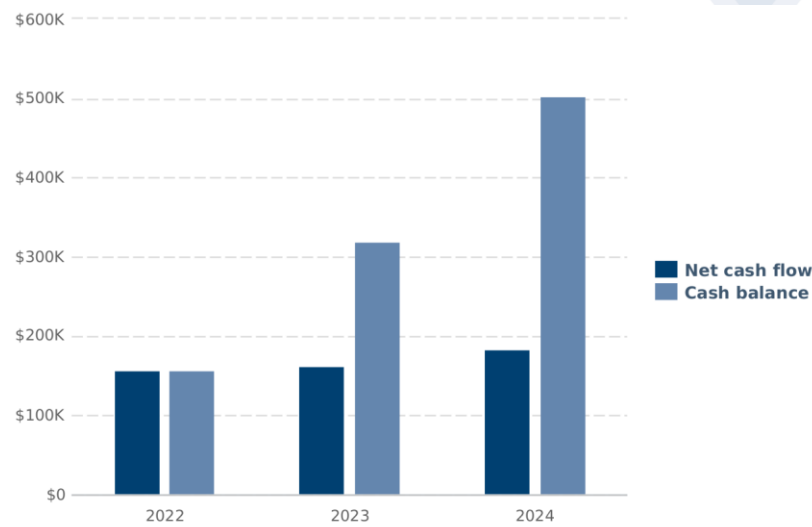
## Cash Flow Statement

### Projected Cash Flow Statement

	2022	2023	2024
<b>Net Cash Flow from Operations</b>			
Net Profit	\$82,473	\$156,633	\$188,614
Depreciation & Amortization	\$500	\$500	\$500
Change in Accounts Receivable	\$0	\$0	\$0
Change in Inventory			
Change in Accounts Payable	\$0	\$0	\$0
Change in Income Tax Payable	\$19,345	\$17,397	\$7,500
Change in Sales Tax Payable	\$0	\$0	\$0
Change in Prepaid Revenue			
<b>Net Cash Flow from Operations</b>	<b>\$102,318</b>	<b>\$174,530</b>	<b>\$196,615</b>
<b>Investing &amp; Financing</b>			
Assets Purchased or Sold	(\$10,000)		
<b>Net Cash from Investing</b>	<b>(\$10,000)</b>		
Investments Received			
Dividends & Distributions			
Change in Short-Term Debt	\$11,911	\$362	\$373
Change in Long-Term Debt	\$52,479	(\$12,273)	(\$12,647)
<b>Net Cash from Financing</b>	<b>\$64,391</b>	<b>(\$11,911)</b>	<b>(\$12,273)</b>
Cash at Beginning of Period	\$0	\$156,708	\$319,327
Net Change in Cash	\$156,708	\$162,619	\$184,341
<b>Cash at End of Period</b>	<b>\$156,708</b>	<b>\$319,327</b>	<b>\$503,668</b>



Cash Flow by Year

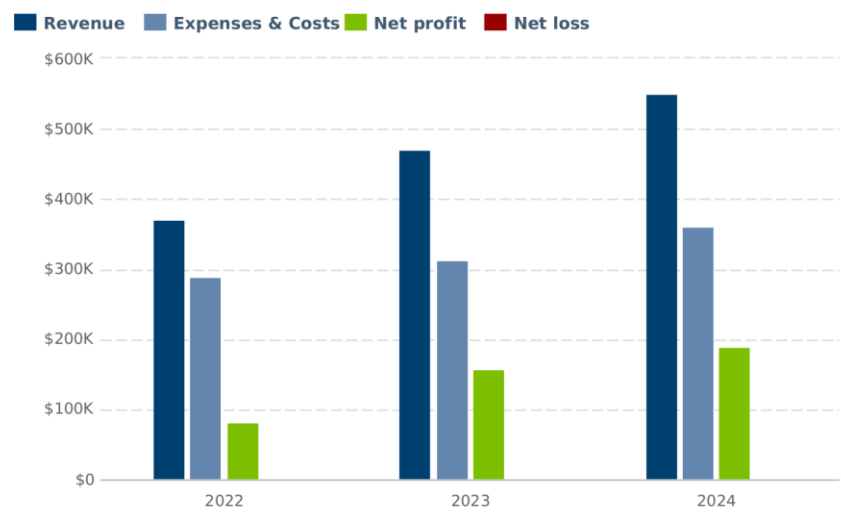


## Balance Sheet Forecast

### Projected Balance Sheet

	2022	2023	2024
Cash	\$156,708	\$319,327	\$503,668
Accounts Receivable	\$0	\$0	\$0
Inventory			
Other Current Assets			
<b>Total Current Assets</b>	<b>\$156,708</b>	<b>\$319,327</b>	<b>\$503,668</b>
Long-Term Assets	\$10,000	\$10,000	\$10,000
Accumulated Depreciation	(\$500)	(\$1,000)	(\$1,500)
<b>Total Long-Term Assets</b>	<b>\$9,500</b>	<b>\$9,000</b>	<b>\$8,500</b>
<b>Total Assets</b>	<b>\$166,208</b>	<b>\$328,327</b>	<b>\$512,168</b>
Accounts Payable	\$0	\$0	\$0
Income Taxes Payable	\$19,345	\$36,742	\$44,242
Sales Taxes Payable	\$0	\$0	\$0
Short-Term Debt	\$11,911	\$12,273	\$12,647
Prepaid Revenue			
<b>Total Current Liabilities</b>	<b>\$31,256</b>	<b>\$49,015</b>	<b>\$56,889</b>
Long-Term Debt	\$52,479	\$40,206	\$27,559
<b>Long-Term Liabilities</b>	<b>\$52,479</b>	<b>\$40,206</b>	<b>\$27,559</b>
<b>Total Liabilities</b>	<b>\$83,736</b>	<b>\$89,221</b>	<b>\$84,448</b>
Paid-In Capital			
Retained Earnings		\$82,473	\$239,106
Earnings	\$82,473	\$156,633	\$188,615
<b>Total Owner's Equity</b>	<b>\$82,473</b>	<b>\$239,106</b>	<b>\$427,720</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$166,208</b>	<b>\$328,327</b>	<b>\$512,168</b>

Financial Highlights by Year



# Appendix

## Profit and Loss Statement (With monthly detail)

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
<b>Total Revenue</b>	<b>\$23,310</b>	<b>\$24,476</b>	<b>\$25,699</b>	<b>\$26,984</b>	<b>\$28,333</b>	<b>\$29,750</b>	<b>\$31,238</b>	<b>\$32,800</b>	<b>\$34,439</b>	<b>\$36,161</b>	<b>\$37,970</b>	<b>\$39,868</b>
<b>Total Direct Costs</b>	<b>\$8,159</b>	<b>\$8,566</b>	<b>\$8,995</b>	<b>\$9,444</b>	<b>\$9,917</b>	<b>\$10,412</b>	<b>\$10,934</b>	<b>\$11,480</b>	<b>\$12,053</b>	<b>\$12,657</b>	<b>\$13,289</b>	<b>\$13,954</b>
Gross Margin	\$15,152	\$15,909	\$16,704	\$17,540	\$18,416	\$19,338	\$20,305	\$21,320	\$22,385	\$23,505	\$24,681	\$25,914
<b>Gross Margin %</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>
<b>Operating Expenses</b>												
Salaries and Wages	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300	\$4,300
Employee Related Expenses	\$860	\$860	\$860	\$860	\$860	\$860	\$860	\$860	\$860	\$860	\$860	\$860
Insurance	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Truck Acquisition	\$35,000											
Equipment & Consumables	\$10,000											
Marketing	\$10,000											
Business registration	\$1,000											
Cost for licenses	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150

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Cost for facilities	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Website Maintenance	\$166	\$166	\$166	\$166	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Misc.	\$4,200											
Furniture	\$6,200											
<b>Total Operating Expenses</b>	<b>\$72,276</b>	<b>\$5,876</b>	<b>\$5,876</b>	<b>\$5,876</b>	<b>\$5,877</b>	<b>\$5,877</b>	<b>\$5,877</b>	<b>\$5,877</b>	<b>\$5,877</b>	<b>\$5,877</b>	<b>\$5,877</b>	<b>\$5,877</b>
<b>Operating Income</b>	<b>(\$57,125)</b>	<b>\$10,034</b>	<b>\$10,828</b>	<b>\$11,664</b>	<b>\$12,539</b>	<b>\$13,461</b>	<b>\$14,428</b>	<b>\$15,443</b>	<b>\$16,508</b>	<b>\$17,628</b>	<b>\$18,803</b>	<b>\$20,037</b>
Interest Incurred		\$188	\$185	\$182	\$181	\$178	\$175	\$173	\$171	\$168	\$166	\$164
Depreciation and Amortization	\$42	\$41	\$42	\$42	\$41	\$42	\$42	\$41	\$42	\$42	\$41	\$42
Gain or Loss from Sale of Assets												
Income Taxes	\$0	\$0	\$0	\$0	\$0	\$45	\$2,700	\$2,893	\$3,097	\$3,309	\$3,533	\$3,768
<b>Total Expenses</b>	<b>\$80,476</b>	<b>\$14,672</b>	<b>\$15,097</b>	<b>\$15,545</b>	<b>\$16,016</b>	<b>\$16,554</b>	<b>\$19,727</b>	<b>\$20,465</b>	<b>\$21,240</b>	<b>\$22,052</b>	<b>\$22,907</b>	<b>\$23,804</b>
<b>Net Profit</b>	<b>(\$57,166)</b>	<b>\$9,804</b>	<b>\$10,602</b>	<b>\$11,439</b>	<b>\$12,317</b>	<b>\$13,196</b>	<b>\$11,511</b>	<b>\$12,335</b>	<b>\$13,199</b>	<b>\$14,109</b>	<b>\$15,063</b>	<b>\$16,064</b>
<b>Net Profit / Sales</b>	<b>(245%)</b>	<b>40%</b>	<b>41%</b>	<b>42%</b>	<b>43%</b>	<b>44%</b>	<b>37%</b>	<b>38%</b>	<b>38%</b>	<b>39%</b>	<b>40%</b>	<b>40%</b>

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	2022	2023	2024
<b>Total Revenue</b>	<b>\$371,028</b>	<b>\$470,400</b>	<b>\$550,200</b>
<b>Total Direct Costs</b>	<b>\$129,860</b>	<b>\$164,640</b>	<b>\$192,570</b>
Gross Margin	\$241,168	\$305,760	\$357,630
<b>Gross Margin %</b>	<b>65%</b>	<b>65%</b>	<b>65%</b>
<b>Operating Expenses</b>			
Salaries and Wages	\$51,600	\$54,180	\$56,889
Employee Related Expenses	\$10,320	\$10,836	\$11,378
Insurance	\$2,400	\$2,400	\$2,400
Truck Acquisition	\$35,000		
Equipment & Consumables	\$10,000	\$12,500	\$15,000
Marketing	\$10,000	\$12,500	\$15,000
Business registration	\$1,000		
Cost for licenses	\$1,800	\$1,800	\$1,800
Cost for facilities	\$2,400	\$2,400	\$2,400
Website Maintenance	\$2,000	\$2,000	\$2,000
Misc.	\$4,200	\$7,000	\$9,000
Furniture	\$6,200	\$4,500	\$7,000
<b>Total Operating Expenses</b>	<b>\$136,920</b>	<b>\$110,116</b>	<b>\$122,867</b>
<b>Operating Income</b>	<b>\$104,248</b>	<b>\$195,644</b>	<b>\$234,763</b>
Interest Incurred	\$1,931	\$1,768	\$1,407
Depreciation and Amortization	\$500	\$500	\$500
Gain or Loss from Sale of Assets			
Income Taxes	\$19,345	\$36,742	\$44,242
<b>Total Expenses</b>	<b>\$288,555</b>	<b>\$313,767</b>	<b>\$361,586</b>
<b>Net Profit</b>	<b>\$82,473</b>	<b>\$156,633</b>	<b>\$188,614</b>

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Net Profit / Sales	22%	33%	34%
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## Balance Sheet (With Monthly Detail)

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Cash	\$7,876	\$16,769	\$26,457	\$36,981	\$48,380	\$60,701	\$73,989	\$88,292	\$103,660	\$120,148	\$137,811	\$156,708
Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory												
Other Current Assets												
<b>Total Current Assets</b>	<b>\$7,876</b>	<b>\$16,769</b>	<b>\$26,457</b>	<b>\$36,981</b>	<b>\$48,380</b>	<b>\$60,701</b>	<b>\$73,989</b>	<b>\$88,292</b>	<b>\$103,660</b>	<b>\$120,148</b>	<b>\$137,811</b>	<b>\$156,708</b>
Long-Term Assets	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Accumulated Depreciation	(\$42)	(\$83)	(\$125)	(\$167)	(\$208)	(\$250)	(\$292)	(\$333)	(\$375)	(\$417)	(\$458)	(\$500)
<b>Total Long-Term Assets</b>	<b>\$9,958</b>	<b>\$9,917</b>	<b>\$9,875</b>	<b>\$9,833</b>	<b>\$9,792</b>	<b>\$9,750</b>	<b>\$9,708</b>	<b>\$9,667</b>	<b>\$9,625</b>	<b>\$9,583</b>	<b>\$9,542</b>	<b>\$9,500</b>
<b>Total Assets</b>	<b>\$17,834</b>	<b>\$26,686</b>	<b>\$36,332</b>	<b>\$46,814</b>	<b>\$58,172</b>	<b>\$70,451</b>	<b>\$83,697</b>	<b>\$97,958</b>	<b>\$113,285</b>	<b>\$129,731</b>	<b>\$147,353</b>	<b>\$166,208</b>
Accounts Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Income Taxes Payable	\$0	\$0	\$0	\$0	\$0	\$45	\$2,745	\$5,638	\$8,735	\$12,044	\$15,577	\$19,345
Sales Taxes Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Short-Term Debt	\$11,588	\$11,617	\$11,646	\$11,676	\$11,705	\$11,734	\$11,763	\$11,793	\$11,822	\$11,852	\$11,881	\$11,911
Prepaid Revenue												
<b>Total Current Liabilities</b>	<b>\$11,588</b>	<b>\$11,617</b>	<b>\$11,646</b>	<b>\$11,676</b>	<b>\$11,705</b>	<b>\$11,779</b>	<b>\$14,508</b>	<b>\$17,431</b>	<b>\$20,557</b>	<b>\$23,896</b>	<b>\$27,458</b>	<b>\$31,256</b>
Long-Term Debt	\$63,412	\$62,430	\$61,446	\$60,460	\$59,471	\$58,480	\$57,486	\$56,489	\$55,491	\$54,489	\$53,486	\$52,479

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Long-Term Liabilities	\$63,412	\$62,430	\$61,446	\$60,460	\$59,471	\$58,480	\$57,486	\$56,489	\$55,491	\$54,489	\$53,486	\$52,479
<b>Total Liabilities</b>	<b>\$75,000</b>	<b>\$74,048</b>	<b>\$73,093</b>	<b>\$72,135</b>	<b>\$71,176</b>	<b>\$70,259</b>	<b>\$71,994</b>	<b>\$73,920</b>	<b>\$76,048</b>	<b>\$78,385</b>	<b>\$80,944</b>	<b>\$83,736</b>
Paid-In Capital												
Retained Earnings												
Earnings	(\$57,166)	(\$47,362)	(\$36,760)	(\$25,321)	(\$13,004)	\$192	\$11,703	\$24,038	\$37,237	\$51,346	\$66,409	\$82,473
<b>Total Owner's Equity</b>	<b>(\$57,166)</b>	<b>(\$47,362)</b>	<b>(\$36,760)</b>	<b>(\$25,321)</b>	<b>(\$13,004)</b>	<b>\$192</b>	<b>\$11,703</b>	<b>\$24,038</b>	<b>\$37,237</b>	<b>\$51,346</b>	<b>\$66,409</b>	<b>\$82,473</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$17,834</b>	<b>\$26,686</b>	<b>\$36,332</b>	<b>\$46,814</b>	<b>\$58,172</b>	<b>\$70,451</b>	<b>\$83,697</b>	<b>\$97,958</b>	<b>\$113,285</b>	<b>\$129,731</b>	<b>\$147,353</b>	<b>\$166,208</b>

	2022	2023	2024
Cash	\$156,708	\$319,327	\$503,668
Accounts Receivable	\$0	\$0	\$0
Inventory			
Other Current Assets			
<b>Total Current Assets</b>	<b>\$156,708</b>	<b>\$319,327</b>	<b>\$503,668</b>
Long-Term Assets	\$10,000	\$10,000	\$10,000
Accumulated Depreciation	(\$500)	(\$1,000)	(\$1,500)
<b>Total Long-Term Assets</b>	<b>\$9,500</b>	<b>\$9,000</b>	<b>\$8,500</b>
<b>Total Assets</b>	<b>\$166,208</b>	<b>\$328,327</b>	<b>\$512,168</b>
Accounts Payable	\$0	\$0	\$0
Income Taxes Payable	\$19,345	\$36,742	\$44,242
Sales Taxes Payable	\$0	\$0	\$0
Short-Term Debt	\$11,911	\$12,273	\$12,647
Prepaid Revenue			
<b>Total Current Liabilities</b>	<b>\$31,256</b>	<b>\$49,015</b>	<b>\$56,889</b>
Long-Term Debt	\$52,479	\$40,206	\$27,559
<b>Long-Term Liabilities</b>	<b>\$52,479</b>	<b>\$40,206</b>	<b>\$27,559</b>
<b>Total Liabilities</b>	<b>\$83,736</b>	<b>\$89,221</b>	<b>\$84,448</b>
Paid-In Capital			
Retained Earnings		\$82,473	\$239,106
Earnings	\$82,473	\$156,633	\$188,615
<b>Total Owner's Equity</b>	<b>\$82,473</b>	<b>\$239,106</b>	<b>\$427,720</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$166,208</b>	<b>\$328,327</b>	<b>\$512,168</b>

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## Cash Flow Statement (With Monthly Detail)

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
<b>Net Cash Flow from Operations</b>												
Net Profit	(\$57,166)	\$9,804	\$10,602	\$11,439	\$12,317	\$13,196	\$11,511	\$12,335	\$13,199	\$14,109	\$15,063	\$16,064
Depreciation & Amortization	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42	\$42
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Inventory												
Change in Accounts Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Income Tax Payable	\$0	\$0	\$0	\$0	\$0	\$45	\$2,700	\$2,893	\$3,097	\$3,309	\$3,533	\$3,768
Change in Sales Tax Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Prepaid Revenue												
<b>Net Cash Flow from Operations</b>	<b>(\$57,125)</b>	<b>\$9,846</b>	<b>\$10,643</b>	<b>\$11,481</b>	<b>\$12,359</b>	<b>\$13,283</b>	<b>\$14,252</b>	<b>\$15,270</b>	<b>\$16,338</b>	<b>\$17,459</b>	<b>\$18,638</b>	<b>\$19,874</b>
<b>Investing &amp; Financing</b>												
Assets Purchased or Sold	(\$10,000)											

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<b>Net Cash from Investing</b>	<b>(\$10,000)</b>											
Investments Received												
Dividends & Distributions												
Change in Short-Term Debt	\$11,588	\$29	\$29	\$29	\$29	\$29	\$29	\$29	\$29	\$30	\$30	\$30
Change in Long-Term Debt	\$63,412	(\$981)	(\$984)	(\$986)	(\$989)	(\$991)	(\$994)	(\$996)	(\$999)	(\$1,001)	(\$1,004)	(\$1,006)
<b>Net Cash from Financing</b>	<b>\$75,000</b>	<b>(\$953)</b>	<b>(\$955)</b>	<b>(\$957)</b>	<b>(\$960)</b>	<b>(\$962)</b>	<b>(\$964)</b>	<b>(\$967)</b>	<b>(\$969)</b>	<b>(\$972)</b>	<b>(\$974)</b>	<b>(\$977)</b>
Cash at Beginning of Period	\$0	\$7,876	\$16,769	\$26,457	\$36,981	\$48,380	\$60,701	\$73,989	\$88,292	\$103,660	\$120,148	\$137,811
Net Change in Cash	\$7,876	\$8,893	\$9,688	\$10,524	\$11,399	\$12,321	\$13,288	\$14,303	\$15,368	\$16,488	\$17,664	\$18,897
<b>Cash at End of Period</b>	<b>\$7,876</b>	<b>\$16,769</b>	<b>\$26,457</b>	<b>\$36,981</b>	<b>\$48,380</b>	<b>\$60,701</b>	<b>\$73,989</b>	<b>\$88,292</b>	<b>\$103,660</b>	<b>\$120,148</b>	<b>\$137,811</b>	<b>\$156,708</b>

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	2022	2023	2024
<b>Net Cash Flow from Operations</b>			
Net Profit	\$82,473	\$156,633	\$188,614
Depreciation & Amortization	\$500	\$500	\$500
Change in Accounts Receivable	\$0	\$0	\$0
Change in Inventory			
Change in Accounts Payable	\$0	\$0	\$0
Change in Income Tax Payable	\$19,345	\$17,397	\$7,500
Change in Sales Tax Payable	\$0	\$0	\$0
Change in Prepaid Revenue			
<b>Net Cash Flow from Operations</b>	<b>\$102,318</b>	<b>\$174,530</b>	<b>\$196,615</b>
<b>Investing &amp; Financing</b>			
Assets Purchased or Sold	(\$10,000)		
<b>Net Cash from Investing</b>	<b>(\$10,000)</b>		
Investments Received			
Dividends & Distributions			
Change in Short-Term Debt	\$11,911	\$362	\$373
Change in Long-Term Debt	\$52,479	(\$12,273)	(\$12,647)
<b>Net Cash from Financing</b>	<b>\$64,391</b>	<b>(\$11,911)</b>	<b>(\$12,273)</b>
Cash at Beginning of Period	\$0	\$156,708	\$319,327
Net Change in Cash	\$156,708	\$162,619	\$184,341
<b>Cash at End of Period</b>	<b>\$156,708</b>	<b>\$319,327</b>	<b>\$503,668</b>

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