



ABC COMPANY, LLC

123 Business Plan Rd

Houston, TX 77000

123-345-6789

987-654-3210

name@business-plan.com



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Owner1 and Owner 2

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Executive Summary

ABC COMPANY, LLC (ABC) was started in May of 2012 with a mission to provide reliable, green, quality janitorial services to commercial and government spaces 10,000 square feet and larger. Our vision is to become one of the ten leading janitorial service companies in the US.

ABC provides comprehensive cleaning services for offices, banks, schools, medical facilities and other commercial spaces. Services include cleaning, disinfecting, dusting, vacuuming, polishing, odor removal, trash removal and several other services defined by the customer requirements, government regulations and industry best practices. We offer green cleaning solutions with certified non-toxic chemicals, filters, and environmentally conscious and trained staff.

ABC is owned 51% by Owner1 and 49% by Owner2. Owner1 manages sales and operations while Owner2 manages human resources and financial accounting. John Doe is our commissioned sales manager who handles the government contracts. We have a core janitorial staff of 20 supplemented with contract staff as required.

ABC has focused the last 3 years developing our reputation, establishing loyal customers, obtaining the necessary certifications and networking to be added to key bid lists in the Houston metropolitan area. We are projecting to have over \$250k in sales in 2015 and have maintained a positive cash flow through disciplined financial management and a comprehensive bid strategy.

Our success to date can be attributed to several distinguishing factors that ABC has over our competition. We are registered with key government entities and are certified by the Houston Minority Supplier Development Council. Only 20% of janitorial service companies hold this certification. We have developed a proprietary bid process that optimizes our chances of winning profitable and strategic bids while avoiding less profitable or problematic contracts. Another key competitive edge is the value we place upon our staff and the open lines of communication we have with them. This results in employee loyalty and feedback that helps us retain our staff and optimize our services.

The US janitorial services have total revenue of \$52.1 billion. In 2014, Houston was a leader in business growth and office occupancy and currently has 17 million square feet of office space under construction. ABC plans to capitalize upon this growth while continuing to obtain market share from our competitors. Harris County has just passed a mandate that requires bettering cleaning of their buildings. Previous janitorial suppliers do not have the quality employees and experience to quickly come up to standards. ABC is prepared to be the janitorial service of choice.

ABC is seeking a \$10,000 loan to purchase additional floor care equipment that will allow us to double our floor care revenue and increase productivity while decreasing salary and wages expense.

Having completed the necessary certifications and our earned reputation as a trusted janitorial service, our goal is to double our revenues in the Houston market by year end 2016 and achieve \$1M in sales by year-end 2018. Over the next 6 months, we are projecting 5 new contracts with a 53% increase in revenue.

Business Description

Summary

ABC is a Limited Liability Company established in May of 2012 that is owned and operated by Owner1 and Owner2. ABC delivers janitorial, floor care and window washing services to government, educational, medical and general commercial business buildings with at least 10,000 square feet of space in the Houston Metropolitan area. ABC has steadily grown to over \$250K in annual sales. Having completed the foundational years of the business, ABC is well positioned to execute our growth strategy with forecasts to double revenue by year end 2016 and achieve \$1M in annual sales by year end 2018.

Management

Owner1 (123 Business Plan Rd, Houston, TX 77000 - 123-345-6789) owns 51% of ABC. He is the president and is responsible for the day to day site operations, sales and marketing. Owner1 is a degreed engineer with more than two decades of experience in the janitorial industry. He is a member of the International Executive Housekeeper Association Houston Chapter. Owner1 has managed/directed janitorial operations for many of the major hotel chains as well as for Carnival Cruise lines. Owner1 holds certifications for six sigma, Commercial Carpet Care & Maintenance, and High Productivity floor care maintenance.

Owner2 (123 Business Plan Rd, Houston, TX 77000 - 987-654-3210) owns 49% of ABC. She is the CFO and is responsible for staffing, human resources and financial accounting. Owner2 is a degreed accountant with 20 years of experience in the accounting field. She has a Master's Degree in Business Administration with 5 years of experience in Human Resource Management. Additionally, she worked at EFG Hospital as an Operations Manager for 8 years.

John Doe is ABC's commissioned Sales Manager who is primarily responsible for the coordination and logistics of government contracts. He has over 40 years of sales experience and brings an exciting and disciplined approach to creating opportunities for ABC through his ambition and proven skills. Terry's compensation is based on commissions for awarded contracts. This provides Terry with flexibility and ABC with staff expenses tied directly to sales.

Vision, Mission and Goals

Building upon a foundation of earned customer loyalty, necessary certifications, industry leading green cleaning services, employee pride, aggressive marketing and disciplined financial management, ABC has a vision of growing nationally to become one of the ten leading janitorial service companies in the US.

ABC has a mission to tailor our janitorial services to the exact needs of our commercial and government clients. Our processes demand that we listen closely to client expectations, take a pro-active approach in defining their needs, and building the best partnering relationship possible. We are committed to acting with honesty and integrity at all times in all aspects of our business, to being professional in doing our job, and to delivering a consistent, high level quality of work. We will provide a safe working environment for our staff and utilize safe equipment and chemicals to protect our staff, our clients and the environment. We believe in deep collaboration with our staff, which allow us to increase productivity in ways that others do not. We will not settle for meeting expectations; our staff is required to "exceed expectations". Our staff gladly buys in to these expectations as they participated in defining

our mission. We will utilize disciplined practices for staff management, money management and pace of growth.

Leveraging the strategies described later, ABC has goals to expand rapidly over the next five years. We have a target of doubling our annual sales by year-end 2016 and achieving \$1M in annual sales by year-end 2018. This will be accomplished by:

- Starting 7 new contracts in 2016, 10 new contracts in 2017, & 10 new contracts in 2018
- Doubling floor care revenue through 2018
- Increase window washing revenue by 10% per year

Marketing

Services Description

Janitorial Services

Green Cleaning – A flagship service offered by ABC providing environmentally safe filters and chemicals used by our staff who have been trained in these cleaning methods. This option provides our clients with peace of mind that patients, animals, children and customers are assured of an environmentally clean space. It also helps their reputation and promotions.

Office, Lobby & Reception Cleaning – First impressions are critical for commercial businesses and the appearance of their spaces is critical. ABC provides world class commercial cleaning that our clients rely upon for an important part of their image.

New Construction Cleaning - Whether requirements include continuous on-site cleaning services throughout the building process, or cleaning up only when a project is complete, ABC crews are extremely competent at getting the interior and exterior of a newly built structure cleaned up on the client's schedule.

Schools and Gymnasiums - ABC COMPANY school janitorial services help to maintain a healthy and safe environment for faculty, staff, and students by offering comprehensive cleaning plans by skilled and experienced staff.

Health Care Facility and Medical Office Cleaning – There are many regulations governing the cleaning and sanitation of healthcare facilities. Healthcare consumers are also increasingly aware of the necessity for rigorous decontamination practices. When servicing any facility, ABC' first priority is to provide the highest level of decontamination through advanced and effective surface cleaning and specialized cross-contamination prevention methods. Our staff is carefully trained to keep healthcare facilities safe, sanitary, and healthy for patients and medical staff.

Floor Care Maintenance

Commercial Carpet Cleaning – Through many years of experience, ABC are experts in designing and executing a Carpet Appearance Maintenance Program to keep carpets looking their best. Our program also extends the life of commercial carpets resulting in lower costs for our clients.



Floor Stripping and Waxing – ABC provides experienced, professional floor restorations through stripping and waxing of multiple service types (tile, wood, vinyl). Our clients are amazed how just one appointment will produce significant improvements to your floors and your company's image. We recommend regularly scheduled visits to maintain a professional, established image for our clients.

Granite / Marble Restoration – ABC has extensive experience treating and cleaning marble or granite floors that are scratched, deeply soiled or has a build-up of yellowed wax or discolored sealers. We deliver great first impressions!

Specialized Services

Pressure Washing - Pressure washing is a process that breaks down the bond between dirt and the surface of your commercial building. Our experienced crews know the correct techniques when operating the pressure washers, eliminating any possibility of damage to your structure. We specialize in contract pressure washing or one-time pressure washings, depending on specific cleaning needs.

Commercial Window Washing - Whether our clients own or manage any rental or retail property, conduct business from a corporate office building, or welcome guests to dine at your restaurant, the build-up of dirt, dust and grime on commercial windows doesn't leave visitors with the best impression and can keep customers away. We offer experienced commercial window cleaning services.

Industry

There are 55,000 janitorial establishments (single-location companies and units of multi-location companies) and 8,000 carpet and upholstery cleaning establishments with combined annual revenue of about \$52.1 billion. The US janitorial services industry is fragmented: the 50 largest companies generate about 30 percent of revenue.

In the commercial janitorial service industry consumers make decisions based upon a combination of reputation, price and depth of service offered. While large companies put a value on depth of services (one stop shop), smaller firms put a greater value on price.

Growth Trends

Population:

According to the US Census Bureau, our nation's population between 2015 through 2020 is expected to grow by 4%. Population in Harris County is expected to grow 9.5% and surrounding counties by 17.6% during the same period.

Office Space:

Houston currently has over 145 million square feet of occupied office space (source: HVS Consulting). Over the past 3 years, Houston has been one of the best performing office markets in the country trending with job growth. Houston recorded 6.8 million square feet of positive net office space absorption in 2014, following 4.4 million square feet of positive net office space absorption in 2013. Houston currently has 17 million square feet of office space under construction (source: The Tenant Advisor).

Green Cleaning:

New environmental regulations are coming onto the books. There is a growing sensitivity around the use of harsh chemicals and the hazards they expose to building occupants. These factors coupled with the risk of negative public relations are causing more and more companies to seek janitorial service companies who are experts in green cleaning services.

Industry

The Janitorial Services, carpet, and upholstery Industry will continue to improve with economic conditions lifting demand from businesses. Over the next four years to 2019, revenues are projected to reach \$57.7 billion. In particular, educational and medical institutions will provide growth opportunities to industry operators as they continue a trend of outsourcing cleaning activities (source: IBIS world)

Outsourcing vs. In House:

Smaller building (10,000 – 50,000 square feet) management are moving away from managing staff to perform janitorial services and toward reputable service companies.

Target Market

ABC' target market is business to business with focus on government, commercial, educational and medical facility owners whose managers manage buildings with 10,000 square feet and higher. These facilities can be broadly described as follows:



10,000-50,000 square feet – These facility managers tend to hire cleaning personnel to be on staff. ABC COMPANY will show these businesses how they can actually save money by having professional cleaners maintain their offices and how they will increase morale, productivity and their appearance to customers.



50,000 – 125,000 square feet – These facility managers have a growing acceptance of the need for professional cleaning services. Their primary concern is price, which ABC has addressed by providing several options that clients can choose from to fit within their budget. We also offer discount for ad hoc items requested, once you are a contracted customer.



Over 125,000 square feet – These facility managers have accepted the need to outsource their office cleaning to professionals. They are interested in working with vendors who can handle specific requests and take care to protect the information, security, and equipment within their office spaces. ABC is a one stop shop service provider. We offer complete janitorial services that include all floor care, window washing, and day porters.

This chart shows the spending profiles of each type of business.

Sector	Five Year Average Spent	Average Contract Length
COMMERCIAL	36,756,116.00	3 YEARS
GOVERNMENT	47,210,700.00	4 YEARS
EDUCATION	20,000,000.00	3 YEARS
MEDICAL	40,500,000.00	3 YEARS

Competition

Top 3 competitors include: ABM, NCC Services and ServiceMaster Clean.

Top 3 Competitors	Strengths	Weakness	ABC advantage
ABM	<p>National Brand</p> <p>Have approximately 15% of the market share in Houston.</p> <p>Have other revenue sources such as Parking & Security.</p> <p>Target large offices, Stadiums, Health Care facilities, Restaurants, Financial intuitions and Airports.</p> <p>100 years old company.</p> <p>Fortune 500 company.</p>	<p>ABM is developing a reputation of sub-par quality of work of small to medium size contracts. Due to their high overheads cost, these contracts are not give much attention because the profit margin the low.</p> <p>Employees are di-satisfied because they are not respected by management and do not have adequate time and tools to perform their jobs properly.</p> <p>Very slow response to request because of the many layers of approval due to corporate bureaucracy.</p> <p>ABM exceeds the small business statue so they can only bid as a prime contractor on government contracts.</p>	<p>Due to our low overheads costs, we give full attention to all of our contracts since we are able to get out desired profit margins.</p> <p>We have a high employee retention rate because employees are treated with respect and their suggestions matter to us.</p> <p>Responses to requests are quicker because we have less layers of approval.</p> <p>We are certified by several government agencies small business programs, this gives us an advantage to bid as a prime contractor or take advantage of the small / minority business goals set by these agencies.</p>

Top 3 Competitors	Strengths	Weakness	ABC advantage
NCC Service Inc	<p>Target market is Houston and surrounding areas only.</p> <p>Provides Landscaping services, Pressure washing & floor care maintenance.</p> <p>10 year old company</p>	<p>Lack of quality is an issue. They are starting a pattern of losing contracts before even starting.</p> <p>NCC is qualified as a small business but do not have the necessary certifications to take advantage of small business goals set by government agencies.</p>	<p>ABC focuses on providing all of our customers with a quality service. We have 100 % renewal rate, attributed to quality service and professional staff.</p> <p>ABC is certified by most of the major government agencies, which puts us in a better position to win government contracts. Our HMSDC certification also allows us the opportunity to acquire contracts within the private sector.</p>
ServiceMaster Clean	<p>International Brand</p> <p>Has 4300 franchises world wide</p> <p>Have approximately 8% of the market share in Houston.</p> <p>86 years old company</p> <p>Target Office buildings, retail buildings, Hotels & Financial Institutions.</p>	<p>Franchises have high overheads due to franchise fees.</p> <p>Services are not customized to customer’s needs. They take a “cookie cutter approach”</p> <p>Many new franchises do not have the capacity to provide specialized services such as window cleaning, pressure washing and floor care maintenance.</p> <p>Franchises are limited to what they can offer.</p>	<p>Hospitality Cleaning maintains low overheads cost which make our pricing more competitive.</p> <p>Our services are customized to suite our customer’s needs.</p> <p>ABC provides a complete package for our customers. We are a “one stop shop” we provide windows cleaning, pressure washing and floor care maintenance.</p> <p>ABC do not answer to anyone and can work with their customers to fulfill all of their cleaning needs.</p>

Competitive Advantages

Certifications & Qualifications - ABC is registered with the Federal System of Award Management (SAM), Central Master Bidders List (CMBL), Business Network International (BNI) and a commissioned sales representative that focuses on Historically Underutilized Business (HUB) contracts.

We are certified with The City of Houston, Port of Houston, Metro, and HUB. Government contracts generally have small business participation goals, which range from 20% to 40% depending on the size of the contract. Having these certifications increases our opportunities in these sectors. Research shows, only 30% of registered janitorial services in Houston are certified by these agencies. ABC is fully bonded and insured.

ABC is also certified by Houston Minority Supplier Development Council (HMSDC). HMSDC was established to satisfy the executive order 1148 passed in 1969 to decrease the disadvantages faced by minority business owners. Several of the fortune 500 companies (e.g., Shell, BP, Exxon, and Enterprise Rent A Car) support and actively seek firms certified by the council. Only 20% of all janitorial services hold this certification, which increases our probability of securing contracts.

Proprietary Bidding Process - Pricing is a key aspect of our business. No other lever has a higher impact on improving profits. Since our target market is a mixture of Government, Corporate and privately owned commercial buildings we utilize cost plus, competitive base pricing and value base pricing. We have developed a proprietary bid estimating tool that helps us to customize our bids to each individual building. This process has optimized our ability to win contracts without sacrificing our profit margins.

Quality and Reputation - Preventative maintenance, follow-through and communication are the most important components of a successful cleaning operation — and typically the biggest weaknesses of the cleaning industry. ABC has mastered this issue with hands on care and qualified staff. A company's service quality hinges upon front-line supervision's service commitment. If the people that are working in the customer's building do not have a clear idea of the duties and objectives and receive support from above, they are not going to succeed. If middle and upper management do not communicate with each other, they will not succeed. ABC has established our reputation as a premiere commercial janitorial company.

Staff Loyalty and Retention - ABC succeeds because we have an open communication with all our staff. We listen and act on information provided by the staff. The biggest operational sins that cleaning companies commit include:

- Blaming service lapses on the lack of an adequate labor pool
- Not getting the contract's cleaning specification lists into the hands of their supervisors
- Not policing all areas every day, ensuring that all tasks are accomplished
- Blaming the customer

At ABC, we do a weekly walk through with the staff to determine if work is being performed correctly. Staff is happier because they have a voice and they know exactly what is expected of them.

ABC also has an Employee Incentive Plan to show our staff that we value their contributions and to promote staff loyalty.



ABC Strategies

Growth Strategy

Hospitality Cleaning Solution has built its expertise from the ground up, by building a successful base focused on commercial and city government contracts in Houston and surrounding areas. Since we are an experienced provider for the Port of Houston and the State of Texas, we are continuing our efforts in this area. ABC COMPANY will not provide residential building janitorial services. By specializing in commercial building cleaning, ABC COMPANY will increase its ability to market to the many thousands of area businesses directly.

ABC began with a plan to limit growth for the first three years while developing the prerequisites and skills to establish a sterling reputation. During that time, ABC has obtained necessary certifications, networked with industry buyers and learned how to get onto bid lists, and developed best practices.

Having completed the foundational experience, certifications and network contacts, ABC is positioned for rapid growth. Over the last 11 months, we have earned over \$250k in sales and have maintained a positive cash flow through disciplined financial management and a comprehensive bid strategy. Over the next 6 months, we are projecting 5 new contracts with a 53% increase in revenue. Over the next year, we will double our floor care revenue and increase productivity while decrease salary and wages expense by purchasing additional floor care equipment that will include sweepers. This machine allows employees to decrease the vacuuming time by 50%. We are seeking a \$10,000 loan to purchase this equipment.

Our goal is to double our revenues in the Houston market over the next 12 months and achieve \$1M in sales by year-end 2018. Beyond 2018, we will explore the potential to expand outside the Houston market.

Pricing Strategy

Depending upon several factors including the size of the contract, how strategic the client is to future contracts, and complexity, our margins for contracts range from 20% to 35%. We will maintain an overall profit margin of 30%. Further details about our proprietary pricing model are available upon request.

Advertising & Promotion Strategy

ABC COMPANY is listed in the certification database for the following agencies: City of Houston, Metro, Port of Houston, HUB, and Houston Minority Suppliers Development Council. ABC is also listed in the Central Masters Bidders List, which requires any government agency to advertise on this list for contracts/services over \$25K. We have a contract with Choice Partners (any government or educational agency can utilize their services without going through the RFP process). We have a dedicated commissioned Sales Manager that focus primarily on these types of contracts.

Over the last 6 months, we have added the following promotional and advertising items:

- ✓ ABC sends out a monthly electronic newsletter to over 800 potential customers, with links to Facebook, Twitter, and LinkedIn.

- ✓ Our website was updated to better enable major search engines to ensure clients within our area will find us.
- ✓ Networking events enable us to establish more contacts and distributing more brochures and business cards.
- ✓ We belong to BNI, which supports the “giver gains” mentality. The more you promote other businesses, the more people will promote your business. Visibility leads to credibility then profitability.
- ✓ We have contracted with Onvia, a lead generating firm, to send us leads in our target market. From October 2014 to September 2015, they sent out 86 leads. We began our services with them in October 2015 and within this first month; we have already been awarded a contract through them. We are expecting this trend to continue through the following 12 months.

Going forward, we are planning the following promotional and advertising items:

October 2015 – December 2015

- Design and create our Capability Statement
- Make a comprehensive list of city and state contract and renewal dates
- Contact major medical facilities in the Houston and surrounding areas to identify the contract renewal date of their facilities
- Make a comprehensive list of government facilities that have the ability to utilize Choice Partners

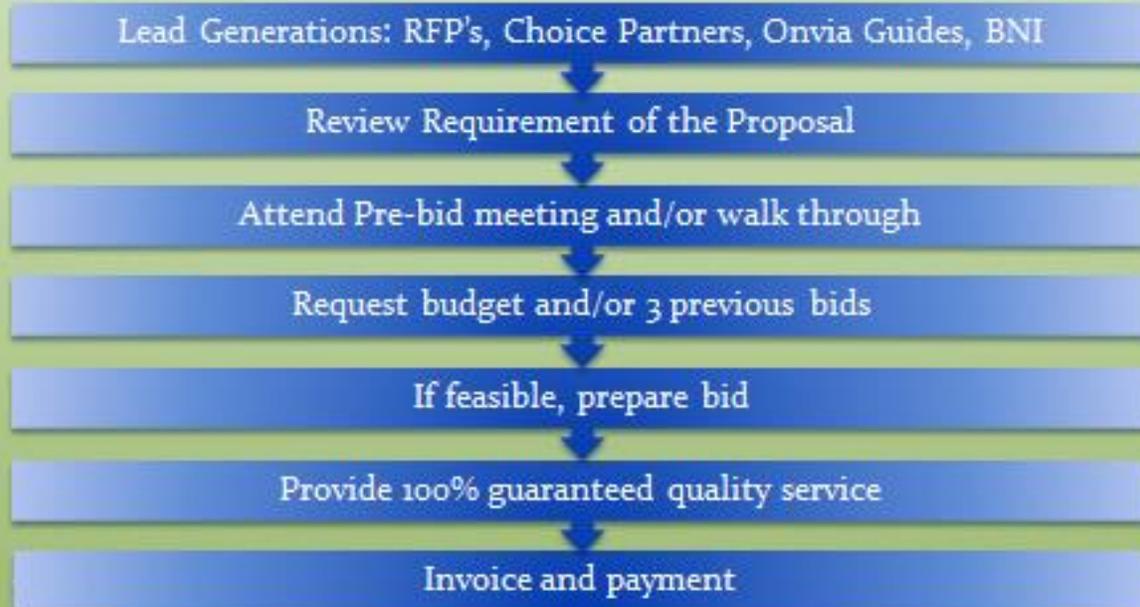
January 2016 –December 2016

- Salas Manager will send out electronic communication including our newly developed advertisement material to appropriate persons reminding them of what Choice Partners offers that simplifies the RFP process for them.
- Leverage relationships built through City of Houston, Metro, and Port of Houston to get our advertisement material in the right hands within those organizations as well as a referral.
- Increase our coverage area with Onvia to include Katy, The Woodlands and Conroe.

Sales Strategy

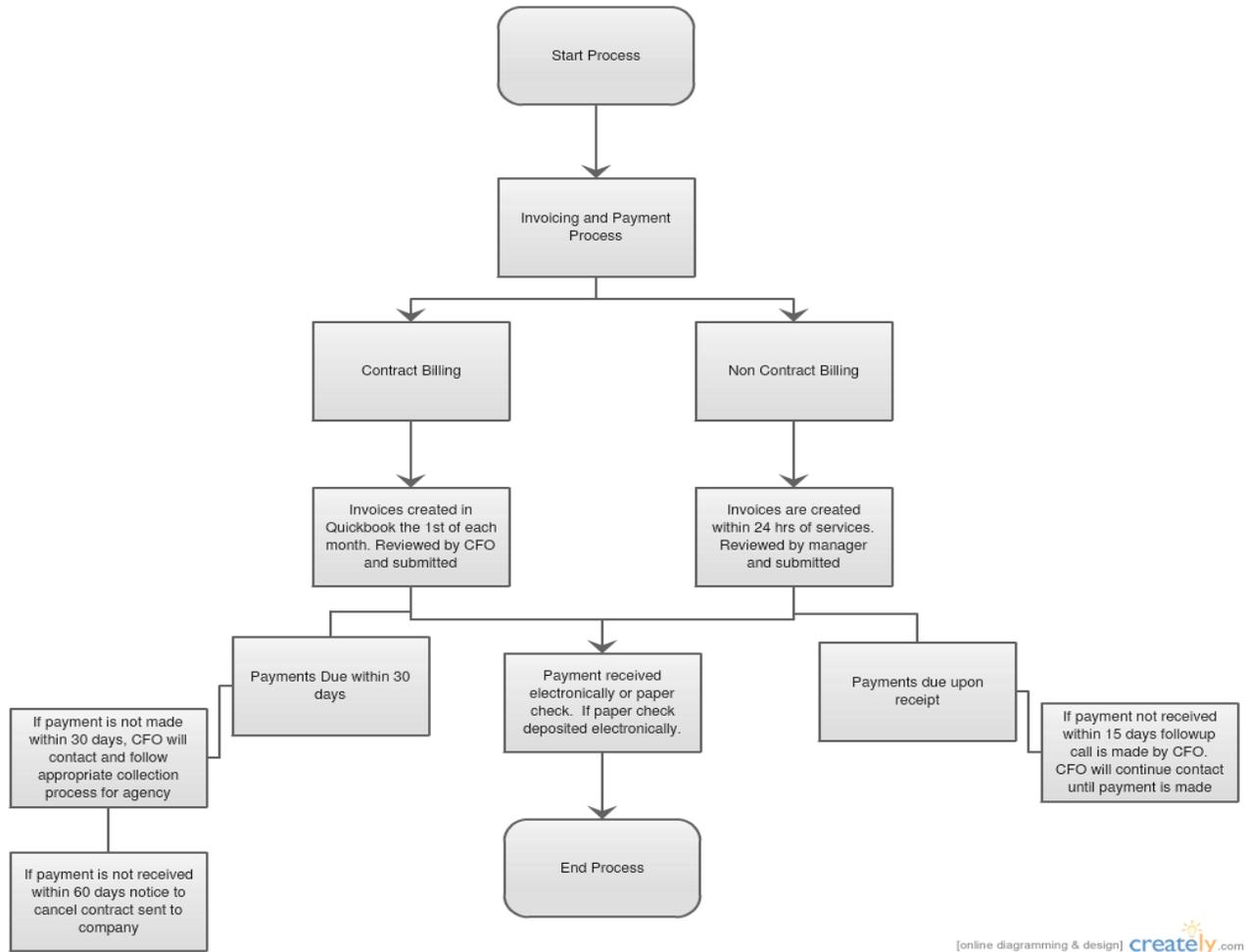
The chart below shows our process once we have identified where the bid opportunities are. We will work closely with all of our networking contacts and lead generators to win the bid. Once the bid is awarded, we develop our quality plan specific to the client to ensure we preserve our reputation and generate additional referrals.

ABC COMPANY Selling Strategy



Invoicing and Payment

The first step in account receivable management is invoicing. ABC process depends on whether the service is contractual or non-contractual. The Office Manager or the CFO reviews each invoice for completion and accuracy. ABC realizes that timely payments can be the difference between success and failure. This is why we educate ourselves to make sure we are properly prepared. We ensure we have read and understand the terms around the payment of all our invoices. We also research the process to follow if payments are late. We ensure we are aware of the appropriate people to contact if we experience an issue with our payments. Contract payments are usually net 30, and we do not move to the collection process unless 30 days has passed. Non-Contract payments are due upon receipt. We do allow 15 days to receive payment before we start contacting pertinent individuals to get payment expedited. We currently run a 21-day collection cycle for contract billing and a 7-day collection cycle for non-contract.



Invoice and Payment Flow

Financial Plan

Cash Flow

ABC will continue to maintain a positive cash flow throughout 2016. We are projecting revenue to increase by 53% with the addition of 5 new contracts and increased floor care requests within the next 6 months. We are projecting our revenues to double by the end of 2016 to \$500K. Our current ratio is 2.12 indicating our liquidity is at an acceptable range. Our collection process is very thorough and timely to minimized bad debt.

Cash Flow (12 months)

Hospitality Cleaning Solutions

Fiscal Year Begins:

	Dec-15	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Year
Cash on Hand (beginning of month)	23,000	22,509	33,673	25,437	32,160	33,449	43,187	54,670	68,558	82,971	97,044	112,544	
CASH RECEIPTS													
Cash Sales	18,324	19,929	20,429	31,429	36,579	36,829	42,329	47,779	48,079	48,829	50,829	51,579	452,940
Collections fm CR accounts													
Loan/ other cash inj.	0	10,000											
TOTAL CASH RECEIPTS	18,324	29,929	20,429	31,429	36,579	36,829	42,329	47,779	48,079	48,829	50,829	51,579	462,940
Total Cash Available (before cash out)	41,324	52,438	54,101	56,866	68,739	70,278	85,516	102,449	116,637	131,800	147,873	164,123	
CASH PAID OUT													
Continuing Education	25	25	25	25	25	25	25	25	25	25	25	25	300
Credit Card/ Bank Fees	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Purchases Professional Fees	2,277	1,245	275	435	35	35	35	435	35	35	35	35	4,912
Gross wages/benefits	9,162	9,964	10,214	14,143	16,460	16,573	19,048	21,500	21,635	21,973	22,873	23,210	206,757
Supplies (Cleaning/Paper Products)	916	996	1,021	1,571	1,829	1,841	2,116	2,389	2,404	2,441	2,541	2,579	22,647
Meals and Entertainment												2,000	2,000
Supplies (office & oper.)	750	750	750	750	750	750	750	750	750	750	750	1,250	9,500
Repairs & maintenance													0
Advertising	204	204	204	254	669	274	254	204	204	254	204	204	3,133
Car, delivery & travel	500	500	600	600	700	750	750	800	800	850	850	900	8,600
Accounting & legal													0
Employee Incentives (non food)	75	25	25	75	25	25	75	25	25	75	25	25	500
Telephone Cell phone/intenet	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Utilities													
Insurance	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
Taxes	1,307	1,422	1,458	2,018	10,349	2,365	2,718	3,068	3,087	3,136	3,264	3,312	37,504
Interest													
Charitable Contributions				500			500			500		500	2,000
Equipment	403	438	10,449	691	805	810	931	1,051	1,058	1,074	1,118	1,135	19,964
Commissions	95	95	95	95	95	95	95	95	95	95	95	95	1,140
Miscellaneous													
SUBTOTAL	18,815	18,765	28,216	24,258	34,842	26,644	30,398	33,443	33,218	34,308	34,881	38,370	
Loan principal payment			448	448	448	448	448	448	448	448	448	448	
Capital purchase (specify)													
Ow ners' Withdraw al													
TOTAL CASH PAID OUT	18,815	18,765	28,664	24,706	35,290	27,091	30,845	33,890	33,666	34,756	35,328	38,818	360,635
Cash Position (end of month)	22,509	33,673	25,437	32,160	33,449	43,187	54,670	68,558	82,971	97,044	112,544	125,305	

APPENDIX A - Resumes

APPENDIX B – OUTSIDE CONSULTANTS

SCORE:

Dan Gillingham
SCORE Advisor
dan.gillingham@scorevolunteer.org

RISK MANAGEMENT:

Joe E. Long, ARM, CBCP
Managing Director
SOLOMON JOSEPH, LLC
www.solomon-joseph.com