



BANK LOAN BUSINESS PLAN

Month XX, 20XX

Prepared By:

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Sample City's Finest Coffee Experience, Crafted with Passion

Readership Agreement

Sample Company Sample City Business Plan's undersigned reader acknowledges that all information provided is entirely confidential. Therefore, the reader agrees not to disclose anything found in this business plan without the express written consent of Sample Company Sample City.

The reader also acknowledges that all information present in this business plan is in all aspects confidential in nature, other than the information available in the public domain through other means. Furthermore, the reader acknowledges that any disclosure or use of the same may cause serious harm to Sample Company Sample City.

This business plan document will be immediately returned to Sample Company Sample City upon request.

This is a business plan. It does not imply an offer of any securities.

Applicable Law

The laws in Sample Country shall govern this contract.

Signature

Printed Name

Overview

The coffee industry is a dynamic and ever-growing sector that caters to a diverse consumer base. With a wide range of coffee shops, cafes, and specialty retailers, the industry offers an array of coffee beverages, including traditional favorites and innovative creations. Coffee enthusiasts seek high-quality, premium sourced products and are increasingly interested in specialty brews, artisanal techniques, and unique flavor profiles. The industry's success hinges on providing exceptional customer experiences, maintaining consistency in taste and service, and adapting to evolving consumer preferences, making it a vibrant and constantly evolving market.

Management is planning to establish a franchised Sample Company, hereafter referred to as "Sample Company Sample City" or "Sample Company," or "the Company") in downtown Sample City. The primary goal is to attract a wide range of customers, including professionals, students, and coffee enthusiasts. Sample Company differentiates itself from competitors by emphasizing handcrafted beverages and premium sourced products. Adhering to the franchisor's business model, the company will maintain consistency in operations, design, equipment, recipes, and training. following business plan outlines Sample Company's five-year operational strategy and accompanying financial forecasts that we anticipate achieving.

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1.0 Executive Summary

1.1. Industry Summary

The coffee shop industry in the Sample Country is experiencing a thriving and prosperous era, demonstrating remarkable growth and attracting a diverse customer base. With a strong foundation and a penchant for innovation, coffee shops have become vibrant hubs of social interaction and cultural exchange. One of the key drivers behind the industry's success is the growing demand for high-quality coffee beverages. Consumers are increasingly seeking out unique and artisanal coffee experiences, favoring specialty coffee shops that offer an extensive range of premium coffees sourced from around the world. This demand has created a vibrant market where coffee enthusiasts can explore different flavor profiles and brewing methods, further fueling the industry's growth.

Coffee shops have successfully evolved beyond being mere beverage providers, transforming into welcoming spaces that foster community engagement. These establishments often serve as meeting places, fostering connections among individuals from various walks of life. They offer a cozy and inviting atmosphere, equipped with comfortable seating, free Wi-Fi, and cozy corners where customers can work, socialize, or simply unwind. In recent years, the coffee shop industry has also demonstrated adaptability by embracing technological advancements. Many coffee shops now offer mobile ordering and delivery services, catering to the busy lifestyles of customers who prefer the convenience of grabbing their favorite coffee on the go. Such innovations have enhanced customer satisfaction and increased accessibility to coffee shop offerings.

Moreover, the industry's positive impact extends beyond satisfying caffeine cravings. Coffee shops have played a significant role in promoting sustainability and ethical practices. Many establishments prioritize ethically sourced coffee beans, supporting fair trade and environmentally friendly farming methods. By doing so, they contribute to the welfare of coffee-growing communities and help protect the environment, creating a virtuous cycle that resonates with socially conscious consumers. The coffee shop industry has also become a hotbed for entrepreneurship and small business growth. Independent coffee shops, alongside renowned chains, continue to flourish, catering to diverse tastes and preferences. This entrepreneurial spirit fosters healthy competition, spurring innovation, and ensuring a continual stream of fresh ideas and offerings.

Overall, the coffee shop industry in Sample Country presents ample opportunity for new entrants to capitalize on surging demand. With a dedication to quality, a commitment to community, and a constant drive for innovation, coffee shops have become cherished establishments that enrich Americans daily lives.



1.2. Sample Company Introduction

Sample Company is poised to make its mark on the vibrant city of Sample City with the introduction of a new coffee franchise located at 12345 Main Street in the downtown core. The franchise will be owned and operated by Mr. John Doe (applicant and also referred to as “Mr. Doe”), who carries a wealth of business experience, specifically in management and customer service. Building upon the success and popularity of the Sample Company brand in the market, Sample Company Sample City aims to capture the hearts of professionals, students, and coffee enthusiasts in downtown Sample City. By emphasizing handcrafted beverages and premium sourced products, the franchise differentiates itself from competitors and offers a unique coffee experience.

The Sample Company franchise has already established a strong foothold in the coffee industry, experiencing notable success in various markets. With a focus on providing exceptional customer experiences, maintaining consistency in taste and service, and adapting to evolving consumer preferences, Sample Company has become a trusted and preferred choice for coffee lovers. The franchise's commitment to quality, flavor, and innovation has garnered a loyal customer base and propelled its growth in other locations.

Success in Sample City

Sample Company Sample City is well-positioned to replicate the franchise's success in the thriving city of Sample City. With a diverse and dynamic community, Sample City offers a rich market opportunity for a coffee franchise that caters to professionals, students, and coffee enthusiasts. By strategically locating the franchise in downtown Sample City, Sample Company Sample City aims to capture the bustling foot traffic and become a go-to destination for coffee lovers in the area. Mr. Doe will ensure that Sample Company will stay true to the proven business model of the Sample Company franchise, ensuring consistency in operations, design, equipment, recipes, and training. This commitment to maintaining the essence of the brand guarantees that customers can expect the same exceptional quality and experience they have come to associate with Sample Company.

Moreover, Sample Company Sample City is committed to staying ahead of the curve by continuously monitoring and adapting to changing consumer preferences. The franchise will actively engage with its customers, seeking feedback and innovating its offerings to meet their evolving demands. By embracing new trends, specialty brews, and unique flavor profiles, Sample Company Sample City will provide an exciting and evolving menu that keeps customers coming back for more.

With Sample City's thriving economy and a growing coffee culture, Sample Company Sample City has significant growth potential. The franchise's expansion plans include exploring additional locations in strategic areas of the city and potentially expanding to other regions in the future. By capitalizing on the city's enthusiastic coffee community and leveraging the strong brand reputation of Sample Company, the Sample City franchise, led by Mr. Doe is poised for success in Sample City.

1.3. Financing Summary

The purpose of this business plan is to obtain an investment of \$250,000, which will be strategically allocated to key business development activities, including capital expenses (CAPEX) such as equipment and technology purchases, and operating expenses (OPEX) such as staff salaries, sales and marketing initiatives, and working capital.

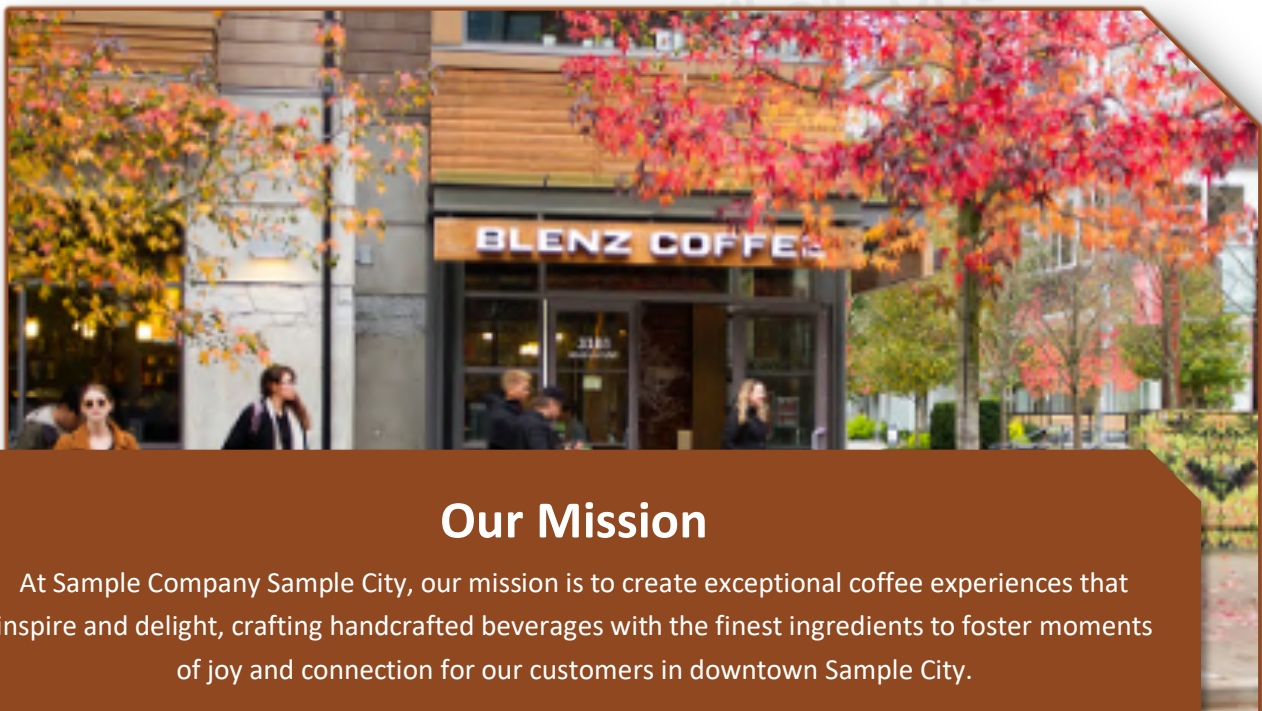
Startup Expenses (60 days)		Post Financing Liabilities	
Rent	3,600	Loan	250,000
Utilities	1,200	Mortgage	0
Legal	2,200	Other Bank Debt	0
Marketing and advertising	1,400	Total Liabilities	250,000
Salaries	28,000	Post Financing Investments	
Automobile expense	200	Owner	0
Bank fees	500	Investor	0
Misc SG&A	4,322	Total Investments	0
Professional fees	1,800	Post Financing Funding	
Office	50	Total Liabilities	250,000
Postage	600	Total Planned Investment	0
Telephone	300	Total Funding	250,000
Internet	400		
Travel	1,800		
Contingency	37,628		
Total Startup Expenses	84,000		
Startup Assets			
Equipment	80,000		
Furniture and fixtures	35,000		
Franchise fee	40,000		
Inventory (30 days)	11,000		
Total Startup Assets	166,000		
Total Requirements			
Total Startup Expenses	84,000		
Total Startup Assets	166,000		
Total Requirements	250,000		

2.0 Sample Company Overview

2.1. Business Model

Situated in an area with strong business density and little nearby coffee shops within walking distance, Sample Company fills a void in the community by offering a convenient and accessible location for coffee lovers. The location will benefit from easy access to the main road, making it an ideal stop for commuters on their way to work or those seeking a pleasant spot to unwind after a long day. The coffee shop will prioritize creating an environment that caters to various needs. The thoughtfully designed space will feature a balance between secluded alcoves, perfect for focused work or private conversations, and open seating areas adorned with clean and colorful decor. Indoor plants and vibrant murals on the walls contribute to a lively and inspiring atmosphere.

The company's management team understands the importance of exceptional customer service and believe it is the cornerstone of a successful coffee shop. Drawing on years of experience in the industry, the dedicated team of full-time and part-time baristas, along with shift managers, are committed to providing genuine, friendly, and personalized service to every customer who walks through our doors. Management believes that every interaction is an opportunity to create a positive and memorable experience for our patrons. In terms of offerings, Sample Company will focus on providing a selection of high-quality coffee beverages and continue to incorporate additional menu items in tandem with the national Sample City Franchise and brand.



Our Mission

At Sample Company Sample City, our mission is to create exceptional coffee experiences that inspire and delight, crafting handcrafted beverages with the finest ingredients to foster moments of joy and connection for our customers in downtown Sample City.

2.2. About the Franchise – A True Sample Country Brand

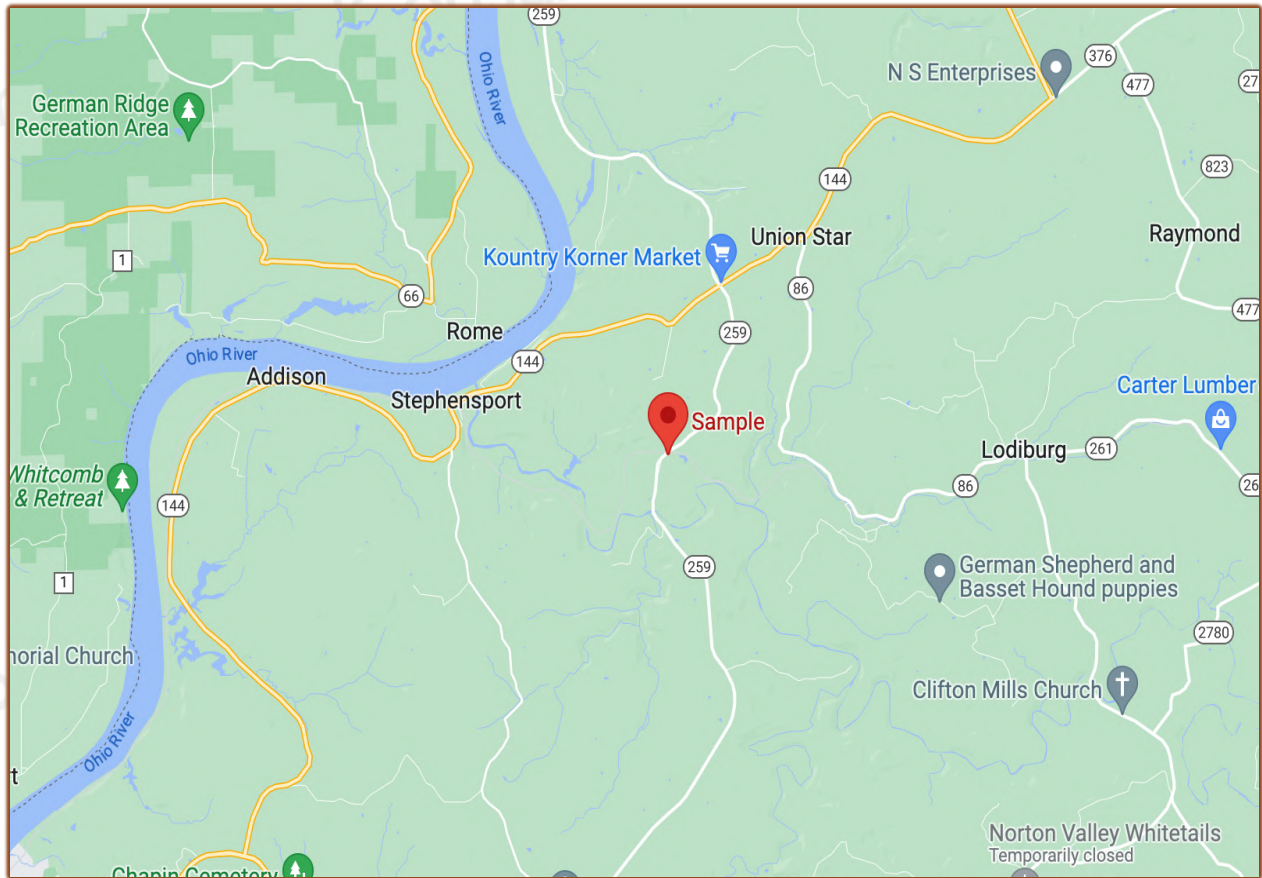
A true Sample Country Brand

In 1992, Sample Franchise opened its first café on iconic Main Street in the heart of downtown Sample City. The company's main focus was creating specialty beverages, using only the finest quality beans to craft each beverage to suit each guest's individual tastes. Today, Sample Franchise is widely known for individually crafted coffees, proprietary teas, chocolate and fruit-based beverages. Each café is also carefully designed to incorporate a welcoming and relaxed social setting to complete every guest's visit. Specialty beverages, a sweet and savory food menu and an inviting environment all come together to provide guests with a superior café experience.

Today, the Sample Franchise is a network of over 85 franchise locations, with 50 in Sample Province and 35 internationally. Sample Franchise has grown into Sample Province's largest homegrown retailer of high quality roasted brewed coffees, whole bean coffees, specialty hot and cold beverages and freshly baked goods and pastries. Currently, Sample Company has more than 40 locations in Sample Province that include greater areas within the Sample City. Sample Franchise also has more than 35 international stores divided between Japan, China and the U.A.E. In this manner Sample Franchise is proud to be a Sample Country exporter. Sample Franchise was founded with a philosophy that was intended to "develop customer loyalty and growth by providing an environment of quality, service and consistency through the development of people, products and attitude." These principles have helped the brand grow into an international company that now serves many millions of satisfied customers each year.



2.3. Location and Hours of Operation



Business Hours
Mon: 8:00 am – 8:00 pm
Tues: 8:00 am – 8:00 pm
Wed: 8:00 am – 8:00 pm
Thurs: 8:00 am – 8:00 pm
Fri: 8:00 am – 8:00 pm
Sat: 9:00 am – 5:00 pm
Sun: 9:00 am – 5:00 pm

Headquarters
1234 Main Street, Sample City

Target Market
Within the downtown core of Sample City. The target market consists of male and females aged 15-70, with a mix of locals, tourists and local business traction.

2.4. Three Year Objectives

Sample Company has identified the following three-year objectives:

- Acquiring external funding to source reputable third-party contractors, procure and install initial equipment and resources, and complete the leasehold improvement process for the café.
- Completing all strategic objectives related to the initial go-to-market plan to enable full service and future restaurant expansion and service line development and extension opportunities.
- Establishing the franchise as an industry leader in Sample City's coffee market by consistently generating revenues through our high-quality, exclusive menu and services and enabling viable expansion opportunities across current and future target markets.
- Developing innovative new menu items and services lines – based on local market data and patron feedback – that enhance the Company's value offerings and create new revenue sources.
- Executing key strategic entry and marketing plans – supported by extensive, highly effective brand advertising and marketing campaigns – to expand the Company's influence in Sample City.
- Expanding the Company's social media channels into comprehensive, cross-channel marketing platforms and portals to boost patron attraction and conversion and generate higher brand recognition, credibility, and traction in the Sample City coffee industry.
- Organizing and executing sales and marketing strategies across core the Company operations to surpass quarterly sales targets, attraction and retention, and other KPIs across key target markets.
- Partnering with key industry stakeholder, such as the Company's partners, investors, and vendors, to expand our menu, mitigate risks, and reduce operational costs over time.

2.5. Keys to Success

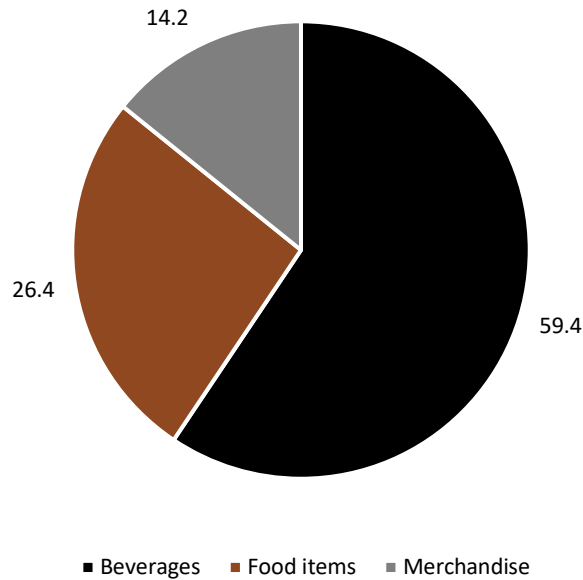
Sample Company has identified the following keys to success:

- **Having a clear market position:** Having a clear market position against competitors in the limited-service industry and other food service operators is a necessity.
- **Effective cost controls:** Cost controls with minimal waste are important in this low-margin industry, particularly related to food inputs.
- **Product is sold at high-profile outlets:** It is important to have high-profile locations for stores, with easy access, parking and drive-through services for customer convenience and service.
- **Market research and understanding:** Companies need to monitor market and consumer needs, wants and desires, particularly in relation to demand for healthy foods.
- **Access to multiskilled and flexible workforce:** Businesses need to have a good supply of skilled, seasonal workers to meet peak demand periods.

3.0 Industry Overview

3.1. Industry Summary

Coffee Shop Market Segments (%)



The coffee shop industry encompasses establishments that specialize in serving coffee-based beverages, along with a variety of other hot and cold beverages, snacks, and light meals. It provides a social environment for customers to relax, socialize, study, or work while enjoying their chosen beverages and food items. The industry has experienced significant growth, driven by the popularity of specialty coffee and the demand for convenient spaces outside of home or office environments.

Industry Activities

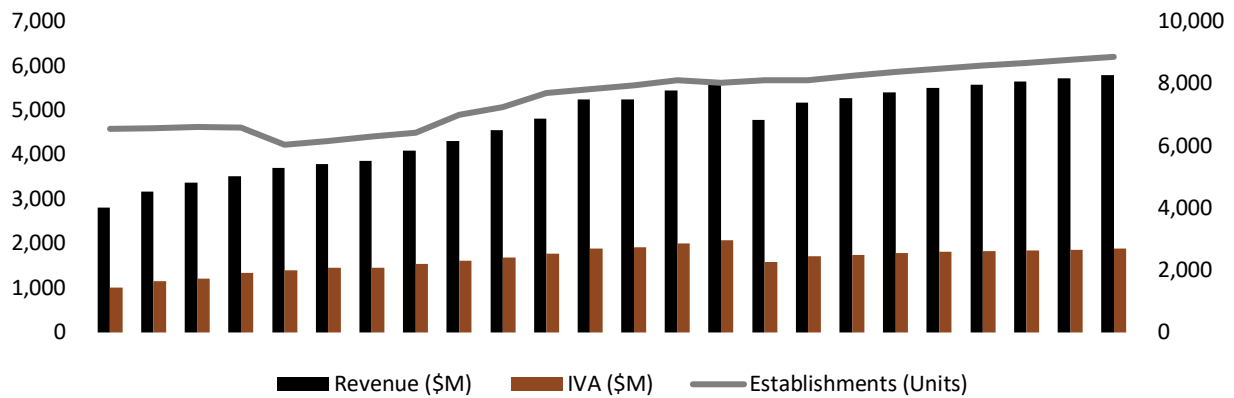
- Food consumed in-store
- Beverages consumed in-store
- Food taken to-go
- Beverages taken to-go
- Food ordered via drive-through
- Beverages ordered via drive-through
- Other



3.2. Market Size

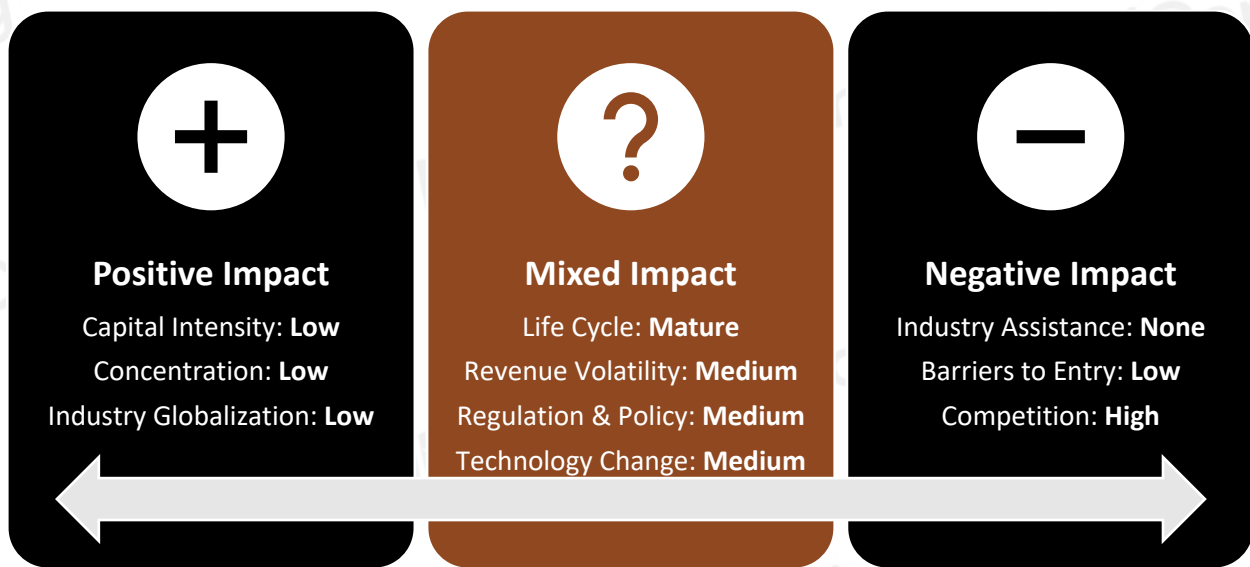
IBISWorld (Year 20XX) anticipates that the Sample Country coffee shops industry will generate annual revenues of \$X.XXB in year 20XX, with an annualized growth rate of X.X% (CAGR Year 20XX-20XX) to generate \$X.XXB by Year 20XX.¹

Sample Country Coffee Shop industry Performance

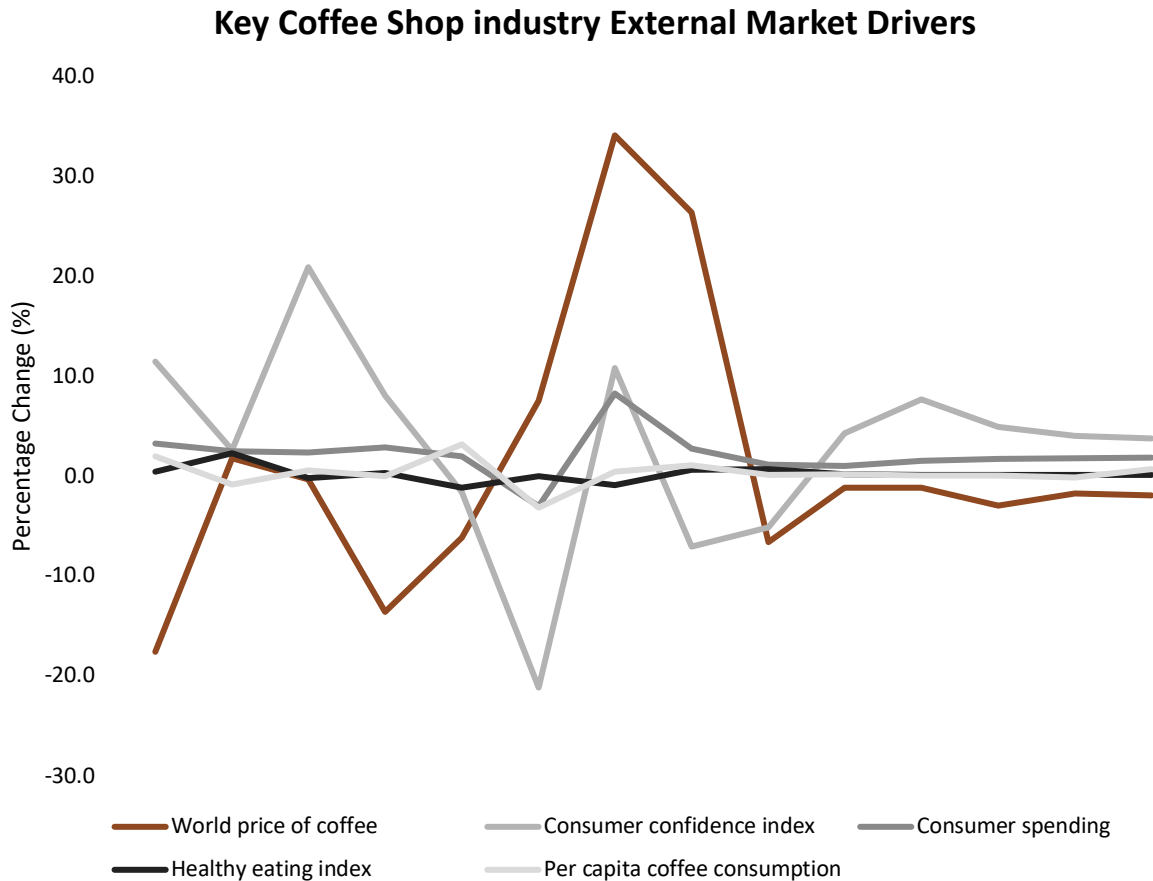


3.3. Market Structure

Industry structure summarizes vital factors such as competition and profitability in Sample Country's coffee shop industry. Within this business plan, industry structure is defined in terms of underlying characteristics that shape the competitive strategy for operators that offer similar products and services. Ultimately, industry structure can determine whether the coffee shop industry is favorable to enter and operate in.



3.4. Key Market Drivers



Sample Company has identified the following keys market drivers:

- Consumer spending:** Economic conditions impact consumer spending, with increased spending during strong economies. The projected increase in consumer spending in Year 20XX presents an opportunity for the industry. ⁱⁱ
- Consumer confidence index:** Changes in consumer sentiment affect discretionary spending, potentially impacting higher-margin items. The stability of the consumer confidence index in Year XXX poses a challenge for the industry. ⁱⁱⁱ
- Per capita coffee consumption:** Growing coffee consumption benefits the industry. Per capita coffee consumption is expected to rise in Year 20XX. ^{iv}
- World price of coffee:** Fluctuations in coffee prices can impact franchise profitability. The projected decrease in the world price of coffee in Year 20XX is beneficial for the industry. ^v
- Healthy eating index:** Increasing health consciousness influences consumer preferences and may impact demand for healthier options in coffee stores. The healthy eating index is expected to increase in Year 20XX. ^{vi}

3.5. Key Market Trends

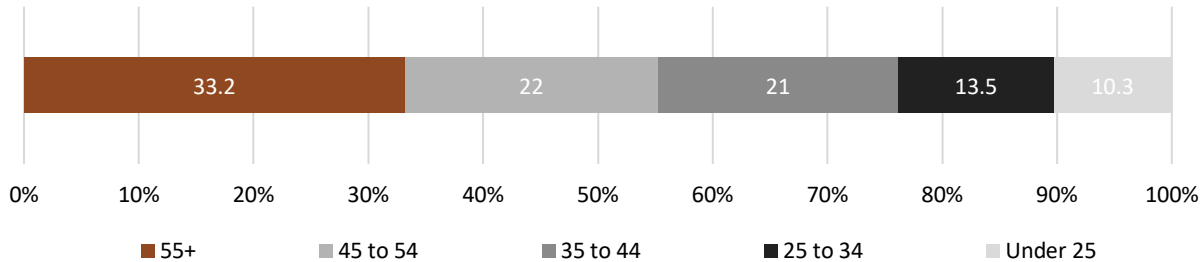
Sample Company has identified the following keys market trends:

- **Rise of Specialty Coffee:** There is a growing emphasis on sourcing high-quality beans, precise brewing methods, and unique flavor profiles, catering to consumers interested in exploring different coffee origins and brewing styles.
- **Sustainable Practices:** Coffee shops are adopting environmentally friendly practices, such as ethically sourced coffee beans, eco-friendly packaging, and waste reduction measures, to meet the increasing demand for sustainability among customers.
- **Emphasis on Experience:** Coffee shops are creating inviting and immersive environments through cozy interiors, comfortable seating, and community-building initiatives like events or live music, providing a memorable and enjoyable experience for customers.
- **Mobile Ordering and Delivery:** Coffee shops are integrating mobile ordering platforms and delivery services to offer convenience and meet the growing demand for on-the-go and at-home consumption, enhancing accessibility and customer satisfaction.
- **Expansion of Non-Coffee Offerings:** Coffee shops are diversifying their menus to include a broader range of beverages like tea, specialty drinks, and food items such as pastries, sandwiches, and salads, catering to a wider customer base and enhancing overall satisfaction.



3.6. Market Segmentation

Coffee Shop Industry Consumer Segments (Age %)



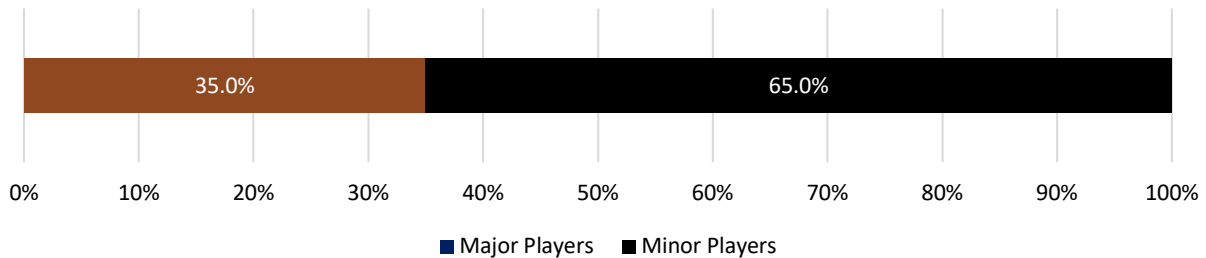
Sample Company is headquartered in the Sample City and caters primarily to customers in the Sample City region. Sample Franchise targets a diverse range of customers in its coffee shop franchise operations, including but not limited to:

- **Professionals:** Aims to attract professionals who work in the downtown area of Sample City. This includes individuals employed in offices, corporate buildings, and government institutions. These customers are often seeking a convenient and comfortable environment to enjoy their coffee, conduct meetings, or take a break from their work. Sample Company strives to provide a welcoming atmosphere with quality coffee and a range of beverage options to cater to their tastes and preferences.
- **Students:** With its location in downtown Sample City, Sample Company is strategically positioned to attract students from nearby universities, colleges, and educational institutions. Students often rely on coffee shops as study spaces, meeting points, and places to socialize. Sample Company provides a conducive environment for studying and socializing, along with a variety of coffee and tea choices, snacks, and light meals that cater to the preferences and needs of students.
- **Coffee Enthusiasts:** Sample Company caters to individuals who have a passion for coffee and appreciate high-quality beverages. These customers are interested in exploring different flavors, brewing methods, and specialty drinks. Sample Company emphasis on handcrafted beverages sets it apart from other coffee chains, attracting coffee enthusiasts who appreciate the artistry and expertise involved in creating unique and flavorful drinks.

By targeting these market segments, Sample Company aims to capture a wide customer base and create a vibrant and inclusive coffee shop atmosphere. The company strives to meet the diverse preferences and demands of its target market by offering a range of beverage options, accommodating different dietary requirements, and providing a comfortable and welcoming space for customers to enjoy their coffee experience.

4.0 Competitor Analysis

4.1. Market Concentration



Concentration in this industry is 👍 Low

The Coffee and Snack Shops industry in Sample Country is characterized by a moderate level of market share concentration, as the four largest players are expected to account for less than 45.0% of the industry's total revenue in Year 20XX. While there is a substantial number of independently owned coffee and snack shops in Sample Country, the industry is now dominated by chains such as Starbucks Corporation (Starbucks), which prevents many of these small-scale businesses from expanding their operations to new regions or product segments. These relatively small companies also experience substantial competition from large-scale restaurant chains, such as McDonald's Corporation and Tim Hortons Inc., which are generally able to offer lower prices and more options than the traditional coffee shop. Industry market share concentration has increased over the five years to Year 20XX, largely due to the rapid expansion of these major chains, with some companies approaching saturation in the Sample Country market. For this reason, Starbucks and other large-scale players have started to place a higher priority on self-service kiosks and other nontraditional distribution models where existing full-service locations are at full capacity.

4.2. Barriers to Entry



4.3. Basis of Competition

Competition in this industry is Δ **High** and the trend is Increasing

INTERNAL COMPETITION

There is significant price-based competition within the Sample Country Coffee and Snack Shops industry, with operators placing themselves at slightly different price points to capture growing demand from everyday consumers.

For example, those coffee shops that serve high-quality espresso beverages typically charge more than operators that serve mainly brewed coffee. Coffee, snack and other quick-service establishments also compete on the bases of location, food quality and consistency, style and presentation, food range, variety and convenience.

Most coffee and snack shops are also involved in marketing the customer experience, and therefore, it is important that operators understand the positioning of their store in the marketplace, including the clientele the operator is trying to attract. Most importantly, a coffee or snack shop must consistently deliver on customers' product expectations. Establishments that are in the same geographic area or that share space in food courts, airports or other confined spaces also experience significant location-based competition.

EXTERNAL COMPETITION

External competition arises from the broader food service sector. This includes fast food restaurants and independent and chain full-service restaurants that offer dining and take-out services. These restaurants can sometimes provide a more friendly dining experience, as guests are able to directly interact with the owners or the chef. Additionally, the industry is subject to a form of external competition from at-home coffee makers and other products that make it easy for everyday consumers to stay home instead of patronizing industry establishments.



5.0 Strategy & Go-to-Market Summary

5.1. Phased Approach

Short-term Goals | Months 0-3

In the short term, the prospective management and ownership team of the Sample Company franchise in must focus on securing the funding required to open and operate the franchise. Simultaneously, we will also conduct a due diligence phase to identify the best possible contractors for opening the café in Sample City. This phase will require hiring a team of consultants to assist with site selection and lease negotiation in tandem with the locations already selected, as well as obtaining necessary permits and licenses for opening and operating the coffee shop in Sample City.

Medium-term Goals | Months 4-12

In the medium term, the management team will focus on preparing the coffee shop for its opening. This includes conducting leasehold improvements to ensure the restaurant meets brand standards and creates an inviting atmosphere for customers. We will also develop a comprehensive training program for staff to ensure high-quality customer service and adherence to company standards. An important step in this phase will be to conduct a soft opening to test and refine the cafes operations before its official launch. Finally, the team will launch marketing and branding strategies to create awareness and generate excitement among the Sample City community.

Paid Media	
Social Media	<ul style="list-style-type: none">• Brand awareness campaign• Remarketing campaign• Retention campaign
Google Network	<ul style="list-style-type: none">• Search ad retargeting• Search conversion ads• YouTube conversion ads
Peripheral Social Channels	<ul style="list-style-type: none">• Twitter, Instagram, etc. (as appropriate)
Direct Sales	
Guerilla Marketing	<ul style="list-style-type: none">• Direct messaging in social media groups• Social media group blasts

	<ul style="list-style-type: none"> • Cold lead messaging
Outreach	
Email Marketing	<ul style="list-style-type: none"> • Content emails • Email campaigns
Social Media Group Content	<ul style="list-style-type: none"> • Content marketing • Other content campaigns
SMS Marketing	<ul style="list-style-type: none"> • Lead capture welcome series
Organic	
Social Marketing	<ul style="list-style-type: none"> • Social media platform posts
Live Events Marketing	<ul style="list-style-type: none"> • Social streams
Other	<ul style="list-style-type: none"> • Search engine optimization

Long-term Goals | Years 2-5

In the long term, the Sample Company franchise team will look to establish multiple locations in the Sample City area and beyond. The team will then look to expand the franchise footprint by opening multiple locations throughout Sample City. Additionally, the team will continuously improve menu offerings and introduce new products that cater to the local taste preferences. Finally, the team will ensure consistent quality and service across all locations to maintain brand loyalty and customer satisfaction.

5.2. SWOT Analysis

Strengths:

- **Handcrafted Beverages and Premium Sourced Products:** Sample Company Sample City's emphasis on handcrafted beverages and premium sourced products differentiates it from competitors, offering a unique and elevated coffee experience.
- **Consistency in Operations and Training:** Adhering to the franchisor's business model ensures consistency in operations, design, equipment, recipes, and training, providing customers with a reliable and familiar experience across all Sample Company locations.

- **Brand Recognition:** Leveraging the established Sample Company brand reputation, Sample Company Sample City benefits from existing brand recognition and loyalty, attracting customers who already associate the brand with quality and exceptional service.

Weaknesses:

- **New Market Entry:** Being a new franchise in the Sample City market, Sample Company Sample City may face challenges in establishing its presence and competing with well-established competitors that already have a loyal customer base.
- **Limited Market Awareness:** The local market may have limited awareness of the Sample Company brand, necessitating focused marketing efforts to raise awareness and attract customers to the new location.
- **Reliance on Franchisor:** While consistency is a strength, the franchise model also means that Sample Company Sample City has limited control over certain aspects of the business, such as pricing strategies and product offerings.

Opportunities:

- **Growing Coffee Culture:** Sample City's coffee culture is on the rise, presenting an opportunity for Sample Company Sample City to tap into a market of coffee enthusiasts who appreciate specialty brews, artisanal techniques, and unique flavor profiles.
- **Market Expansion:** If successful in the initial location, Sample Company Sample City can explore expansion opportunities in other strategic areas of the city, increasing its market presence and customer reach.
- **Collaboration with Local Businesses:** Forming partnerships with local businesses, such as nearby offices, educational institutions, or event venues, can create cross-promotional opportunities and expand Sample Company Sample City's customer base.

Threats:

- **Intense Competition:** The local market is highly competitive, with established players like Starbucks, Second Cup, and local coffee shops posing a threat to Sample Company Sample City's market share and customer acquisition.
- **Changing Consumer Preferences:** Consumer preferences and trends in the coffee industry are constantly evolving. Sample Company Sample City must stay vigilant and adapt to changing tastes and demands to remain relevant and meet customer expectations.
- **Economic Factors:** Economic downturns or fluctuations in the local economy can impact consumer spending habits and discretionary expenses, potentially affecting Sample Company Sample City's sales and profitability.

6.0 Marketing Plan

Sample Company's current marketing strategy leverages innovative, customer-oriented sales and marketing initiatives, with our customers' needs fundamentally determining how we promote our products. Subsequently, our current marketing plan strives to add value for customers at every level and thus reduce the expenses associated with attracting, converting, and retaining customers. Sample Company's marketing plan is essential to our long-term success and includes the following objectives:

1. Design and develop innovative sales and marketing initiatives – utilizing the latest technologies and marketing tools – to consistently grow customer engagement levels and increase Sample Company's recognition, credibility, and traction in the Sample City market.
2. Emphasize the Sample Company brand name and our unique menu by investing in digital and conventional advertising (utilizing multiple lead generation strategies), emphasizing social media platforms and other internet-based advertising methods.
3. Execute robust direct sales and marketing strategies to build long-term relationships with our current and future customers and key industry stakeholders across Sample City and beyond.
4. Foster additional brand recognition and credibility through strategic affiliations with influential key figures and organizations in the industry to bolster our reputation and build a rapport.
5. Generate significant annual revenue growth and reduce customer acquisition costs via effective inbound and outbound sales and marketing techniques, including strategic partnerships and referral strategies to incentivize new customers.

Customer Service

Sample Company is similarly committed to ensuring that our world-class customer service process is well-integrated with our marketing plan. Subsequently, our customer service focuses on effectively supporting our current sales and marketing initiatives in delivering our core value proposition (emphasizing retention) while adding value to customers through every interaction. This helps build positive brand associations and increase brand recognition and credibility with existing customers. Sample Company's customer service process can also be modified based on product and service type, with corresponding adjustments based on customers' specific needs.

6.1. Advertising & Promotion Strategy

Social Media

Popular social media platforms used by customers (e.g., Facebook, Instagram, Twitter, Snapchat, TikTok, and LinkedIn) enable Sample Company to advertise directly to target customers and track marketing progress using platforms' integrated data analytics and marketing tools in real-time. Subsequently, social media can be used to effectively establish and scale a following behind the Sample Company brand, track

popular industry trends, and offer special promotions directly to followers. Social media platforms also allow us to exhibit our brand's unique products and services and effectively attract and educate new audiences at a relatively low cost, ultimately driving up customer engagement levels throughout sales and marketing initiatives.

Industry Conferences & Events

Throughout Sample Company's go-to-market phases and subsequent business development activities, we will seek to attend leading fast food industry events (e.g., conferences, expos, etc.). Major industry events are essential for professional networking and relationship-building, providing opportunities to build a meaningful physical presence in the Sample City market and throughout the broader fast-food industry. Sample Company will actively tailor our presence based on event type – from a trade show booth to a team presence at a black-tie industry awards gala – to represent the Sample Company brand.

Industry Rapport & Personal Relationships

Sample Company can further build on our industry presence – extending beyond limited-time events such as industry conferences and events – by building and maintaining relationships with key figures and influential leaders in the fast-food industry. Doing so helps management to foster strategic, long-lasting relationships and establish a meaningful industry network. Over time, Sample Company can develop personal and professional relationships into formal business partnerships with long-term mutual benefits.

Website

The Sample Company website has been designed to effectively attract and convert customers, promote our products, and convey the story behind our brand. Visitors can easily navigate our website, learn about the Sample Company brand and our ongoing CSR initiatives, and transition from the site to our social media platforms. The site also hosts essential product and service information and insightful digital content designed to engage customers and help them access crucial customer service resources.

Search Engine Optimization (SEO)

Sample Company will monitor and adjust website advertisements and SEO to ensure that our website consistently appears when prospective visitors search online for related queries. We will also seek to integrate conversion funnel optimization to ensure that the site converts optimally and that visitors do not drop out during usage. Ultimately, Sample Company's SEO and conversion funnel optimization objective is to deliver a seamless online experience for current and future customers.

Google Pay-Per-Click Ads

Sample Company will also utilize a pay-per-click digital advertising strategy via the Google AdWords platform. Pay-per-click (PPC) advertising enables us to efficiently reach target customers through popular

search engines. PPC advertising is an efficient advertising method – commonly associated with first-tier search engines – that we will continuously use to drive traffic to our company’s website. Sample Company will seek to focus PPC ads on reputable, popular websites, with priority given to sites and social media platforms that directly align with the Sample Company brand and associated product and service attributes, ensuring that we consistently reach our target customers when they browse online.

Google Places

Sample Company can further build on our Google AdWords integration using the Google Places system. This will help our target customers locate all public Sample Company product and service locations (along with affiliated partners) in key Sample City markets. Google Places is currently the de-facto industry standard for showcasing office and store locations online, enabling customers to easily find relevant addresses, view locations (along with any nearby amenities or points of interest), and plan their next visit – all with a single search.

6.2. Lead Generation Strategy

Sample Company will seek to acquire and develop new leads through a wide variety of methods, including:

- **Targeted Social Media Ads:** Social media ads are an essential aspect of modern digital advertising, with integrated advertising services and tools designed to let companies orient vital sales and marketing initiatives toward specific target customer groups. Subsequently, they provide our company with many opportunities for developing targeted leads among customer groups more likely to seek our products.
- **Targeted Professional Platform Ads:** Professional networking platforms can be used for lead generation purposes relating to key industry stakeholders and partnerships. Sample Company can use established professional relationships and target market data gathered in earlier stages of sales and marketing campaigns to augment these leads. As a result, professional platforms (e.g., LinkedIn) are excellent tools for cold lead generation and industry relationship-building.
- **Search Engine Ads:** Google AdWords provides Sample Company with tools to help potential customers readily access our website and social media platforms when performing related searches online. SEO will ensure we are visible to prospective customers exploring related queries online and encouraging free, organic traffic to the company website.
- **Cold Lead Generation:** Sample Company will also increasingly focus on cold lead generation (e.g., calling and emailing) to establish and build relations with large-scale customers and key industry stakeholders. This will enable our company to effectively pitch our value proposition to key personnel. Management will make cold calls and reach out directly to build a rapport with key industry stakeholders and facilitate relationships with larger customers.

7.0 Financial Forecasts

7.1. Use of Funds

Startup Expenses (60 days)

Rent	3,600
Utilities	1,200
Legal	2,200
Marketing and advertising	1,400
Salaries	28,000
Automobile expense	200
Bank fees	500
Misc SG&A	4,322
Professional fees	1,800
Office	50
Postage	600
Telephone	300
Internet	400
Travel	1,800
Contingency	37,628
Total Startup Expenses	84,000

Startup Assets

Equipment	80,000
Furniture and fixtures	35,000
Franchise fee	40,000
Inventory (30 days)	11,000
Total Startup Assets	166,000

Total Requirements

Total Startup Expenses	84,000
Total Startup Assets	166,000
Total Requirements	250,000

Post Financing Liabilities

Loan	250,000
Mortgage	0
Other Bank Debt	0
Total Liabilities	250,000

Post Financing Investments

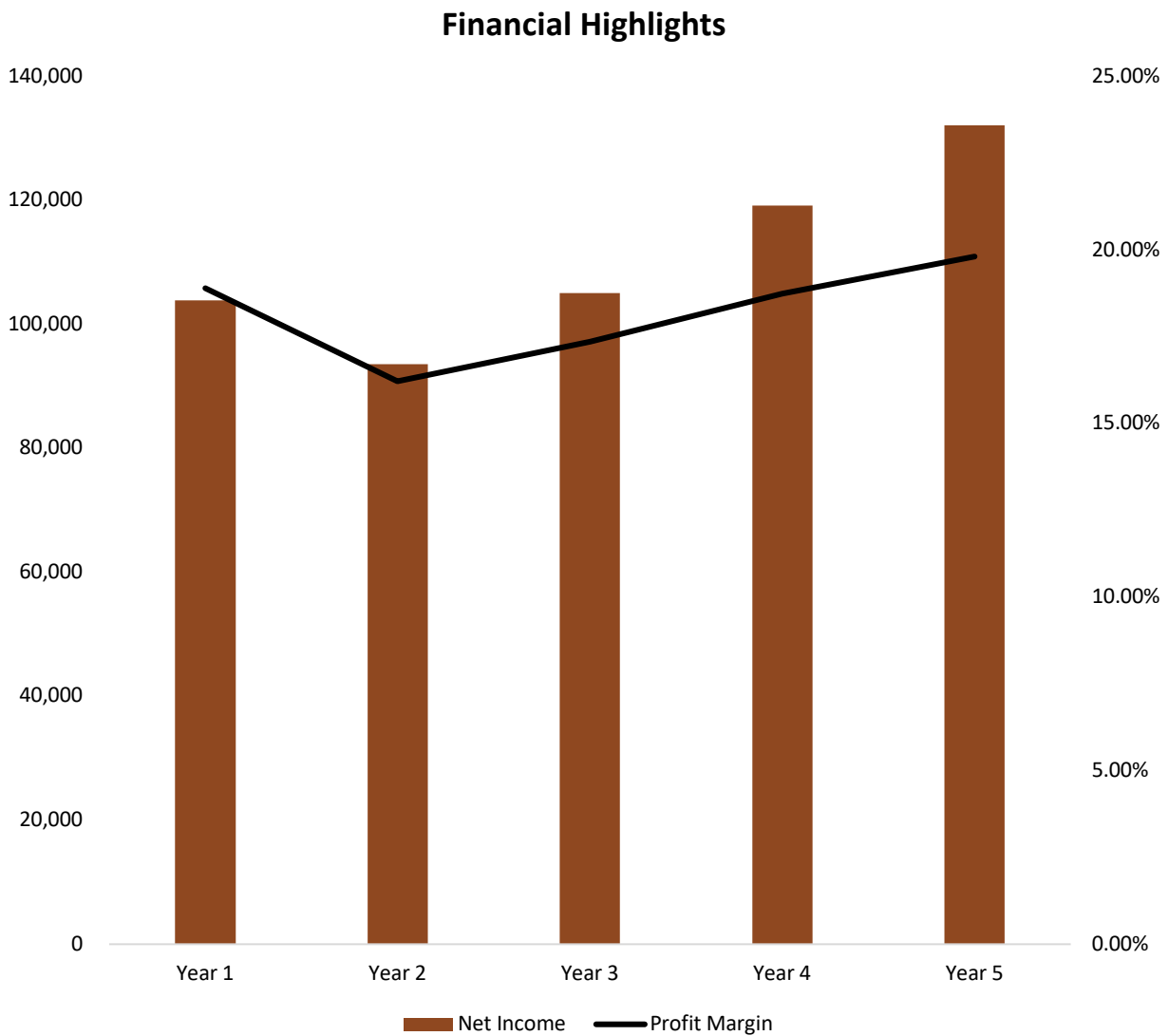
Owner	0
Investor	0
Total Investments	0

Post Financing Funding

Total Liabilities	250,000
Total Planned Investment	0
Total Funding	250,000

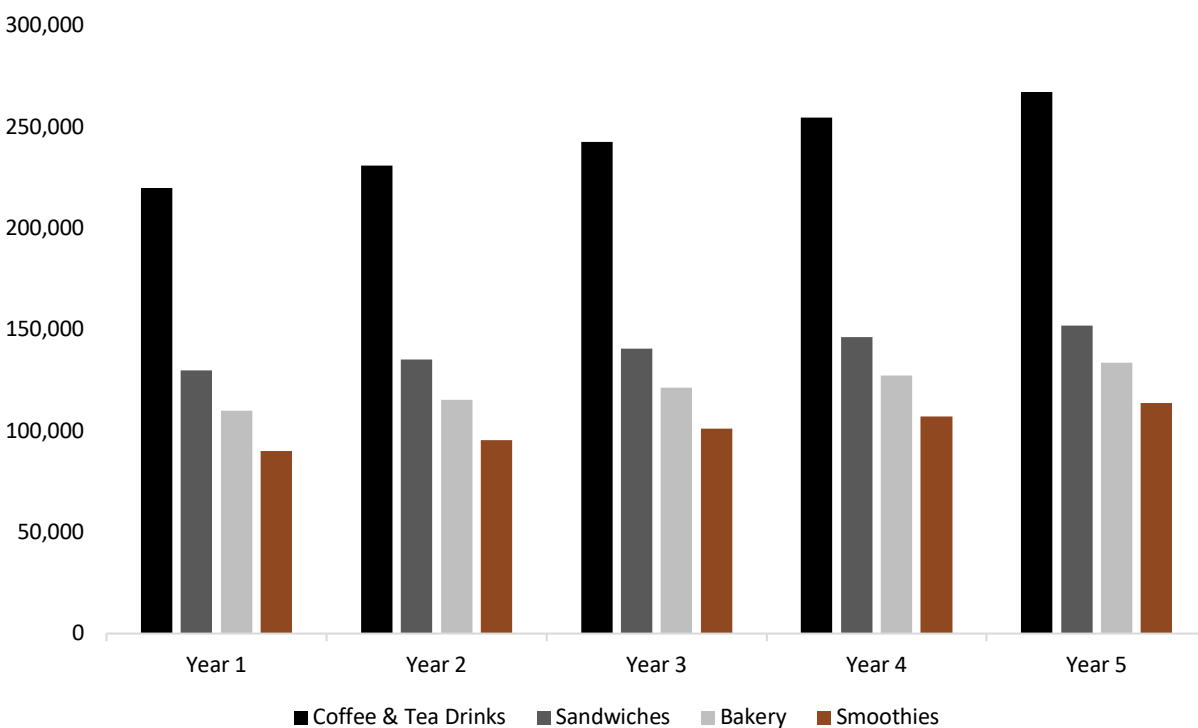
7.2. Financial Highlights

Financial Highlights						
	Year 1	Year 2	Year 3	Year 4	Year 5	5 years
Revenue	550,000	577,100	605,557	635,440	666,822	3,034,919
Gross profit	418,000	438,596	460,223	482,934	506,784	2,306,538
EBITDA	148,900	134,519	145,659	159,681	172,316	761,074
Net Income	103,855	93,554	105,042	119,080	132,047	553,578
Gross margin	76.00%	76.00%	76.00%	76.00%	76.00%	76.00%
EBITDA margin	27.07%	23.31%	24.05%	25.13%	25.84%	25.08%
Profit margin	18.88%	16.21%	17.35%	18.74%	19.80%	18.24%



7.3. Unit Economics

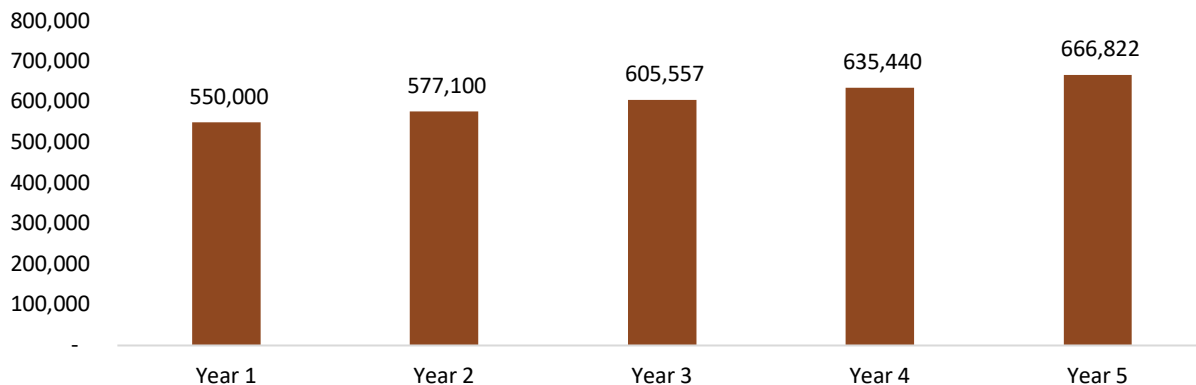
Revenue Per Distribution Channel							
Revenue	Unit Price	Year 1	Year 2	Year 3	Year 4	Year 5	5 years
Coffee & Tea Drinks	6.00	220,000	231,000	242,550	254,678	267,411	1,215,639
Sandwiches	10.00	130,000	135,200	140,608	146,232	152,082	704,122
Bakery	5.00	110,000	115,500	121,275	127,339	133,706	607,819
Smoothies	8.00	90,000	95,400	101,124	107,191	113,623	507,338
Total Revenue		550,000	577,100	605,557	635,440	666,822	3,034,919
Direct Cost of Revenue	Unit Cost	Year 1	Year 2	Year 3	Year 4	Year 5	5 years
Coffee & Tea Drinks	1.44	52,800	55,440	58,212	61,123	64,179	291,753
Sandwiches	2.40	31,200	32,448	33,746	35,096	36,500	168,989
Bakery	1.20	26,400	27,720	29,106	30,561	32,089	145,877
Smoothies	1.92	21,600	22,896	24,270	25,726	27,270	121,761
Total Direct Cost of Revenue		132,000	138,504	145,334	152,506	160,037	728,380
Units Sold		Year 1	Year 2	Year 3	Year 4	Year 5	5 years
Coffee & Tea Drinks		36,667	38,500	40,425	42,446	44,569	202,606
Sandwiches		13,000	13,520	14,061	14,623	15,208	70,412
Bakery		22,000	23,100	24,255	25,468	26,741	121,564
Smoothies		11,250	11,925	12,641	13,399	14,203	63,417
Total Units Sold		82,917	87,045	91,381	95,936	100,721	458,000



7.4. Projected Profit & Loss

Pro Forma Income Statement					
(expressed in Sample Currency)					
For the years ended December 31,					
	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	550,000	577,100	605,557	635,440	666,822
Direct cost of revenue	132,000	138,504	145,334	152,506	160,037
Gross margin	418,000	438,596	460,223	482,934	506,784
Expenses					
Rent	21,600	49,928	52,052	52,052	54,238
Utilities	7,200	7,507	7,827	8,161	8,509
Legal	13,200	13,200	13,200	13,200	13,200
Marketing and advertising	8,400	7,000	7,000	7,000	7,000
Salaries	168,000	174,119	180,461	187,034	193,846
Automobile expense	1,200	1,269	1,342	1,419	1,500
Bank fees	3,000	3,224	3,464	3,722	4,000
Misc SG&A	16,800	17,412	18,046	18,703	19,385
Professional fees	10,800	11,304	11,831	12,383	12,960
Office	300	300	300	300	300
Postage	3,600	3,600	3,600	3,600	3,600
Telephone	1,800	1,903	2,012	2,128	2,250
Internet	2,400	2,512	2,629	2,752	2,880
Travel	10,800	10,800	10,800	10,800	10,800
Total Expenses	269,100	304,077	314,565	323,254	334,468
EBITDA	148,900	134,519	145,659	159,681	172,316
Depreciation and amortization expense	15,500	15,500	15,500	15,500	15,500
Interest expense	11,217	8,955	6,580	4,086	1,467
Earnings (loss) before taxes	122,183	110,063	123,578	140,095	155,349
Income taxes	18,327	16,510	18,537	21,014	23,302
Net income (loss)	103,855	93,554	105,042	119,080	132,047

Revenue by Year



7.5. Sensitivity Analysis

Best Case Scenario (Revenues Increased by 15%)

(expressed in Sample Currency)

For the years ended December 31,

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	632,500	663,665	696,391	730,756	766,845
Cost of goods sold	151,800	159,280	167,134	175,381	184,043
Gross margin	480,700	504,385	529,257	555,375	582,802
Operating expenses	269,100	304,077	314,565	323,254	334,468
EBITDA	211,600	200,308	214,692	232,121	248,334
Depreciation and amortization expense	15,500	15,500	15,500	15,500	15,500
Interest expense	11,217	8,955	6,580	4,086	1,467
Earnings (loss) before taxes	184,883	175,853	192,612	212,535	231,367

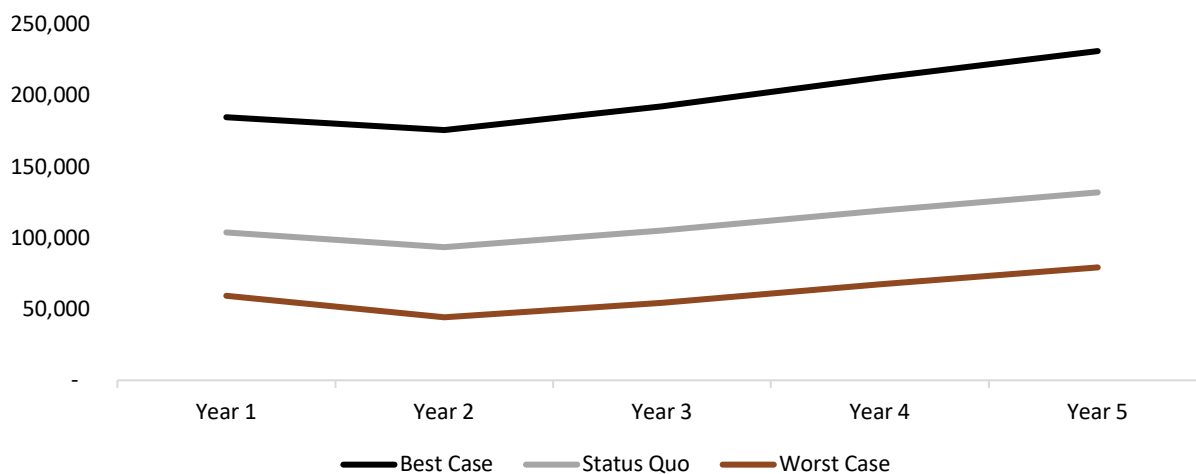
Worst Case Scenario (Revenues Decreased by 15%)

(expressed in Sample Currency)

For the years ended December 31,

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	467,500	490,535	514,723	540,124	566,798
Cost of goods sold	112,200	117,728	123,534	129,630	136,032
Gross margin	355,300	372,807	391,190	410,494	430,767
Operating expenses	269,100	304,077	314,565	323,254	334,468
EBITDA	86,200	68,729	76,625	87,240	96,299
Depreciation and amortization expense	15,500	15,500	15,500	15,500	15,500
Interest expense	11,217	8,955	6,580	4,086	1,467
Earnings (loss) before taxes	59,483	44,274	54,545	67,654	79,332

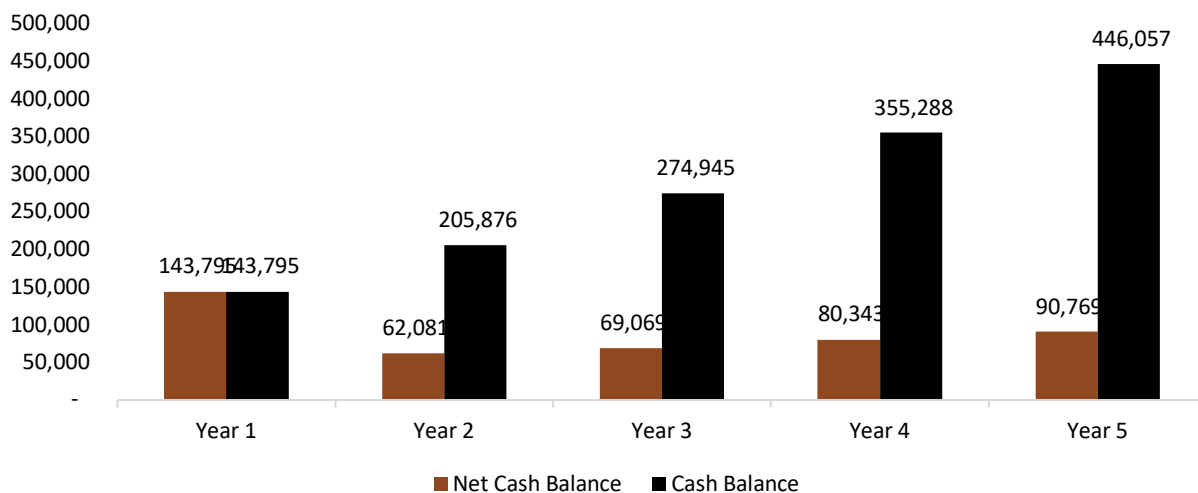
Sensitivity Analysis - Earnings Before Taxes



7.6. Projected Cash Flow

Pro Forma Statement of Cash Flows					
(expressed in Sample Currency)					
For the years ended December 31,					
	Year 1	Year 2	Year 3	Year 4	Year 5
Cash provided from (used in):					
CASH FLOW FROM (USED IN) OPERATING ACTIVITIES:					
Net income (loss)	103,855	93,554	105,042	119,080	132,047
Adjustments for:					
Depreciation and amortization	15,500	15,500	15,500	15,500	15,500
(Increase)/decrease in accounts receivable	(45,082)	(2,221)	(2,333)	(2,449)	(2,572)
(Increase)/decrease in inventory	(10,820)	(533)	(560)	(588)	(617)
(Increase)/decrease in prepaid expenses	(2,292)	(113)	(119)	(125)	(131)
Increase/(decrease) in accounts payable	32,877	3,400	1,419	1,300	1,537
	94,039	109,587	118,950	132,719	145,763
CASH FLOW FROM (USED IN) FINANCING ACTIVITIES:					
Issuance of debt	250,000	-	-	-	-
Issuance of share capital	-	-	-	-	-
Repayment of debt	(45,244)	(47,506)	(49,881)	(52,375)	(54,994)
Distributions	-	-	-	-	-
	204,756	(47,506)	(49,881)	(52,375)	(54,994)
CASH FLOW FROM (USED IN) INVESTING ACTIVITIES:					
Additions to capital assets	(155,000)	-	-	-	-
	(155,000)	-	-	-	-
Change in cash	143,795	62,081	69,069	80,343	90,769
Cash, Beginning of year	-	143,795	205,876	274,945	355,288
Cash, end of year	143,795	205,876	274,945	355,288	446,057

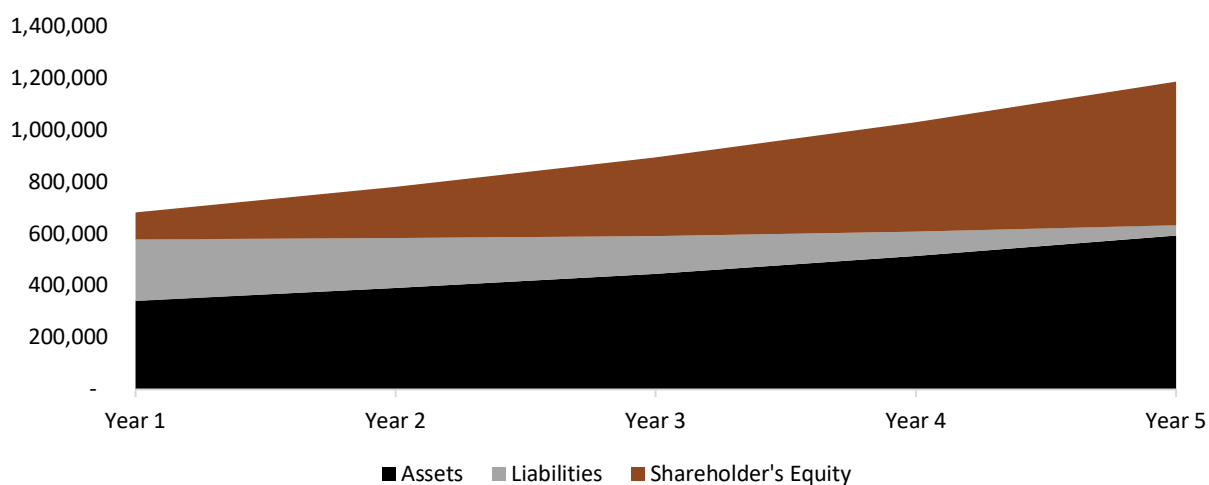
Cash Balance



7.7. Projected Balance Sheet

Pro Forma Balance Sheet					
(expressed in Sample Currency)					
For the years ended December 31,					
	Year 1	Year 2	Year 3	Year 4	Year 5
ASSETS					
Current assets					
Cash	143,795	205,876	274,945	355,288	446,057
Accounts receivable	45,082	47,303	49,636	52,085	54,658
Inventory	10,820	11,353	11,913	12,500	13,118
Prepaid expenses	2,292	2,405	2,523	2,648	2,778
Long term assets					
PPE, net	139,500	124,000	108,500	93,000	77,500
Land	-	-	-	-	-
Total Assets	341,488	390,937	447,517	515,522	594,111
LIABILITIES					
Current liabilities					
Account payable	32,877	36,277	37,697	38,997	40,533
Long term liabilities					
Long term loan	204,756	157,250	107,369	54,994	0
Total liabilities	237,633	193,528	145,066	93,991	40,533
SHAREHOLDER'S EQUITY					
Owner's equity	-	-	-	-	-
Retained earnings	103,855	197,409	302,451	421,531	553,578
Total shareholder's equity	103,855	197,409	302,451	421,531	553,578
Total liabilities and shareholder's equity	341,488	390,937	447,517	515,522	594,111

Balance Sheet

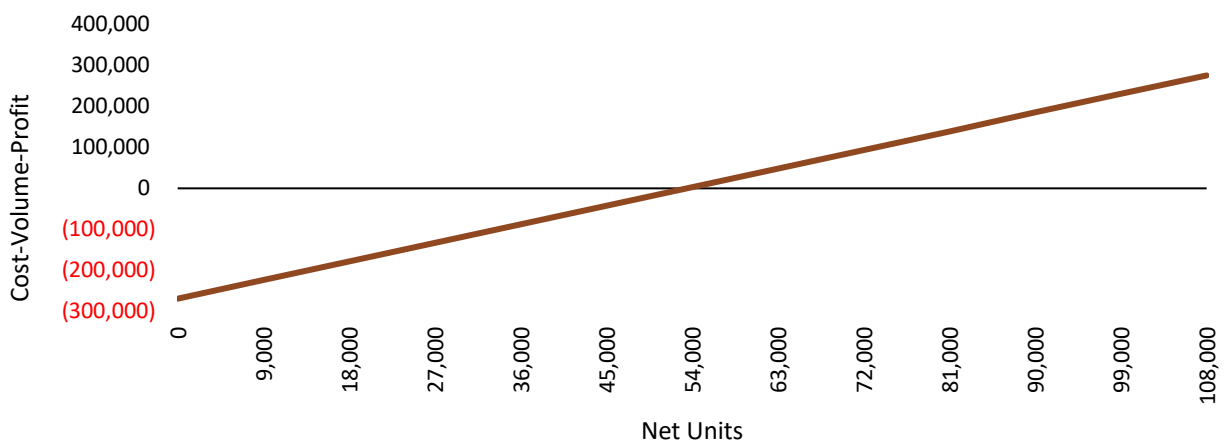


7.8. Break-Even Analysis

Break Even Analysis	
Total Fixed Expenses (first year expenses)	269,100
Contribution margin (per unit)	
Selling price	6.63
Variable costs	1.59
Contribution Margin	5.04
Breakeven even units	53,380
Breakeven sales	354,079

Break Even Analysis					
Units	Revenue	Fixed Costs (FC)	Variable Cost (VC)	Total Cost (FC+VC)	Net Profit
0	0	269,100	0	269,100	(269,100)
9,000	59,698	269,100	14,328	283,428	(223,729)
18,000	119,397	269,100	28,655	297,755	(178,358)
27,000	179,095	269,100	42,983	312,083	(132,987)
36,000	238,794	269,100	57,311	326,411	(87,617)
45,000	298,492	269,100	71,638	340,738	(42,246)
54,000	358,191	269,100	85,966	355,066	3,125
63,000	417,889	269,100	100,293	369,393	48,496
72,000	477,588	269,100	114,621	383,721	93,867
81,000	537,286	269,100	128,949	398,049	139,238
90,000	596,985	269,100	143,276	412,376	184,609
99,000	656,683	269,100	157,604	426,704	229,979
108,000	716,382	269,100	171,932	441,032	275,350

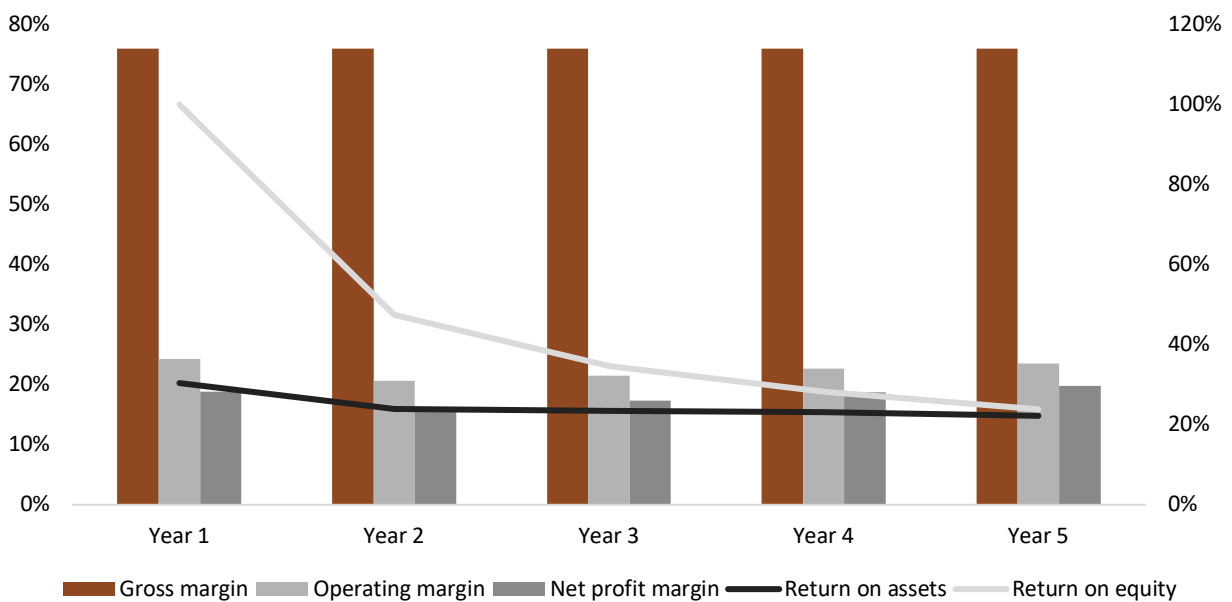
Break Even Analysis



7.9. Financial Indicators

Ratio Analysis					
	Year 1	Year 2	Year 3	Year 4	Year 5
Liquidity ratios					
Current	6.14	7.36	8.99	10.83	12.75
Quick	5.81	7.05	8.68	10.51	12.42
Acid Test	5.74	6.98	8.61	10.45	12.35
Activity ratios					
Account receivable turnover	12.20	12.49	12.49	12.49	12.49
Inventory turnover	12.20	12.49	12.79	13.08	13.37
Total asset turnover	1.61	1.48	1.35	1.23	1.12
Profitability ratios					
Gross margin	76%	76%	76%	76%	76%
Operating margin	24%	21%	21%	23%	24%
Net profit margin	19%	16%	17%	19%	20%
Return on assets	30%	24%	23%	23%	22%
Return on equity	100%	47%	35%	28%	24%
Leverage					
Debt to equity	2.29	0.98	0.48	0.22	0.07
Debt to assets	0.70	0.50	0.32	0.18	0.07
Interest coverage	11.89	13.29	19.78	35.29	106.88

Ratio Analysis



8.0 Appendix

Pro Forma Income Statement

(expressed in Sample Currency)

For the year ended December 31,

	Year 1											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Revenue	45,833	45,833	45,833	45,833	45,833	45,833	45,833	45,833	45,833	45,833	45,833	45,833
Direct cost of revenue	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000	11,000
Gross profit	34,833	34,833	34,833	34,833	34,833	34,833	34,833	34,833	34,833	34,833	34,833	34,833
Expenses												
Rent	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800	1,800
Utilities	600	600	600	600	600	600	600	600	600	600	600	600
Legal	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,100
Marketing and advertising	700	700	700	700	700	700	700	700	700	700	700	700
Salaries	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000	14,000
Automobile expense	100	100	100	100	100	100	100	100	100	100	100	100
Bank fees	250	250	250	250	250	250	250	250	250	250	250	250
Misc SG&A	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400
Professional fees	900	900	900	900	900	900	900	900	900	900	900	900
Office	25	25	25	25	25	25	25	25	25	25	25	25
Postage	300	300	300	300	300	300	300	300	300	300	300	300
Telephone	150	150	150	150	150	150	150	150	150	150	150	150
Internet	200	200	200	200	200	200	200	200	200	200	200	200
Travel	900	900	900	900	900	900	900	900	900	900	900	900
Total Expenses	22,425	22,425	22,425	22,425	22,425	22,425	22,425	22,425	22,425	22,425	22,425	22,425
EBITDA	12,408	12,408	12,408	12,408	12,408	12,408	12,408	12,408	12,408	12,408	12,408	12,408
Depreciation and amortization expense	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292
Interest expense	1,019	1,004	988	973	958	943	927	912	897	881	866	850
Earnings (loss) before taxes	10,098	10,113	10,128	10,143	10,159	10,174	10,189	10,205	10,220	10,236	10,251	10,267
Income taxes	1,515	1,517	1,519	1,522	1,524	1,526	1,528	1,531	1,533	1,535	1,538	1,540
Net income (loss)	8,583	8,596	8,609	8,622	8,635	8,648	8,661	8,674	8,687	8,700	8,713	8,727

Pro Forma Statement of Cash Flows

(expressed in Sample Currency)

For the years ended December 31,

	Year 1											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Cash provided from (used in):												
CASH FLOW FROM (USED IN) OPERATING ACTIVITIES:												
Net income (loss)	8,583	8,596	8,609	8,622	8,635	8,648	8,661	8,674	8,687	8,700	8,713	8,727
Adjustments for:												
Depreciation and amortization	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292	1,292
(Increase)/decrease in accounts receivable	(45,082)	-	-	-	-	-	-	-	-	-	-	-
(Increase)/decrease in inventory	(10,820)	-	-	-	-	-	-	-	-	-	-	-
(Increase)/decrease in prepaid expenses	(2,292)	-	-	-	-	-	-	-	-	-	-	-
Increase/(decrease) in accounts payable	32,877	-	-	-	-	-	-	-	-	-	-	-
	(15,441)	9,888	9,901	9,914	9,926	9,939	9,952	9,966	9,979	9,992	10,005	10,018
CASH FLOW FROM (USED IN) FINANCING ACTIVITIES:												
Issuance of debt	250,000	-	-	-	-	-	-	-	-	-	-	-
Issuance of share capital	-	-	-	-	-	-	-	-	-	-	-	-
Repayment of debt	(3,687)	(3,702)	(3,717)	(3,732)	(3,747)	(3,762)	(3,778)	(3,793)	(3,808)	(3,824)	(3,840)	(3,855)
Distributions	-	-	-	-	-	-	-	-	-	-	-	-
	246,313	(3,702)	(3,717)	(3,732)	(3,747)	(3,762)	(3,778)	(3,793)	(3,808)	(3,824)	(3,840)	(3,855)
CASH FLOW FROM (USED IN) INVESTING ACTIVITIES:												
Additions to capital assets	(155,000)	-	-	-	-	-	-	-	-	-	-	-
	(155,000)	-	-	-	-	-	-	-	-	-	-	-
Change in cash	75,872	6,186	6,184	6,182	6,179	6,177	6,175	6,173	6,170	6,168	6,166	6,163
Cash, Beginning of year	-	75,872	82,059	88,243	94,424	100,604	106,781	112,956	119,128	125,298	131,466	137,632
Cash, end of year	75,872	82,059	88,243	94,424	100,604	106,781	112,956	119,128	125,298	131,466	137,632	143,795

9.0 References

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- ⁱ Source
 - ⁱⁱ Source
 - ⁱⁱⁱ Source
 - ^{iv} Source
 - ^v Source
 - ^{vi} Source