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CONFIDENTIAL

# CENTRE

# Example Business Plan

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**Business plan**  
Prepared December 2021

**Contact Information**

CENTRE

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# Executive Summary

## Opportunity

### Problem

Business owners need an efficient cost effective method to generate funding. Business plans are the most effective tool to achieve financing. Current options are lengthy DIY or expensive consulting agency options.

### Solution

CENTRE offers professionally crafted business plans that are affordable (\$999.00) and are delivered within 3-5 days of purchase.

### Market

Preliminary research indicates that there are few offerings for this market segment and a large number of new business start-ups in need of our core solutions. In 2020 alone, there were over 30,000 new business filings in Oklahoma.

### Competition

The current options for business planning include using free resources/templates, business plan software, or hiring a consultant. The free option is enticing but at the end of the day you still need professional content creation and direction. Business plans created by most consultants range from \$2-\$5K (and upwards) once you get past the aforementioned barrier of reaching out for a quote.

### Why Us?

Content is key. Funding sources know quality content when they see it - and having a professionally crafted business plan can be the "make or break" of getting your new start-up off the ground.

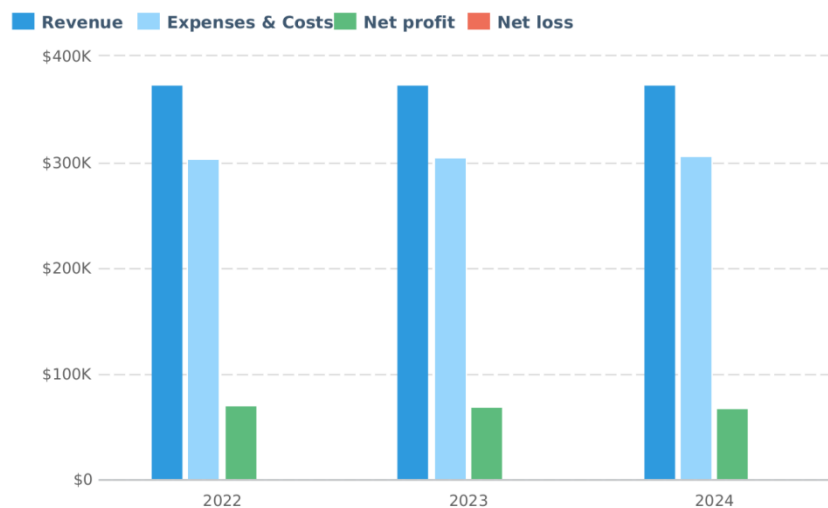
Centre has carved out a niche in a vague market segment - bringing clarity and an easy transaction process that makes the process simple and viable.

## Expectations

### Forecast

We are projecting sales of \$400,000 in year 1 and \$500,000 in year 2 with a profit margin of 20%. That assumes we can serve 3-5 customers per day with an average price of \$99 per customer. Initially, our chief executive officer and managing partner will draw only minimal salaries - starting in month 4. This will enable us to reinvest our profits into growing the business. We expect to be profitable by Q3 of year 1.

### Financial Highlights by Year



### Financing Needed

Currently we have raised \$350,000.00 in financing, towards reaching our funding goal of \$700,000.00.

Our current funds consist of 4 co-founder equity investments of \$60,000 each (\$240,000). Another large portion of our financing was obtained via crowdsourcing (\$110,000).

*We are seeking an additional \$350,000 in financing.*

# Opportunity

## Problem & Solution

### Problem Worth Solving

Most entrepreneurs are willing to piece together the puzzle of starting a new business or increasing funding for growth - but time is money and options/direction are limited and vague. Most business consultants do not offer upfront pricing and instead offer "quotes or consultations". Translation: Expensive. This is an immediate turn off for entrepreneurs. Business owners need an efficient cost effective method to generate funding.

### Our solution

CENTRE offers upfront pricing on business plans. The current options for business planning include using free resources/templates, business plan software, or hiring a consultant. The free option is enticing but at the end of the day you still need professional content creation and direction. Business plans created by most consultants range from \$2-\$5K (and upwards). CENTRE is uniquely positioned in the middle - making it an attractive solution for entrepreneurs.

## Target Market

CENTRE offers 3 core business solutions: Business Plans, Website Design and Consulting. Our target market will initially include new business start-ups in the state of Oklahoma. Preliminary research indicates that there are few offerings for this market segment and a large number of new business start-ups in need of our core solutions. In 2020 alone, there were over 30,000 new business filings in Oklahoma.

## Competition

### Current alternatives

The current options for business planning include using free resources/templates, business plan software, or hiring a consultant. The free option is enticing but at the end of the day you still need professional content creation and direction. Business plans created by most consultants range from \$2-\$5K (and upwards) once you get past the intimidating barrier of reaching out for a quote.

We differentiate ourselves by offering a "product/service" that you can place in an online cart. Zero barrier to entry. Our open book - upfront pricing, professional content and quick turn-around will set us apart.

### Our advantages

A quality, professional business plan will help you stand out from the crowd and provide clear direction for success. There are many options available but often include labor intensive efforts or a big budget.

Content is key. Funding sources know quality content when they see it - and having a professionally crafted business plan can be the "make or break" of getting your new start-up off the ground.

Centre has carved out a niche in a vague market segment - bringing clarity and an easy transaction process that makes the process simple and viable.



# Execution

## Marketing & Sales

### Marketing Plan

CENTRE doesn't have a dedicated marketing person as of yet, but we've had great success so far with our do-it-yourself strategy. Several of our investor/partners have a solid background in Business Administration and Marketing. Our post funding goal is to work with a local advertising agency that specializes in digital direction: SEO, email marketing campaign, Google Ad campaigns and Social Media advertising. We have already approached the agency and have a plan and pricing in place.

High-visibility signage is key to gaining local attention. Our lease space will be refreshed to include large window graphics that will attract the attention of individuals driving by the nearby busy intersection as well as the foot-traffic of nearby restaurant patrons.

Our investor/partners have also had past success utilizing loyalty cards, encouraging Google reviews, and offering discounts to followers on social media. Past success did not involve print ads in the newspaper or costly billboard advertising -we have no immediate plans to try those again. Future marketing efforts (other than methods listed above) will include reaching out to our Advertising Agency and Business Consultant for unique concepts and direction.

### Sales Plan

On the consumer-facing side, we are set up to take cash or mobile payments, using iPads with a virtual point-of-sale solution. About 80% of our customers prefer to use credit cards, so it's worth the sub-3% transaction fee to offer that convenience. On the business-to-business side, our company president has negotiated a prospective deal with Square Distribution. Future efforts will include adding a commissioned salesperson to pursue other corporate deals.

## Operations

### Locations & Facilities

Our initial lease space will be a 3,500 square-foot store front with a modern aesthetic. We have plans for lease space improvements to ensure our brand image is replicated across all platforms. The location also offers ample space for expansion - however, we should be able to grow in place at least through year 3 of our plan.

CENTRE's current location will attract the attention of individuals driving by the nearby busy intersection as well as the foot-traffic of nearby restaurant patrons. The business offerings that surround our lease space attract a specific clientele which heavily represents our target customer.

Our immediate focus is to ensure a strong start with our current offerings and location. Future plans may include expanding our product line, opening new locations, as well as potentially offering franchise options to investors.

### Technology

In the office, we use QuickBooks online as our accounting solution and a collection of company-specific Excel spreadsheets to track inventory usage, consumables, and so on. Our payroll will be performed by Heartland Solutions - a company with a solid track record utilized with success in previous investor ventures) by .

For the corporate channel, we will use Salesforce as a CRM, to track leads, conversation notes, and so on.

For customer payments, we will use an iPad-based point-of-sale system that enables us to take payment on any of the major credit cards - as well as utilizing QuickBooks Invoicing for large scale projects.

## Equipment & Tools

Once we have officially negotiated our prospective lease agreement, we will acquire six state-of-the-art desktop computers, client oriented desks, as well as several tablets for mobile service and efficient client interaction.

Our client reception area will include furniture and décor that mirrors our modern aesthetic and provide clients a relaxed atmosphere with coffee, snacks, etc on offer.

We will have tech displays available that showcase the latest offerings which will provide up-sale opportunities for products and services.

## Milestones & Metrics

### Milestones Table

### Key metrics

Our focus right now are most basic metrics: daily revenue, operating costs, advertising costs, and profit margins. Our product offerings are labor intensive so implementing a clear communication workflow (from client to CENTRE Pro) will be key to efficiency.

Since our prices are fixed, we are focused on maximizing our unit counts. In order to reach our revenue goals we need to sell 10 plans per month and 10 web designs.

Our costs are relatively consistent with the major exception of labor. We want to staff our office generously to provide fast, top-notch business professional created content. If we don't keep our unit counts up, though, our labor costs per unit will climb, so we will be keeping a close eye on those metrics.

# Company

## Overview

### Ownership & Structure

CENTRE is registered as a limited liability company. Our 4 co-founders, Kyle, Mark, Chad, and Tom, are co-owners with equal shares. No outside investors are involved at this point in time, though there might be an opportunity for that as the business grows.

### Company history

The concept for CENTRE developed from co-founder conversations about business solutions. Starting a business is tricky for most. Though entrepreneurs are afforded vast information at the click of a button there is no one-size-fits-all approach. The core processes for business success are time consuming and difficult to iron out. The co-founders eventually came to the conclusion that a one-stop shop for starting a business was in order.

The co-founders have eclectic business backgrounds with successful results. Tom has over 10 years experience as a business coach and consultant. Chad has worked as a graphic and web designer for a prestigious agency, while Mark and Kyle have managed multiple business ventures from start-ups to multi-million dollar companies.

## Team

### Management team

While there are 4 co-founders, the management team will be a collaboration between two managing partners: Kyle and Tom.

Kyle will manage the entrepreneur, client side of the business. Kyle graduated from the University of Central Oklahoma with a degree in Business Administration and

Marketing. Throughout his career Kyle has partnered with many entrepreneurs and has successful track record opening and growing new business start-ups. A keen focus for Kyle has been maintaining clear communication with client expectations and delivery of those expectations/solutions.

Tom will manage the B2B side of CENTRE. Tom graduated from the University of Oklahoma with a Masters degree in Business. He has prior experience in the sales department at a large advertising firm in Oklahoma City and has consulted and coached hundreds of area businesses and entrepreneurs over the years. Tom understands the needs of both start-up and existing businesses. He has consulted on many aspects of business needs; for example: start-up financing, workflow solutions, and strategic planning.

Prior collaborations from Tom and Kyle, as well as the other co-founders, will help to provide a positive and successful work relationship.

## **Advisors**

Starting a new business is a daunting task to say the least. Its imperative that new and existing businesses alike, have ample resources to navigate the journey.

### Marketing and Advertising

CENTRE has plan and pricing in hand from a local marketing agency ABC.

### Accounting and Payroll

CENTRE will utilize a proven CPA, Heartland Business Solutions and QuickBooks online.

### Business Direction

Tom is a great resource for business direction but also has access to many knowledgeable colleagues he has worked with over the years.

Through past working relationships the co-founders of CENTRE have acquired a reputable list of advisors and colleagues that can help - our co-founder's diverse background(s) and specific/unique specialties will prove to be a asset for the success and growth of CENTRE.

# Financial Plan

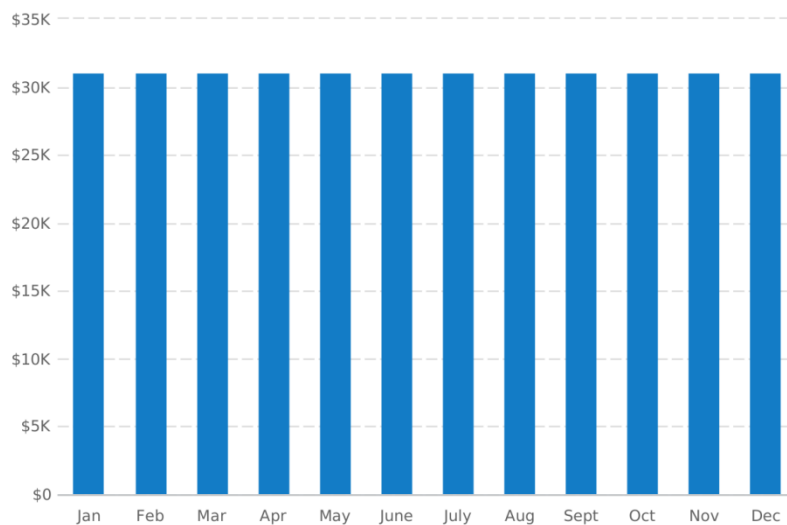
## Forecast

### Key assumptions

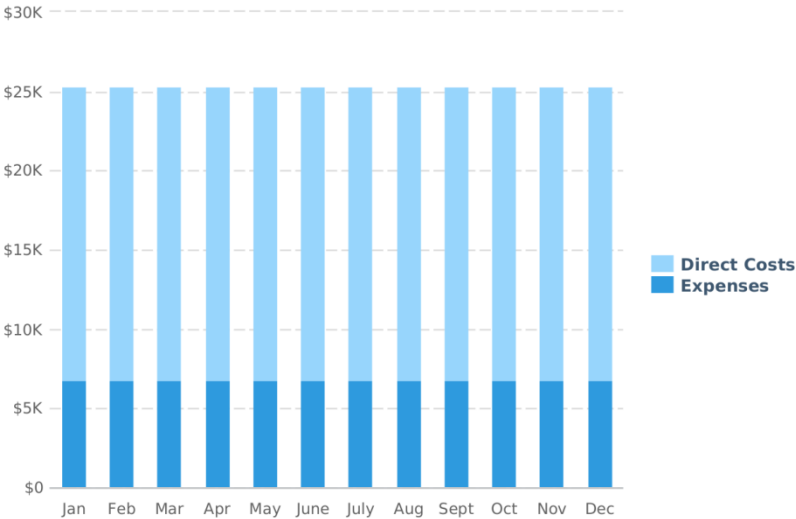
We are projecting sales of nearly \$400,000 in year 1 and \$500,000 in year 2 with a profit margin of 28%. That assumes we can complete 20 projects per month - with an average price of \$875 per customer. Initially, our chief executive officer and managing partner will draw only minimal salaries - starting in month 4. This will enable us to reinvest our profits into growing the business. Merchandise and additional staff will be our biggest expenses. Other expenses will include smaller allotments for advertising, utilities, and lease space.

Our immediate focus is to ensure a strong start with our current offerings and location. Future plans may include expanding our product line, opening new locations, as well as potentially offering franchise options to investors.

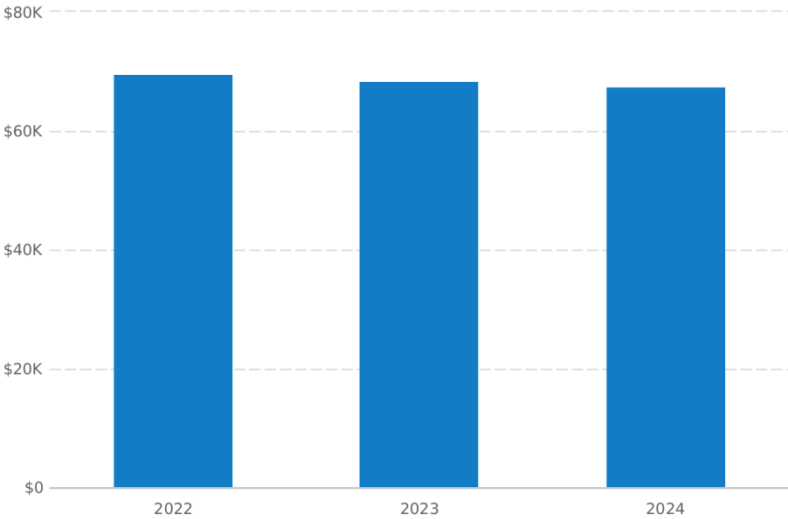
### Revenue by Month



### Expenses by Month



### Net Profit (or Loss) by Year



## Financing

Currently we have raised \$350,000.00 in financing, towards reaching our funding goal of \$700,000.00.

Our current funds consist of 4 co-founder equity investments of \$60,000 each (\$240,000). Another large portion of our financing was obtained via crowdsourcing (\$110,000).

*We are seeking an additional \$350,000 in financing.*

Our financing will be used to purchase inventory (\$350,000) initial advertising (\$25,000), permits and licensing and other professional fees (\$12,000), lease and lease space improvements (\$155,000), cash reserves (\$63,000), computer and other office equipment (\$65,000), and 3 month operating costs as we ramp up (\$30,000)



## Statements

### Projected Profit and Loss

	2022	2023	2024
<b>Revenue</b>	<b>\$373,080</b>	<b>\$373,080</b>	<b>\$373,080</b>
<b>Direct Costs</b>	<b>\$221,909</b>	<b>\$223,349</b>	<b>\$224,817</b>
Gross Margin	\$151,171	\$149,731	\$148,262
<b>Gross Margin %</b>	<b>41%</b>	<b>40%</b>	<b>40%</b>
<b>Operating Expenses</b>			
Utilities	\$7,200	\$7,200	\$7,200
Phone	\$3,600	\$3,600	\$3,600
Professional Fees	\$4,200	\$4,200	\$4,200
Lease	\$18,000	\$18,000	\$18,000
Advertising and Marketing	\$7,200	\$7,200	\$7,200
Auto	\$4,800	\$4,800	\$4,800
<b>Total Operating Expenses</b>	<b>\$45,000</b>	<b>\$45,000</b>	<b>\$45,000</b>
<b>Operating Income</b>	<b>\$106,171</b>	<b>\$104,731</b>	<b>\$103,263</b>
Interest Incurred			
Depreciation and Amortization	\$13,333	\$13,334	\$13,333
Gain or Loss from Sale of Assets			
Income Taxes	\$23,209	\$22,850	\$22,482
<b>Total Expenses</b>	<b>\$303,451</b>	<b>\$304,532</b>	<b>\$305,633</b>
<b>Net Profit</b>	<b>\$69,629</b>	<b>\$68,548</b>	<b>\$67,447</b>
<b>Net Profit / Sales</b>	<b>19%</b>	<b>18%</b>	<b>18%</b>

## Projected Balance Sheet

	2022	2023	2024
Cash	\$384,091	\$465,882	\$546,571
Accounts Receivable	\$0	\$0	\$0
Inventory			
Other Current Assets			
<b>Total Current Assets</b>	<b>\$384,091</b>	<b>\$465,882</b>	<b>\$546,571</b>
Long-Term Assets	\$64,000	\$64,000	\$64,000
Accumulated Depreciation	(\$13,333)	(\$26,667)	(\$40,000)
<b>Total Long-Term Assets</b>	<b>\$50,667</b>	<b>\$37,333</b>	<b>\$24,000</b>
<b>Total Assets</b>	<b>\$434,758</b>	<b>\$503,216</b>	<b>\$570,571</b>
Accounts Payable	\$0	\$0	\$0
Income Taxes Payable	\$5,802	\$5,712	\$5,620
Sales Taxes Payable	\$9,327	\$9,327	\$9,327
Short-Term Debt			
Prepaid Revenue			
<b>Total Current Liabilities</b>	<b>\$15,129</b>	<b>\$15,039</b>	<b>\$14,947</b>
Long-Term Debt			
<b>Long-Term Liabilities</b>			
<b>Total Liabilities</b>	<b>\$15,129</b>	<b>\$15,039</b>	<b>\$14,947</b>
Paid-In Capital	\$350,000	\$350,000	\$350,000
Retained Earnings		\$69,629	\$138,177
Earnings	\$69,629	\$68,548	\$67,447
<b>Total Owner's Equity</b>	<b>\$419,629</b>	<b>\$488,177</b>	<b>\$555,624</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$434,758</b>	<b>\$503,216</b>	<b>\$570,571</b>

## Projected Cash Flow Statement

	2022	2023	2024
<b>Net Cash Flow from Operations</b>			
Net Profit	\$69,629	\$68,548	\$67,447
Depreciation & Amortization	\$13,333	\$13,333	\$13,333
Change in Accounts Receivable	\$0	\$0	\$0
Change in Inventory			
Change in Accounts Payable	\$0	\$0	\$0
Change in Income Tax Payable	\$5,802	(\$90)	(\$92)
Change in Sales Tax Payable	\$9,327	\$0	\$0
Change in Prepaid Revenue			
<b>Net Cash Flow from Operations</b>	<b>\$98,091</b>	<b>\$81,791</b>	<b>\$80,688</b>
<b>Investing &amp; Financing</b>			
Assets Purchased or Sold	(\$64,000)		
<b>Net Cash from Investing</b>	<b>(\$64,000)</b>		
Investments Received	\$350,000		
Dividends & Distributions			
Change in Short-Term Debt			
Change in Long-Term Debt			
<b>Net Cash from Financing</b>	<b>\$350,000</b>		
Cash at Beginning of Period	\$0	\$384,091	\$465,882
Net Change in Cash	\$384,091	\$81,791	\$80,688
<b>Cash at End of Period</b>	<b>\$384,091</b>	<b>\$465,882</b>	<b>\$546,571</b>

# 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>	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090	\$31,090
<b>Total Direct Costs</b>	\$18,492	\$18,493	\$18,492	\$18,493	\$18,492	\$18,492	\$18,493	\$18,492	\$18,493	\$18,492	\$18,492	\$18,493
Gross Margin	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598	\$12,598
<b>Gross Margin %</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>	<b>41%</b>
<b>Operating Expenses</b>												
Utilities	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600
Phone	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Professional Fees	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350
Lease	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Advertising and Marketing	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600
Auto	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400
<b>Total Operating Expenses</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>	<b>\$3,750</b>
<b>Operating Income</b>	<b>\$8,848</b>	<b>\$8,847</b>	<b>\$8,848</b>	<b>\$8,847</b>	<b>\$8,848</b>	<b>\$8,848</b>	<b>\$8,847</b>	<b>\$8,848</b>	<b>\$8,847</b>	<b>\$8,848</b>	<b>\$8,848</b>	<b>\$8,847</b>

Interest Incurred

## Centre Business Solutions

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Depreciation and Amortization	\$1,111	\$1,111	\$1,111	\$1,111	\$1,112	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111
Gain or Loss from Sale of Assets												
Income Taxes	\$1,934	\$1,934	\$1,934	\$1,934	\$1,935	\$1,934	\$1,934	\$1,934	\$1,934	\$1,934	\$1,934	\$1,934
<b>Total Expenses</b>	<b>\$25,288</b>	<b>\$25,287</b>	<b>\$25,288</b>	<b>\$25,287</b>	<b>\$25,289</b>	<b>\$25,287</b>	<b>\$25,288</b>	<b>\$25,287</b>	<b>\$25,288</b>	<b>\$25,287</b>	<b>\$25,288</b>	<b>\$25,287</b>
<b>Net Profit</b>	<b>\$5,802</b>	<b>\$5,803</b>	<b>\$5,802</b>	<b>\$5,803</b>	<b>\$5,801</b>	<b>\$5,803</b>	<b>\$5,802</b>	<b>\$5,803</b>	<b>\$5,802</b>	<b>\$5,803</b>	<b>\$5,802</b>	<b>\$5,803</b>
<b>Net Profit / Sales</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>	<b>19%</b>

## Centre Business Solutions

	2022	2023	2024
<b>Total Revenue</b>	<b>\$373,080</b>	<b>\$373,080</b>	<b>\$373,080</b>
<b>Total Direct Costs</b>	<b>\$221,909</b>	<b>\$223,349</b>	<b>\$224,817</b>
Gross Margin	\$151,171	\$149,731	\$148,262
<b>Gross Margin %</b>	<b>41%</b>	<b>40%</b>	<b>40%</b>
<b>Operating Expenses</b>			
Utilities	\$7,200	\$7,200	\$7,200
Phone	\$3,600	\$3,600	\$3,600
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Interest Incurred			
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<b>Net Profit / Sales</b>	<b>19%</b>	<b>18%</b>	<b>18%</b>

## 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	\$297,957	\$309,913	\$321,870	\$318,697	\$330,654	\$342,611	\$339,437	\$351,394	\$363,350	\$360,178	\$372,135	\$384,091
Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory												
Other Current Assets												
<b>Total Current Assets</b>	<b>\$297,957</b>	<b>\$309,913</b>	<b>\$321,870</b>	<b>\$318,697</b>	<b>\$330,654</b>	<b>\$342,611</b>	<b>\$339,437</b>	<b>\$351,394</b>	<b>\$363,350</b>	<b>\$360,178</b>	<b>\$372,135</b>	<b>\$384,091</b>
Long-Term Assets	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000	\$64,000
Accumulated Depreciation	(\$1,111)	(\$2,222)	(\$3,333)	(\$4,444)	(\$5,556)	(\$6,667)	(\$7,778)	(\$8,889)	(\$10,000)	(\$11,111)	(\$12,222)	(\$13,333)
<b>Total Long-Term Assets</b>	<b>\$62,889</b>	<b>\$61,778</b>	<b>\$60,667</b>	<b>\$59,556</b>	<b>\$58,444</b>	<b>\$57,333</b>	<b>\$56,222</b>	<b>\$55,111</b>	<b>\$54,000</b>	<b>\$52,889</b>	<b>\$51,778</b>	<b>\$50,667</b>
<b>Total Assets</b>	<b>\$360,845</b>	<b>\$371,691</b>	<b>\$382,536</b>	<b>\$378,253</b>	<b>\$389,098</b>	<b>\$399,944</b>	<b>\$395,659</b>	<b>\$406,505</b>	<b>\$417,350</b>	<b>\$413,067</b>	<b>\$423,912</b>	<b>\$434,758</b>
Accounts Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Income Taxes Payable	\$1,934	\$3,868	\$5,802	\$1,934	\$3,869	\$5,803	\$1,934	\$3,868	\$5,802	\$1,934	\$3,868	\$5,802
Sales Taxes Payable	\$3,109	\$6,218	\$9,327	\$3,109	\$6,218	\$9,327	\$3,109	\$6,218	\$9,327	\$3,109	\$6,218	\$9,327
Short-Term Debt												
Prepaid Revenue												
<b>Total Current Liabilities</b>	<b>\$5,043</b>	<b>\$10,086</b>	<b>\$15,129</b>	<b>\$5,043</b>	<b>\$10,087</b>	<b>\$15,130</b>	<b>\$5,043</b>	<b>\$10,086</b>	<b>\$15,129</b>	<b>\$5,043</b>	<b>\$10,086</b>	<b>\$15,129</b>
Long-Term Debt												
<b>Long-Term Liabilities</b>												

## Centre Business Solutions

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<b>Total Liabilities</b>	<b>\$5,043</b>	<b>\$10,086</b>	<b>\$15,129</b>	<b>\$5,043</b>	<b>\$10,087</b>	<b>\$15,130</b>	<b>\$5,043</b>	<b>\$10,086</b>	<b>\$15,129</b>	<b>\$5,043</b>	<b>\$10,086</b>	<b>\$15,129</b>
Paid-In Capital	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
Retained Earnings												
Earnings	\$5,802	\$11,605	\$17,407	\$23,210	\$29,011	\$34,814	\$40,616	\$46,419	\$52,221	\$58,024	\$63,826	\$69,629
<b>Total Owner's Equity</b>	<b>\$355,802</b>	<b>\$361,605</b>	<b>\$367,407</b>	<b>\$373,210</b>	<b>\$379,011</b>	<b>\$384,814</b>	<b>\$390,616</b>	<b>\$396,419</b>	<b>\$402,221</b>	<b>\$408,024</b>	<b>\$413,826</b>	<b>\$419,629</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$360,845</b>	<b>\$371,691</b>	<b>\$382,536</b>	<b>\$378,253</b>	<b>\$389,098</b>	<b>\$399,944</b>	<b>\$395,659</b>	<b>\$406,505</b>	<b>\$417,350</b>	<b>\$413,067</b>	<b>\$423,912</b>	<b>\$434,758</b>



## Centre Business Solutions

	2022	2023	2024
Cash	\$384,091	\$465,882	\$546,571
Accounts Receivable	\$0	\$0	\$0
Inventory			
Other Current Assets			
<b>Total Current Assets</b>	<b>\$384,091</b>	<b>\$465,882</b>	<b>\$546,571</b>
Long-Term Assets	\$64,000	\$64,000	\$64,000
Accumulated Depreciation	(\$13,333)	(\$26,667)	(\$40,000)
<b>Total Long-Term Assets</b>	<b>\$50,667</b>	<b>\$37,333</b>	<b>\$24,000</b>
<b>Total Assets</b>	<b>\$434,758</b>	<b>\$503,216</b>	<b>\$570,571</b>
Accounts Payable	\$0	\$0	\$0
Income Taxes Payable	\$5,802	\$5,712	\$5,620
Sales Taxes Payable	\$9,327	\$9,327	\$9,327
Short-Term Debt			
Prepaid Revenue			
<b>Total Current Liabilities</b>	<b>\$15,129</b>	<b>\$15,039</b>	<b>\$14,947</b>
Long-Term Debt			
<b>Long-Term Liabilities</b>			
<b>Total Liabilities</b>	<b>\$15,129</b>	<b>\$15,039</b>	<b>\$14,947</b>
Paid-In Capital	\$350,000	\$350,000	\$350,000
Retained Earnings		\$69,629	\$138,177
Earnings	\$69,629	\$68,548	\$67,447
<b>Total Owner's Equity</b>	<b>\$419,629</b>	<b>\$488,177</b>	<b>\$555,624</b>

Total Liabilities & Equity	\$434,758	\$503,216	\$570,571
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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	\$5,802	\$5,803	\$5,802	\$5,803	\$5,801	\$5,803	\$5,802	\$5,803	\$5,802	\$5,803	\$5,802	\$5,803
Depreciation & Amortization	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111	\$1,111
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	\$1,934	\$1,934	\$1,934	(\$3,868)	\$1,935	\$1,934	(\$3,869)	\$1,934	\$1,934	(\$3,868)	\$1,934	\$1,934
Change in Sales Tax Payable	\$3,109	\$3,109	\$3,109	(\$6,218)	\$3,109	\$3,109	(\$6,218)	\$3,109	\$3,109	(\$6,218)	\$3,109	\$3,109
Change in Prepaid Revenue												
<b>Net Cash Flow from Operations</b>	<b>\$11,957</b>	<b>\$11,957</b>	<b>\$11,957</b>	<b>(\$3,172)</b>	<b>\$11,957</b>	<b>\$11,957</b>	<b>(\$3,173)</b>	<b>\$11,957</b>	<b>\$11,957</b>	<b>(\$3,172)</b>	<b>\$11,957</b>	<b>\$11,957</b>
<b>Investing &amp; Financing</b>												
Assets Purchased or Sold	(\$64,000)											
<b>Net Cash from Investing</b>	<b>(\$64,000)</b>											

## Centre Business Solutions

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Investments Received	\$350,000											
Dividends & Distributions												
Change in Short-Term Debt												
Change in Long-Term Debt												
<b>Net Cash from Financing</b>	<b>\$350,000</b>											
Cash at Beginning of Period	\$0	\$297,957	\$309,913	\$321,870	\$318,697	\$330,654	\$342,611	\$339,437	\$351,394	\$363,350	\$360,178	\$372,135
Net Change in Cash	\$297,957	\$11,957	\$11,957	(\$3,172)	\$11,957	\$11,957	(\$3,173)	\$11,957	\$11,957	(\$3,172)	\$11,957	\$11,957
<b>Cash at End of Period</b>	<b>\$297,957</b>	<b>\$309,913</b>	<b>\$321,870</b>	<b>\$318,697</b>	<b>\$330,654</b>	<b>\$342,611</b>	<b>\$339,437</b>	<b>\$351,394</b>	<b>\$363,350</b>	<b>\$360,178</b>	<b>\$372,135</b>	<b>\$384,091</b>

	2022	2023	2024
<b>Net Cash Flow from Operations</b>			
Net Profit	\$69,629	\$68,548	\$67,447
Depreciation & Amortization	\$13,333	\$13,333	\$13,333
Change in Accounts Receivable	\$0	\$0	\$0
Change in Inventory			
Change in Accounts Payable	\$0	\$0	\$0
Change in Income Tax Payable	\$5,802	(\$90)	(\$92)
Change in Sales Tax Payable	\$9,327	\$0	\$0
Change in Prepaid Revenue			
<b>Net Cash Flow from Operations</b>	<b>\$98,091</b>	<b>\$81,791</b>	<b>\$80,688</b>
<b>Investing &amp; Financing</b>			
Assets Purchased or Sold	(\$64,000)		
<b>Net Cash from Investing</b>	<b>(\$64,000)</b>		
Investments Received	\$350,000		
Dividends & Distributions			
Change in Short-Term Debt			
Change in Long-Term Debt			
<b>Net Cash from Financing</b>	<b>\$350,000</b>		
Cash at Beginning of Period	\$0	\$384,091	\$465,882
Net Change in Cash	\$384,091	\$81,791	\$80,688
<b>Cash at End of Period</b>	<b>\$384,091</b>	<b>\$465,882</b>	<b>\$546,571</b>