

2024

# Business Plan

DHS-7948

**“Creating Community,  
Nourishing Soul”**



**Housing Stabilization Services**  
HOME AND COMMUNITY-BASED SERVICES

ABDULKADIR WARSAME  
**Green Mountain Housing**

1/29/2024

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# 1. EXECUTIVE SUMMARY

Green Mountain Housing is a start-up not-for-profit social service agency serving the greater Minneapolis, MN area. The organization was founded by Abdulkadir Warsame who has both the practical experience and the education to lead the organization. Yusuf is currently working to provide Medical Assistance benefits which will be more beneficial for people with disabilities and seniors to find and keep housing.

## Services:

Green Mountain Housing is an organization that provides Housing Consultation, Housing Transition, and Housing Sustaining. It offers Medical Assistance for people with disabilities and seniors to find and keep housing.

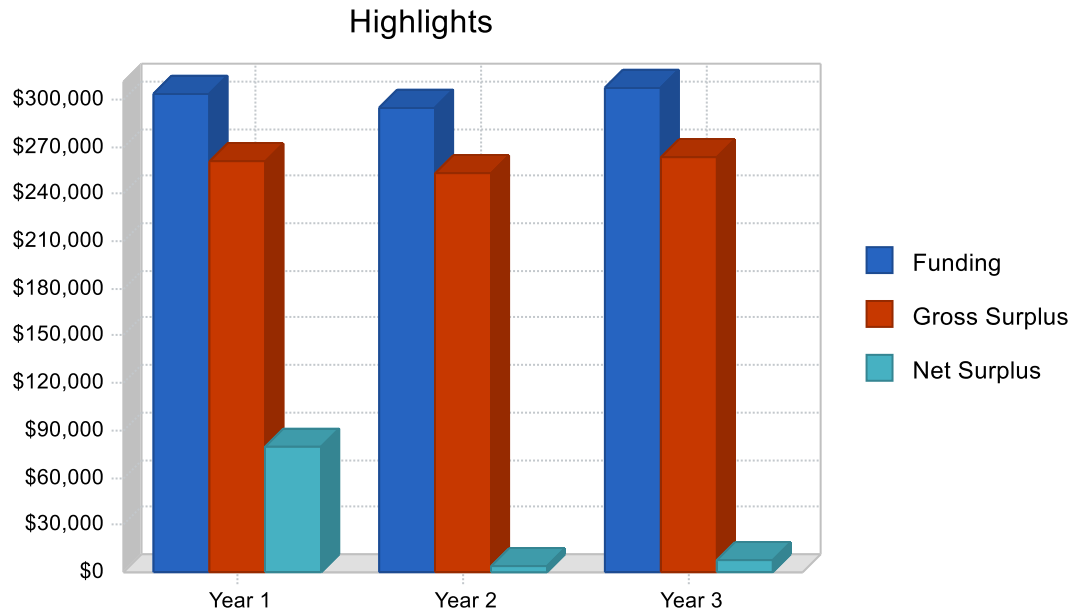
Our company aims to provide stability and support in the housing market. It focuses on offering services and solutions that help individuals and families secure and maintain housing, addressing issues such as homelessness, housing insecurity, and housing-related financial challenges. The GMH provides rental assistance, counseling, advocacy, and access to resources to promote housing stability for its clients. Additionally, it may offer partnerships with landlords, property management, and community organizations to create a network that supports housing stability.

## The Market

Green Mountain Housing has identified two distinct market segments of customers based on age; those who are 18 years old and those who are over/Older. The distinction is important because of the high percentage of clients with disability, and those in the younger market segment having Physical or Mental Illness. The 18-year-old group is growing annually at 9%, and those who are over/Older group growing at 8%. The two groups respectively have 165,454 and 158,745 potential clients. The overwhelming majority of clients come from lower socio-economic population groups. These segments can be difficult to communicate with, yet their use of Housing Stabilization Services would give them some profound benefits.

## Competitive Edge

Housing Stabilization Services lies in its comprehensive approach, which integrates rental assistance, financial counseling, advocacy, and community partnerships. By offering a holistic support system, Green Mountain Housing addresses the multifaceted challenges of housing insecurity, setting itself apart from singularly focused solutions. This approach not only helps in preventing homelessness but also in promoting long-term housing stability, making it a more sustainable and impactful option for individuals and families in need.



## Business Objectives

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For our first year, Green Mountain Housing has four financial objectives:

1. To raise adequate funding for start-ups.
2. To open the Medical Assistance Facility for people with disabilities and seniors to find and keep housing.
3. Begin development implementation for the ongoing funding needs of years two through five.

We have other, non-financial objectives as well:

1. To provide warm, comfortable, safe and engaging Housing Consulting, Transition, and sustainability services for our permanent clients. Ongoing feedback from the served clients or patients will give us a weekly update on our progress.
2. To provide skilled medical care in a similarly respectful atmosphere to our temporary Medicare clients.
3. To provide adequate training, mentoring, and recompense to our medical and caregiving staff to create job satisfaction.

## Mission and Vision

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Our mission is to provide housing stabilization services to people with disabling conditions, Homeless or at Risk of homelessness, moving out of a nursing facility, or at risk of institutionalization, to help people find or maintain housing. We promote the dignity, self-respect, self-esteem, and self-worth of all of our clients and make every effort to give them an excellent quality of life as well-defined by the clients, individually and as a group. Green Mountain Housing is not just a Medical Assistance facility for disabled persons and seniors – it helps them to find and keep housing while consulting housing.

We also value the time, skills, and expert opinions of our staff. We are committed to providing fair and living wages, reasonable, structured work schedules, and clear duties and spheres of rights and responsibilities for each team member. We do not expect staff to do work for which they are not trained; we do expect them to share their suggestions for improving any aspect of GMH working operations, medical assistance, or caregiving. We aim to provide jobs that not only provide sustenance for our workers' families but also allow them a space to make a difference in the world around them, through caring and expert assistance to our community's most vulnerable members.

### Key to Success

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We have identified four keys to success for Green Mountain Housing:

1. We offer more housing-oriented, large-scale, medical assistance than our competitors;
2. Our innovative use of Elder Assistants lowers the cost of providing this Medicare considerably;
3. Ensure that the offered services satisfy market needs.
4. Design and implement strict financial controls and accountability.
5. Our fair wages and team structure lower dissatisfaction, and thus turnover rates among our staff;
6. Our on-site Skilled Nursing Facility ensures continuity of care when our clients need more intensive assistance.

Understanding what clients are trying to achieve, and helping them find the right Housing solution to create long-term relationships.

## 2. COMPANY SUMMARY

Green Mountain Housing is a start-up housing stabilizing company headquartered in Minneapolis, MN, USA will provide comprehensive support to individuals and families facing housing challenges. Our services include rental assistance, financial counseling, advocacy, and community partnerships. By understanding the specific needs of Minneapolis residents, we aim to prevent homelessness and promote long-term housing stability. Through strategic alliances with local housing authorities, nonprofit organizations, and city agencies, we ensure that our services are tailored to the unique dynamics of the Minneapolis housing market. Our commitment to cultural competence and inclusivity further strengthens our ability to serve the diverse population of Minneapolis, making us a valuable resource within the community.

### Company Ownership

Green Mountain Housing was founded by Abdulkadir Warsame, a sole owner of a Housing Stabilization business which he successfully exited from after ten years of management. Housing Stabilization Services has been established as a sole proprietorship during its pre-launch phase, but will be reclassified as a limited liability company to take on partners. Stakeholders will share ownership with outside investors, giving 20% of shares to investors.

### Start-up Summary

Green Mountain Housing will require the following real property and equipment for the start-up phase.

- Assorted furniture, furnishings, and appliances for the different rooms.
- Seven desk/chairs, computers, and additional accessories.
- A computer server, two laser printers, broadband Internet connection.
- Computerized medical record system
- Fax machine and copier.
- Several file cabinets and shelving units.
- Paper shredder.
- 1 Fully-loaded Crash Cart
- Standard monitoring equipment (blood pressure, sugar, etc.)
- Call-button system

*Table: Start-up*

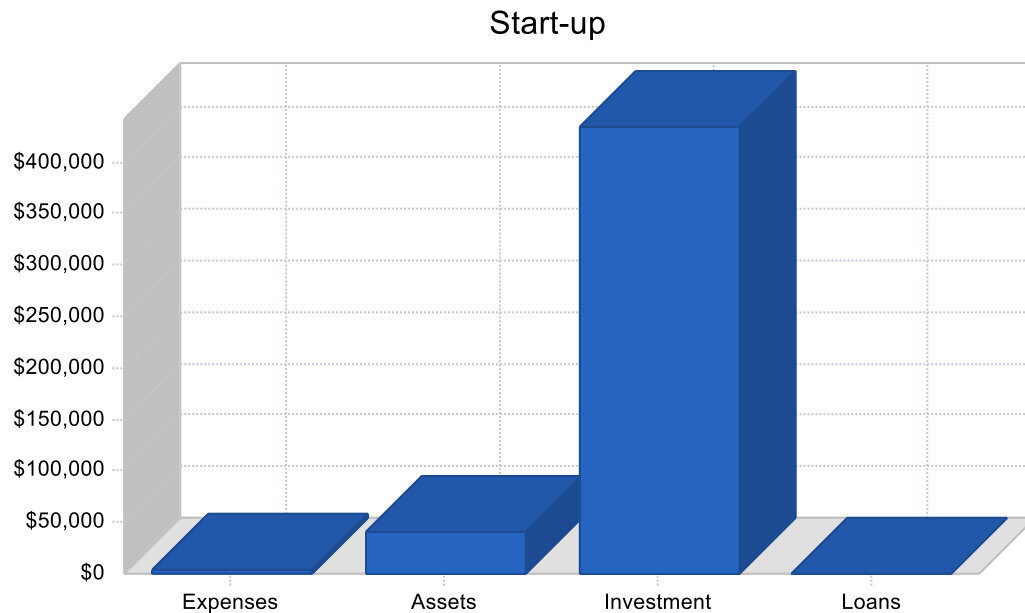
Start-up	
Requirements	
Start-up Expenses	
Legal	\$3,000

Stationery etc.	\$500
Brochures	\$500
Other	\$0
Total Start-up Expenses	\$4,000
Start-up Assets	
Cash Required	\$18,000
Other Current Assets	\$23,000
Long-term Assets	\$0
Total Assets	\$41,000
<b>Total Requirements</b>	<b>\$45,000</b>

*Table: Start-up Funding*

<b>Start-up Funding</b>	
Start-up Expenses to Fund	\$4,000
Start-up Assets to Fund	\$41,000
Total Funding Required	\$45,000
Assets	
Non-cash Assets from Start-up	\$23,000
Cash Requirements from Start-up	\$18,000
Additional Cash Raised	\$390,000
Cash Balance on Starting Date	\$408,000
Total Assets	\$431,000
Liabilities and Capital	
Liabilities	
Current Borrowing	\$0
Long-term Liabilities	\$0
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
Total Liabilities	\$0
Capital	
Planned Investment	
Private Donation	\$185,000
Investor 2	\$0
Other	\$250,000
Additional Investment Requirement	\$0
Total Planned Investment	\$435,000
Loss at Start-up (Start-up Expenses)	(\$4,000)
Total Capital	\$431,000
Total Capital and Liabilities	\$431,000
<b>Total Funding</b>	<b>\$435,000</b>



*Chart: Start-up*

### Legal Entity

Green Mountain Housing is chartered as a non-profit 501(C)(3) corporation in 3015 12<sup>th</sup> South, Minneapolis, MN. The purpose of the company is to offer housing stabilization services to individuals and families who are at risk of homelessness or struggling to maintain stable housing as well as medical assistance to disabled persons including financial assistance, case management, housing counseling, and support with accessing community resources.

Funds for the company will come from many sources including: silent auctions and other in house fund raising efforts, local government funds, foundation grants, corporate and individual donations, and money from the federal government. Abdulkadir Warsame has in-depth experience with fundraising as well as grant writing and this will be instrumental in Green Mountain Housing's search for funding.

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## 3. SERVICES

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Housing Stabilization Services are state plan (not waiver) Home and Community-Based Services (HCBS), and we must abide by the HCBS requirements. These requirements state that the agency accesses a person or creates a person's person-centered service plan cannot be the same agency that provides the housing transition or housing sustaining services unless there is a DHS approved agency acceptations. We are in responsibility to fulfill the requirements of HCBS to provide Minnesota Medical Assistance benefit to people with disabilities, including mental illness and substance use disorder, and seniors find and keep housing.

We are in position to launch Housing Stabilization Services program after getting approval by DHS-7948 and going to offer Housing Stabilization services while fulfilling requirement of HCBS. Minnesotans with disabilities bring a tremendous amount of their communities. The Minnesota DHS strives to help people live as independently as possible so they can continue to be a part of the communities in which they like.

Green Mountain Housing offers Housing Stabilization Services with medical assistance benefit to help people with disabilities and seniors find and keep housing. We are in position to provide approved services of DHS to people with Disabilities and Senior who are 18-year-old or over/older.

Our company will provide support to individuals and families who are at risk of homelessness or struggling to maintain stable housing. These services aim to prevent homelessness and help individuals secure and maintain safe and affordable housing. They may include financial assistance, case management, housing counseling, and support with accessing community resources.

- Support for individuals and families at risk of homelessness
- Aim to prevent homelessness and maintain stable housing
- Services may include financial assistance, case management, housing counseling, and community resource access

### Housing Stabilization Services

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There are three major services provided within Green Mountain Housing. We offer HBS approved services after fulfilling the enrolment criteria;

1. **Housing Consultation:** Service to develop a person-centered plan for people without Medical Assistance case management services.
2. **Housing Transition:** Service that supports a person to find housing.
3. **Housing Sustaining:** Service that supports a person to maintain housing.

### Additional Services - Partnering with the State

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The services offered by Green Mountain Housing formally include:

1. **Rental Assistance Programs:** Providing financial aid to individuals and families to secure and maintain housing.
2. **Financial Counseling:** Offering guidance on budgeting, debt management, and financial planning to promote housing stability.
3. **Advocacy Services:** Assisting clients in navigating housing-related legal and administrative processes, including eviction prevention and tenant rights.
4. **Community Partnerships:** Collaborating with landlords, property management companies, and local organizations to create a supportive network for sustainable housing solutions.
5. **Referral Services:** Connecting clients with additional resources such as mental health support, job training, and childcare assistance to address underlying factors contributing to housing instability.

## Housing Stabilization Services Codes, Rates and Descriptions

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### Service Description Rate Procedure Code Unit

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1. Housing Consultation \$174.22 T2024 U8 Per session
2. Housing Transition \$17.17 H2015 U8 Per 15-minute unit
3. Housing Sustaining \$17.17 H2015 U8/TS Per 15-minute unit

### Services Limitations

Housing consultation services are available once annually. Additional sessions are allowed if a person wants to change housing transition or housing sustaining providers or experiences a significant change in circumstance that requires a new person-centered plan.

- Housing Transition services are limited to 150 hours per transition.
- Housing Sustaining services are limited to 150 hours annually.
- Providers may request an additional 150 hours beyond these limits and DHS will determine necessity.

### Billing Procedure Codes

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To bill 15-minute procedure codes for time spent providing Housing Transition or Housing Sustaining services, you must provide at least 8 minutes. For example: If you provide a service for at least 8 through 22 minutes, bill that service as one unit. If you provide the same service for at least 23 minutes, bill that service for at least two units, and so on.

- Housing Consultation is a session code and must be billed as one unit.

### Diagnosis Codes for Housing Stabilization Services

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- Disability Diagnosis Code
- Developmental disability F84.9
- Learning disability F81.89
- Mental illness F99

- Physical illness, injury or impairment R69
- Chemical dependency F19.20

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## 4.MARKET ANALYSIS

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### Market Analysis Summary

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The market segments for Green Mountain Housing in Minneapolis, MN revolve around individuals and families facing housing instability. This includes segments such as low-income earners, at-risk populations, individuals experiencing homelessness, and those in need of rental assistance and housing support services. Additionally, our Company may target specific demographic groups, such as veterans, seniors, and young adults transitioning out of foster care. Tailoring services to these segments allows for more effective outreach and support within the Minneapolis community.

Green Mountain Housing has identified two distinct market segments of customers based on age; those who are 18-year-old and those who are over/older. The distinction is important because of the high percentage of clients with children, and those in the younger market segment having far younger children. The 18-year-old group is growing annually at 9%, and the older/over age group (seniors) growing at 8%. The two groups respectively have 165,454 and 158,745 potential clients. The overwhelming majority of clients come from lower socio-economic population groups. These segments can be difficult to communicate with, yet their use of Housing Stabilization Services would give them some profound benefits. The good news is if the people are willing to accept help from Green Mountain Housing they are far more likely to be able to get out of the dire circumstances that they currently face.

### Market Segmentation

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Housing Stabilization Services has segmented the market into two distinct categories: people who are 18 or older having disability or disabling condition. This is a significant distinction since the children of the younger group will be younger as well. Some demographic information that is relevant to both groups:

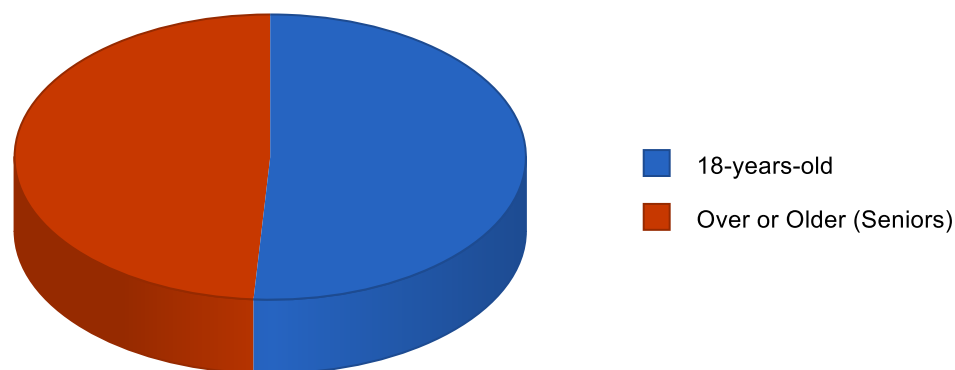
- 95% are or were chemically dependent.
- 17% have undergraduate coursework.
- 85% are African-American.
- 80% have children (but generally no custody).
- 6% are H.I.V. positive- generally a result of their drug addiction.
- 7% are Hepatitis C positive- generally a result of their drug addiction.
- 22% were at disabling condition.
- 20% have been in prison.

*Table: Market Analysis*

Market Analysis		Year 1	Year 2	Year 3	Year 4	Year 5	
Potential Customers	Growth						CAGR
18-years-old	9%	165,454	180,345	196,576	214,268	233,552	9.00%
Over or Older (Seniors)	8%	158,745	171,445	185,161	199,974	215,972	8.00%
<b>Total</b>	<b>8.51%</b>	<b>324,199</b>	<b>351,790</b>	<b>381,737</b>	<b>414,242</b>	<b>449,524</b>	<b>8.51%</b>

*Chart: Market Analysis*

Market Analysis (Pie)



### Target Market Segment Strategy

Green Mountain Housing will begin by focusing specifically to target their services to these two market segments because they are the segments that are in the most need of the services. Because of a variety of factors including homeless or at risk of homelessness, moving out of an institution, nursing facility, or certain other group settings, or at risk of institutionalization.

Company has chosen to serve women, men, children who are 18-year-old or over/older with disability or need mental treatment, or those who are assessed to need help with at least one of these areas: communication, mobility, decision-making, or managing moods or behaviors, or those who are not getting similar services from other programs.

### Service Providers Analysis

The services provided within this industry are; government agencies, non-profit organizations, and private companies that provide housing assistance and support services. DHS is key player in this industry to provide home stabilization services. This industry also includes local housing authorities, community development organizations, and social services agencies. Some charitable

organizations and hospitals are providing stable housing and medical assistance to persons who are disable or at risk of disability or need mental treatment at any level.

## Alternatives and Usage Patterns

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In addition to competing with other Housing Stabilization Services providers, including national agencies, Green Mountain Housing will compete with stable housing services. However, for the disabled persons and seniors to secure, maintain, find, and retain affordable homes by connection to state resources, Medical Assistance is at an advantage.

- **Support for Vulnerable Populations:** Housing Stabilization Services provide assistance to people with disabilities and seniors to secure and maintain stable housing.
- **Financial Aid for Housing:** This program offers financial support to help individuals with disabilities and seniors find and retain suitable housing.
- **Navigating Housing Challenges:** Housing Stabilization Services assist in addressing the unique housing needs and challenges faced by vulnerable populations.

Their ability to partner with the state to offer home stabilization services.

## Strategy and Implementation Summary

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Green Mountain Housing is in an excellent market position to be able to attract good talent and funds due to their sustainable competitive edge. This edge is Company's ability to provide stable housing that lasts longer and is more complete than traditional "green mountain housing."

No one else is able to offer the benefits of a people who are 18-year-old or over/older, reasonably long term, housing with skills training. GMH will be active in their marketing campaign to increase awareness of the facility to the target clients, as well as visibility within the community to aid fundraising efforts, and acquire referrals from other community service agencies.

## SWOT Analysis

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Going by our vision, our mission and the kind of Housing Stabilization Business we want to set - up, we don't have any other option than to follow due process. Following due process involves hiring business a consultant to help us conduct SWOT analysis and prepare a housing stabilization company marketing plan for our business.

Green Mountain Housing hired the services of a seasoned business consultant with bias for start - ups in the U.S. to help us conduct a thorough SWOT analysis and to guide us in formulating other business strategies that will help us grow our business and favorable compete in the housing stabilization industry.

As a company, we look forward to maximizing our strength and opportunities and also to work around our weaknesses and threats. Here is a summary from the result of the SWOT analysis that was conducted on behalf of Green Mountain Housing;

## Strengths

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Empowers vulnerable populations to access and maintain stable housing, fostering independence and well-being.

## Weaknesses

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Limited availability and accessibility of housing resources may pose challenges for program implementation.

## Opportunities

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Collaboration with community organizations and housing agencies to expand resources and support for vulnerable populations.

## Threats

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Potential budget constraints and funding limitations may impact the sustainability and reach of the program.

## Competitive Edge

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The competitive edge for Green Mountain Housing in Minneapolis, MN stems from its localized approach, tailoring services to address the specific needs and challenges within the community. By establishing close partnerships with local housing authorities, non-profit organizations, and city agencies, the business can gain unique insights and resources to better serve the area. Additionally, a deep understanding of Minneapolis' housing market, rental landscape, and community dynamics allows the GMH to provide targeted and effective solutions. This localized expertise, combined with a commitment to cultural competence and inclusivity, sets the Green Mountain Housing apart as a valuable and indispensable asset to the Minneapolis community.

## Marketing Strategy

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Green Mountain Housing's marketing strategy will be two pronged. One goal is to raise awareness about the services to the target customers. The second goal is to increase awareness of Stable Housing within the community for fundraising efforts.

A main thrust of the effort of increasing visibility within the community of users will be through the development of relationships with other social service providers such as Community Organizations, Government Agencies and Private Sector Entities. These are the "front line workers" who are in the best position to make referrals to people who are truly in need of the services. By developing a relationship with these organizations, a constant flow of clients can be accomplished. These relationships can be developed through multiple means including frequent open houses for staff of the organizations to allow them to get a "feel" for things as well as maintaining relationships with the individuals that work there as well.



Green Mountain Housing will also campaign to develop visibility within the community for both client recruitment as well as corporate fundraising. Activities such as participation on radio shows, sponsorship of one day events/seminars, and other public events that are designed to give a presence to GMH within the community as a leader and an effective stable housing service provider. Fundraising efforts are made more efficient when people know about GMH and the positive work they are doing.

### Fundraising Strategy

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Green Mountain Housing will rely on many different sources of funds, in part to increase the overall budget, in part to decrease the reliance on any one source. Some of the funds are available immediately, others such as the grants require six to eight-month lead/applications periods.

- Silent Auction (and other organizational activities): An annual silent auction will be held to generate funds as well as to generate visibility within the community. The auction will solicit donations of services and goods and then auction them off to auction participants. This will raise money for the organization as well as increase the visibility of GMH since the auction participants are upper income socialites. There will be other organizational activities.
- Alcohol and Drug Addiction Services of South region (Local Government): This county organization has funds available to organizations that assist with alcohol and drug prevention services.
- Foundation Grants (public and private money): This is a rich source of available monies.
- Corporate and individual donations: One program to solicit the corporate donations will be the sponsorship by a corporation of a specific room within the center. With enough corporate sponsorships of different rooms, the renovation/furniture costs for each living quarter can be reduced or eliminated.
- D.H.S. (Federal Government): This source of funds is dedicated to housing organizations.

### Funding Forecast

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The funding forecast indicates that it is expected to take six months before there are sufficient funds to get operations rolling. With the expected opening date of month seven, initial funding will trickle in from month two to four with larger quantities arriving around months five and six.

The initial funds will be spent in preparation for the start-up, however Green Mountain Housing will need a substantial amount for the down payment of the building. Please note that the fundraising effort is not a static one time or annual event. In order to gain true operating sufficiency, GMH will need to raise funds throughout the year. Consequently, one of the main tasks of the Executive Director (Owner) will be fundraising.

*Table: Funding Forecast*

Funding Forecast		Year 1	Year 2	Year 3
Funding				
Foundation Grants		\$115,000	\$125,000	\$135,000
Federal Government (DHS)		\$70,000	\$75,000	\$75,000
Local Government		\$38,500	\$15,000	\$15,000
Corporations/Individuals		\$60,000	\$65,000	\$65,000
Organizational Activities		\$20,500	\$15,000	\$17,000
Total Funding		\$304,000	\$295,000	\$307,000
Direct Cost of Funding		Year 1	Year 2	Year 3
Expenses for Organizational Activities		\$2,460	\$1,800	\$2,040
Administrative Expenses		\$41,040	\$39,825	\$41,445
<b>Subtotal Cost of Funding</b>		<b>\$43,500</b>	<b>\$41,625</b>	<b>\$43,485</b>

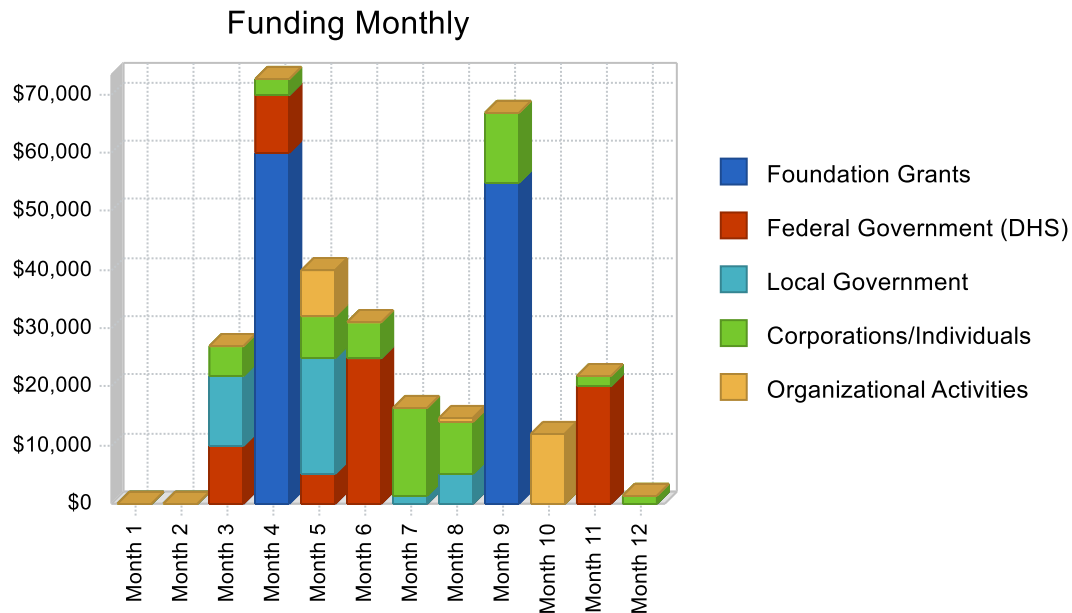
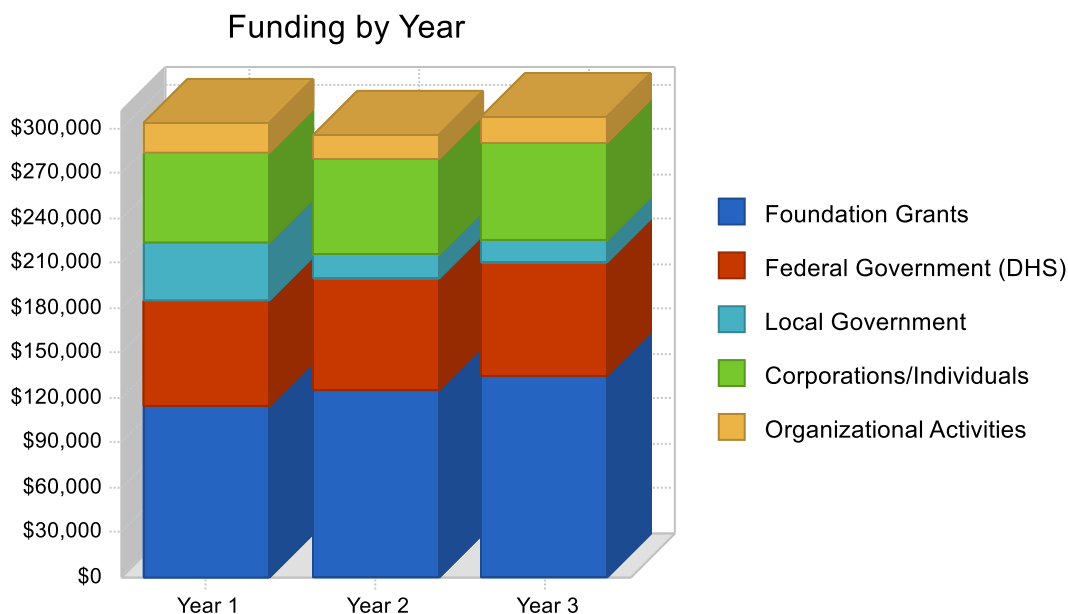
*Chart: Funding Monthly*

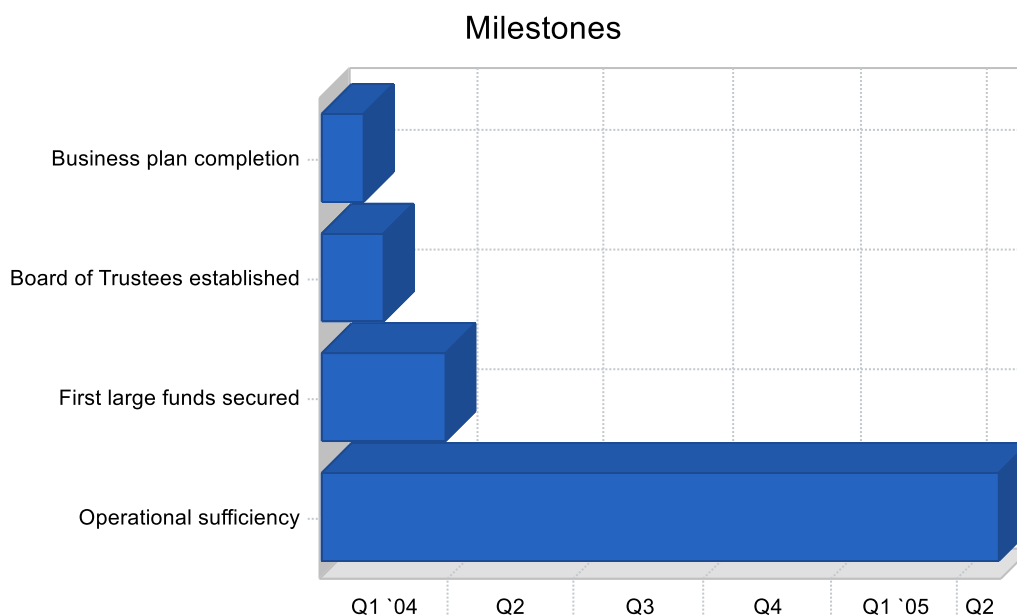
Chart: Funding by Year



## Milestones

Green Mountain Housing has identified several important milestones for the organization. Each one must be achieved in a timely manner in order to stay on schedule. Please review the following table for a breakdown of the pertinent information regarding the milestones.

Chart: Milestones



*Table: Milestones*

Milestones					
Milestone	Start Date	End Date	Budget	Manager	Department
Business plan completion	2/1/2024	3/1/2024	\$0	Abdulkadir Warsame	Business development
Board of Trustees established	2/1/2024	3/15/2024	\$0	Abdulkadir Warsame	Business Development
First large funds secured	2/1/2024	4/30/2024	\$0	Abdulkadir Warsame	Fundraising
Operational sufficiency	2/1/2024	5/31/2025	\$0	Abdulkadir Warsame	Operations
<b>Totals</b>			\$0		

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## 5.MARKET RESEARCH

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### Market Research Summary and Highlights

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Green Mountain Housing provide support to individuals and families who are at risk of homelessness or struggling to maintain stable housing. These services aim to prevent homelessness and help individuals secure and maintain safe and affordable housing. They may include financial assistance, case management, housing counseling, and support with accessing community resources.

- Support for individuals and families at risk of homelessness
- Aim to prevent homelessness and maintain stable housing
- Services may include medical assistance, financial assistance, case management, housing counseling, and community resource access

### Product Overview and Highlights

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Housing Stabilization Services are designed to assist individuals and families in finding and maintaining stable housing. These services are aimed at helping people with disabilities, seniors, and eligible households make a successful transition to permanent housing and maintain tenancy in affordable housing units. The focus is on providing financial assistance, eviction prevention, rapid re-housing services, and other support to ensure housing stability.

### Competition by Company

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The competition in the housing stabilization services market includes government agencies, non-profit organizations, and private companies that provide housing assistance and support services. Key players in this market may include local housing authorities, community development organizations, and social service agencies.

### Price by Company

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Pricing for housing stabilization services varies by company and may depend on the specific services offered, the geographic location, and the target population. Government-funded programs may offer services at little to no cost to eligible individuals and families, while private companies and non-profit organizations may have different pricing structures.

### Revenue by Company

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The revenue generated by companies offering housing stabilization services is influenced by the scale of operations, the number of clients served, and the funding sources. Government-funded programs may have revenue derived from public funding, grants, and subsidies, while private companies may generate revenue from service fees and contracts.

### Sales by Company

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Sales of housing stabilization services are driven by the demand for affordable housing and the need for support services to maintain housing stability. Companies may engage in outreach and marketing efforts to attract clients and secure contracts with government agencies and other organizations.

### Market Share by Company

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The market share of companies in the housing stabilization services sector is influenced by factors such as the range of services offered, the effectiveness of housing retention programs, and the ability to reach and serve the target population. Government agencies and established non-profit organizations may have a significant market share in this sector.

### Market Rate

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The market rate for housing stabilization services may vary based on the region, the level of demand for affordable housing, and the availability of support services. Market rates may be influenced by government policies, funding allocations, and the overall economic conditions.

### Competitive Situations Landscape and Latest Trends

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The competitive landscape in the housing stabilization services market is characterized by a focus on innovative housing retention strategies, the use of technology to improve service delivery, and the integration of supportive services to address the needs of vulnerable populations. Latest trends include the expansion of emergency rental assistance programs, the development of promising practices for housing stability, and the implementation of eviction prevention initiatives.

### Merger, Expansion, Acquisition, and Market Shares of Top Companies

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The housing stabilization services market may see mergers, expansions, and acquisitions as companies seek to enhance their service offerings, expand their geographic reach, and strengthen their market position. Top companies may engage in strategic partnerships and collaborations to increase their market share and improve service delivery.

### Company Profile and Sales Data

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Green Mountain Housing's profile in the housing stabilization services market may include information on the range of services offered, client demographics, geographic coverage, and financial performance. Sales data may provide insights into the volume of services delivered, revenue generated, and the impact on housing stability.

### Market Status and Outlook by Region, Application, or End User

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The market status and outlook for housing stabilization services vary by region, with urban and rural areas facing different challenges related to affordable housing and homelessness. The

application of housing stabilization services may be tailored to specific populations, such as individuals with disabilities, seniors, and low-income households.

### Market Forecast, Research Findings, and Conclusion

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The market forecast for housing stabilization services points to continued demand for affordable housing and support services, driven by economic factors, demographic trends, and policy initiatives. Research findings indicate the importance of housing stability in improving overall well-being and reducing homelessness. In conclusion, the housing stabilization services market presents opportunities for companies to make a positive impact on communities and address the critical need for stable housing.

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## 6. WEBSITE DEVELOPMENT PLAN

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### Web Plan Summary

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Green Mountain Housing website will serve as a source of basic information for those who find it via Internet searches, as well as a sophisticated account management portal for clients. For potential clients, the website will serve as a deeper explanation of the services and background of the company than a brochure or advertisement can provide. Specific calls to action on the website will ask users to call to speak to a salesperson or to fill in a form with their basic information and a good time to speak with them, so that a salesperson can contact them. Even one-time clients will be able to access up-to-date information about the GMH and current location of their housing services. Clients who subscribe to preferred services will have access to more advanced information and functions.

### Website Marketing Strategy

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Green Mountain Housing will utilize the following means to promote its website as a marketing tool:

- Initial and ongoing search engine optimization by the Web developer and then by an SEO agency.
- Google AdWords campaign which can be reduced or defunded if organic search rankings are high enough.
- Creating Google Business Profile and Google Analytics.
- LinkedIn Company Profile and other social media company pages and housing stabilization services online databases.
- Mention of the website URL in all brochures and advertisements.

### Development Requirements

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The website's components will have the following requirements:

#### Front End

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- Homepage - Mirroring a basic brochure about Green Mountain Housing.
- About Us - Background on the partners, mission, and basics of the business.
- Contact - Form to submit information and phone number to reach a salesperson during business hours.
- Services - Deeper description of the service options along with images of the client's services and a map of the area served.



## Client Tracking

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- Form - To enter service code which was served for the people with disabilities and seniors.
- Map - Shows current location of the service delivering on a map.
- Statistics - Gives GMH, minutes late or ahead of schedule, status of pick-up or drop-off, other notes about the clients.

## Account Management

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- Login - Login form for client username and password.
- Account Profile - Basic client information, settings related to interface between client systems and Green Mountain Housing if direct links have been established.
- Scheduling - Calendar on which pickups and drop-offs can be scheduled and rescheduled.
- Alerts - Settings for email or text alerts about upcoming events which can be sent to client.

## Back End

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- Database Entry - Ability to search within and make changes and edits to the client and scheduling information in the database.
- Billing Interface - Website sends billing information for completed jobs directly to accounting software for bill creation.

The website will be developed over a three-month period and will require \$20,000/year. Many elements can be adapted from off-the-shelf or open source software, but others must be developed from scratch to interface between client software and the Green Mountain Housing database.

## 7. MANAGEMENT PLAN

### Management Summary

Abdulkadir Warsame, CEO, will manage the strategic direction, sales and marketing of Green Mountain Housing. He developed experience in all of these areas through work in his previous housing stabilization business, which he launched and successfully existed after ten years of operation.

The Chief Operating Officer position will be filled by a partner who will be granted up to 20% of shares in the business after meeting certain milestones. Additional shares will be granted if the COO contributes capital to the business. The COO will manage operations, finances, human resources, and procurement.

The business will require additional personnel including an Administrator/Health Center Counselor and a Sales/Marketing Support Associate. These individuals will be managed by the COO and the CEO, respectively. Three part-time Medical Assistants will be hired initially.

### Personnel Plan

Green Mountain Housing have requirement for following staff to expend its business after excellent start-ups;

- Executive Director- Non-profit management, fundraising, marketing, and other activities.
- Associate Director- Supervise the clinical staff.
- Chemical Dependency Counselor- In-house dependency counselor to assist clients manage their chemical and alcohol dependencies.
- AIDS Counselor- Part-time counselor to assist clients manage their HIV positive status.
- Family Reunification Counselor- Responsible for the strategic, concerted efforts to assist clients to gain custody of their children
- Administration Staff (2)- Responsible for administrative duties.

Board of Trustees- This board will be composed of 15 different influential community leaders. The board will be used as a resource for business decisions and management as well as a source of fundraising. GMH recognizes the significant value that a board can offer.

*Table: Personnel Plan*

Personnel Plan	Year 1	Year 2	Year 3
Executive Director/Owner (Abdulkadir Warsame)	\$20,000	\$24,000	\$30,000
Associate Director	\$21,000	\$36,000	\$36,000
Chemical Dependency Counselor	\$12,000	\$24,000	\$24,000
AIDS Counselor	\$4,800	\$9,600	\$9,600
Family Reunification Counselor	\$12,000	\$24,000	\$24,000
Admin Staff	\$7,000	\$12,000	\$12,000

Admin Staff	\$6,000	\$12,000	\$12,000
Total People	7	7	7
<b>Total Payroll</b>	<b>\$82,800</b>	<b>\$141,600</b>	<b>\$147,600</b>

## 8. FINANCIAL PLAN

### Financial Summary

Green Mountain Housing will establish its business with housing stabilization services by the state plan and a launch financed by the owner and investor's equity. Starting debt-free will enable the business to take on debt once it has established cash flows to purchase additional equipment over the first three years. Profits will swing positive in the second year after a loss in the first year.

After the first three years, the business can sustain growth of at least three additional programs per year, and begin to add additional housing stabilization services to people who are 18-year-old or older with disabilities and seniors.

Dividends will not be paid out, as cash will be used in the business to prepare for expansion to additional offices and purchase equipment on better terms going forward. After five years of operation, the business will seek a strategic sale to a national financial assistance and medical assistance programs for which Green Mountain Housing's geographic and technological focus will be a good match.

### Financial Analysis

- **Revenue Streams:** Break down revenue streams, such as government funding, grants, and private donations. Diversify funding sources to reduce dependency on a single channel.
- **Cost Structure:** Evaluate the cost structure of providing housing stabilization services. Identify areas where costs can be optimized without compromising service quality.
- **Return on Investment (ROI):** Calculate the ROI for different marketing and outreach efforts to determine the most effective strategies.

### Important Assumptions

The business assumes the cost of services at an average of the past two years, slightly higher than today's housing prices. This is considered a conservative estimate as it is possible that housing value will stay below this number during at least part of the start-up phase. However, if housing value becomes significantly more expensive, the gross margins of the Green Mountain Housing will drop.

*Table: General Assumptions*

General Assumptions	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	10.00%	10.00%	10.00%
Long-term Interest Rate	10.00%	10.00%	10.00%
Tax Rate	0.00%	0.00%	0.00%
Other	0	0	0

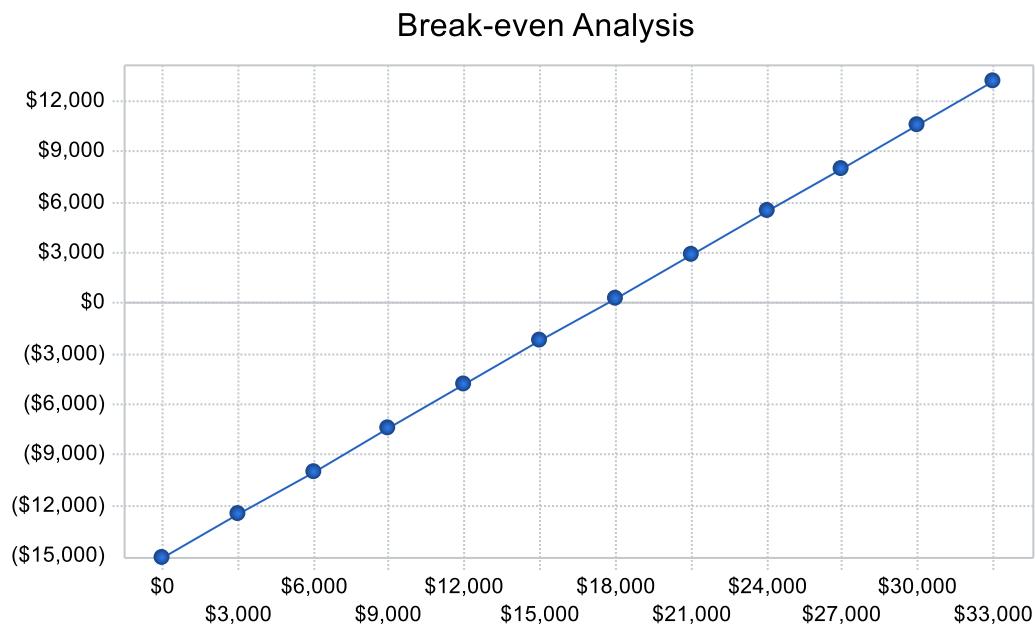
## Break-even Analysis

The breakeven point is shown in the table and chart, below.

*Table: Break-even Analysis*

Break-even Analysis	
Monthly Revenue Break-even	\$17,643
Assumptions:	
Average Percent Variable Cost	14%
<b>Estimated Monthly Fixed Cost</b>	<b>\$15,118</b>

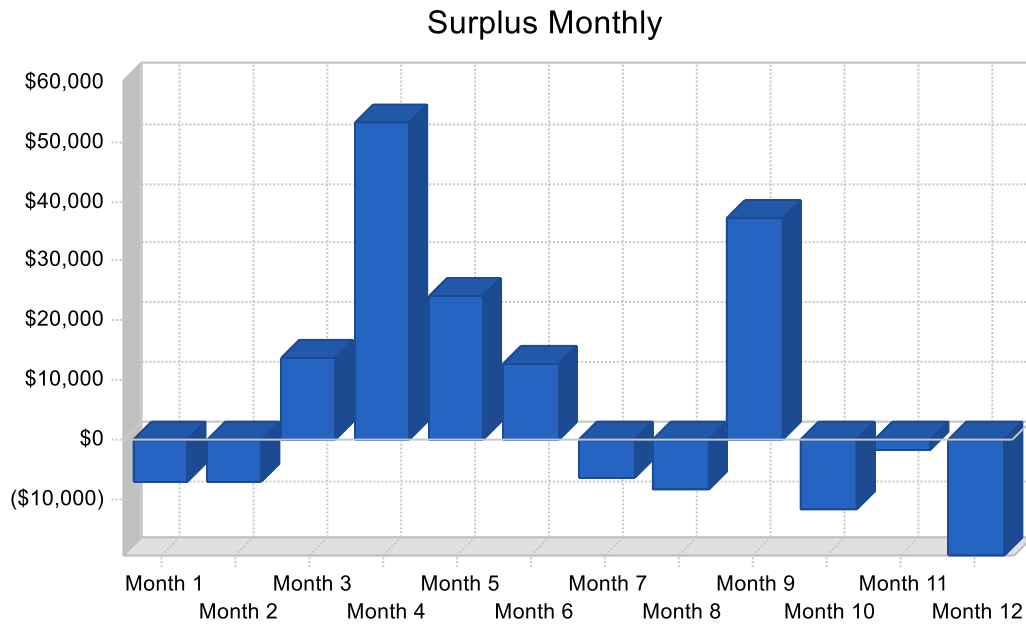
*Chart: Break-even Analysis*



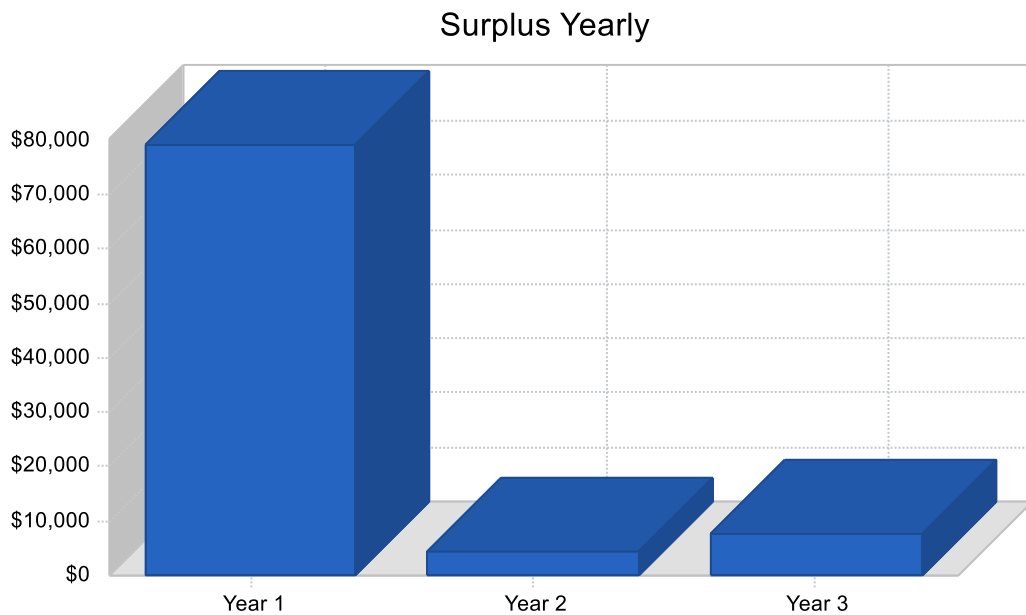
### Projected Surplus or Deficit

The Green Mountain Housing expects a net loss in the first year as operations and sales scale up appropriately. Net profits will begin in the second year.

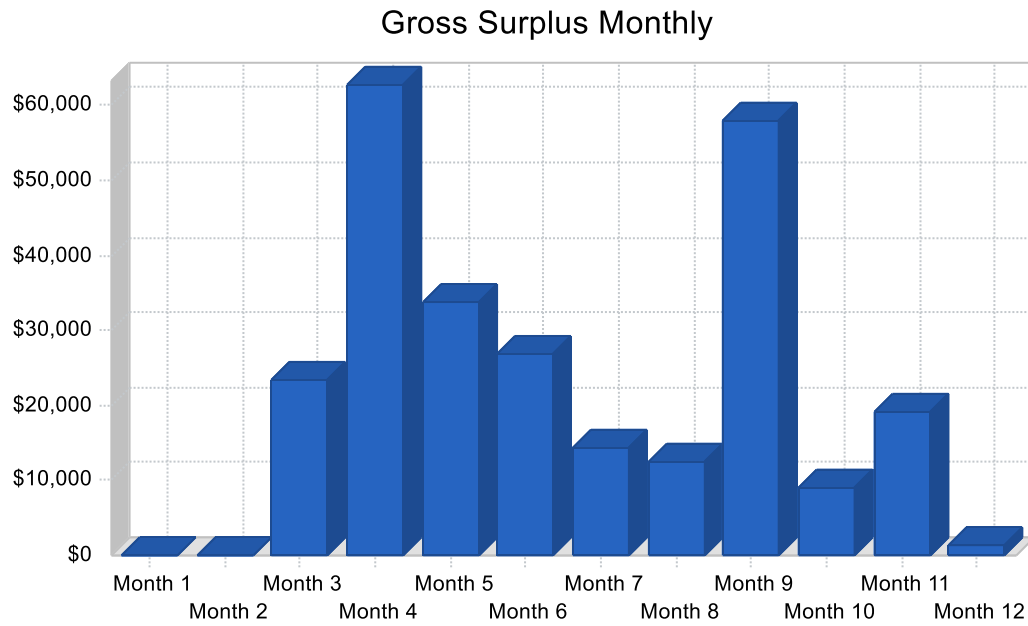
*Chart: Surplus Monthly*



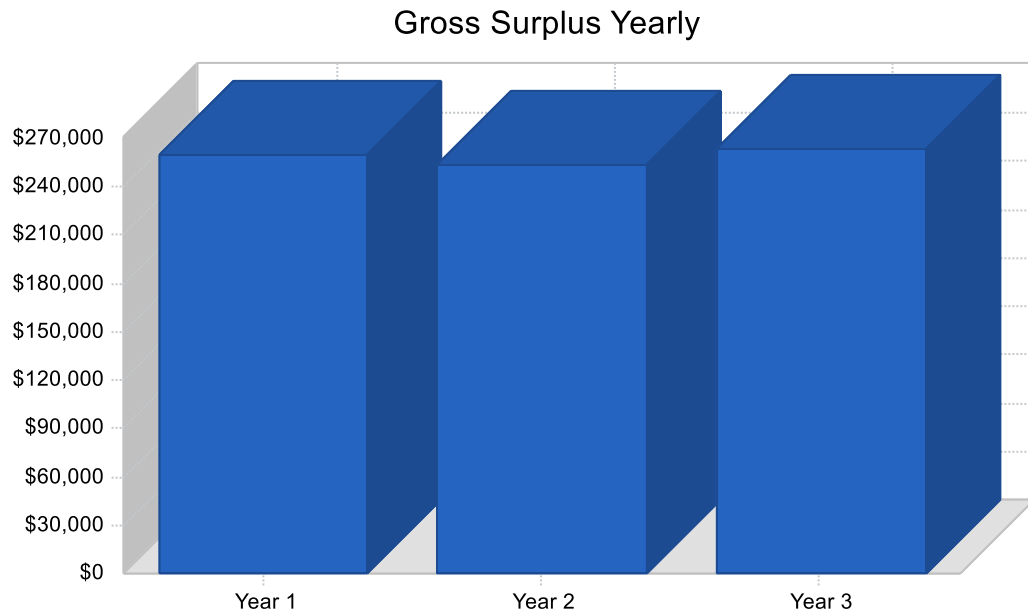
*Chart: Surplus Yearly*



*Chart: Gross Surplus Monthly*



*Chart: Gross Surplus Yearly*



*Table: Surplus and Deficit*

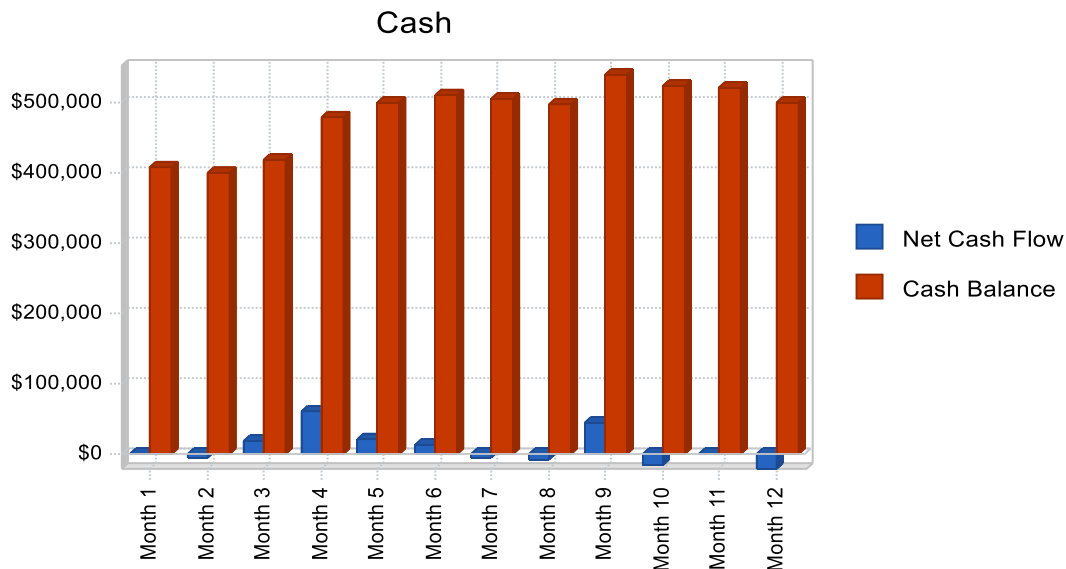
<i>Surplus and Deficit</i>	Year 1	Year 2	Year 3
Funding	\$304,000	\$295,000	\$307,000
Direct Cost	\$43,500	\$41,625	\$43,485
Other Costs of Funding	\$0	\$0	\$0
Total Direct Cost	\$43,500	\$41,625	\$43,485
Gross Surplus	\$260,500	\$253,375	\$263,515
Gross Surplus %	85.69%	85.89%	85.84%
Expenses			
Payroll	\$82,800	\$141,600	\$147,600
Account Name	\$0	\$0	\$0
Depreciation	\$4,596	\$4,596	\$4,596
Leased Building	\$48,000	\$48,000	\$48,000
Utilities	\$24,000	\$24,000	\$24,000
Insurance	\$9,600	\$9,600	\$9,600
Payroll Taxes	\$12,420	\$21,240	\$22,140
Other	\$0	\$0	\$0
Total Operating Expenses	\$181,416	\$249,036	\$255,936
Surplus Before Interest and Taxes	\$79,084	\$4,339	\$7,579
EBITDA	\$83,680	\$8,935	\$12,175
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$0	\$0	\$0
Net Surplus	\$79,084	\$4,339	\$7,579
<b>Net Surplus/Funding</b>	<b>26.01%</b>	<b>1.47%</b>	<b>2.47%</b>



## Projected Cash Flow

Purchases of new property and equipment will be made with 3 year loans for 90% of the purchase price. The remaining \$92,160 net cash will be utilized for additional standard monitoring equipment (blood pressure, sugar, etc.) for each purchase will be made in cash. Cash will be generated from day-to-day operations which includes funds from service fees, grants, and revenue sources. Cash flow also will be necessary to examine related to investments, such as property acquisitions or improvements. Main sources of financing for the company will be loans, grants and equity contributions.

*Chart: Cash Flow*



*Table: Pro Forma Cash Flow*

<i>Pro Forma Cash Flow</i>		Year 1	Year 2	Year 3
Cash Received				
Cash from Operations				
Cash Funding		\$304,000	\$295,000	\$307,000
Subtotal Cash from Operations		\$304,000	\$295,000	\$307,000
Additional Cash Received				
Sales Tax, VAT, HST/GST Received		\$0	\$0	\$0
New Current Borrowing		\$0	\$0	\$0
New Other Liabilities (interest-free)		\$0	\$0	\$0
New Long-term Liabilities		\$0	\$0	\$0
Sales of Other Current Assets		\$0	\$0	\$0
Sales of Long-term Assets		\$0	\$0	\$0
New Investment Received		\$0	\$0	\$0
Subtotal Cash Received		\$304,000	\$295,000	\$307,000
Expenditures		Year 1	Year 2	Year 3
Expenditures from Operations				
Cash Spending		\$82,800	\$141,600	\$147,600

Bill Payments	\$129,040	\$141,071	\$146,998
Subtotal Spent on Operations	\$211,840	\$282,671	\$294,598
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
Subtotal Cash Spent	\$211,840	\$282,671	\$294,598
Net Cash Flow	\$92,160	\$12,329	\$12,402
<b>Cash Balance</b>	<b>\$500,160</b>	<b>\$512,489</b>	<b>\$524,891</b>

### Projected Balance Sheet

The balance sheet illustrates the launch of the business on equity financing and augmented by safe debt over its first three years of operation to purchase new property and equipment. This will allow cash and assets, as well as net worth, to continue to grow. This statement reviews the company's assets, including property, equipment, and any investments which contribute to the company's overall stability where as the short-term and long-term liabilities ensure that company is managing its debt responsibility. Equity of the company is its financial health and ownership structure.

*Table: Pro Forma Balance Sheet*

Pro Forma Balance Sheet				
		Year 1	Year 2	Year 3
Assets				
Current Assets				
Cash		\$500,160	\$512,489	\$524,891
Other Current Assets		\$23,000	\$23,000	\$23,000
Total Current Assets		\$523,160	\$535,489	\$547,891
Long-term Assets				
Long-term Assets		\$0	\$0	\$0
Accumulated Depreciation		\$4,596	\$9,192	\$13,788
Total Long-term Assets		(\$4,596)	(\$9,192)	(\$13,788)
Total Assets		\$518,564	\$526,297	\$534,103
Liabilities and Capital				
		Year 1	Year 2	Year 3
Current Liabilities				
Accounts Payable		\$8,480	\$11,874	\$12,101
Current Borrowing		\$0	\$0	\$0
Other Current Liabilities		\$0	\$0	\$0
Subtotal Current Liabilities		\$8,480	\$11,874	\$12,101
Long-term Liabilities				
Total Liabilities		\$8,480	\$11,874	\$12,101
Paid-in Capital				
Accumulated Surplus/Deficit		\$435,000	\$435,000	\$435,000
Surplus/Deficit		(\$4,000)	\$75,084	\$79,423
Total Capital		\$79,084	\$4,339	\$7,579
Total Capital		\$510,084	\$514,423	\$522,002
Total Liabilities and Capital		\$518,564	\$526,297	\$534,103

<b>Net Worth</b>	<b>\$510,084</b>	<b>\$514,423</b>	<b>\$522,002</b>
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## Business Ratios

The ratios of the business are compared to housing stabilization services, property and equipment for the company.

*Table: Ratios Analysis*

<i>Ratio Analysis</i>	Year 1	Year 2	Year 3	Industry Profile
Funding Growth	n.a.	-2.96%	4.07%	7.72%
Percent of Total Assets				
Other Current Assets	4.44%	4.37%	4.31%	32.31%
Total Current Assets	100.89%	101.75%	102.58%	56.30%
Long-term Assets	-0.89%	-1.75%	-2.58%	43.70%
Total Assets	100.00%	100.00%	100.00%	100.00%
Current Liabilities	1.64%	2.26%	2.27%	23.57%
Long-term Liabilities	0.00%	0.00%	0.00%	28.65%
Total Liabilities	1.64%	2.26%	2.27%	52.22%
Net Worth	98.36%	97.74%	97.73%	47.78%
Percent of Funding				
Funding	100.00%	100.00%	100.00%	100.00%
Gross Surplus	85.69%	85.89%	85.84%	100.00%
Selling, General & Administrative Expenses	#NAME?	84.42%	83.37%	78.74%
Advertising Expenses	0.00%	0.00%	0.00%	0.97%
Surplus Before Interest and Taxes	26.01%	1.47%	2.47%	1.90%
Main Ratios				
Current	61.69	45.10	45.28	2.18
Quick	61.69	45.10	45.28	1.77
Total Debt to Total Assets	1.64%	2.26%	2.27%	3.01%
Pre-tax Return on Net Worth	15.50%	0.84%	1.45%	58.63%
Pre-tax Return on Assets	15.25%	0.82%	1.42%	7.27%
Additional Ratios	Year 1	Year 2	Year 3	
Net Surplus Margin	26.01%	1.47%	2.47%	n.a
Return on Equity	15.50%	0.84%	1.45%	n.a
Activity Ratios				
Accounts Payable Turnover	16.22	12.17	12.17	n.a
Payment Days	27	26	30	n.a
Total Asset Turnover	0.59	0.56	0.57	n.a
Debt Ratios				
Debt to Net Worth	0.02	0.02	0.02	n.a
Current Liab. to Liab.	1.00	1.00	1.00	n.a
Liquidity Ratios				
Net Working Capital	\$514,680	\$523,615	\$535,790	n.a
Interest Coverage	0.00	0.00	0.00	n.a
Additional Ratios				
Assets to Funding	1.71	1.78	1.74	n.a
Current Debt/Total Assets	2%	2%	2%	n.a
Acid Test	61.69	45.10	45.28	n.a
Funding/Net Worth	0.60	0.57	0.59	n.a
<b>Dividend Payout</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>n.a</b>

*Table: Funding Forecast*

Funding Forecast		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Funding													
Foundation Grants	0%	\$0	\$0	\$0	\$60,000	\$0	\$0	\$0	\$0	\$55,000	\$0	\$0	\$0
Federal Government (DHS)	0%	\$0	\$0	\$10,000	\$10,000	\$5,000	\$25,000	\$0	\$0	\$0	\$0	\$20,000	\$0
Local Government	0%	\$0	\$0	\$12,000	\$0	\$20,000	\$0	\$1,500	\$5,000	\$0	\$0	\$0	\$0
Corporations/Individuals	0%	\$0	\$0	\$5,000	\$2,500	\$7,000	\$6,000	\$15,000	\$9,000	\$12,000	\$0	\$2,000	\$1,500
Organizational Activities	0%	\$0	\$0	\$0	\$0	\$8,000	\$0	\$0	\$500	\$0	\$12,000	\$0	\$0
Total Funding		\$0	\$0	\$27,000	\$72,500	\$40,000	\$31,000	\$16,500	\$14,500	\$67,000	\$12,000	\$22,000	\$1,500
Direct Cost of Funding		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Expenses for Organizational Activities		\$0	\$0	\$0	\$0	\$960	\$0	\$0	\$60	\$0	\$1,440	\$0	\$0
Administrative Expenses		\$0	\$0	\$3,645	\$9,788	\$5,400	\$4,185	\$2,228	\$1,958	\$9,045	\$1,620	\$2,970	\$203
<b>Subtotal Cost of Funding</b>		\$0	\$0	\$3,645	\$9,788	\$6,360	\$4,185	\$2,228	\$2,018	\$9,045	\$3,060	\$2,970	\$203

*Table: Personnel Plan*

Personnel Plan		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Executive Director/Owner (Abdulkadir Warsame)		0%	\$0	\$0	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Associate Director	0%	\$0	\$0	\$0	\$0	\$0	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Chemical Dependency Counselor	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
AIDS Counselor	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$800	\$800	\$800	\$800	\$800	\$800
Family Reunification Counselor	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Admin Staff	0%	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Admin Staff	0%	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Total People		0	0	1	1	1	3	7	7	7	7	7	7
<b>Total Payroll</b>		\$0	\$0	\$2,000	\$2,000	\$2,000	\$6,000	\$11,800	\$11,800	\$11,800	\$11,800	\$11,800	\$11,800

Table: General Assumptions

General Assumptions	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Plan Month	1	2	3	4	5	6	7	8	9	10	11	12
Current Interest Rate	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Long-term Interest Rate	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%
Tax Rate	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other	0	0	0	0	0	0	0	0	0	0	0	0

Table: Surplus and Deficit

Surplus and Deficit	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Funding	\$0	\$0	\$27,000	\$72,500	\$40,000	\$31,000	\$16,500	\$14,500	\$67,000	\$12,000	\$22,000	\$1,500
Direct Cost	\$0	\$0	\$3,645	\$9,788	\$6,360	\$4,185	\$2,228	\$2,018	\$9,045	\$3,060	\$2,970	\$203
Other Costs of Funding	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Direct Cost	\$0	\$0	\$3,645	\$9,788	\$6,360	\$4,185	\$2,228	\$2,018	\$9,045	\$3,060	\$2,970	\$203
Gross Surplus	\$0	\$0	\$23,355	\$62,713	\$33,640	\$26,815	\$14,273	\$12,483	\$57,955	\$8,940	\$19,030	\$1,298
Gross Surplus %	0.00%	0.00%	86.50%	86.50%	84.10%	86.50%	86.50%	86.09%	86.50%	74.50%	86.50%	86.50%
Expenses												
Payroll	\$0	\$0	\$2,000	\$2,000	\$2,000	\$6,000	\$11,800	\$11,800	\$11,800	\$11,800	\$11,800	\$11,800
Account Name	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Depreciation	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383	\$383
Leased Building	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Utilities	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Insurance	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800	\$800
Payroll Taxes	15%	\$0	\$0	\$300	\$300	\$300	\$900	\$1,770	\$1,770	\$1,770	\$1,770	\$1,770
Other		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Operating Expenses	\$7,183	\$7,183	\$9,483	\$9,483	\$9,483	\$14,083	\$20,753	\$20,753	\$20,753	\$20,753	\$20,753	\$20,753
Surplus Before Interest and Taxes	(\$7,183)	(\$7,183)	\$13,872	\$53,230	\$24,157	\$12,732	(\$6,481)	(\$8,271)	\$37,202	(\$11,813)	(\$1,723)	(\$19,456)
EBITDA	(\$6,800)	(\$6,800)	\$14,255	\$53,613	\$24,540	\$13,115	(\$6,098)	(\$7,888)	\$37,585	(\$11,430)	(\$1,340)	(\$19,073)
Interest Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Taxes Incurred	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Surplus	(\$7,183)	(\$7,183)	\$13,872	\$53,230	\$24,157	\$12,732	(\$6,481)	(\$8,271)	\$37,202	(\$11,813)	(\$1,723)	(\$19,456)
Net Surplus/Funding	0.00%	0.00%	51.38%	73.42%	60.39%	41.07%	-39.28%	-57.04%	55.53%	-98.44%	-7.83%	-1297.03%

Table: Cash Flow

Pro Forma Cash Flow		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 Received													
Cash from Operations													
Cash Funding		\$0	\$0	\$27,000	\$72,500	\$40,000	\$31,000	\$16,500	\$14,500	\$67,000	\$12,000	\$22,000	\$1,500
Subtotal Cash from Operations		\$0	\$0	\$27,000	\$72,500	\$40,000	\$31,000	\$16,500	\$14,500	\$67,000	\$12,000	\$22,000	\$1,500
Additional Cash Received													
Sales Tax, VAT, HST/GST Received	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Current Borrowing		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Investment Received		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Received		\$0	\$0	\$27,000	\$72,500	\$40,000	\$31,000	\$16,500	\$14,500	\$67,000	\$12,000	\$22,000	\$1,500
Expenditures		Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Expenditures from Operations													
Cash Spending		\$0	\$0	\$2,000	\$2,000	\$2,000	\$6,000	\$11,800	\$11,800	\$11,800	\$11,800	\$11,800	\$11,800
Bill Payments		\$227	\$6,800	\$6,932	\$10,950	\$16,773	\$13,408	\$11,849	\$10,791	\$10,822	\$17,416	\$11,627	\$11,448
Subtotal Spent on Operations		\$227	\$6,800	\$8,932	\$12,950	\$18,773	\$19,408	\$23,649	\$22,591	\$22,622	\$29,216	\$23,427	\$23,248
Additional Cash Spent													
Sales Tax, VAT, HST/GST Paid Out		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Liabilities Principal Repayment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividends		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Spent		\$227	\$6,800	\$8,932	\$12,950	\$18,773	\$19,408	\$23,649	\$22,591	\$22,622	\$29,216	\$23,427	\$23,248

Net Cash Flow	(\$227)	(\$6,800)	\$18,069	\$59,550	\$21,227	\$11,593	(\$7,149)	(\$8,091)	\$44,378	(\$17,216)	(\$1,427)	(\$21,748)
Cash Balance	\$407,773	\$400,973	\$419,042	\$478,592	\$499,819	\$511,411	\$504,263	\$496,172	\$540,550	\$523,335	\$521,908	\$500,160



Table: Pro Forma Balance Sheet

Pro Forma Balance Sheet													
	Starting Balances	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
<b>Assets</b>													
Current Assets													
Cash	\$408,000	\$407,773	\$400,973	\$419,042	\$478,592	\$499,819	\$511,411	\$504,263	\$496,172	\$540,550	\$523,335	\$521,908	\$500,160
Other Current Assets	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000	\$23,000
Total Current Assets	\$431,000	\$430,773	\$423,973	\$442,042	\$501,592	\$522,819	\$534,411	\$527,263	\$519,172	\$563,550	\$546,335	\$544,908	\$523,160
Long-term Assets													
Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$383	\$766	\$1,149	\$1,532	\$1,915	\$2,298	\$2,681	\$3,064	\$3,447	\$3,830	\$4,213	\$4,596
Total Long-term Assets	\$0	(\$383)	(\$766)	(\$1,149)	(\$1,532)	(\$1,915)	(\$2,298)	(\$2,681)	(\$3,064)	(\$3,447)	(\$3,830)	(\$4,213)	(\$4,596)
Total Assets	\$431,000	\$430,390	\$423,207	\$440,893	\$500,060	\$520,904	\$532,113	\$524,582	\$516,108	\$560,103	\$542,505	\$540,695	\$518,564
<b>Liabilities and Capital</b>													
Current Liabilities													
Accounts Payable	\$0	\$6,573	\$6,573	\$10,387	\$16,325	\$13,011	\$11,489	\$10,438	\$10,235	\$17,028	\$11,242	\$11,155	\$8,480
Current Borrowing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$0	\$6,573	\$6,573	\$10,387	\$16,325	\$13,011	\$11,489	\$10,438	\$10,235	\$17,028	\$11,242	\$11,155	\$8,480
Long-term Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$0	\$6,573	\$6,573	\$10,387	\$16,325	\$13,011	\$11,489	\$10,438	\$10,235	\$17,028	\$11,242	\$11,155	\$8,480
Paid-in Capital	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000	\$435,000
Accumulated Surplus/Deficit	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)	(\$4,000)
Surplus/Deficit	\$0	(\$7,183)	(\$14,366)	(\$494)	\$52,736	\$76,893	\$89,625	\$83,144	\$74,874	\$112,076	\$100,263	\$98,540	\$79,084
Total Capital	\$431,000	\$423,817	\$416,634	\$430,506	\$483,736	\$507,893	\$520,625	\$514,144	\$505,874	\$543,076	\$531,263	\$529,540	\$510,084
Total Liabilities and Capital	\$431,000	\$430,390	\$423,207	\$440,893	\$500,060	\$520,904	\$532,113	\$524,582	\$516,108	\$560,103	\$542,505	\$540,695	\$518,564
<b>Net Worth</b>	\$431,000	\$423,817	\$416,634	\$430,506	\$483,736	\$507,893	\$520,624	\$514,144	\$505,873	\$543,075	\$531,262	\$529,539	\$510,084