

Assumptions	Income	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	TOTAL	Monthly Avg.	Daily \$ (6 Days/Week)
	<u>Sales:</u>															
	59% Bread & Pastry	26,000	30,000	34,500	27,500	27,500	29,500	29,500	29,500	29,500	29,500	29,500	29,500	352,000	29,333	1,222
	14% Sandwiches & Salads	2,500	3,000	4,000	5,000	7,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	91,500	7,625	318
	16% Coffee & Tea	6,500	7,900	9,100	7,300	7,900	7,900	7,900	7,900	7,900	7,900	7,900	7,900	94,000	7,833	326
	7% Other Beverage	2,500	3,500	4,500	2,600	3,500	5,300	5,300	5,300	5,300	5,300	5,300	5,300	53,700	4,475	186
	4% Flour	1,600	1,900	2,300	1,800	1,800	2,000	2,000	2,000	2,000	2,000	2,000	2,000	23,400	1,950	81
	Total Income (\$)	39,100	46,300	54,400	44,200	47,700	54,700	54,700	54,700	54,700	54,700	54,700	54,700	614,600	51,217	2,134
	<u>Cost of Goods Sold</u>															
	20% Bread & Pastry Ingredients	5,200	6,000	6,900	5,500	5,500	5,900	5,900	5,900	5,900	5,900	5,900	5,900	70,400	5,867	244
	25% Flour for Resale	400	475	575	450	450	500	500	500	500	500	500	500	5,850	488	20
	25% Coffee & Tea	1,625	1,975	2,275	1,825	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975	23,500	1,958	82
	30% Food Costs	750	900	1,200	1,500	2,100	3,000	3,000	3,000	3,000	3,000	3,000	3,000	27,450	2,288	95
	30% Other Beverages	750	1,050	1,350	780	1,050	1,590	1,590	1,590	1,590	1,590	1,590	1,590	16,110	1,343	56
	23% Total COGS	8,725	10,400	12,300	10,055	11,075	12,965	12,965	12,965	12,965	12,965	12,965	12,965	143,310	11,943	498
\$\$	<u>Gross Profit</u>	30,375	35,900	42,100	34,145	36,625	41,735	41,735	41,735	41,735	41,735	41,735	41,735	471,290	39,274	1,636
%	<u>Gross Profit Margin</u>	78	78	77	77	77	76	76	76	76	76	76	76	77	77	77
	<u>Expenses</u>															
2% of sales	Advertising & Marketing	782	926	1,088	884	954	1,094	1,094	1,094	1,094	1,094	1,094	1,094	12,292	1,024	43
\$4,000/month	Lease/Mortgage	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	48,000	4,000	167
*****	Bank Loans/Interest	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	12,000	1,000	42
\$100/month	Equipment Rental	100	100	100	100	100	100	100	100	100	100	100	100	1,200	100	4
\$160/month	Internet	160	160	160	160	160	160	160	160	160	160	160	160	1,920	160	7
\$800/month	Insurance	800	800	800	800	800	800	800	800	800	800	800	800	9,600	800	33
\$400/month	Janitorial	400	400	400	400	400	400	400	400	400	400	400	400	4,800	400	17
\$200/month	Laundry	200	200	200	200	200	200	200	200	200	200	200	200	2,400	200	8
	Legal & Professional	750	750	750	750	750	750	750	750	750	750	750	750	9,000	750	31
	Lincenses & Permits	50	50	50	50	50	50	50	50	50	50	50	50	600	50	2
2% of sales	Merchant Fees	782	926	1,088	884	954	1,094	1,094	1,094	1,094	1,094	1,094	1,094	12,292	1,024	43
	Meals	100	100	100	100	100	100	100	100	100	100	100	100	1,200	100	4
\$200/month	Office	200	200	200	200	200	200	200	200	200	200	200	200	2,400	200	8
2% of sales	Repairs	782	926	1,088	884	954	1,094	1,094	1,094	1,094	1,094	1,094	1,094	12,292	1,024	43
3% of sales	Supplies & Materials	1,173.00	1,389.00	1,632.00	1,326.00	1,431.00	1,641.00	1,641.00	1,641.00	1,641.00	1,641.00	1,641.00	1,641.00	18,438	1,537	64
	Taxes/Local															
\$300/month	Telephone	300	300	300	300	300	300	300	300	300	300	300	300	3,600	300	13
	Utilities:															
	Gas/Electric/Garbage	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	24,000	2,000	83
	Wages & Labor Costs:															
	BOH (Bakery)	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	8,200	98,400	8,200	342
	FOH	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	6,240	74,880	6,240	260
15% of wages	Benefits/Taxes	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	2,166	25,992	2,166	90
	Total Expenses:	30,185	30,833	31,562	30,644	30,959	31,589	31,589	31,589	31,589	31,589	31,589	31,589	375,306	31,276	1,303
	Net Ordinary Income:	190	5,067	10,538	3,501	5,666	10,146	10,146	10,146	10,146	10,146	10,146	10,146	-	95,984	333