



## Business Plan

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# Executive Summary

Jack's Play Cafe will provide accessible, imaginative, indoor play for children of all ages and all abilities. We will provide parents an inviting atmosphere with comfortable seating, a table to work, or to enjoy healthy snacks and drinks, while they watch their children play in a clean, enclosed play area. We will offer imaginative play for all abilities, especially those who use a wheelchair, for developmentally ages 6 months - 8 years old and a separate play area for 6 months to 18 months old. We will also provide a sensory room, quiet room, a reading lounge, and other activities with no age limits. We will use our brand to promote inclusion, diversity, and acceptance.

## Highlights

- Accessible, indoor play for all ages and all abilities
- Imaginative, self-directed play specifically designed for younger children
- Inviting, modern atmosphere for parents, grandparents, and caregivers
- Nutritious snacks for children and adults
- Private room for birthday parties, events, or classes
- Retail section to promote other local businesses and merchandise
- The best accessible, inclusive, indoor play in the state of Utah

## Mission Statement

Our mission is to offer an inclusive, accessible environment, where children of all abilities are included, and can play right alongside their peers and siblings. To provide an inviting, relaxing environment for parents to rejuvenate while their child plays in a safe enclosed play area that fosters independent play. By empowering caregivers to recharge, along with their children, we can transform lives and enhance our community.

# Goals and Objectives

My goals are...

1. To provide a space for integrated play for all ability levels
  - a. A safe space for crawlers
  - b. A space for children to play who use a wheelchair
  - c. Wheelchair accessibility with multiple activities available
2. Foster inclusion for people of all abilities
  - a. A place that is welcoming and understanding of differences
  - b. Everyone will be able to play
  - c. The sensory and quiet room will help us provide more inclusion to those who need extra or less sensory input
3. Give parents a space where they can rejuvenate and be confident their children will be included and safe
  - a. By providing comfortable seating and healthy food options
  - b. An enclosed play area within view
  - c. An accessible, indoor play option

I aim to meet the needs of local parents and children by openly welcoming suggestions and feedback at every opportunity and gaining a loyal and engaged following in the process.

My objectives to meet my goals include:

- Establish and nurture a relationship with a core group of parents with young children that represent a variety of demographic and socioeconomic groups
- Continually asking parents for their feedback in our private FB group, local Facebook groups, and in person, to ensure my business is continually improving and evolving to meet their needs
- By creating a community of parents, some who have children with different needs, through Jack's Play Cafe social media pages and group
- Attend local events in the community to connect with parents and caregivers
- Partner with local businesses to bring a variety of different services to my customers as a convenience

## Keys to Success

- High customer satisfaction with the accessibility and the different spaces provided
- Evaluate our customer feedback monthly
- Every 6 months we will integrate findings from customer feedback
- Have a 60% transfer rate for repeat customers
- Having a profit margin of at least 60% or higher

## Description of Business

You can expect a fun, inviting atmosphere that offers parents a break with a specialty beverage and a bowl of soup, while their children are busy learning through play. From the moment you walk in the door you will feel welcomed and included. No one is left out and everyone is able to play, no matter their abilities. If you crawl, walk, run, or use a wheelchair, you are welcome to play here. We will provide the most accessible, clean, safe indoor imaginative play space in Utah. While also providing a sensory room, quiet room, and reading lounge with no age limits. We also pride ourselves in our healthy snack and drink options at our cafe. We will offer a variety of educational classes, conferences, birthday parties and other events.

## Business Philosophy

I'm aiming to create a safe, inclusive environment where parents can bring their children of all abilities to interact with their siblings or to make a new friend. I'm aiming to create an environment that promotes diversity, inclusion, and acceptance. A place where everyone feels welcome to play and everyone can learn that being different is okay.

This all started when I took my son to an accessible park, there weren't any wood chips, but there was nothing he could do. I could tell he was getting frustrated as his brother and sister ran around playing, he wanted to play with them. My eyes filled with tears as I pushed my sweet boy around trying to find something he could do, anything! There was nothing he could do, in or out of his wheelchair. It's not his genetic disorder that made me sad. It's not that he uses a wheelchair that made me sad. It's that we live in a world that isn't accessible or doesn't include him often.

## Core Strengths

I have worked with people with disabilities for 13 years. I worked at a residential program as a manager and oversaw the daily life of three individuals with disabilities, a preschool for children with autism, and a summer camp (Camp Kostopulos in Salt Lake City) specifically for people with disabilities. I also took Special Education courses in college and now I have personal experience with my son. People with disabilities are the nation's largest minority group and often overlooked. For many, the goal for individuals with disabilities is integration in every aspect of life. But from the earliest stages of our children's lives, we tell them not all abilities are valued the same. We tell this to children as they play on the playground when not everyone is included or can even play. This isn't okay. Jack's Play Cafe is dedicated to giving people of all abilities the opportunity to play and learn together. I'm dedicated to my passion of advocating for people with disabilities and inclusive play. I will do everything I can to make this space the best in the state. I'm also very passionate about community and customer service. Everyone who walks through our door will feel invited and welcomed. I'm very driven, self-motivated, detail oriented, hard working, and determined to accomplish these goals. I am confident that my experience, drive, and determination will make this business a huge success.

## Industry

Most indoor play spaces have bounce houses or climbing structures, neither of which a child who uses a wheelchair or crawls, can participate in. Not only am I providing an accessible environment for these children but many parents that stay-at-home or work-from-home have very limited options where they can drop in, relax, or work while their children play in an enclosed area within view. Since very few options exist in my target market, I have the opportunity to initiate a relationship with local parents and seek to meet their needs. I have surveyed hundreds of parents to do just that. While many retail stores are going out of business, the need for a place that focuses on inclusion, and for parents to go to rejuvenate while their children play, will always be in high demand.

Maggie Clark, an analyst with NerdWallet said, "The state's booming technology sector in the Silicon Slopes region, combined with having the nation's lowest median age (30.2 years old) and high birth rates will keep Utah among the nation's fastest-growing states for years to come." The need for this type of unique establishment will only continue to expand.

## Target Market

I will focus on marketing to parents, grandparents, and caregivers with young children, especially those who have children with disabilities. I will have a special focus on parents who spend the majority of their time during the day at home or those parents who work from home.

## Company Ownership/Legal Entity

Jack's Play Cafe is a Limited Liability Corporation so I can actively participate in the leadership of my business while being shielded against personal liability for the organization's debts and obligations.

## Hours of Operation

Monday - Thursday: 9:00am - 6:00pm

Friday & Saturday: 9:00am - 7:00pm

Sunday: CLOSED

I want to offer a significant amount of consistent open hours so parents have this as an option. As a customer myself, I got frustrated when there weren't any options for play after 3pm or on the weekend. A lot of play cafes have very limited hours and close the entire facility for private parties. I want to provide my customers with plenty of hours every day of the week, except for Sunday. I will utilize non-business hours to host classes or private events.

## Products and Services

### Primary Services

My primary service to my customers will be providing a clean, safe, accessible play area for all ages and abilities. A specific area, designed for developmental ages 18 months to 8 years old, that will be self-directed imaginative play and a specific area for those developmentally 6 months to 18 months old. The sensory room, quiet room, games and reading lounge will be

available for all ages and all abilities.

→ Imaginative accessible play for developmental ages 6 months to 8 years old

- ◆ Specific section for 6 months to 18 months old
- ◆ Playhouse, grocery store, go to work, camping, farm
- ◆ Dress-up
- ◆ Sensory toys and mirrors on the walls
- ◆ Soft play for climbing
- ◆ Slide

→ Sensory room

- ◆ Lights
- ◆ Bubble tube
- ◆ A big light bright

→ Quiet room

- ◆ Bean bags
- ◆ Comfortable seating
- ◆ Dim lighting
- ◆ Relaxing swings

→ Games

- ◆ Large Connect 4 game
- ◆ Large checkers game
- ◆ Climbing wall
- ◆ Small trampoline

→ Reading lounge

- ◆ Comfortable seating
- ◆ Books for all ages
- ◆ Books about differences
- ◆ Relaxing swings



## Secondary Services

My secondary service will be providing healthy food and drink options in our cafe. We will offer a variety of healthy food and snacks for both adults and children. We will also provide a variety of drink options including coffee, fruit water, and a soda bar.

## Other Services (Included)

Below is a list of services I am interested in providing as demand grows. In order to provide these extra services to my customers as part of their membership fee, I plan to partner with local businesses and larger companies alike.

- A variety of educational classes
- Different needs Moms meet-ups and conferences
- Mom group meet-ups & story time

## Other Services (at an additional charge)

- Retail space
- Birthday parties
- Private events or conferences
- Drop-in babysitting for date night
- Parenting/High Fitness classes

## Suppliers

- Local designer for the play area and room designs
- Amazon for imaginative play toys
- Local thrift stores and Amazon for furniture
- Costco for food and paper products
- Standard Restaurant Supply for some food
- Webstraunt Store website for some paper products
- Local coffee

## Management

I, Jenna Gines, expert in inclusion and accessibility, with over a decade of experience working with people with disabilities, will oversee the day-to-day operations of Jack's Play Cafe. I have a great understanding of the needs of people with disabilities and parents of children with disabilities. In addition to my expertise in inclusion and accessibility, I have over 7 years of customer service and management experience that will help me make this business a huge success. I have a great understanding of leadership and what it takes to run a successful brick and mortar business. I am a very detail oriented, efficient person, and want to make sure our customer service is top of the line. I will be completely immersed in the business as a hands-on manager, in all aspects of operation, for a minimum of two years. I want to ensure that everything runs as efficiently and smoothly as possible. I am a student of all self-help books and will implement my interpersonal skills to maintain a positive employee morale. I also hired an award-winning mentor, Michele Caruana, who owns two play cafes, Climbing Vines Cafe & Play, in New York.

I will hire a team leader who will help me implement our systems, while offering feedback on how we can improve, and four part-time employees that will be fully cross-trained to work every aspect of the business. One at the check-in counter, one at the cafe, and the team leader as a floater, to make sure everything is running smoothly and to provide excellent customer service. I will look for employees who are self-motivated, detail oriented, friendly and have experience working with children and people with disabilities.

## Financial Management

Based on the services I plan to offer, the cash flow of business will begin immediately. With a major focus on monthly membership passes, a steady monthly income will come from recurring membership fees. The primary remaining revenue will come from drop-in passes and food and drink sales. Additional, secondary sources of revenue will be merchandise sales, birthday parties, private events, and class fees.

## Start-Up/Acquisition Summary

To start my business, the following one-time purchases are required. See appendix for additional details.

- Design and decor
- Play area equipment and toys
- Equipment for the sensory room, quiet room, games and reading lounge
- Cafe tables and seating
- Refrigeration equipment for snacks and beverages
- Coffee roasting and grinding equipment
- Soda and ice machine
- Point of sale hardware and software
- Sanitizing stations
- Garbage reciprocals

## Marketing

### Location

Jack's Play Cafe will be located in Orem, Utah. In January of 2019, Provo and Orem topped the nation in a new Best Performing Cities report. The factors behind earning the number one ranking included: "a dynamic high-tech sector, educated workforce and business-friendly tax and regulatory climate". According to Utah's Governor Office, Utah is growing fast. The state's population has doubled in the past 30 years and planners expect the state will add another 2.5 million people by 2050. They also mentioned that the state is becoming a destination for entrepreneurs seeking a stable and secure environment to invest and grow their businesses. Utah was ranked number two for the Best State to Start a Business from WalletHub. Number one Most Entrepreneurial State by Business Wire in 2018 and number four for CNBC's 2019 America's Top States for Business. This location is prime for business growth. Also, 9% of Utah's population has a disability but only 2.5% collect disability income. There is a high priority placed in helping individuals be independent. Independence must begin in the early experiences for children, playing right alongside their peers.

# Market Analysis

## Current Market Size

Immediate Market	Number of Residents	Percent of Children Under 18	Percent of People with a Disability
Orem	97,521	29.7%	6.7%
Provo	116,702	22.5%	6.5%
Vineyard	10,052	35.3%	2.4%
Lindon	10,970	34.8%	4.2%
<b>TOTAL</b>	<b>235,245</b>		

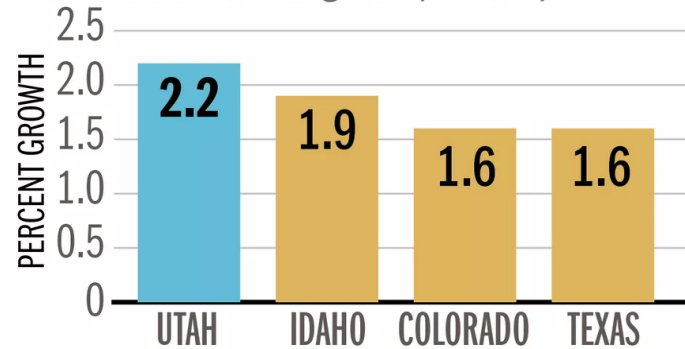
Major Towns within a 30 Minute Drive	Number of Residents	Percent of Children Under 18	Percent of People with a Disability
Lehi	200,591	20.9%	7.6%
American Fork	32,519	35.5%	4.8%
Pleasant Grove	38,428	35.2%	5.5%
Springville	33,104	37%	5.9%
Spanish Fork	39,961	39.1%	6%
<b>TOTAL</b>	<b>344,603</b>		

## Projected Growth

ABC4 News did a report on Utah County's population boom and said that Utah County is expected to grow to a population of more than a million people by 2065. The CEO of Envision Utah, which studies growth patterns and issues the state is facing, says that Utah County has the most available land and is already seeing the largest percentage of growth. In the future, it will only spike. A huge percentage of the growth, eighty-five percent, is expected to be internal. Meaning that people's children and grandchildren will stay looking for jobs and homes. The Provo-Orem area also ranked in the top 10 fastest-growing cities in the nation for 2017-2018. The need for this type of establishment couldn't be greater.

### We're No. 1

Utah ranks first for home growth (2017-18)



SOURCE: U.S. Census Bureau

Deseret News

### Beehive boom

Two Utah metro areas cracked the top 10 fastest-growing cities nationally (2017-18)

RANK	METRO AREA	% GROWTH
1	Midland, Texas	4.3
2	Myrtle Beach-Conway-N. Myrtle Beach, S.C.-N.C	3.8
3	<b>St. George, Utah</b>	<b>3.5</b>
4	Lakeland-Winter Haven, Fla.	3.2
5	Odessa, Texas	3.2
6	The Villages, Fla.	3.1
7	Greeley, Colo.	3.0
8	Boise, Idaho	2.9
9	Bend-Redmond, Ore.	2.8
10	<b>Provo-Orem, Utah</b>	<b>2.6</b>

SOURCE: U.S. Census Bureau

Deseret News

## Target Customer

Based on the market analysis of the Orem area, the typical target customer is:

- Age: 21 - 45 (primarily parents of children under 0 - 5 years old)
- Gender: Primarily female, not excluding males
- Income level: \$58,000+
- Social class and occupation: The average family within Orem makes \$58,077 a year according to the 2010 census. I will focus on the average or above-average family, in terms of household income. My target customer will be the stay-at-home or work-from-home parent within these households. During weekend hours, I will encourage both parents to come together as a family.

## Market Research

In July of 2019, I conducted an informal survey online, in the Utah Kids Foundation Special Needs Parent Forum Facebook group, to receive feedback on what these parents thought about an accessible, indoor play cafe:

“I feel like a lot of the ones in the mall are for smaller kids. It would be cool to see an indoor playground that caters to both smaller kids and bigger kids. Also, not incredibly expensive lol. With seating for parents. It would also be cool if it sold snacks and what not. Free WiFi is cool too so I could bring my laptop to do school work while my kids play. K I’m done now.”

- Shalaya Kae Mullins

“I would absolutely spend time here. I suffer from extreme anxiety in public settings while taking 3 kids out alone especially the 6 yr old (ADHD, ODD, anxiety) he can run and throw fits if things turn sour, so being around others who “get it” would be super helpful.” - Caitlyn Weatherston Smolka

“Yes! It is so hard to find wheelchair accessible indoor play.” - Shannon Choate

“Love this idea so much!! I just had this conversation with my husband the other day of how we needed something like this because it’s so hard to take our kiddos to do fun things! I have a 14 yr old autistic son so I’d love a sensory room with swings and bubble lights! Also what location/area are you looking into because I think we need one in every city in Utah!” - Kristy Pepper Duran

“That sounds awesome. My kids are getting to the age where they can play without my constant supervision and help, so a place where I could relax and know that they’re safe and having fun would be a dream. I mean, I like playing WITH them, but sometimes you just need to be able to send them off and know they’re not going to run away or get abducted, haha! And my momma friend and I can chat.” - Anna Beth Purser

In August of 2019 and January of 2020, I conducted informal surveys online through Google Forms, to receive specific feedback. I was able to collect almost 300 responses which has helped tremendously while pulling everything together.

## Sales Projection

I project that the majority of sales will come from the Play All Day passes. We will also focus on monthly memberships on auto-pay. We will have a Play 10 Days pass, Play All Month and Play All Year membership options.

## Competition

Our inclusive, accessible environment will give us a competitive advantage to any indoor play space. This type of innovation does not currently exist within my competitors. All the play-areas will feature high-end, custom design and equipment. We will have many activities for children of all ages and abilities, especially those who use a wheelchair.

# Competitive Analysis

## 1. Storybrook Play Cafe

- Website: [www.storybrookplaycafe.com](http://www.storybrookplaycafe.com)
- Distance: 25 miles (30 minute drive)
- Strengths:
  - Family friendly
  - Can accommodate private parties and events
  - Comfortable seating for adults
- Key Differences (opportunities):
  - Not 100% accessible
  - No outside food allowed
  - Strictly free play and cafe

## 2. Sugar Space Play Cafe

- Website: [www.thesugarspace.com](http://www.thesugarspace.com)
- Distance: 38 miles away (40 minute drive)
- Strengths:
  - Very affordable
  - Great menu options at their cafe
  - Large pop-up style open play area
- Key Differences (opportunities):
  - Open for four hours each day
  - No outside food allowed
  - Play area has a homemade feel



### 3. Coconut Cove

- Website: [www.coconutcove.com](http://www.coconutcove.com)
- Distance: 3.2 miles (8 minute drive)
- Strengths:
  - Adults are free
  - Great physical activity for ages 0 - 12
  - Can accommodate private parties and events
  - A lot of climbing and slides
- Key Differences (opportunities):
  - One big climbing structure geared for older children who don't use a wheelchair
  - Can't see children at all times
  - Very small toddler area
  - No outside food allowed

### 4. Kangaroo Zoo

- Website: [www.kangarozoo.com](http://www.kangarozoo.com)
- Distance: 4 miles (10 minute drive)
- Strengths:
  - Great party room options
  - Snack food and drinks
  - Lounge area for adults with massage chairs
- Key Differences (opportunities):
  - Geared for older children who don't use a wheelchair
  - Can't see your children at all times
  - No imaginative play
  - Not fully enclosed

## Pricing

Pass Type	One Child Price	Two Children Price	Three Children Price	Four Children Price
Play All Day	\$8	\$16	\$24	\$32
Play 10 Days	\$59			
Play All Month Unlimited	\$32	\$57	\$82	\$107
Play All Year Unlimited	\$345	\$615	\$885	\$1,155

I compared prices at other indoor play so I could be competitive in my pricing. There will be no discounts for drop-in, Play All Day passes. I offer discounts for multiple children, through the Play 10 Days and Play All Month memberships.

If a customer isn't sure how much they'll come but would like a discount, they can purchase the Play 10 Pass, which saves them \$2 dollars a visit. They can use it with each child. Example: They can bring two children to play five times. I took the Play All Day pass at \$8 dollars x 10 - \$20 = price.

If a customer will visit weekly or more, they can purchase our Play All Month pass for unlimited play all month. I took the Play All Day pass at \$8 x 4 times a month = price. For each additional child I added \$25 dollars.

If a customer would like to save 10% more a month and pay upfront, they can purchase our Play All Year pass for unlimited play all year. I got this price by taking our Play All Month pass x 12 - 10% = price.

## Main Cafe Options

Item	Price
Regular Beverage - Large	\$1.75
Premium Beverage - Large	\$2.25
Coffee (one-size, with refill)	\$2.00
Specialty Coffee	\$3.50

- \$2.25 for each premium beverage (free refills)
  - o Cost for each (cup, lid, straw) = \$0.23
  - o 880% margin

## Advertising and Promotion

We will advertise by word of mouth and on social media channels including Facebook, Instagram and Pinterest. By partnering with local businesses, through the coffee and retail space, I plan to gain exposure through their business promoting our location as well. We will incentivize customers to share and tag us on social media through a post and on their stories. This is how most parents find activities to do with their children. A month before our grand opening, I will invite a handful of friends and social media influencers to come experience Jack's Play Cafe in exchange for exposure through a post and sharing in their stories. If there is an event in the community that would be beneficial for us to attend to spread the word and connect with parents, we will attend a select few.

## Strategy and Implementation

I plan to accomplish my sales goals with our play pass and membership options. We will also have the Play All Day rate for all one-time only customers which offer no discount for multiple children. All staff will be trained to up-sell the customer to our Play 10 Days or Play All Month membership by explaining the financial benefit to the customer.

Some discounts I plan to offer are:

- First child that arrives for the day plays free
- Hero discount = \$1 off for grandparents, doctors, nurses, teachers, safety forces & military
- Hero discount = 10% off memberships
- Share on social media and tag us = \$1 off coupon
  - Customer shows employee at the front desk, receives coupon

# Appendix

## Start-Up Expenses

\*All numbers are rounded based on actual expenses.

Start Up Cost Item	Primary Vendor	Cost*
Legal/Incorporation/Licenses	Local	\$1,500
Legal Fees (Business Attorney)	Local	\$2,000
Accountant	Local	\$1,000
Rent (first and last month)	Landlord	\$10,000
Interior Modifications	Local Builder	\$15,000
Play Area Sensory Room Quiet Room Obstacle Course Room Cafe	Local Builder Darin Hunt	\$35,000
Coffee Equipment/Machinery	Local	\$10,000
Insurance (12 month premium)		\$1,000
Business Cards	VistaPrint	\$10
Brochures/Paper Flyers	VistaPrint	\$200
Advertising	Facebook Ads	\$300
Furniture	Wayfair, Amazon	\$7,000
Silverware/Plates	Local	\$150

Paper Goods (napkins, cups, straws)	Webstaurant Store	\$635
Maintenance (window washing)	Local	\$200
Opening Inventory	Costco	\$3,000
Signage	Companion Systems	My Dad :)
Wifi	Local	\$70
POS Equipment/Software	Aluvvi	\$3,000
Employee Acquisition	KSL, Indeed	\$100
Employee Training	Internal	\$900
Working Capital	For unseen costs	\$10,000
<b>TOTAL START UP COSTS</b>		<b>\$100,858</b>

## Monthly Expenses

<b>MONTHLY COSTS</b>	
Rent (no sublet)	\$6,000
Utilities	\$800
Internet	\$70
Maintenance	\$100
Insurance	\$1,000
Credit Card Fees	\$800
Payroll	\$4,800
Payroll Quickbooks	\$80
Quickbooks	\$35
Aluvii	\$200
Website	\$30
Perishable Inventory	\$400
Non-Perishable Inventory	\$400
Toy Replacement	\$100
Extra	\$500
<b>Total</b>	<b>\$15,315</b>





Jack's Play Cafe projections  
January 2020 - December 2021

					70.00%	70.00%	70.00%	80.00%	90.00%			
<b>YEAR 1 - 2020</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
Income					\$16,449	\$16,449	\$16,449	\$18,799	\$21,149	\$23,499	\$23,499	\$23,499
Less Expenses		\$30,000	\$30,000	\$30,000	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315
Less Investor Dividend		\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Cash Flow		-\$32,500	-\$32,500	-\$32,500	-\$1,366	-\$1,366	-\$1,366	\$984	\$3,334	\$5,684	\$5,684	\$5,684
Opening Bank Balance	\$100,000	\$100,000	\$67,500	\$35,000	\$2,500	\$1,134	-\$231	-\$1,597	-\$613	\$2,721	\$8,405	\$14,089
Closing Bank Balance	\$100,000	\$67,500	\$35,000	\$2,500	\$1,134	-\$231	-\$1,597	-\$613	\$2,721	\$8,405	\$14,089	\$19,773
<b>YEAR 2 - 2021</b>	<b>JAN</b>	<b>FEB</b>	<b>MAR</b>	<b>APR</b>	<b>MAY</b>	<b>JUN</b>	<b>JUL</b>	<b>AUG</b>	<b>SEP</b>	<b>OCT</b>	<b>NOV</b>	<b>DEC</b>
Income	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499
Less Expenses	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315
Less Investor Dividend	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Cash Flow	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684
Opening Bank Balance	\$19,773	\$25,457	\$31,141	\$36,825	\$42,509	\$48,193	\$53,877	\$59,561	\$65,245	\$70,929	\$76,613	\$82,297
Closing Bank Balance	\$25,457	\$31,141	\$36,825	\$42,509	\$48,193	\$53,877	\$59,561	\$65,245	\$70,929	\$76,613	\$82,297	\$87,981

Jack's Play Cafe projections  
January 2022 - December 2022

YEAR 3 - 2022	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Income	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499	\$23,499
Less Expenses	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315	\$15,315
Less Investor Dividend	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Cash Flow	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684	\$5,684
Opening Bank Balance	\$87,981	\$93,665	\$99,349	\$105,033	\$110,717	\$116,401	\$122,085	\$127,769	\$133,453	\$139,137	\$144,821	\$150,505
Closing Bank Balance	\$93,665	\$99,349	\$105,033	\$110,717	\$116,401	\$122,085	\$127,769	\$133,453	\$139,137	\$144,821	\$150,505	\$156,189