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Signature

Name (typed or printed)

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Gabri's Lounge & Restaurant

1.0 Executive Summary

Gabri's Lounge & Restaurant is a 60 seat fine-dining restaurant with a 20 seat lounge. We focus on our New American-Swedish menu with a touch of Asian influence.

We will be located in the booming, and rapidly expanding, borough of Long Branch, New Jersey 'on the shore.'

The outlook for the future of Long Branch is promising. Developers are recreating a \$150 million first-class resort project. The old pier will be rebuilt with ferry service to Manhattan, New York City, beach cabanas, boardwalk and a bike path over a total of 25 acres. There will be 100,000 sq. ft. of commercial space, and over 700 residential units with condo and townhouses ranging from \$200,000-\$500,000; rentals from \$1000-\$2,500 a month, and a two-tier garage. The combination of these elements will provide the city with a year-round economy.

The area is in need of a warm and friendly place with excellent food. A place where you always know you will get the best of everything. Gabri's Lounge & Restaurant will feature a cozy dining room and an elegant lounge. Comfortable furnishings and decor with soothing warm tones. The lounge has comfy couches and antique love seats with a softly lit bar. It will be the perfect place to stop in for a bite to eat, for a drink or for a small business meeting. For extra comfort and to please a large group of people we will make up special hors d' oeuvre platters for customers.

The menu will be inspired from different countries' specialties and appeal to a diverse clientele. You can get Swedish specialties like herring, gravlax and meatballs, or you can go a little bit more International and choose a red curry chicken with basmati rice, or an Asian grilled shrimp with spinach, tofu and black bean sauce. We will also have a special pasta dish entree every day plus the 'all American meal' such as barbecue beef ribs and baked beans. Adding value will be an interesting business lunch menu with specialties every day. The menu will change every 3-4 months but keep the favorites. Prices will be competitive with other upscale restaurants in the area. However, it is the strategy of Gabri's Lounge & Restaurant to give a perception of higher value than its competitors, through its food, service and entertainment.

The lounge and restaurant will be open seven days a week. We will offer special theme nights to attract new customers to Gabri's. The restaurant will be fine dining in a cozy atmosphere. Warm colors, fresh flowers, soft music, candles and amazing artwork from some of the areas most notable new artists. This will contribute to a sense of community and give new artists a chance to show their work for a diverse clientele. During the busy summer months you can also sit outside on our patio and we will offer a special summer menu, featuring lighter fare, exotic drinks, as well as non-alcoholic offerings. The patio and garden setting will be a fun and casual atmosphere for the summer crowd.

The service will be relaxed, very friendly and correct. We will hire the best people available, training, motivating and encourage them, and thereby retaining the friendliest most efficient staff possible. Our management team is comprised of individuals whose backgrounds consist of 50 years experience in food, restaurant and hotel, catering, management, finance, marketing, art and motion pictures.

Catering will be a major part of the business. "Leave it to Linda Catering" already has an established clientele and we are growing each and every day. We feel in today's hectic work schedule customers don't always have time to set up that birthday party or other event that we all need and want. Now customers can leave it to pros and get the finest, most memorable party or dinner ever. We have years of experience in the catering business and know what an important client wants and needs. We will have a large International menu for customers to select from, and we will offer full catering service providing everything from table settings to the dessert. We anticipate our total sales allocation to be 85% restaurant sales and 15%

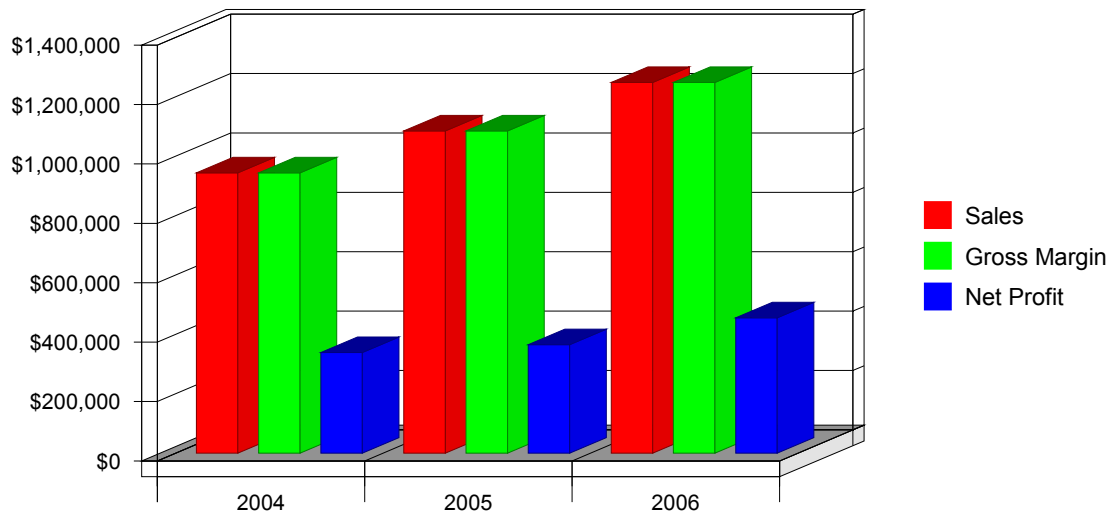
Gabri's Lounge & Restaurant

catering sales. The combined cost of sales will be 33% producing a gross profit of 67% on total sales.

Most important to us is our financial success and we believe this will be achieved by offering high-quality service and excellent food with an interesting twist. We have created financial projections based on our experience and knowledge of the area. With a start-up expenditure of \$385,000 we can generate \$1,085,465 in sales by the end of year two, and produce net profits of 15% on sales by the end of year three.

We are seeking an SBA 7(A) loan guaranty for \$200,000 with a 7% interest rate. We are investing \$60,000 of our own capital and seeking to raise an additional \$125,000 from investors. Our preferred instrument will be five year subordinated notes with an attractive coupon rate of 12% for the first two years and 15% for the remaining three years. At the end of five years the investors' notes will have matured and original principal plus a 2% premium and the final interest payment will be made. Our investor philosophy is conservative. Since restaurant start-ups are so speculative our belief and commitment to our investors will be to pay a generous, predictable rate of return while not strangling our operational cash flow. As our business becomes more established and reliable, our ability to pay an improved return of capital will be evidenced by an increased coupon rate of 15% of original principal. At maturity we feel it proper to retire the notes with a 2% premium to original principal invested.

Highlights



1.1 Objectives

Gabri's Lounge & Restaurant's objectives for the first three years of operation includes:

- Keeping food cost under 35% revenue.
- Keeping employee labor cost between 24-29% of revenue.
- Stay as a small restaurant with excellent food and service.
- Averaging sales between \$1,000,000-1,500,000 per year.
- Promote and expand Leave it to Linda Catering in New Jersey & New York City.
- Expand our marketing and advertising in New Jersey and New York.
- Achieve 12% return on investment to investors for the first two years and 15% for the next three years.

Gabri's Lounge & Restaurant

1.2 Mission

Gabri's is a great place to eat, combining an intriguing atmosphere with excellent, interesting food. The mission is not only to have great tasting food, but have efficient and friendly service because customer satisfaction is paramount. We want to be the restaurant choice for all families and singles, young and old, male or female. Employee welfare will be equally important to our success. Everyone will be treated fairly and with the utmost respect. We want our employees to feel a part of the success of Gabri's Lounge and Restaurant. Happy employees make happy guests.

We will combine menu variety, atmosphere, ambiance, special theme nights and a friendly staff to create a sense of 'place' in order to reach our goal of over all value in the dining/entertainment experience. We want fair profits for the owners, and a rewarding place to work for the employees.

1.3 Keys to Success

- The creation of a unique and innovative fine dining atmosphere will differentiate us from the competition. The restaurant will stand out from the other restaurants in the area because of the unique design and decor. We will offer a fine dining experience in a cozy atmosphere.
- Product quality. Not only great food but great service and atmosphere.
- The menu will appeal to a wide and varied clientele. It is International with an interesting twist.
- We will have special theme nights like restaurant nights, local artist's openings, Easter dinners, Swedish Midsummer party, Fourth of July celebration, Labor Day weekend, wine tasting dinners, special ethnic food nights, and Swedish smörgåsbord. All this will attract a varied clientele to Gabri's.
- Leave it to Linda Catering already has an established clientele in the area.
- Controlling costs at all times without exception.

Due to intense competition, restaurateurs must look for ways to differentiate their place of business in order to achieve and maintain a competitive advantage. The founders of Gabri's realize this. With the re-development of Long Branch, it needs a place that will fit into the 'new look' of the community that is sophisticated and entertaining. The fact that no other restaurants in the area has this concept and atmosphere presents us with a window of opportunity and an entrance into a profitable niche in the market.

2.0 Company Summary

Gabri's Lounge & Restaurant will feature an outstanding New American-Swedish menu with a touch of Asian influence in an upscale and cozy atmosphere. The menu is inspired from different cuisine's specialties and will appeal to a wide and varied clientele. We will offer a three course 'business lunch' prix fix and a three course dinner prix fix in addition to the regular menu.

We will be open 7 days a week. Serving lunch Monday - Friday 11:30 AM - 2:30 PM. Dinner Sunday - Thursday, between 5 PM - 10 PM. Friday and Saturday Dinner 5 PM - 11 PM. The lounge will be open until 2 AM Friday and Saturday. Sunday - Thursday the lounge will stay open till 12 AM. Saturday and Sunday we will serve brunch between 11 AM - 3 PM. We will be

Gabri's Lounge & Restaurant

closed on New Years Day, Thanksgiving Day and Christmas Day. We will be open on large holidays such as Memorial Day, Fourth of July and Labor Day weekend. These are three big weekends 'down the shore' that brings many tourists to the area.

The restaurant will have paintings and drawings from some of the areas most notable new artists. Once a month the lounge will feature a new artist and their work. This will give the art community an opportunity to show their work in a friendly and exciting atmosphere. We will send out special invitations for the opening night and attract many people and newspapers. The showing will only take place in the lounge so we can still seat people in the restaurant.

Every Monday night (most bars and restaurants are closed in Monmouth County on Mondays) we will have 'Restaurant Night.' This will give the other restaurant owners and employees a chance to socialize on a 'night off' and it will contribute to a sense of community in the local industry.

We will have special Wine Tasting Evenings, a five course meal featuring new wines sponsored by our distributors. Customers can come and learn more about wine and food! Other special evenings at Gabri's are Easter dinner, Swedish Midsummer, our famous Smörgåsbord, Fourth of July celebrations, Labor Day weekend and Christmas dinners.

Gabri's Lounge and Restaurant will be the perfect place when customers need that 'little extra.' They can have business meetings here, a place for a quiet conversation, or for a special occasion. We will make up special hors d'oeuvre platters or full course meals for customers' special occasions.

2.1 Company Ownership

The restaurant will start out as a LLC corporation, owned by its founders Linda Andersson and John Billeci. Ms. Andersson will function as the General Manager and Mr. Billeci as managing partner.

2.2 Start-up Summary

The founders of the company are Linda Andersson and her companion John Billeci. Linda works in the kitchen and manages personnel. John focuses on the financial issues. We are looking for a restaurant space approximately 2,000 - 2,500 sq. ft. in Long Branch, New Jersey. We will open Gabri's in March 2003.

We are personally committing \$60,000 of capital, plus a \$200,000 SBA 7(A) loan guaranty and seeking an additional \$125,000 from investors to start up the company.

Our start-up costs come to \$385,000 which is mostly expensed equipment, furniture, painting, reconstruction, rent, start-up labor, liquor license, six months operating cash, and legal and consulting costs associated with opening our restaurant. These are the start-up requirements to the best of our knowledge and experience in the industry.

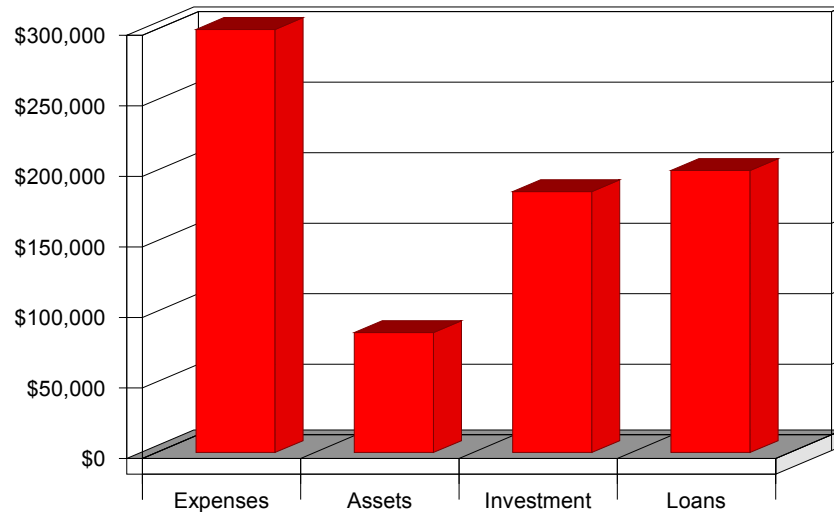
Gabri's Lounge & Restaurant

Table: Start-up

<u>Start-up</u>	
<u>Requirements</u>	
<u>Start-up Expenses</u>	
Legal	\$5,000
Stationery & Sign	\$5,000
Office Supplies (Computer, Fax, Printer)	\$5,000
Uniforms	\$2,000
Insurance	\$2,000
Rent & Security Deposit	\$18,000
Outdoor Patio & Garden Setting	\$10,000
Liquor License	\$75,000
Furniture	\$40,000
Cash Register/Software	\$10,000
Bathrooms Repair (Materials/Labor)	\$15,000
Windows Repair (Materials/Labor)	\$5,000
Floor & Wall Coverings (Materials/Labor)	\$20,000
Paint	\$4,000
Lighting & Lamps (Materials/Labor)	\$12,000
Phone & Gas Deposit	\$1,000
Food & Liquor	\$30,000
Kitchen Supplies	\$30,000
Music/Stereo/TV	\$4,000
Cleaning	\$1,000
High Chair & Booster Seat	\$200
Advertising & Website	\$5,800
<u>Total Start-up Expenses</u>	<u>\$300,000</u>
<u>Start-up Assets Needed</u>	
Cash Balance on Starting Date	\$85,000
Other Current Assets	\$0
<u>Total Current Assets</u>	<u>\$85,000</u>
Long-term Assets	\$0
<u>Total Assets</u>	<u>\$85,000</u>
<u>Total Requirements</u>	<u>\$385,000</u>
<u>Funding</u>	
<u>Investment</u>	
John & Linda	\$60,000
Investor 2	\$25,000
Investor 3	\$50,000
Investor 4	\$50,000
<u>Total Investment</u>	<u>\$185,000</u>
<u>Current Liabilities</u>	
Accounts Payable	\$0
Current Borrowing	\$0
Other Current Liabilities	\$0
<u>Current Liabilities</u>	<u>\$0</u>
Long-term Liabilities	\$200,000
<u>Total Liabilities</u>	<u>\$200,000</u>
Loss at Start-up	(\$300,000)
<u>Total Capital</u>	<u>(\$115,000)</u>
<u>Total Capital and Liabilities</u>	<u>\$85,000</u>

Gabri's Lounge & Restaurant

Start-up



3.0 Services

Gabri's Lounge & Restaurant will be unique to the Long Branch area. International creative food, and a style of service that will make everyone feel welcome and special. Our food products will be of the finest quality and prepared with sensitivity and care. We will 'go all the way' to satisfy our guests. We will change our menu every 3-4 months, but we'll keep 'your favorite.' Portions will be modestly sized with an attractive presentation.

Our wine list will be modest in size and primarily focused on wines from California, France, New Zealand and Argentina. Approximately 25% will be exclusively available by the glass and the remaining labels will be available by the bottle. We will also feature a moderate international beer selection on tap and in bottles. The comfortable softly-lit bar features a comprehensive selection of the finest Vodkas, homemade Aquavits and single malt Scotches.

During the busy summer months customers can also sit outside on our patio and we will offer a special summer menu, featuring lighter fare, exotic drinks, as well as non-alcoholic offerings. The patio and garden setting will be a fun and casual atmosphere for the summer crowd.

The kitchen staff will have the best in culinary education and work experience. Our creative talents will compliment one another. The lounge and restaurant staff will offer the finest service in a cozy atmosphere and offer customers an extraordinarily successful evening.

Gabri's Lounge & Restaurant

3.1 Pricing and Profitability

We anticipate our total sales allocation to be 85% restaurant sales and 15% catering sales. The combined cost of sales will be 33% producing a gross profit of 67% on total sales.

Prices will be competitive with other upscale restaurants in the area. However, it is the strategy of Gabri's Lounge & Restaurant to give a perception of higher value than its competitors, through its food, service and entertainment.

4.0 Market Analysis Summary

Gabri's focuses on local and tourist restaurant seekers. People that have a desire for good food and a fascinating atmosphere.

Long Branch is located 50 miles south of New York City and 75 miles north of Atlantic City on the 'Jersey shore.' The city of Long Branch is in the process of revitalizing. In 2003, the city will be developing a new look and will be attracting a larger community of affluent residents.

Long Branch tomorrow:

The ocean front district includes five sectors which are identified as:

1. **Pier/Village Center** (mixed commercial, entertainment & residential),
2. **Beach Front North** (residential & entertainment),
3. **Beach Front South** (residential),
4. **Hotel Campus** (office & hotel) and
5. **Broadway Gateway** (mixed commercial).

The boundaries for Pier Village are Melrose Terrace to Laird Street, and from Ocean Avenue to Ocean Boulevard. The developer has broken ground to build 420 residential units, including a two-tier garage, 100,000 sq. ft. of commercial space, beach cabanas and a restoration of the boardwalk.

Beach Front North is located above the Hotel Campus and just south of Seven Presidents Park. It will have 350 residential units, 1,100 parking spaces, and a bike path over an area of 25 acres. This project, along with Pier Village, will change the face of the city's ocean front for the next hundred years and provide a major economic boost to the city of Long Branch.

The influx of permanent residents will provide the city with a legitimate year-round economy. One to three-bedroom rentals with 850 to 1,200 sq. ft. will range from \$1,000 to \$2,500 a month. The condominiums will range in size from 1,000 to 2,000 sq. ft. and in price from \$200,000 to \$400,000; the townhouses, with 1,500 to 2,500 sq. ft., will cost \$225,000, to more than \$500,000.

The new, 600-foot pier offers ferry service to Manhattan, New York City. The hotel facility now hosts 60,000 guests a year and is planning to add a tower with 250 more rooms.

As the city of Long Branch is re-developing, we can see that a fine dining establishment like Gabri's is needed here. The city will have much to offer and the people that it draws expect a place where they will get the best of everything. Gabri's Lounge and Restaurant will offer a new fine dining concept to the area. The elegant atmosphere, our excellent food and our friendly staff will stand out and make a name in Long Branch and Monmouth County. We will succeed by giving people a combination of excellent and interesting food in an environment that attracts successful people that want to get a little bit more out of life than just the ordinary!

Gabri's Lounge & Restaurant

4.1 Market Segmentation

Gabri's Lounge & Restaurant intends to cater to a wide group of people. We want everyone to feel welcome and relaxed in a cozy atmosphere with a wide and varied menu. It is our goal to have "something for everyone" everyday on our menu. In looking at our market analysis, we have defined the following groups as targeted segments.

The Business Man: They work hard all day and often stay overnight in a strange city. He needs a competent establishment that helps impress his clients and prospects. Afterward, they want to relax and use the money they are making. They are the people that spend the most on drinks, food and tips.

Happy Couples: The restaurant will have an intimate, romantic, sophisticated atmosphere that encourages people to bring dates and to have couples arrive. Gabri's wants to be a search place where people meet each other and develop a network. These young couples are generally very successful but balanced and won't be spending as much on drinks.

The Family: The perfect place for a family dinner. Families will come for the accommodative menu and friendly service. The excellent value in their meals will keep Gabri's in favor with the parents.

High-end Singles: We will attract them with our decor and layout. Our international menu, striking artwork, wine tasting evenings and events, excellent service and engaging clientele will confirm the feeling of being in "the coolest place" in Monmouth County.

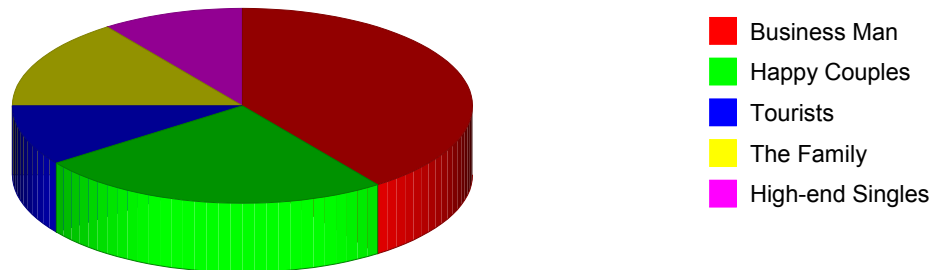
Tourists: Long Branch is a city that attracts many vacationers during the summer months of May through September. Gabri's will be a destination with its attractive atmosphere, international menu, and outdoor patio.

Table: Market Analysis

Market Analysis							
Potential Customers	Growth	2003	2004	2005	2006	2007	CAGR
Business Man	17%	14,280	16,708	19,548	22,871	26,759	17.00%
Happy Couples	14%	8,925	10,175	11,600	13,224	15,075	14.00%
Tourists	15%	3,570	4,106	4,722	5,430	6,245	15.00%
The Family	13%	5,355	6,051	6,838	7,727	8,732	13.00%
High-end Singles	12%	3,570	3,998	4,478	5,015	5,617	12.00%
Total	14.99%	35,700	41,038	47,186	54,267	62,428	14.99%

Gabri's Lounge & Restaurant

Market Analysis (Pie)



4.2 Target Market Segment Strategy

Gabri's Lounge & Restaurant will focus on attracting a wide and diverse clientele ages 25-60 with an annual income of at least \$30,000.

We want the business man, happy couples, high-end singles, families, tourists with money, wealthy image seekers and compulsive spenders. We focus on these specific groups because these are the types of people who frequent other restaurants and bars in the area. They are the ones that are willing to spend their money on good dining and service at a value price. We generally know the characteristics of our clientele with the available demographics.

Our geographics include people from the local Long Branch area, restaurant patrons from neighboring cities, and tourists from other cities and states. The characteristics of our clientele will be people who are creative, entertaining and sophisticated diners.

5.0 Strategy and Implementation Summary

Our strategy is simple, we intend to succeed by giving people a combination of excellent and interesting food in an environment that appeals to a wide and varied group of successful people. We will focus on maintaining quality and establishing a strong identity in our community. Our main focus in marketing will be to increase customer awareness in the surrounding communities. We will direct all of our tactics and programs toward the goal of explaining who we are and what we do. We will keep our standards high and execute the concept so that word-of-mouth will be our main marketing force.

We will create an appealing and entertaining environment with unbeatable quality at an exceptional price. An exciting and friendly restaurant, we will be the talk of the town. Therefore, the execution of our concept is the most critical element of our plan. All menu items are moderately priced for the area. While we are not striving to be the lowest-priced

Gabri's Lounge & Restaurant

restaurant, we are aiming to be the value leader.

5.1 Competitive Edge

Our competitive edge is the menu, the chef, the environment, the management, the service and our friendly place! We will have an international menu and our food will be made with the freshest ingredients and produce available. The chef has an excellent taste for what fine dining is and requires. Our environment is elegant and comfortable and our decor is warm and relaxing. Great service is very important to us. The management and servers will handle every detail to make customer's special evening even more special! All this and our great atmosphere will make customers want to come back again and again!

5.1.1 Main Competitors

Our biggest competition is the town next to Long Branch, called Red Bank which has a large selection of restaurants. Currently, many people who live in Long Branch drive seven miles to Red Bank to dine out. With the redevelopment in Long Branch and with Gabri's Lounge & Restaurant, we will convince these people to stay in Long Branch and eat at our restaurant.

There are three restaurants in Long Branch that are similar to Gabri's. These are also the three most popular places in Long Branch. Each of these restaurants will be important to us. We feel the clientele they have is the class of clientele that Gabri's will appeal to.

1. The first place is an 80 seat restaurant, open six days a week and serves lunch and dinner located uptown on Broadway. It is very busy for lunch as well as at dinner time. Their price range is \$7-\$15 for lunch and \$12-\$29 for dinner entrees.
2. The second is an upscale lounge/food bar with a small menu. It is located in the West End district two blocks away from the ocean. They are only open for dinner. The small items on there menu range from \$8-\$15 and a mixed drink is \$8-\$10.
3. The third place is an upscale Contemporary American restaurant at the Ocean. They are open seven days a week, dinner for two without wine averages \$100.

Everyone that sells prepared meals is our competition though because we all compete for the same home meal replacement dollar. However, there are two segments of the restaurant industry that are our main competition: the casual dining restaurant concept and the fine dining value restaurant. If the value of the food and price and service is better at a fine dining restaurant than a casual restaurant, where will is a customer more likely to go?

The key is to deliver the best food at the best price with the highest level of service. This is the very definition of value. This concept is at the heart of Gabri's Restaurant & Lounge.

Gabri's Lounge & Restaurant

5.2 Marketing Strategy

The total population in New Jersey is 8,414,350 people.

615,301 people live in Monmouth County, 50% between 25-55 years old. That is the age group that dines out two to three times a week and spends an average \$795 a month on food and drinks.

There are 224,447 households in Monmouth County and an average 2.7 persons per household. The median family income in Monmouth County averages, \$64,271/year. There are 636 registered businesses in Long Branch with 7,885 employees.

We mention that there are over 200,000 Scandinavians living in New Jersey and most of them live within 30 miles of Long Branch. We will be serving some Swedish cuisine as there is no Scandinavian restaurant in New Jersey.

Our primary customer base is from Long Branch, West Long Branch, Monmouth Beach, Rumson, Little Silver, Middletown, Red Bank, Shrewsbury, Deal, Eatontown, Freehold, Oceanport, Allenhurst, & Asbury Park.

City	Population	Median Family Income
Long Branch	31,340	\$38,651
West Long Branch	7,690	\$71,852
Monmouth Beach	3,595	\$80,484
Rumson	7,137	\$120,865
Middletown	66,237	\$75,566
Little Silver	6,170	\$94,094
Red Bank	11,844	\$47,282
Asbury Park	16,930	\$23,081
Eatontown	14,008	\$53,833
Freehold	31,537	\$48,654
Shrewsbury	1,098	\$86,911
Deal	1179	\$58,472
Oceanport	6,146	\$71,458
Allenhurst	759	\$85,000

5.2.1 Marketing Program

We will employ three different marketing tactics to increase customer awareness of Gabri's Lounge & Restaurant. Our most important tactic will be word-of-mouth/in-store marketing. This will be by far the cheapest and most effective of our marketing programs.

Word-of-mouth/In-store Marketing

- V.I.P. Party - We will host a V.I.P. Dinner before the 'Grand Opening.' This will serve the dual purpose of training our staff and introducing ourselves to the community. The list of individuals we will invite comes from the Chamber of Commerce.
- Grand Opening celebration.
- Once a month invite a new local artist to show their work in the lounge.
- "Restaurant Night" - Every Monday night we will have a special evening for restaurant people. A perfect night for the local area's restaurant owners and staff to get together on a night off!
- Valentine's Day.

Gabri's Lounge & Restaurant

- Easter dinner.
- Swedish Midsummer party.
- Fourth of July celebration.
- Labor Day weekend party.
- Wine tasting dinner.
- Swedish Smörgåsbord.
- New Years Eve party.
- Special ethnic food nights.
- Memorial Day.

Local Store Marketing

- Make a brochure for the large hotels and popular bed & breakfast establishments in town to provide to their guests, containing interior pictures of our restaurant, menus and prices.
- There are several nursing homes in the city of Long Branch. We will approach them to sponsor meals for the elderly. This will offer us higher visibility to a group that may not be as mobile and we'll be contributing to the community in a material way. Word-of-mouth referral is very powerful and particularly amongst the elderly to both their peers and their extended families.

Local Media

- Newspaper campaign - Placing several large ads throughout the month to deliver our concept to local area.
- Direct mail piece - Containing interior pictures of our restaurant, our menu, "Theme Nights," catering and an explanation of our concept.
- Website
- Target marketing to businesses for regular business lunch and dinner entertaining.

5.3 Sales Strategy

Our sales plan is to establish and maintain position with our local customers. The strategy is to build more customers in order to increase revenue. Sales in our business is client service. It is repeat business. We will focus on making all our customers happy with our food, service and entertainment options.

Our strategy in the restaurant is to have an experienced staff that know the food, wine and liquor. We will train every new employee so they will fit in with Gabri's concept, which is "Wonderful food, reasonably-priced wine and knowledgeable service in an outstanding atmosphere."

Gabri's Lounge & Restaurant

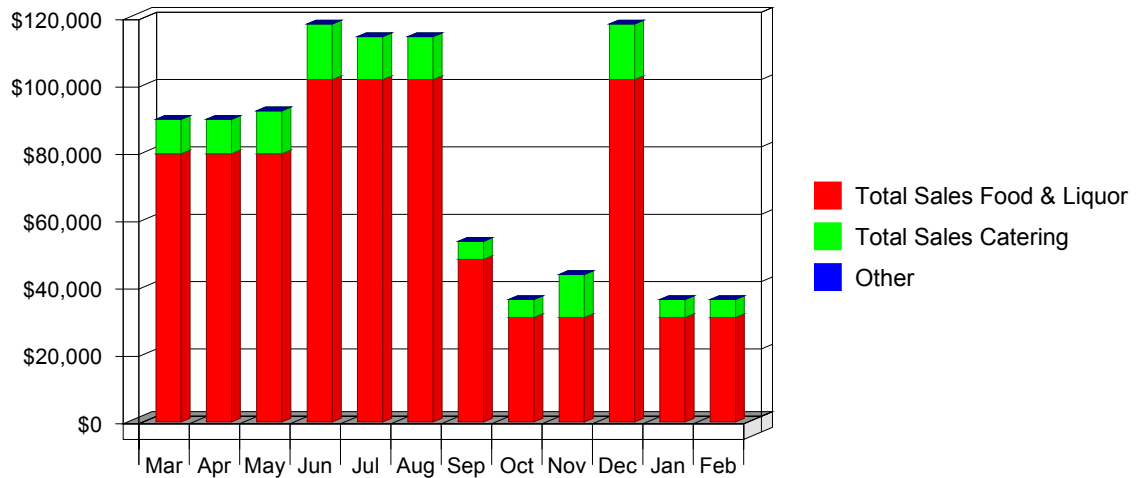
5.3.1 Sales Forecast

The following table and charts show sales projections for our first twelve months. Monthly restaurant gross sales are to average \$68,186. That is 30 people for lunch spending approximately \$15 per person, and for dinner approximately 50 people spending an average \$25 per person. Catering will average \$10,471/month or three parties of \$3,490 each. Our total cost of goods sold is capped at 33% of total sales. We expect sales to increase 15% after Year 1. See Income Statement in the appendices for restaurant and catering sales assumptions.

Table: Sales Forecast

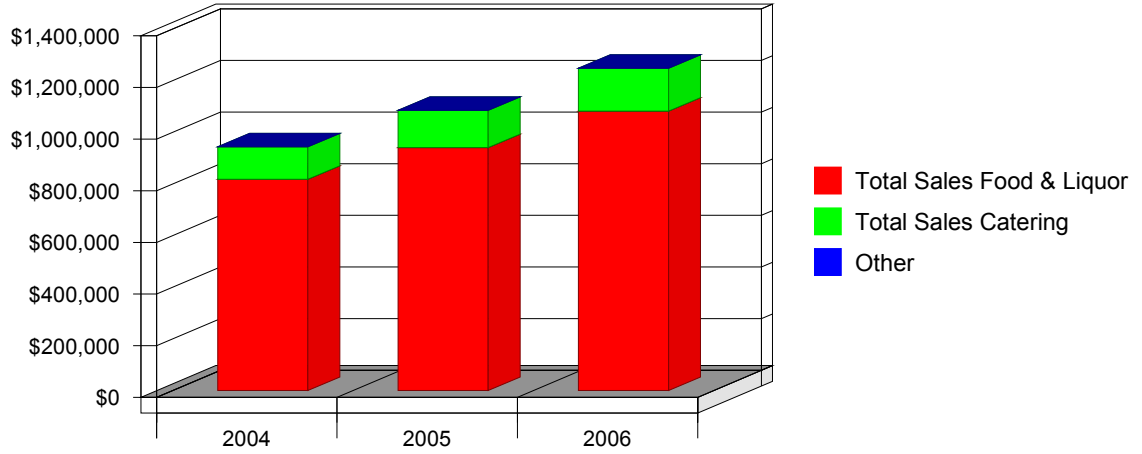
Sales Forecast			
Sales	2004	2005	2006
Total Sales Food & Liquor	\$818,230	\$940,965	\$1,082,110
Total Sales Catering	\$125,652	\$144,500	\$166,175
Other	\$0	\$0	\$0
Total Sales	\$943,882	\$1,085,465	\$1,248,285
Direct Cost of Sales			
Total Sales Food & Liquor	2004	2005	2006
Total Sales Food & Liquor	\$0	\$0	\$0
Total Sales Catering	\$0	\$0	\$0
Other	\$0	\$0	\$0
Subtotal Direct Cost of Sales	\$0	\$0	\$0

Sales Monthly



Gabri's Lounge & Restaurant

Sales by Year



Gabri's Lounge & Restaurant

5.4 Milestones

The accompanying table lists important program milestones, with dates and managers in charge, and budgets for each. The milestone schedule indicates our emphasis on planning for implementation.

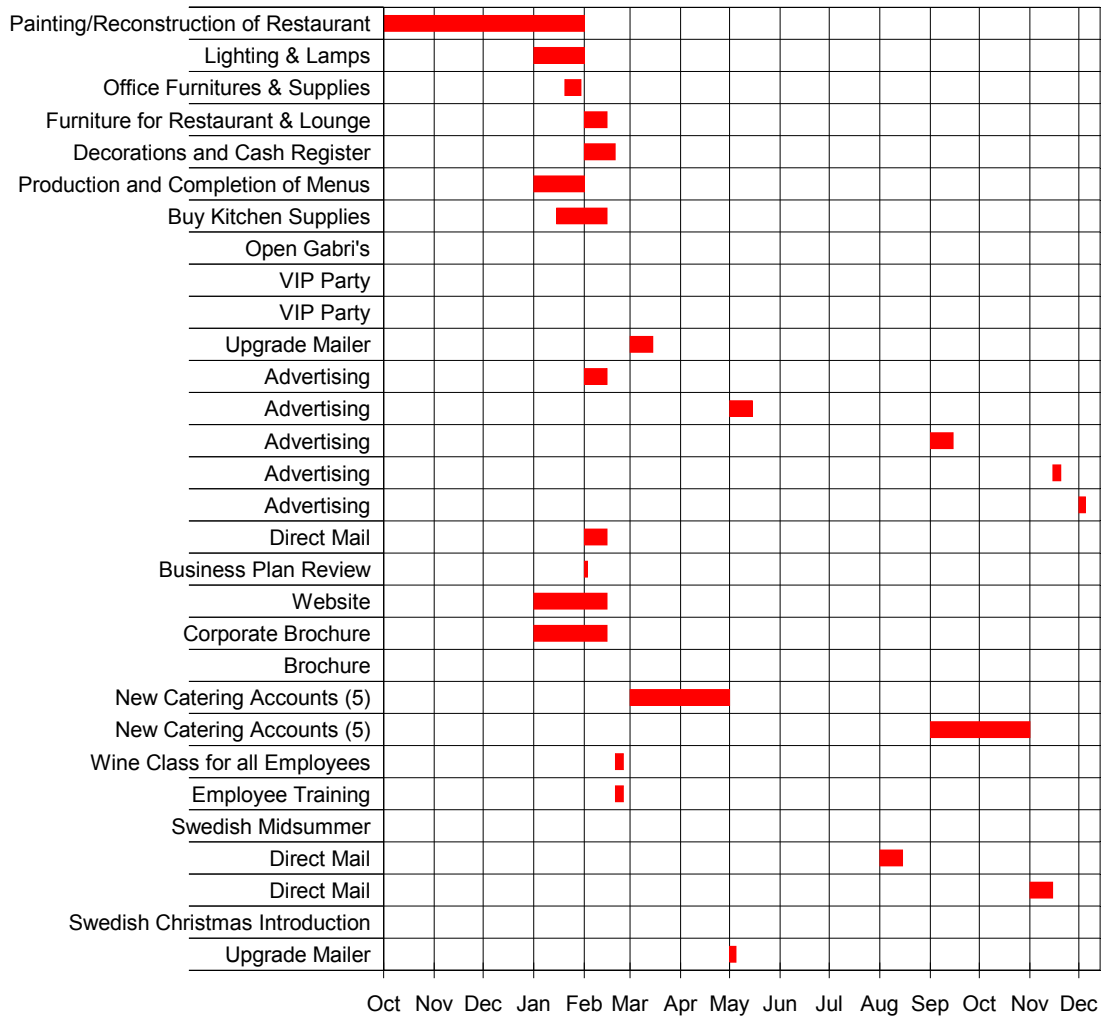
What the table doesn't show is the commitment behind it. Our business plan includes complete provisions for plan-vs.-actual analysis, and we will hold monthly follow-up meetings to discuss the variance and course corrections.

Table: Milestones

Milestones Milestone	Start Date	End Date	Budget	Manager	Department
Painting/Reconstruction of Restaurant	10/1/2002	2/1/2003	\$80,000	Wayne Holmes	Architect/Contract or Manager
Lighting & Lamps	1/1/2003	2/1/2003	\$12,000	John	Owners
Office Furnitures & Supplies	1/20/2003	1/30/2003	\$5,000	Linda/John	Owners
Furniture for Restaurant & Lounge	2/1/2003	2/15/2003	\$40,000	Linda/John	Owners
Decorations and Cash Register	2/1/2003	2/20/2003	\$15,000	Linda/Andrea	Owner
Production and Completion of Menus	1/1/2003	2/1/2003	\$2,000	Linda	Linda
Buy Kitchen Supplies	1/15/2003	2/15/2003	\$60,000	Linda	Kitchen/Linda
Open Gabri's	3/1/2003	3/1/2003	\$0	Linda/John	Owners
VIP Party	3/1/2003	3/1/2003	\$2,000	Linda/John	Owners
VIP Party	3/2/2003	3/2/2003	\$2,000	Linda/John	Owners
Upgrade Mailer	3/1/2003	3/15/2003	\$0	Andrea	Marketing
Advertising	2/1/2003	2/15/2003	\$1,500	Andrea	Marketing
Advertising	5/1/2003	5/15/2003	\$400	Andrea	Marketing
Advertising	9/1/2003	9/15/2003	\$400	Andrea	Marketing
Advertising	11/15/2003	11/20/2003	\$400	Andrea	Marketing
Advertising	12/1/2003	12/5/2003	\$400	Andrea	Marketing
Direct Mail	2/1/2003	2/15/2003	\$1,000	Andrea	Marketing
Business Plan Review	2/1/2003	2/3/2003	\$0	Linda	Owner
Website	1/1/2003	2/15/2003	\$3,500	John	Manager
Corporate Brochure	1/1/2003	2/15/2003	\$1,500	Linda Dorup	Friend
Brochure	8/1/2003	8/1/2003	\$1,000	Linda Dorup	Friend
New Catering Accounts (5)	3/1/2003	5/1/2003	\$250	Linda	Owner
New Catering Accounts (5)	9/1/2003	11/1/2003	\$250	Linda	Owner
Wine Class for all Employees	2/20/2003	2/25/2003	\$1,000	John	Wine Distributor
Employee Training	2/20/2003	2/25/2003	\$1,000	Linda/Andrea	Owner/Manager
Swedish Midsummer	6/20/2003	6/20/2003	\$300	Linda	Owner
Direct Mail	8/1/2003	8/15/2003	\$400	Andrea	Marketing
Direct Mail	11/1/2003	11/15/2003	\$400	Andrea	Marketing
Swedish Christmas Introduction	12/14/2003	12/14/2003	\$200	Linda	Owner
Upgrade Mailer	5/1/2003	5/5/2003	\$10,000	Andrea	Marketing
Totals			\$241,900		

Gabri's Lounge & Restaurant

Milestones



6.0 Web Plan Summary

Gabri's Lounge & Restaurant and 'Leave it to Linda Catering' will have a combined website. It will be the virtual business card and portfolio for the company, simple, classy and well designed. Our site will offer our menus, prices, reviews and happenings at Gabri's. We will also have a monthly newsletter about what did happen at Gabri's to get new customers interested in our restaurant.

You will also be able to send us an E-mail when you want to make reservations at our restaurant or to book 'Leave it to Linda Catering.' Fast, easy and convenient!

Gabri's Lounge & Restaurant

7.0 Management Summary

Linda Andersson will manage Gabri's Lounge & Restaurant. She will also function as head chef.

John Billeci will take care of all financial issues including bookkeeping.

Andrea Dorman Phox is the front manager and our marketing director. She will take care of ordering for service and managing the wait-staff. She will also take care of marketing and advertising.

Linda Andersson—Owner/Executive Chef

Linda Andersson has 15 years of experience in the food and hospitality industry, receiving her culinary training at several leading restaurants in her native Sweden.

In 1992 she moved to Los Angeles, California to pursue a personal chef career. She worked for over a year for a family and catered all their personal and business events.

From there she went to work for Deluxe Motion Picture Catering in Los Angeles. Working on about 20 motion picture projects, traveling for months at a time, planning and preparing meals for hundreds of people, cooking for demanding celebrities such as Denzel Washington, Meg Ryan, Matt Damon, Adam Sandler, Damon Wayans, Cameron Diaz, Tom Cruise, Kevin Spacey, James Cameron, Steven Spielberg...just to mention a few.

After five years, she left to pursue her own business, Leave it to Linda Catering. In between jobs she worked in at Rive Gauche; a French fine dining restaurant as the restaurant/catering manager.

In 2001 she moved to New York and while setting up her company she worked at Ulrika's (a Swedish restaurant in Manhattan) as the general manager. Linda handled many duties including food and liquor ordering, inventory, bills, operating the dining room and bar, scheduling, hiring and terminating employees.

She is now cooking enormous numbers of dinners for many private homes and businesses in Los Angeles, New Jersey, and New York.

John Billeci—Managing Partner/Financial Supervisor

Mr. Billeci's experience in catering and restaurants began in the mid-80's providing hospitality and catering services to rock bands performing in Syracuse, NY. Serving world class acts such as Stevie Ray Vaughn, George Thorogood, and Peter Gabriel, among many others, through the Party Source Catering Co.

After little over a year, he left to pursue a career in motion picture production. Satisfying a strong visual sensibility he entered the lighting department assisting in projects over the past 12 years initially with a lighting services company and eventually as a union member in IATSE 52.

During this time he has operated both as an employee and as an independent contractor. This has provided experience in issues of small business taxation, bookkeeping, lease arrangements, inventory management, personnel management, property ownership, margins, re-selling and a myriad of other situations pertaining to the small businessman.

Since 2000, Mr. Billeci has also started a financial planning business encompassing securities and insurance products. Honesty and integrity, with customer oriented advice have produced a growing asset base in wildly volatile markets in some of the most challenging and historic times.

Gabri's Lounge & Restaurant

In all these endeavors, the key issue has always been service. Meeting and exceeding expectations has consistently been the standard Mr. Billeci has achieved and brings to Gabri's Lounge & Restaurant.

Andrea Dorman Phox—Manager/Marketing Director

Andrea Dorman Phox is an artist who has been working in the Motion Picture Industry as a camera assistant since 1982. She moved from Park Slope, Brooklyn to Long Branch, New Jersey in November of 2001.

As a resource, Andrea knows many people in the Monmouth County area and is being represented by an exciting new and popular gallery in Asbury Park.

Andrea has worked on catering jobs and as a prep chief. Andrea is prepared to work with Linda in Gabri's as a front manager who will take care of advertising, wait staff and ordering for service.

Andrea also worked as a union waitperson for many years in Rockefeller Center Cafe while she was in college and when she attended the Whitney Independent Study Program.

7.1 Management Team

Our management team is well compensated. We have a team that has considerable experience together and shares knowledge in many different fields of business and in life. In Year 2 we will hire a General Manager to assist Gabri's Lounge & Restaurant to grow even further. The General Manager will also work to expand Leave it to Linda Catering in New Jersey and New York. Linda Andersson can then concentrate more on the kitchen and take her restaurant to yet a higher level.

7.2 Personnel Plan

We believe the personnel plan is in good proportion to the size of the restaurant and projected revenues. The staff will include 13 full-time employees and seven part-time employees, who will work a total of 754 manhours per week and generate an average weekly gross payroll of \$4,929 for the first year in business. The estimated gross annual payroll of \$236,592 is 22% of total sales.

Kitchen:

Chef Linda Andersson will be assisted by:

- Sous chef with considerable experience in different restaurants (1).
- Cooks that work directly with Linda or the sous chef (2).
- Prep cooks/dishwasher (2).
- People cleaning the restaurant (2).

In front of the house:

John Billeci will take care of the financial issues including bookkeeping and work in 'front of the house'.

Andrea Dorman will be our Front Manager. She will take care of advertising, wait staff and

Gabri's Lounge & Restaurant

ordering for service.

- To help Andrea she will have servers that will work as 'captains' (these people have experience in managing, waiting tables and bartending) and take care of service and make sure the restaurant is in excellent shape (2).
- Servers that work part time (4).
- Full-time bartender (1).
- Full-time busboys (2).
- Part-time busboy (1).

Table: Personnel

Personnel Plan	2004	2005	2006
General Manager	\$0	\$36,000	\$36,000
Front Manager	\$20,160	\$26,880	\$26,880
Captain 1	\$6,216	\$6,216	\$6,216
Captain 2	\$6,384	\$6,384	\$6,384
Waitperson	\$5,040	\$5,040	\$5,040
Waitperson	\$3,864	\$3,864	\$3,864
Waitperson	\$4,200	\$4,200	\$4,200
Wait/Barperson	\$6,840	\$6,840	\$6,840
Bartender	\$10,800	\$10,800	\$10,800
Busboy 1	\$7,920	\$7,920	\$7,920
Busboy 2	\$10,560	\$10,560	\$10,560
Busboy 3	\$6,000	\$6,000	\$6,000
Head Chef Linda	\$32,400	\$32,400	\$32,400
Sous Chef	\$32,400	\$32,400	\$32,400
Cook 1	\$23,040	\$23,040	\$23,040
Cook 2	\$17,760	\$17,760	\$17,760
Prep Cook/Dishwasher	\$11,088	\$11,088	\$11,088
Prep/Dishwasher/Cleaning	\$11,760	\$11,760	\$11,760
Dishwasher	\$8,400	\$8,400	\$8,400
Cleaning/Dishwasher	\$11,760	\$11,760	\$11,760
Additional Cook	\$0	\$9,600	\$9,600
Additional Dishwasher	\$0	\$8,400	\$8,400
Additional Waitperson	\$0	\$4,200	\$4,200
Additional Busboy	\$0	\$0	\$6,000
Total People	20	24	25
Total Payroll	\$236,592	\$301,512	\$307,512

Gabri's Lounge & Restaurant

8.0 Financial Plan

\$385,000 of funding is needed over the next year for renovations, furniture, kitchen equipment, liquor license, food & restaurant supplies, legal fees, working capital, marketing and personnel. The Financial Plan includes:

- Important Assumptions.
- Break Even Analysis.
- Projected Profit and Loss.
- Projected Cash Flow.
- Projected Balance Sheet.

8.1 Important Assumptions

The financial plan depends on important assumptions, most of which are shown in the following table as annual figures. The key underlying assumptions are:

- We assume a slow-growth economy, without major recession.
- We assume that there are no unforeseen changes in the expectancy in the popularity of our restaurant.
- We assume access to investments and financing are sufficient to maintain and fulfill our financial plan as shown in the tables.

Table: General Assumptions

General Assumptions	2004	2005	2006
Plan Month	1	2	3
Current Interest Rate	0.00%	0.00%	0.00%
Long-term Interest Rate	7.00%	7.00%	7.00%
Tax Rate	35.00%	35.00%	35.00%
Other	0.00%	0.00%	0.00%
Calculated Totals			
Payroll Expense	\$236,592	\$301,512	\$307,512
New Accounts Payable	\$571,476	\$682,718	\$748,389

Gabri's Lounge & Restaurant

8.2 Break-even Analysis

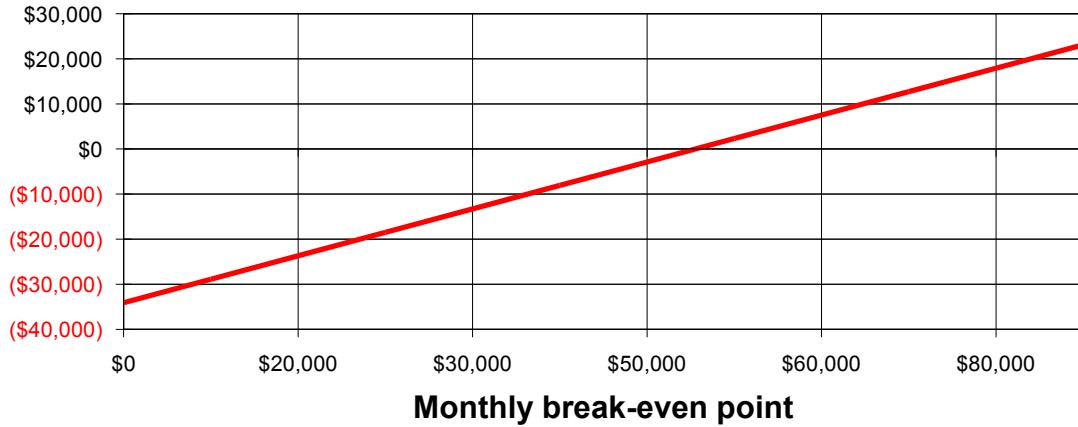
For our Break-Even Analysis, we assume running costs of approximately \$ 34,083 per month which includes our full payroll, rent, and utilities, and an estimation of other running costs.

Table: Break-even Analysis

Break-even Analysis:	
Monthly Units Break-even	2,622
Monthly Revenue Break-even	\$52,435

Assumptions:	
Average Per-Unit Revenue	\$20.00
Average Per-Unit Variable Cost	\$7.00
Estimated Monthly Fixed Cost	\$34,083

Break-even Analysis



Break-even point = where line intersects with 0

Gabri's Lounge & Restaurant

8.3 Projected Profit and Loss

The most important assumption in the Projected Profit and Loss statement is the gross margin. Although it doesn't jump drastically in the first year, over time the restaurant will develop its customer base and reputation and the growth will pick up more rapidly towards the fourth and fifth years of business.

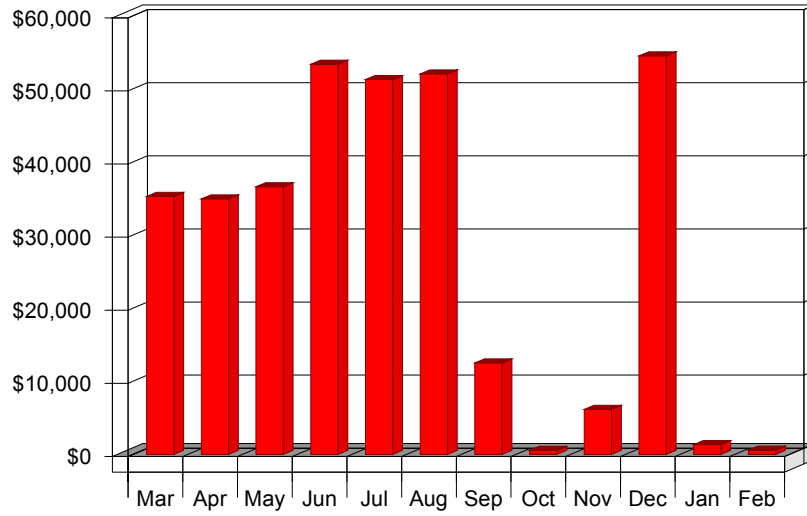
Month-by-month assumptions for profit and loss are included in the appendices.

Table: Profit and Loss

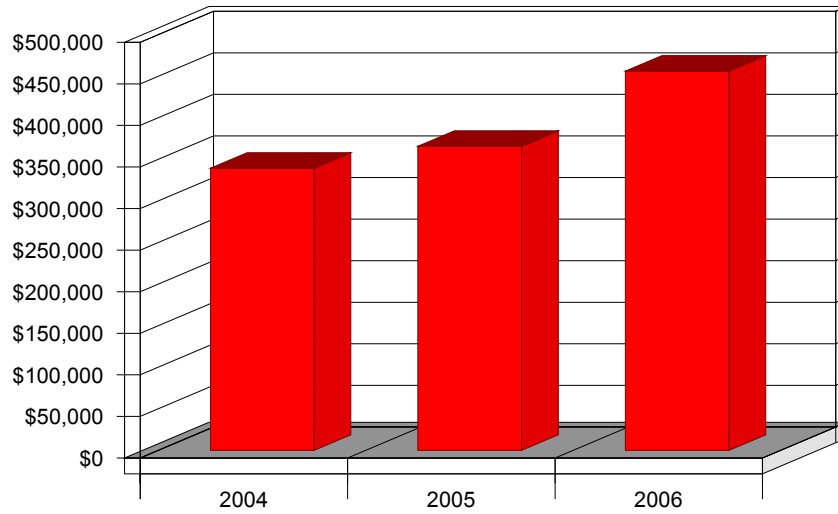
Pro Forma Profit and Loss	2004	2005	2006
Sales	\$943,882	\$1,085,465	\$1,248,285
Direct Cost of Sales	\$0	\$0	\$0
Other	\$0	\$0	\$0
Total Cost of Sales	\$0	\$0	\$0
Gross Margin	\$943,882	\$1,085,465	\$1,248,285
Gross Margin %	100.00%	100.00%	100.00%
Expenses:			
Payroll	\$236,592	\$301,512	\$307,512
Sales and Marketing and Other Expenses	\$55,897	\$75,564	\$85,291
Depreciation	\$0	\$0	\$0
Leased equipment	\$2,004	\$2,004	\$2,004
Professional fees accounting	\$2,004	\$2,400	\$3,000
Professional fees legal	\$2,004	\$2,400	\$3,000
Licences and permits	\$996	\$1,152	\$1,320
Office Supplies	\$2,004	\$3,200	\$4,800
Postage	\$996	\$2,300	\$3,300
Utilities	\$20,004	\$21,996	\$22,992
Insurance	\$15,000	\$18,000	\$21,600
Rent	\$36,000	\$36,000	\$36,000
Payroll Taxes	\$35,489	\$45,227	\$46,127
Other	\$0	\$0	\$0
Total Operating Expenses	\$408,990	\$511,755	\$536,946
Profit Before Interest and Taxes	\$534,892	\$573,710	\$711,339
Interest Expense	\$13,139	\$11,532	\$9,747
Taxes Incurred	\$182,614	\$196,762	\$245,557
Net Profit	\$339,140	\$365,416	\$456,035
Net Profit/Sales	35.93%	33.66%	36.53%
Include Negative Taxes	TRUE	TRUE	TRUE

Gabri's Lounge & Restaurant

Profit Monthly

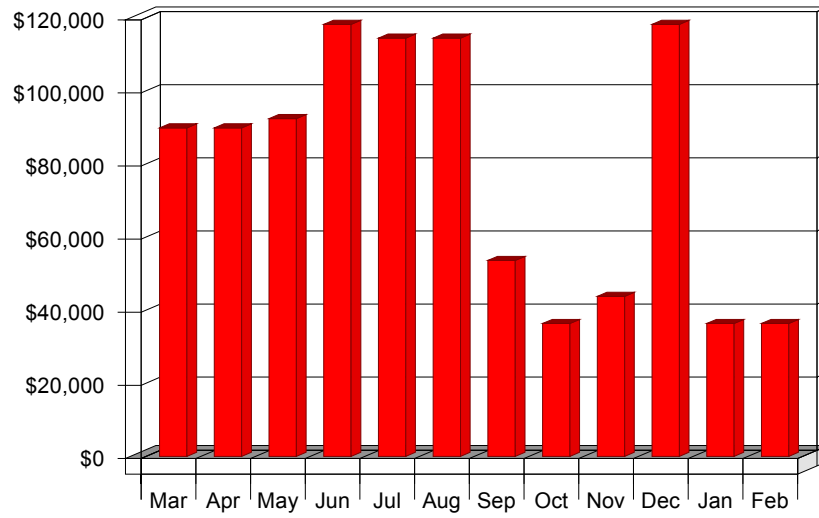


Profit Yearly

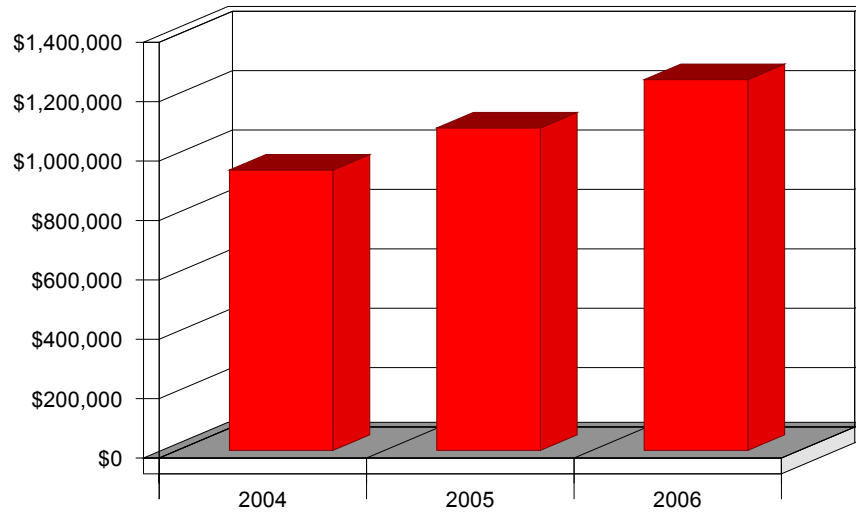


Gabri's Lounge & Restaurant

Gross Margin Monthly



Gross Margin Yearly



Gabri's Lounge & Restaurant

8.4 Projected Cash Flow

The cash flow depends on assumptions for inventory turnover, payment days, and accounts receivable management. Our projected same-day collection is critical, and is reasonable and customary in the restaurant industry. We do not expect to need significant additional support even when we reach the less profitable months, as they are expected.

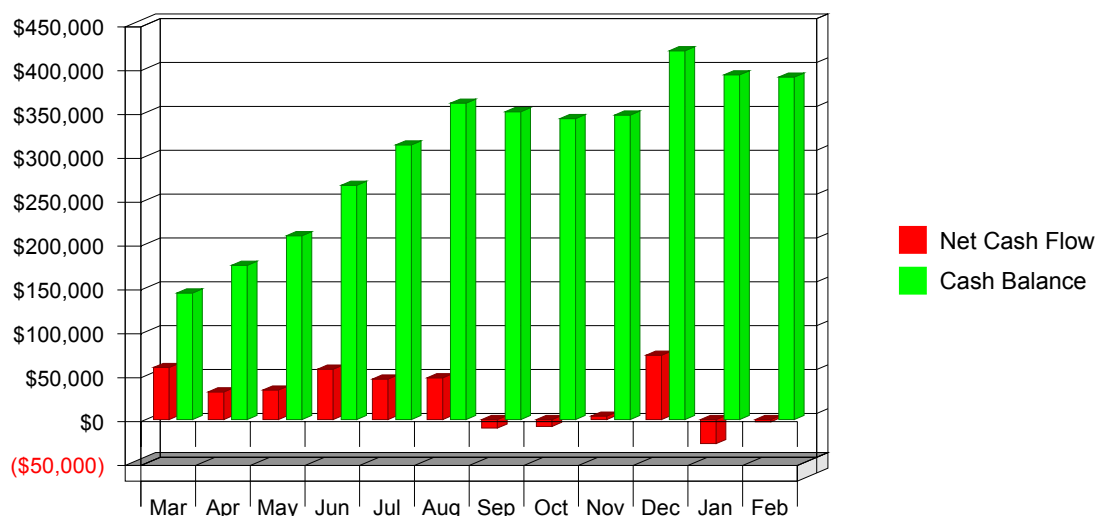
Month-by-month assumptions for projected cash flow are included in the appendices.

Table: Cash Flow

Pro Forma Cash Flow	2004	2005	2006
Cash Received			
Cash from Operations:			
Cash Sales	\$943,882	\$1,085,465	\$1,248,285
Cash from Receivables	\$0	\$0	\$0
Subtotal Cash from Operations	\$943,882	\$1,085,465	\$1,248,285
Additional Cash Received			
Non Operating (Other) Income	\$0	\$0	\$0
Sales Tax, VAT, HST/GST Received	\$60,042	\$75,192	\$86,807
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	\$1,003,924	\$1,160,657	\$1,335,092
Expenditures			
Expenditures from Operations:			
Cash Spending	\$33,266	\$37,331	\$43,861
Payment of Accounts Payable	\$560,071	\$681,325	\$746,150
Subtotal Spent on Operations	\$593,337	\$718,656	\$790,012
Additional Cash Spent			
Non Operating (Other) Expense	\$0	\$0	\$0
Sales Tax, VAT, HST/GST Paid Out	\$60,042	\$75,192	\$86,807
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$22,950	\$24,607	\$26,388
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$22,200	\$22,200	\$27,750
Subtotal Cash Spent	\$698,529	\$840,655	\$930,957
Net Cash Flow	\$305,395	\$320,002	\$404,135
Cash Balance	\$390,395	\$710,397	\$1,114,532

Gabri's Lounge & Restaurant

Cash



8.5 Projected Balance Sheet

The projected Balance Sheet is quite solid. We do not anticipate difficulty meeting our debt obligations providing that we achieve our specific goals.

Table: Balance Sheet

Pro Forma Balance Sheet

Assets	2004	2005	2006
Current Assets			
Cash	\$390,395	\$710,397	\$1,114,532
Other Current Assets	\$0	\$0	\$0
Total Current Assets	\$390,395	\$710,397	\$1,114,532
Long-term Assets			
Long-term Assets	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0
Total Long-term Assets	\$0	\$0	\$0
Total Assets	\$390,395	\$710,397	\$1,114,532
Liabilities and Capital			
	2004	2005	2006
Accounts Payable	\$11,405	\$12,799	\$15,037
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
Subtotal Current Liabilities	\$11,405	\$12,799	\$15,037
Long-term Liabilities	\$177,050	\$152,443	\$126,055
Total Liabilities	\$188,455	\$165,242	\$141,092
Paid-in Capital	\$185,000	\$185,000	\$185,000
Retained Earnings	(\$322,200)	(\$5,260)	\$332,405
Earnings	\$339,140	\$365,416	\$456,035
Total Capital	\$201,940	\$545,155	\$973,440
Total Liabilities and Capital	\$390,395	\$710,397	\$1,114,532
Net Worth	\$201,940	\$545,155	\$973,440

8.6 Exit Strategy

No one attempts a business anticipating failure, however sometimes ventures do not fulfill their promise.

We at Gabri's are committed to our concept and its viability. In the event that our venture cannot achieve profitability and retire the encumbrances; we will first attempt to sell the operation and use the proceeds to clear all outstanding balances. If we are unable to sell the operation for sufficient proceeds we will be forced to default whereby the SBA loan will be in senior standing. Any further outstanding balances will be borne by the investors on a weighted percentage basis of the total amounts due in bankruptcy proceedings.

Gabri's Lounge & Restaurant

9.0 Sample Menus

Lunch

Appetizers and Small Lunches

- Vegetable Dumplings \$7 *Six steamed Chinese vegetable dumplings served with two dipping sauces*
- Fresh Squid Salad \$9 *Fresh Squid marinated in garlic, lemons, fresh Italian parsley and extra virgin olive oil*
- Gravlax \$9 *Served with honey mustard sauce, mixed greens and grilled toastets*
- Herring Plate \$11 *Mustard, Garlic, Tomato, Pickled, Dill & Matje Herring served with boiled potato, sour cream, chives and red onion*
- Swedish Shrimp Salad \$11 *Served with lettuce, tomato, yellow asparagus, hard boiled egg in a sweet chill dressing*
- Three Crostini's \$7 *Brushetta, Olive Tapanade and Mushroom & Goat cheese*
- Baked Potato \$7 *Served with Shrimp & Crab Salad or Curry Chicken Salad*
- Chicken Wrap \$8 *Grilled Chicken, carrots, scallion and peanut sauce in a tortilla wrap*
- Joe's Sushi Rolls \$11 *Today's home made Sushi rolls. Ask your waiter.*
- Asian Noodles \$8 *A cup of Asian noodles , served with fresh edamame and spinach in a sweet Thai chili dressing*
- Tuna Nicoise Ficelles \$7 *Fresh chunks of tuna, egg slices, tomatoes, red leaf lettuce and black olives*

Soup

- Split Pea Soup \$5
- Cucumber and Avocado Soup \$6 *With tomato & basil salad*
- Fish Soup small \$7 large \$9 *With saffron, salmon, fresh mussels, claims and lobster meat*

Salads

- Small Mixed Green Salad \$6 *With house dressing*
- Spinach, mushrooms, red onion, yellow peppers and smoked bacon \$9 *Served with a warm mustard - bacon vinaigrette*
- Thai Chicken Salad \$11 *Tomato, green pepper, cucumber, lettuce and white rice in a spicy sweet Thai dressing*
- West Coast Salad \$12 *Shrimp, crab meat, mussels, green peas, yellow asparagus, tomatoes, mushrooms, green leaf and iceberg lettuce*
- Flank Steak Salad \$11 *Thin slices of flank steak marinated in an Asian dressing and served with mesclun salad and fresh mango*
- Gravlax Salad \$12 *Thin slices of gravlax, mesclun salad, cucumber and sweet mustard dressing*
- Vegetarian Salad \$11 *Spinach, mushrooms, roasted peppers, carrots, eggplant, squash topped with olives and served warm with a lemon - tomato vinaigrette*

Today's Lunch Special \$13 *Including a small salad and fresh baked bread*

- Meat: Red Curry Chicken *With Basmati rice and fresh steamed broccoli* or
- Fish: Grilled Honey Mustard Salmon *With red roasted potatoes* or
- Pasta: Linguine with fresh pesto sauce

Today's Business Lunch \$19

Gabri's Lounge & Restaurant

Appetizer

- Gravlax or
- Prosciutto Salad

Entree

- Short Ribs of Beef *Served with mango chutney and mashed sweet potatoes with a port wine sauce or*
- Dill Crusted Cod *Served with roasted potatoes, carrots and citrus broth or*
- Swedish Meatballs *Served with mashed potatoes, lingon berries and pickled cucumbers*

Dessert

- Coconut Rice Pudding *With mango sorbet or*
- Chocolate Cake *With whipped cream and Raspberry sauce*

Other Lunch Specialties *These menu-items will change every week*

- Smoked Salmon Panini \$9 *With a Swedish Remoulade*
- Tuna and Salmon Burger \$12 *Served on a sourdough roll with Pineapple Chutney*
- Seared Halibut with fresh Spring vegetables \$15 *Served with a Tomato - Cucumber Feta Salad*
- Italian Sausage and Wild Mushroom Risotto \$13
- Home made Butternut Squash Ravioli's \$13 *Served in a white wine sauce with fresh spinach*
- Pan-Roasted Chicken with Cognac-Peppercorn Sauce \$15 *Served with fresh broccoli and mashed potatoes*
- Spiced Pork Tenderloin with Pineapple-Avocado Salsa \$15 *Served with black beans and rice*
- Asian Vegetables with Tofu and Coconut milk \$13 *Fresh sautéed vegetables with tofu and coconut milk*
- Turkey Burger with Chipotle-Chili Tartar Sauce \$12 *Served on a bun with arugula, red onion and plum tomatoes*
- Smörgårds Plate \$13 *An assortment of Swedish Delicacies*

Sandwiches

- Shrimp (open face) \$7 *Swedish Shrimp, tomato, hard boiled egg, cucumber, lemon aioli and topped with fresh dill, served on white bread*
- Meatballs (open face) \$7 *Swedish Meatballs and pickled beet salad, served on pumpernickel bread*
- Turkey Wrap \$6 *Fresh sliced honey turkey, green lettuce, roasted peppers, sprouts and feta cheese wrapped in a tortilla*
- Egg Salad & Tuna Salad \$6 *Two classics!*
- Warm Ham and Pineapple \$7 *Served with cheese, mixed greens and sweet chili dressing*
- Tomato and Mozzarella \$6 *Served in French Baguette*

Hors d'oeuvre Platters *A variety of appetizers*

- For two people \$10
- For four people \$20
- For six people \$30
- For eight people \$40

Ask your waiter for today's selections

Gabri's Lounge & Restaurant

Dinner

Appetizers

- Small Mixed Green Salad \$6 *Served with house dressing*
- Herring Plate \$11 *Mustard, Garlic, Tomato, Pickled, Dill & Matje Herring served with boiled potato, sour cream, chives and red onion*
- Gravlax \$9 *Served with honey mustard sauce, mixed greens and grilled toastets*
- Smörgårds Plate \$15 for two people *An assortment of Swedish Delicatisis*
- Joe's Sushi Rolls \$11 *Today's home made sushi rolls. Ask your waiter.*
- Mushroom Sauté Torte \$7 *Served warm with goat cheese*
- Oysters with spicy jicama salad \$11 *Six oysters served on the half shell with a lemon sweet vinaigrette*
- Brushetta a la Jacob \$7 *Chopped tomato, garlic ad fresh basil served on crostini*
- Fresh Squid Salad \$11 *Fresh Squid marinated in garlic, lemons, fresh Italian parsley and extra virgin olive oil*
- Spicy Fresh Tuna Tartar \$9 *Fresh Tuna rolled in cucumber and topped with a spicy chili sesame seed dressing*
- Chicken Skewers \$8 *Served with a tropical peanut dipping sauce*
- Prosciutto and Avocado Salad \$8 *Served with Frisee and Arugula Salad in a lemon vinaigrette*

Entrees

Fish

- Fish Soup \$9 *With saffron, salmon, fresh mussels, claims and lobster meat*
- Sea Bass with Cous Cous Risotto \$13 *Sautéed Sea Bass with cous cous risotto, green peas and fresh corn*
- Roasted Cod with Spinach and Mushrooms \$14 *Served with red roasted potatoes*
- Filet of Mackerel \$14 *Grilled filet of Mackerel, served with a beet and potato roulade*
- Grilled Atlantic Salmon \$14 *Served with sautéed onions, leeks, artichokes and potatoes in a lemon jus*
- Shrimp Charmoula \$16 *Moroccan Shrimp Skewers marinated in an aromatic herb-and-oil mixture before grilling*
- Ahi Tuna with white beans and sundried tomato sauce \$15 *Seared Ahi Tuna with white beans and a fresh sundried tomato sauce*
- Mussel, Clams and Shrimp with saffron risotto \$17 *Fresh mussels, clams and shrimp in a saffron risotto*

Pasta

- Linda's Pad Thai \$12 *Pad Thai noodles, garlic, bean sprouts, red and yellow peppers, eggs, leeks, peanuts, tofu in a tamarind - fish sauce. Add shrimp: \$3 add chicken: \$2*
- Angel hair pasta with fresh roma tomatoes, garlic and fresh basil \$12 *Served in a light white wine sauce with crushed red peppers*
- Vegetarian Lasagna \$12
- Home made Butternut Squash Ravioli's \$14 *Served in a white wine sauce with fresh spinach and roma tomatoes*

Meat

- Swedish Meatballs \$13 *With mashed potatoes, lingon berries and pickled cucumbers*
- Chicken Thai \$13 *Sautéed Chicken Breast pieces in a spicy Thai sauce. Served with jasmine rice.*
- Mango Chutney Filet Tenderloin \$15 *Filet Tenderloins with mango chutney and steamed*

Gabri's Lounge & Restaurant

broccoli

- Duck Breast with orange, honey and champagne sauce \$16 *Seared duck breast with a sweet sizzling champagne sauce. Served with white beans.*
- Rosemary and Garlic Lamb Chops \$17 *Grilled Lamb chops with red roasted potatoes and red wine sauce*
- Pepper Steak \$18 *Beef Tenderloin with black pepper and cognac sauce. Served with fried potatoes.*
- Tornadoes with Bearnie Sauce and Red Wine Sauce \$19 *Two beef tornadoes, bearnie sauce and red wine sauce. Served with a baked potato.*
- Barbecue Beef Ribs \$15 *Served with baked beans and fried potatoes*

Vegetarian

- Asian grilled vegetables with tofu and black bean sauce \$13 *Fresh Asian vegetables and tofu in a black bean sauce. Add shrimp: \$4*
- Steamed mixed vegetables with brown rice \$11 *Steamed and sautéed with brown rice and soy sauce*
- Eggplant Manicotti with ricotta, asiago and spinach filling \$12 *Sautéed eggplant rolled and stuffed with ricotta, asiago and fresh spinach*

Desserts \$6

- Swedish Pancakes *Served with Vanilla Ice-cream and fresh berries*
- Chocolate Pudding *With whipped cream*
- Blueberry Cobbler *Served with vanilla Ice-cream*
- Whole grilled Apples with Vanilla Sauce *Warm glazed green apples served with a cold vanilla sauce*
- Rhubarb Compote *Served with Coconut Ice-cream*
- Caramel-Walnut Torte
- Linda's three layer Chocolate Cake *Served with whipped cream and raspberry sauce*
- Coconut Rice Pudding *With mango sorbet*
- Swedish Frozen Cheese Cake *Chilled and served with fresh berries*
- Sparkling Lemon Cream with Biscotti and fresh berries *A chilled sparkling wine and lemon sorbet drink served with Biscotti and fresh berries*
- Fresh Fruit and Berry Salad
- Ice-cream *Today's Ice-cream. Ask your waiter.*
- Assorted Cookie and Pastry Platters

Appendix

Appendix Table: Sales Forecast

Sales Forecast												
Sales	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Total Sales Food & Liquor	\$79,670	\$79,670	\$79,670	\$101,680	\$101,680	\$101,680	\$48,300	\$31,050	\$31,050	\$101,680	\$31,050	\$31,050
Total Sales Catering	\$10,200	\$10,200	\$12,750	\$16,500	\$12,750	\$12,750	\$5,313	\$5,313	\$12,750	\$16,500	\$5,313	\$5,313
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Sales	\$89,870	\$89,870	\$92,420	\$118,180	\$114,430	\$114,430	\$53,613	\$36,363	\$43,800	\$118,180	\$36,363	\$36,363
Direct Cost of Sales	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Total Sales Food & Liquor	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Sales Catering	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Direct Cost of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0

Appendix

Appendix Table: Personnel

Personnel Plan	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
General Manager	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Front Manager	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680	\$1,680
Captain 1	\$518	\$518	\$518	\$518	\$518	\$518	\$518	\$518	\$518	\$518	\$518	\$518
Captain 2	\$532	\$532	\$532	\$532	\$532	\$532	\$532	\$532	\$532	\$532	\$532	\$532
Waitperson	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420	\$420
Waitperson	\$322	\$322	\$322	\$322	\$322	\$322	\$322	\$322	\$322	\$322	\$322	\$322
Waitperson	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350
Wait/Barperson	\$570	\$570	\$570	\$570	\$570	\$570	\$570	\$570	\$570	\$570	\$570	\$570
Bartender	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900
Busboy 1	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660	\$660
Busboy 2	\$880	\$880	\$880	\$880	\$880	\$880	\$880	\$880	\$880	\$880	\$880	\$880
Busboy 3	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Head Chef Linda	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700
Sous Chef	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700	\$2,700
Cook 1	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920
Cook 2	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480	\$1,480
Prep Cook/Dishwasher	\$924	\$924	\$924	\$924	\$924	\$924	\$924	\$924	\$924	\$924	\$924	\$924
Prep/Dishwasher/Cleaning	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980
Dishwasher	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Cleaning/Dishwasher	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980	\$980
Additional Cook	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Additional Dishwasher	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Additional Waitperson	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Additional Busboy	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total People	20	20	20	20	20	20	20	20	20	20	20	20
Total Payroll	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716

Appendix

Appendix Table: General Assumptions

General Assumptions	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Plan Month	1	2	3	4	5	6	7	8	9	10	11	12
Current Interest 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%
Long-term Interest Rate	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%	7.00%
Tax Rate	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%	35.00%
Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Calculated Totals												
Payroll Expense	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716
New Accounts Payable	\$51,398	\$51,700	\$52,497	\$60,605	\$59,109	\$58,419	\$39,256	\$34,498	\$36,151	\$59,574	\$33,795	\$34,472

Appendix

Appendix Table: Profit and Loss

Pro Forma Profit and Loss

	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Sales	\$89,870	\$89,870	\$92,420	\$118,180	\$114,430	\$114,430	\$53,613	\$36,363	\$43,800	\$118,180	\$36,363	\$36,363
Direct Cost of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other												
Total Cost of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Gross Margin	\$89,870	\$89,870	\$92,420	\$118,180	\$114,430	\$114,430	\$53,613	\$36,363	\$43,800	\$118,180	\$36,363	\$36,363
Gross Margin %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Expenses:												
Payroll	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716	\$19,716
Sales and Marketing and Other Expenses	\$5,013	\$5,540	\$5,540	\$5,540	\$5,013	\$3,845	\$3,845	\$5,013	\$3,845	\$3,845	\$3,845	\$5,013
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Leased equipment	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Professional fees accounting	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Professional fees legal	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Licences and permits	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83
Office Supplies	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
Postage	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83	\$83
Utilities	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667	\$1,667
Insurance	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250	\$1,250
Rent	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Payroll Taxes	15%	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957	\$2,957
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Operating Expenses	\$34,437	\$34,964	\$34,964	\$34,964	\$34,437	\$33,269	\$33,269	\$34,437	\$33,269	\$33,269	\$33,269	\$34,437
Profit Before Interest and Taxes	\$55,433	\$54,906	\$57,456	\$83,216	\$79,993	\$81,161	\$20,344	\$1,926	\$10,531	\$84,911	\$3,094	\$1,926
Interest Expense	\$1,156	\$1,145	\$1,134	\$1,123	\$1,112	\$1,101	\$1,090	\$1,078	\$1,067	\$1,056	\$1,044	\$1,033
Taxes Incurred	\$18,997	\$18,816	\$19,713	\$28,732	\$27,608	\$28,021	\$6,739	\$297	\$3,312	\$29,349	\$717	\$312
Net Profit	\$35,280	\$34,944	\$36,609	\$53,360	\$51,272	\$52,039	\$12,515	\$551	\$6,151	\$54,506	\$1,332	\$580
Net Profit/Sales	39.26%	38.88%	39.61%	45.15%	44.81%	45.48%	23.34%	1.51%	14.04%	46.12%	3.66%	1.60%
Include Negative Taxes												

Appendix

Appendix Table: Cash Flow

Pro Forma Cash Flow	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Cash Received												
Cash from Operations:												
Cash Sales	\$89,870	\$89,870	\$92,420	\$118,180	\$114,430	\$114,430	\$53,613	\$36,363	\$43,800	\$118,180	\$36,363	\$36,363
Cash from Receivables	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash from Operations	\$89,870	\$89,870	\$92,420	\$118,180	\$114,430	\$114,430	\$53,613	\$36,363	\$43,800	\$118,180	\$36,363	\$36,363
Additional Cash Received												
Non Operating (Other) Income	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales Tax, VAT, HST/GST Received	6.00%	\$8,545	\$7,091	\$6,866	\$6,866	\$5,099	\$2,182	\$2,475	\$5,770	\$2,182	\$5,392	\$2,182
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	\$98,415	\$96,961	\$99,286	\$125,046	\$119,529	\$116,612	\$56,088	\$42,133	\$45,982	\$123,572	\$38,545	\$41,755
Expenditures												
Expenditures from Operations:												
Cash Spending	\$3,192	\$3,225	\$3,314	\$4,215	\$4,048	\$3,972	\$1,842	\$1,314	\$1,498	\$4,100	\$1,236	\$1,311
Payment of Accounts Payable	\$23,631	\$51,409	\$51,727	\$52,768	\$60,555	\$59,086	\$57,781	\$39,097	\$34,554	\$36,932	\$58,715	\$33,818
Subtotal Spent on Operations	\$26,823	\$54,634	\$55,041	\$56,982	\$64,604	\$63,058	\$59,623	\$40,411	\$36,051	\$41,032	\$59,951	\$35,129
Additional Cash Spent												
Non Operating (Other) Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales Tax, VAT, HST/GST Paid Out	\$8,545	\$7,091	\$6,866	\$6,866	\$5,099	\$2,182	\$2,475	\$5,770	\$2,182	\$5,392	\$2,182	\$5,392
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	\$1,852	\$1,863	\$1,874	\$1,884	\$1,895	\$1,907	\$1,918	\$1,929	\$1,940	\$1,951	\$1,963	\$1,974
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	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850
Subtotal Cash Spent	\$39,070	\$65,438	\$65,631	\$67,582	\$73,448	\$68,997	\$65,866	\$49,960	\$42,023	\$50,225	\$65,946	\$44,345
Net Cash Flow	\$59,345	\$31,523	\$33,655	\$57,464	\$46,081	\$47,615	(\$9,778)	(\$7,827)	\$3,959	\$73,347	(\$27,401)	(\$2,590)
Cash Balance	\$144,345	\$175,869	\$209,524	\$266,988	\$313,069	\$360,684	\$350,906	\$343,079	\$347,038	\$420,385	\$392,984	\$390,395

Appendix

Appendix Table: Balance Sheet

Pro Forma Balance Sheet

Assets	Starting Balances	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Current Assets													
Cash	\$85,000	\$144,345	\$175,869	\$209,524	\$266,988	\$313,069	\$360,684	\$350,906	\$343,079	\$347,038	\$420,385	\$392,984	\$390,395
Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Assets	\$85,000	\$144,345	\$175,869	\$209,524	\$266,988	\$313,069	\$360,684	\$350,906	\$343,079	\$347,038	\$420,385	\$392,984	\$390,395
Long-term Assets													
Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Assets	\$85,000	\$144,345	\$175,869	\$209,524	\$266,988	\$313,069	\$360,684	\$350,906	\$343,079	\$347,038	\$420,385	\$392,984	\$390,395
Liabilities and Capital													
		Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
Accounts Payable	\$0	\$27,768	\$28,059	\$28,830	\$36,667	\$35,221	\$34,554	\$16,029	\$11,431	\$13,029	\$35,671	\$10,751	\$11,405
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	\$27,768	\$28,059	\$28,830	\$36,667	\$35,221	\$34,554	\$16,029	\$11,431	\$13,029	\$35,671	\$10,751	\$11,405
Long-term Liabilities	\$200,000	\$198,148	\$196,285	\$194,411	\$192,527	\$190,632	\$188,725	\$186,807	\$184,878	\$182,938	\$180,987	\$179,024	\$177,050
Total Liabilities	\$200,000	\$225,916	\$224,344	\$223,241	\$229,194	\$225,853	\$223,279	\$202,836	\$196,309	\$195,967	\$216,658	\$189,775	\$188,455
Paid-in Capital	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000	\$185,000
Retained Earnings	(\$300,000)	(\$301,850)	(\$303,700)	(\$305,550)	(\$307,400)	(\$309,250)	(\$311,100)	(\$312,950)	(\$314,800)	(\$316,650)	(\$318,500)	(\$320,350)	(\$322,200)
Earnings	\$0	\$35,280	\$70,224	\$106,833	\$160,193	\$211,466	\$263,505	\$276,020	\$276,570	\$282,722	\$337,227	\$338,559	\$339,140
Total Capital	(\$115,000)	(\$81,570)	(\$48,476)	(\$13,717)	\$37,793	\$87,216	\$137,405	\$148,070	\$146,770	\$151,072	\$203,727	\$203,209	\$201,940
Total Liabilities and Capital	\$85,000	\$144,345	\$175,869	\$209,524	\$266,988	\$313,069	\$360,684	\$350,906	\$343,079	\$347,038	\$420,385	\$392,984	\$390,395
Net Worth	(\$115,000)	(\$81,570)	(\$48,476)	(\$13,717)	\$37,793	\$87,216	\$137,405	\$148,070	\$146,770	\$151,072	\$203,727	\$203,209	\$201,940