



# Holistic Wellness And Lifestyle

Sample Non-Profit 501 (C) (3) Business Plan

## CONTACT INFORMATION

Wise Business Plans  
[Email address]

Wise Business Plans

# Confidentiality Statement

This document (the “Business Plan”) contains confidential information proprietary to Holistic Wellness and Lifestyle is referred to as (the “Company”). This information and related conversations are submitted solely to introduce selected parties to the Company’s Business Plan. The Company’s disclosure of information contained herein and in associated conversations does not constitute authorization for the recipient of the Business Plan to use the information, ideas, or concepts contained herein for any purpose other than the Company’s evaluation or to disclose any information to any other parties. The Company retains ownership of this Business Plan, including any described concepts and ideas.

Each recipient of this document agrees to treat the information strictly confidentially. The recipient may not disclose, directly or indirectly, or permit any agent or affiliate to disclose any information contained herein or reproduce this document in whole or part without the Company’s prior written consent unless otherwise required by applicable law.

Any party who accepts delivery of this Business Plan, or any other document(s) or verbal communication(s) of confidential information from the Company, agrees to be bound by the terms of this Confidentiality Statement and further agrees to promptly return any such documents and materials to the Company upon request.

# Disclaimer Statement

The market analysis and financial projections presented herein represent the Company’s best judgment and reasonable assumptions of future events and circumstances; all other information has been obtained from reliable sources. However, no warranty or representation, expressed or implied, is made as to the accuracy or completeness of any information contained herein, and same is submitted subject to errors and omissions, and no representations or warranties of future company performance or market trends are intended, and such are expressly disclaimed.

# Mission Statement

“Thriving; Maintaining and improving health; Preventive measures; Holistic Wellness; Awareness and lifestyle choices; Homogenizing life.”

# Table Of Contents

Confidentiality Statement.....	2
Disclaimer Statement.....	2
Mission Statement .....	3
Executive Summary.....	5
Start-Up Summary.....	7
Total Funds Allocated.....	7
About The Company.....	8
Product And Services .....	9
Market Analysis Summary .....	12
Alternative Healthcare Providers In The US .....	12
Major Services Segmentation .....	13
Substance Abuse Centers In The Us.....	14
Major Market Segmentation.....	15
Operational Strategy .....	17
Legal Structure .....	17
Location: Richmond, Virginia.....	17
Target Market.....	18
Grants.....	19
Branding And Marketing.....	20
Objectives.....	20
Keys To Success .....	20
Marketing Campaign .....	21
Online Fundraising Strategies.....	22
Donor/Sponsor Retention Strategy .....	22
Competitive Analysis.....	23
Competitive Advantages .....	24
Barriers To Entry.....	24
Swot Analysis.....	25
Risk Analysis .....	26
Milestones.....	27
Management.....	28
About The Owner.....	28
Organizational Chart.....	30
Personnel Forecast.....	31
Financial Indicators.....	32
Revenue, Gains & Other Support Forecast.....	33
Break-Even Analysis .....	35
Projected Statement Of Activities.....	36
Projected Cash Flow .....	38
Projected Balance Sheet .....	39
Financial Assumptions .....	40
Appendix: Year One Financials .....	41



# Executive Summary

**Holistic Wellness and Lifestyle** (also referred to as “the Organization”) will be a 501(c) (3) non-profit organization governed by Founder Ms. Sara Johns. The Organization is a holistic wellness and lifestyle space that empowers modern professionals to live healthier lives. The Organization invites women to examine health and wealth holistically with wellness retreats and various workshops and programs. They build a community around its core values of spiritual and physical wellness, financial balance, clarity to encourage divine connection and a total higher consciousness of mind, body and spirit. The Organization believes in disconnecting from phones and taking time off, being healthy is more than green juice and empowering women to live independently.

The Organization believes in positive, holistic, spiritual healing and lifestyle changes. The health and wellness industry proliferates as individuals become eager to reap the benefits of a healthier lifestyle. An abundance of research has found correlations between wellness, worker productivity, happiness, and life expectancy. However, starting the journey towards a healthier lifestyle is problematic and even harmful without the right resources. For example, many popular diets and fitness regimens can cause more harm than good and only produce short-term results, leaving individuals frustrated and discouraged. Holistic Wellness and Lifestyle solves this problem in Richmond by offering our clients superior, personalized, and holistic health coaching. Our experienced coaches emphasize maintaining a feasible fitness regimen, having a balanced nutritional plan, and developing behaviors that will produce long-term results, enabling our clients to live happier and healthier lives.

**Problem:** A growing percentage of youth in the U.S. live with major depression. 15.08% of youth experienced a major depressive episode in the past year, a 1.24% increase from last year’s dataset. In the bottom-ranked states, 19% of youth ages 12-17 experienced significant depression. Over 2.5 million youth have severe depression, and multiracial youth are at the most critical risk. 10.6% of youth have severe major depression (depression that severely affects functioning). The rate of severe depression was highest among youth who identified as more than one race, at 14.5% (more than one in every seven multiracial children).

Over half of adults with a mental illness do not receive treatment, totaling over 27 million adults who go untreated. In Hawaii, the bottom-ranked state, 67% of adults with a mental illness did not receive treatment. Even in Vermont, the top-ranked state in the U.S., 43% of adults experiencing a mental illness were not receiving treatment. The percentage of adults with a mental illness who report an unmet need for treatment has increased yearly since 2011. In 2019, 24.7% of adults with a mental illness reported an unmet need for treatment.

Over 60% of youth with major depression do not receive mental health treatment. Even in states with the most significant access, nearly one in three are going without treatment. In Texas, the bottom-ranked state for this indicator, almost three-quarters of youth with depression did not receive mental health treatment. Nationally, fewer than 1 in 3 youth with severe depression receive consistent mental health care.<sup>1</sup>

**Solution:** Holistic Wellness and Lifestyle plans to provide unique and individualized services to restore lives through the power of meditation and the process of change. The organization has a proven program based on ancient practices and techniques, emphasizing nutrition, reiki, yoga, and mindfulness. The organization plans to offer treatment through self-realization and self-reliance techniques through mindfulness in a natural environment that can be applied to all aspects of life, not just recovery.

**Market Size:** According to market research firm IBIS World, the business of Mental Health & Substance Abuse Clinics in the U.S. has seen an average annual growth rate of 3.3% over the last five years, positioning industry revenue to be around \$26.1 billion in 2021. Growth has primarily resulted from increasing awareness and acceptance of substance abuse as an illness. The industry is projected to

<sup>1</sup> <https://www.mhanational.org/issues/state-mental-health-america>

see an average annual growth rate of 3.7% over the next five years, placing industry revenue at \$31.2 billion in 2026.<sup>2</sup> On the other hand, the Alternative Healthcare Industry has also seen a positive growth rate of 3.5%, placing industry revenue at \$21.3 billion and projected to grow at the rate of 2.4% to be worth \$24 billion in 2026<sup>3</sup>.

**Marketing:** The Organization will execute marketing strategies that positively impact the client base. These include networking and referrals from allied healthcare facilities. Further, internet marketing includes online advertising and search engine optimization of the Organization's website and blogs.

**Target Market:** The target market for the services of Holistic Wellness and Lifestyle will be:

- Stressed and Depressed: According to the ADAA (Anxiety and Depression Association of America) survey, affecting 40 million adults in the United States age 18 and older, or 18.1% of the population every year.
- According to research, adults with emotional and mental imbalances are 14.2 million adults aged 18 or older in the United States with SMI. This number represented 5.6% of all U.S. adults.
- Clients with chronic diseases: The CDC estimates that six in ten adults in the United States currently live with a chronic illness.

**Competition and Competitive Advantages:** Holistic Wellness and Lifestyle faces competition from some holistic wellness and reiki centers that also provide holistic services, with the most notable being RPSV, Mental Health America of Virginia (MHAV, and The Women's Center. However, the Holistic Wellness and Lifestyle has significant advantages over other recovery facilities in the area. These competitive advantages include:

- Focus on holistic care
- The immense size of the facility
- BOD's commitment to the betterment of society
- Continued supervision and accountability
- Personalized care

**Management:** Mr. John Smith is the COO of Holistic Wellness and Lifestyle. Mr. Smith is a seasoned business professional who is well connected and attuned to the needs of his targeted market. His work ethic and business acumen will be the key drivers that propel this venture towards a position of lasting success.

**Financial Overview:** The Company expects steady growth over the first five years of operation and projects the following revenue to be generated:

	Year 1	Year 2	Year 3	Year 4	Year 5
Revenue	\$307,221	\$322,582	\$338,711	\$355,647	\$373,429
Units	2,389	2,509	2,634	2,766	2,904

<sup>2</sup> "Mental Health & Substance Abuse Clinics in the US" - IBISWorld 2021 - Obtained at [www.ibisworld.com](http://www.ibisworld.com).

<sup>3</sup> "Alternative Healthcare Providers in the US" - IBISWorld 2021 - Obtained at [www.ibisworld.com](http://www.ibisworld.com).

# Start-Up Summary

The following tables and graphs detail the business's funding to bring the vision to reality. Start-up funding includes all the expenditures, both start-up assets and start-up expenses, incurred before the Company starts earning revenue. The asset table's working capital element represents the cash balance at the beginning of Month 1 of the financial projections.

Use of Start-up Funding	
Expenses	
Legal Fees	\$7,000
Grand Opening Advertising	\$500
Website Development	\$1,000
Initial Office Supplies	\$250

Long-term Assets	
Buildout & Facility Setup	\$10,000
Furniture & Equipment	\$4,500
Computer & Accessories	\$2,500
Business Management Software	\$1,500
Total Long-Term Assets	\$18,500

Short-Term Assets	
Working Capital	\$23,750
Inventory	\$4,000
Total Short-Term Assets	\$27,750

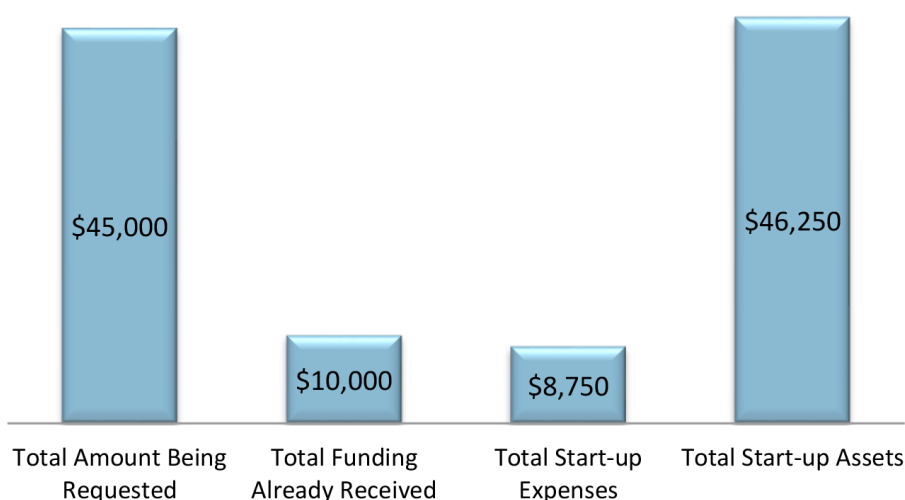
Total Expenses & Assets	
Total Start-up Expenses	\$8,750
Total Start-up Assets	\$46,250
Total Funding Requirements	\$55,000

Total Start-up Funding	
Total Amount Being Requested	\$45,000
Owner's Contribution	\$10,000
Total Funding	\$55,000

The charts above and the graph below show that the total start-up funding needed to implement this venture successfully is \$45K. The owner has invested \$10K in personal funds to create the Company's brand. As depicted above, \$8.75K will be used for start-up expenses, \$18.5K to purchase long-term assets, and \$4K to buy inventory. The remaining balance of \$23.75K will be used for working capital.

## Total Funds Allocated

Total Source & Use of Funds



# About The Company

Holistic Wellness and Lifestyle is a holistic wellness and lifestyle space that empowers people of all walks of life to live healthier lives. The organization is the one-stop resource for its client's health and wellness needs. Clients will receive a personalized holistic healing regimen and coaching plan for successful goal-setting, managing stress and time, and long-term lifestyle changes. The Organization is a declaration of decisiveness. A choice of design and create women's best life. Holistic Wellness and Lifestyle is a space to learn, get clear and cultivate connections with other like-minded women on the same journey. Women are ready to be happy and healthy on their terms, and Holistic Wellness and Lifestyle has the tools to get them there. Dive deeper into the Holistic Wellness and Lifestyle universe via signature retreats, sound therapy sessions and wellness workshops and witnesses the magic for themselves.

The Organization plans to offer treatment through self-realization and self-reliance techniques through practicing mindfulness in a natural environment that can be applied to all aspects of life, not just recovery.

Holistic addiction treatment addresses several factors these programs consider contributing to addiction. These aspects include:

- Physical symptoms of addiction and withdrawal
- The emotional imbalance that can lead to substance abuse
- A lack of spiritual grounding that can make the bliss of drugs desirable
- Unhealthy eating habits resulting in a neurochemical imbalance
- Environmental toxins or contaminants that result in a need for the substance that gets out of control

One of the most critical aspects of recovery is the comfort individuals feel in their surroundings. The Organization believes in an overall holistic approach that includes a surrounding environment that addresses the individual's physical, mental, and spiritual well-being. Holistic Wellness and Lifestyle was created to help women struggling with depression, anxiety, and daily mental pressures. The Organization has developed a program based on spiritual self-reflection and meditation to assist the clients' well-being and overall physical and psychological health.





# Product And Services

Product/Service	Description
REIKI	<p>Reiki is an energy healing technique that promotes relaxation and reduces stress and anxiety through gentle touch. Reiki practitioners use their hands to deliver energy to your body, improving the flow and balance of your energy to support healing. Reiki helps to treat conditions that include:</p> <ul style="list-style-type: none"> <li>Cancer</li> <li>Heart disease</li> <li>Anxiety</li> <li>Depression</li> <li>Chronic pain</li> <li>Infertility</li> <li>Neurodegenerative disorders</li> <li>Autism</li> </ul> <p>Reiki Session - in person \$125 - virtual \$75 - for 60-minute sessions  Reiki 1 - \$350 (8-10 hours)  Reiki 2 - \$450 (8 - 10 hours)  Master Reiki &amp; Attunement - \$1500 varies</p>
Holistic Coaching	<p>Holistic coaching is entirely different from solution-focused or autocratic approaches in that it focuses on more of the larger picture in the client's life, hitting on all areas of self-improvement.</p> <p>Girl Code (Self Care) (8 HOURS)</p> <ol style="list-style-type: none"> <li>1. Physical Care</li> <li>2. Mental Care</li> <li>3. Emotional Care</li> </ol>
Spiritual Coaching	<p>Spirituality coaching may be beneficial if you want a deeper understanding of your life and values, increase self-esteem and confidence, wish for increased peace and happiness or build faith around a higher power that directs your life course.</p> <p>5 Types of Spiritual Healing (10 HOURS)</p> <ol style="list-style-type: none"> <li>1. Physical Healing (of the body)</li> <li>2. Emotional Healing (of the heart)</li> <li>3. Mental Healing (of the mind)</li> <li>4. Spiritual Healing (of the spirit or soul)</li> <li>5. Holistic Healing (of the body, heart, mind, and spirit)</li> </ol>
Soul Children	<p>Death, dying, and grievance of children ages months - 17 years old. (2 hours)</p>

Spiritual Healing	<p>There's a reason why no one talks about the dark side of spiritual healing. Number one, most people aren't even aware of the dark side. And if they are aware, then number two: they are uncomfortable facing or confronting it. Each of these workshops will aid and assist in healing every aspect of one's life, including mental, physical, emotionally, interpersonally, and financially. Why? Because these sessions unlock the portal to manifestation.</p> <ul style="list-style-type: none"> <li>• The Dark Night of The Soul (5 Hours)</li> <li>• Spiritual Awakening (2 Hours)</li> <li>• Substance abuse and control healing (20 Hours)</li> <li>• What is your spirit animal (2 hours)?</li> <li>• Kundalini awakening (2 Hours)</li> <li>• Shadow work (Hours)</li> <li>• Inner child healing (10 hours)</li> <li>• Manifestation of all things (20 Hours)</li> <li>• Total moon energy (2 Hours)</li> <li>• New moon energy (2 Hours)</li> <li>• Mercury retrograde (2 Hours)</li> </ul>
Substance Abuse (20 hours)	<ul style="list-style-type: none"> <li>• Reducing substance abuse or achieving a substance-free life.</li> <li>• Maximizing multiple aspects of life functioning.</li> <li>• Preventing or reducing the frequency and severity of relapse.</li> </ul>
Girl Code (20 hours) Unwind	<p>A program geared to women ages 13 to 50 to coach with self-love, self-esteem, image consulting, and living a happy and healed life.</p> <p>Layman's terms: unwind the hair to support the practice of healthy vulnerability, keeping the casting off of future shells. In this context, growth is seen as healing.</p> <p>Components:</p> <ul style="list-style-type: none"> <li>- Intentionality</li> <li>- Anti-inflammation (Magic Bush CBD oil and Apothecary Follow your Gut powder)</li> <li>- Realigning the natural orientation of hair and skin</li> <li>- Mindfulness</li> </ul> <p>A general session of 30-45 minutes includes an emphasis on hydration and anti-inflammation for the body, followed by breath work and rune casting to set and define the intentions for that session. The client's lunar astrology and the lunar astrology at any given session are also used to frame the choice for the work. During unwinding, I will touch everything from the neck up, focusing primarily on the scalp. Short breaks will be incorporated during the session for centering and feedback. This is not massage. I'd describe this as pressured energy work, where the body's existing patterns are assisted to a more aligned status by unweaving the hair, one step at a time. Personalized weekly mindfulness prompts via email or text are available as a supplemental service.</p> <p>This work is not intended to encompass all of a person's mindfulness and healing work. New clients will be gifted with a complimentary scalp massager. Proud to feature local Magic Bush CBD products.</p>

The Faces Behind a Purpose for You (20 hours)	<p>The Faces Behind a Purpose for You is an organization providing support and encouragement for the community's men and women (and their families) going through domestic violence and sexual abuse. Our organization offers enrichment activities and strategies for individuals to grow through what they have gone through. Our purpose is to allow individuals to learn from their circumstances and understand that they can continue to progress in positive ways and in positive settings despite past experiences. The Faces Behind a Purpose for You intervenes through advocacy. Our organization works with individuals to assess their needs and assist in maintaining those needs for individuals. The Faces Behind a Purpose for You is an organization focusing on life skills, individual development, and family support</p>
She Who Heals Herself Retreats (32 to 40 hours)	<p>Holistic retreats assist in healing, taking a break, and recharging. Retreats will be 3 to 4 times a year.</p>
Strong Friend Meet Up (3-5 hours)	<p>This meet-up aims to provide resources, tools, and support to the "strong" friend. The strong friend needs an outlet too, and this workshop is to allow a safe space for the strong friend collective to come together and be there for each other.</p>
Keeping Families in Their Home (3 hours)	<p>Even as the American economy continues its recovery from the devastating impact of the pandemic, millions of Americans face deep rental debt and fear evictions and the loss of basic housing security. COVID-19 has exacerbated an affordable housing crisis that predated the pandemic and has deep disparities that threaten the strength of an economic recovery that must work for everyone.</p> <p>To meet this need, the Emergency Rental Assistance program makes funding available to assist households unable to pay rent or utilities. Depending on the budget, availability will determine what a recipient will receive. The funds will be paid directly to the landlord or utility company.</p>
Various Workshops	<p>Assessment or evaluation, Novel ways of thinking, networking opportunities, developing new prowess, inspired to work better, having fun while learning, network with like-minded entrepreneurs.</p>
Speaker	<p>To ignite healing and higher consciousness thinking, self-care and personal healing ensure a life of prosperity.</p>

# Market Analysis Summary

Alternative addiction treatment is not a new concept. However, the market can be assessed based on the study of the following industries.

- Alternative Healthcare Providers in the U.S.
- Substance Abuse Centers in the U.S.

## Alternative Healthcare Providers In The US<sup>4</sup>

Consumer interest in the Alternative Healthcare Providers industry is growing, alongside rising per capita disposable income and an increasingly health-conscious population. Demand for alternative care hinges on the perceived benefits and efficacy of certain medical practices, as patients are less likely to cut spending on healthcare than they are to reduce spending on discretionary goods. Moreover, as the number of people with disabilities grows, more insurance companies and employers recognize the benefit of covering alternative healthcare. Over the five years to 2021, revenue was expected to rise at an annualized rate of 3.5% to \$21.3 billion.

Increasing acceptance of complementary and alternative medicine (CAM) therapies drove industry revenue growth. CAM approaches incorporate treatments that are not considered standard, but traditional medical treatments (such as acupuncture or a specialized diet) treat diseases. According to the National Center for Complementary and Integrative Health (NCCIH), CAM therapies are classified into natural products, mind and body practices, and other approaches. Natural products include dietary supplements and herbal remedies, while mind and body practices include meditation, yoga, tai chi, qigong, chiropractic, and massage. According to the Mayo Clinic, nearly 30.0% of adults report using CAM therapies. Additionally, following a steep decline in 2020, IBISWorld forecasts that revenue rose 9.7% in 2021 as the industry recovers and adjusts to restrictions brought on by the COVID-19 (coronavirus) pandemic.

Demand for alternative healthcare will continue over the five years to 2026 due to increasingly favorable attitudes toward industry services and demographic trends. In particular, the aging population and the mounting incidence of disability accompanying old age are expected to bolster demand for industry services. Industry services' growing acceptance and expanding coverage will drive industry growth. Over the five years to 2026, industry revenue will increase by 2.4% to \$24.0 billion. With profit expected to remain steadily high, the highly fragmented industry landscape is also likely to expand. Over the next five years, the number of industry enterprises is expected to increase at an annualized rate of 3.1% to 292,731 companies, nearly 90.0% of which will be nonemployees.



Annual Growth	Annual Growth
2016–2021	2021–2026
3.5%	2.4%



Annual Growth
2016–2021
2.7%



Annual Growth
2016–2021
-0.5pp



Annual Growth	Annual Growth
2016–2021	2021–2026
3.9%	3.1%

<sup>4</sup> "Alternative Healthcare Providers in the US" IBISWorld - September 2021 - Obtained at [www.ibisworld.com](http://www.ibisworld.com).



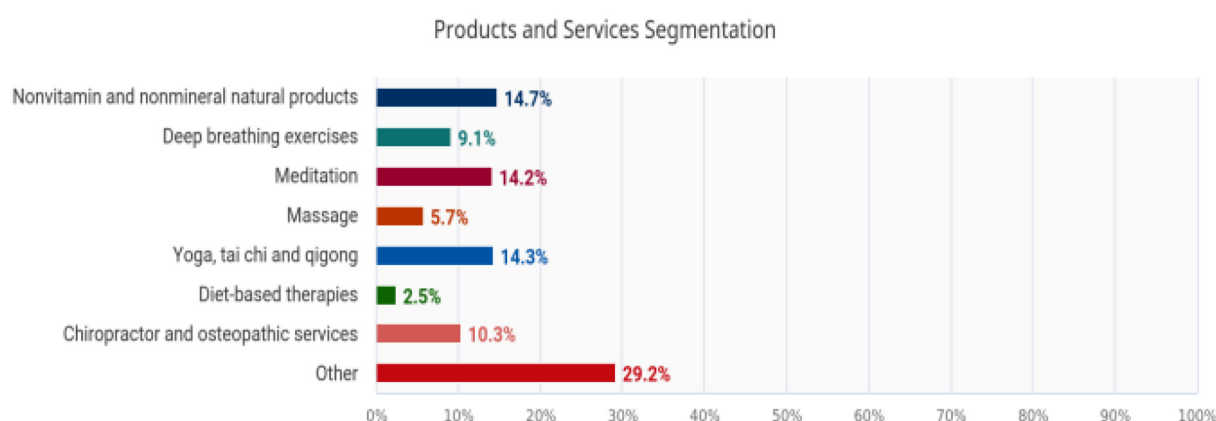
# Major Services Segmentation

The term complementary or alternative medicine (CAM) describes a range of medical and healthcare systems, practices or products used by patients without medical supervision.

## YOGA, TAI CHI AND QIGONG

**This segment includes the practice of yoga, tai chi and qigong.**

Yoga accounts for most of this segment and is a mind-body practice with origins in ancient Indian philosophy. The various styles of yoga that people use for health purposes typically combine physical postures, breathing techniques and meditation or relaxation. According to data from the National Health Interview Survey, more than 13.0 million adults have used yoga in the previous year, and the percentage of adults that use yoga is increasing. Industry providers offer yoga therapy for various health conditions, including anxiety disorders or stress, asthma, high blood pressure and depression. In 2021, this segment was expected to account for an estimated 14.3% of revenue. Due to the COVID-19 pandemic, many yoga studios are expected to close as facilities are indoors and cannot abide by social distancing rules.



## 2021 INDUSTRY REVENUE

**\$21.3bn**

Alternative Healthcare Providers  
Source: IBISWorld

## Meditation

**Meditation is a mind-body practice that industry providers may offer patients.**

There are many types of meditation, most of which originated in ancient religious and spiritual traditions. Generally, a meditating person uses certain techniques, such as a specific posture, focused attention and an open attitude toward distractions. Meditation may be practiced for many reasons, such as increasing calmness and physical relaxation, improving psychological balance, coping with illness, or enhancing overall health and well-being. In 2021, this segment was expected to account for 14.2% of revenue. Over the past five years, meditation has surged in popularity as anxiety and depression have become more common. Additionally, in 2020, demand for meditation services grew, because this was an alternative healthcare service that could be easily provided virtually.

Mindfulness and transcendental meditation (T.M.) are two common forms of meditation. Mindfulness meditation is an essential component of Buddhism. In one common form of mindfulness meditation, the meditator is taught to bring attention to the sensation of the flow

of the breath in and out of the body. The meditator learns to focus on what is being experienced without reacting to or judging it. This is considered to help the meditator learn to share thoughts and emotions in everyday daily life with greater balance and acceptance. The TM technique is derived from Hindu traditions. It uses a mantra (a word, sound or phrase repeated silently) to prevent distracting thoughts from entering the mind. The goal of T.M. is to achieve a state of relaxed awareness.

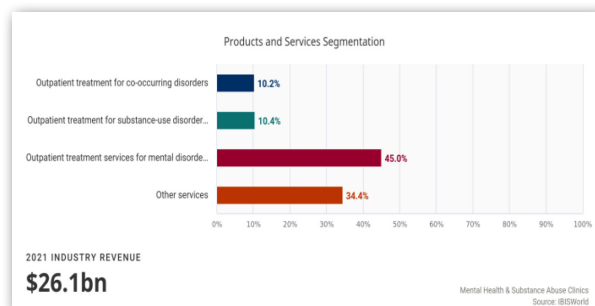
## Deep Breathing Exercises

Deep breathing involves slow and deep inhalation through the nose, followed by slow and complete exhalation for a similar count. After several studies have illustrated its benefits, industry providers are increasingly offering this technique. The method can be effective in reducing anxiety and helping people relax, including in some stressful dental and medical settings. These advantages contribute to deep breathing's rising popularity because stress levels tend to increase in society and the technique can be integrated into conventional healthcare. In 2021, this segment was expected to account for 9.1% of revenue.

# Substance Abuse Centers In The US<sup>5</sup>

**Mental wellness: Increased health insurance coverage is expected to boost demand for the industry.**

Public appreciation for the economic, personal and societal benefits of treatment for mental illness and substance abuse has risen recently. Amid a treatment shift from inpatient to outpatient settings, a growing opioid epidemic and increased health insurance coverage, demand for the Mental Health and Substance Abuse Clinics industry has grown over the five years to 2021. As a result, revenue was expected to produce an annualized 3.3% over the five years to 2021, totaling \$26.1 billion. Conversely, industry profit, measured as earnings before interest and taxes, is forecast to decline, driven by a lack of mental health-care professionals and resulting wage increases.



While the industry is expected to experience significant growth over the five years to 2021, this annualized revenue increase includes an expected contraction of 3.8% in 2020 alone. The decline in 2020 is directly attributed to the COVID-19 (coronavirus) outbreak and its ensuing disruption of the domestic economy, including job loss and loss of insurance coverage. While industry services were classified essential by federal guidelines, industry facilities experienced declining patient volumes amid stringent social distancing practices and health fears. In 2021, industrial facilities experienced an uptick in patients following vaccine distribution. Moreover, while the pandemic has exacerbated underlying mental health issues for many, deepening the need for comprehensive care, an inadequate supply of employees and facilities will likely limit the industry's recovery. Nonetheless, industry revenue was expected to make a 4.7% recovery in 2021.

Industry demand growth is expected to continue following the pandemic, increasing at an annualized rate of 3.7% to reach \$31.2 billion over the five years to 2026. In the wake of the pandemic, federal funding for public health insurance programs and social services is expected to increase to support mental health clinics struggling to meet the high unmet need for care. Moreover, continued expansion in Medicare and Medicaid and rising per capita income will grant a more significant portion of patients the financial flexibility to seek care. However, labor shortages are expected to extend into the outlook period, increasing wages share of revenue and constraining industry profit growth.

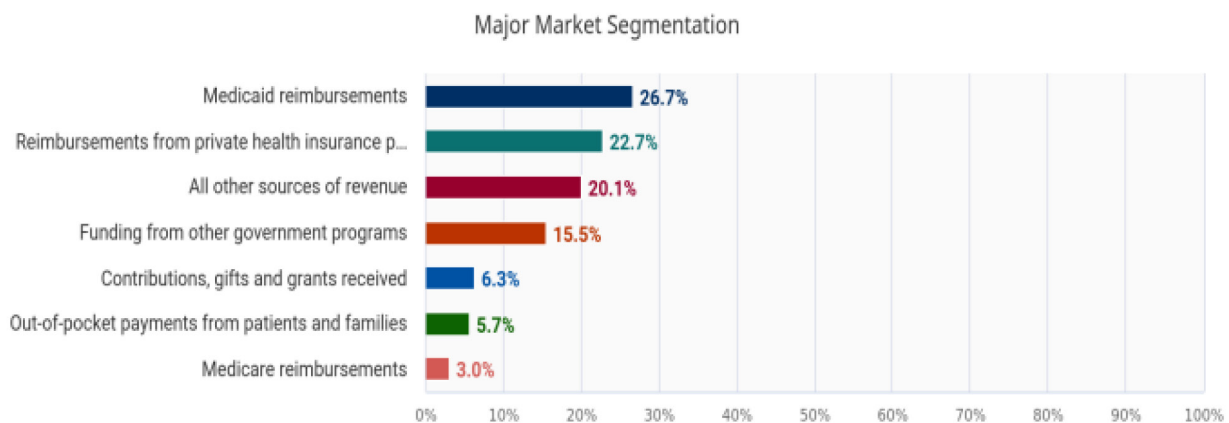
<sup>5</sup> "Mental Health & Substance Abuse Clinics in the US" IBISWorld - October 2021- Obtained at [www.ibisworld.com](http://www.ibisworld.com).

# Major Market Segmentation

## Private Spending

Significant industry revenue is also generated through private health insurance, at 22.7% in 2021. However, this revenue source has experienced some decline from the COVID-19 (coronavirus) pandemic, as heightened unemployment reduced employer-sponsored insurance coverage.

Although, these losses in health insurance coverage may have been absorbed by additional funding for Medicaid programs and extending enrollment programs, muting the total effect on industry revenue. In addition to payments from private insurance providers, out-of-pocket expenses from patients or family members represent an estimated 5.7%. Contributions, grants and gifts represent another 6.3% of industry revenue and constitute a significant source of income for non-profit operators in this industry. All other sources of industry revenue included 20.1% in 2021.



## Anxiety and Depression<sup>6</sup>

- Anxiety disorders are the most common mental illness in the U.S., affecting 40 million adults in the United States age 18 and older, or 18.1% of the population every year.
- Anxiety disorders are highly treatable, yet only 36.9% of those suffering receive treatment.
- People with an anxiety disorder are three to five times more likely to go to the doctor and six times more likely to be hospitalized for psychiatric disorders than those who do not suffer from anxiety disorders.
- Anxiety disorders develop from complex risk factors, including genetics, brain chemistry, personality, and life events.
- Generalized Anxiety Disorder (GAD): GAD affects 6.8 million adults or 3.1% of the U.S. population, yet only 43.2% receive treatment. Women are twice as likely to be affected as men. GAD often co-occurs with major depression.

## Prevalence of Serious Mental Illness (SMI)<sup>7</sup>

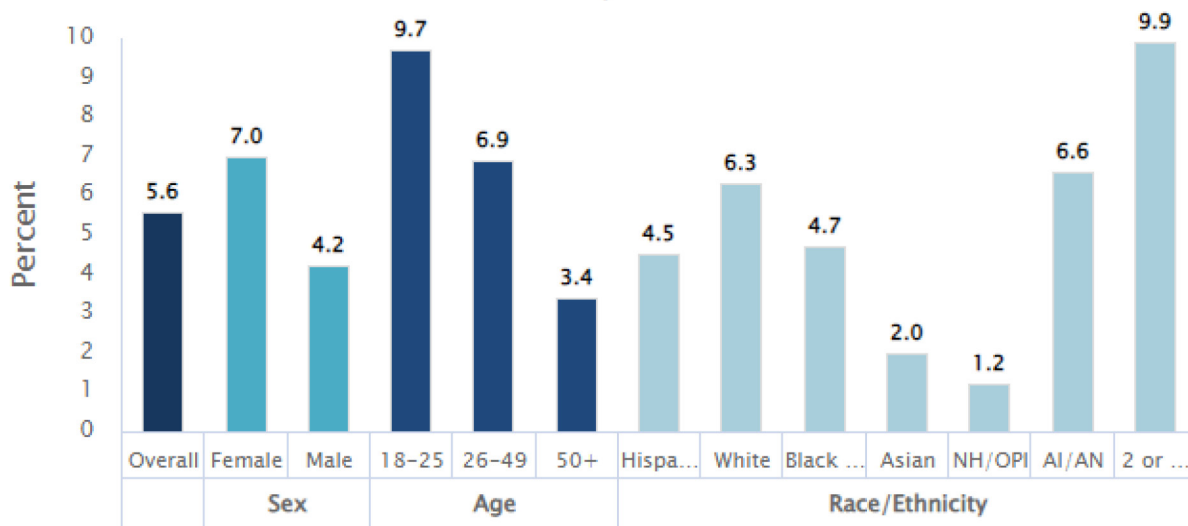
- In 2020, an estimated 14.2 million adults aged 18 or older in the United States with SMI. This number represented 5.6% of all U.S. adults.
- The prevalence of SMI was higher among females (7.0%) than males (4.2%).
- Young adults aged 18-25 years had the highest prevalence of SMI (9.7%) compared to adults aged 26-49 years (6.9%) and aged 50 and older (3.4%).
- The prevalence of SMI was highest among the adults reporting two or more races (9.9%), followed by American Indian / Alaskan Native (AI/AN) adults (6.6%). The prevalence of SMI was lowest among Native Hawaiian / Other Pacific Islander (NH/OPI) adults (1.2%).

<sup>6</sup> <https://adaa.org/understanding-anxiety/facts-statistics>

<sup>7</sup> [https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=In%2020%2C%20there%20were%20an%20estimated%2014.2%20million%20adults%20aged,%25%20than%20males%20\(4.2%25\).](https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=In%2020%2C%20there%20were%20an%20estimated%2014.2%20million%20adults%20aged,%25%20than%20males%20(4.2%25).)

## Past Year Prevalence of Serious Mental Illness Among U.S. Adults (2020)

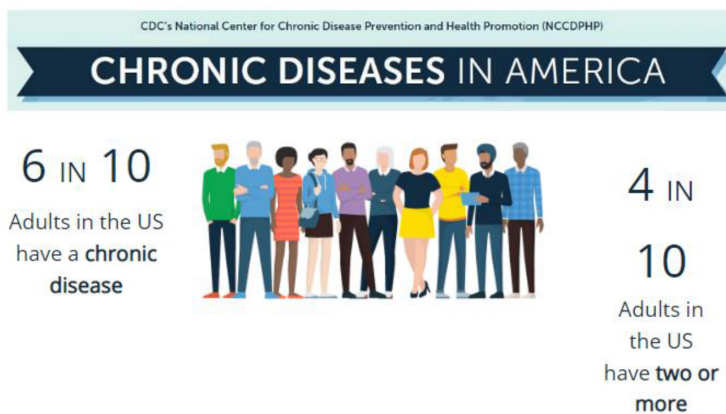
Data Courtesy of SAMHSA



## Chronic Diseases in America<sup>8</sup>

The CDC estimates that six in ten adults in the United States currently live with a chronic disease such as cancer, heart disease, or diabetes. Chronic diseases are among the leading causes of death in the United States, with heart disease and cancer accounting for around 38 percent of deaths.

The leading causes of death and disability and leading drivers of the nation's \$4.1 Trillion in annual health care costs.



<sup>8</sup> <https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm>



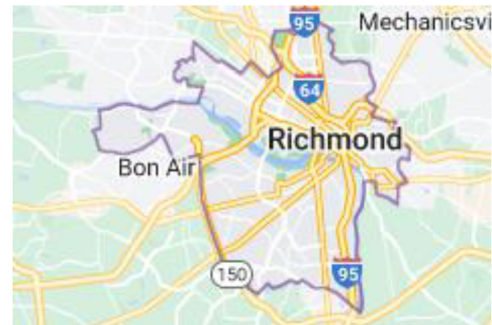
# Operational Strategy

## Legal Structure

Holistic Wellness and Lifestyle will be registered as a 501(c)(3) organization in Virginia. John Smith will hold ownership.

## Location: Richmond, Virginia

The business will be located in Richmond, VA 23230. Richmond is the capital city of the Commonwealth of Virginia in the United States. It is the center of the Richmond Metropolitan Statistical Area (MSA) and the Greater Richmond Region. Richmond was incorporated in 1742 and has been an independent city since 1871. As of the 2010 census, the city's population was 204,214; in 2020, the population had grown to 226,610, making Richmond the fourth-most populous city in Virginia. The Richmond Metropolitan Area has a population of 1,260,029, the third-most crowded metro in the state.



## Location: Demographics<sup>9</sup>

Statistic	3-Miles	5-Miles	7-Miles
Population	93,857	238,542	406,091
Population density (sq mi)	3415	3149	2658
Median age	37.8	37.0	37.5
Male/Female %	47.4% 52.6%	47.5%  52.5%	47.8%  52.2%
Total Households	44,080	104,160	172,127
Total Persons in Households	89,664	104,160	172,127



<sup>9</sup> [https://mcdc.missouri.edu/cgi-bin/broker?\\_PROGRAM=apps.caps2010.sas&\\_debug=&latitude=23230&longitude=&radii=3+5+7&sitename=Virginia&units=+](https://mcdc.missouri.edu/cgi-bin/broker?_PROGRAM=apps.caps2010.sas&_debug=&latitude=23230&longitude=&radii=3+5+7&sitename=Virginia&units=)

# Target Market

The target market for the services offered by Holistic Wellness and Lifestyle will be:

- Stressed and Depressed: This group will be the biggest consumer of our services and will include highly stressed and tense persons such as those whose loved ones have died or who have experienced a big failure and want relief, peace, and mental refreshment by reiki. According to the ADAA (Anxiety and Depression Association of America) survey, affecting 40 million adults in the United States age 18 and older, or 18.1% of the population every year.

5-mile radius Total Population = 238,542

Females = 52.2%

52.2% of 238,542 = 124519 women

According to the ADAA (Anxiety and Depression Association of America) survey, affecting 40 million adults in the United States age 18 and older, or 18.1% of the population every year. <sup>10</sup>

18.1% of 124519 = 22,537

Around 22,537 women with stress and depression in 5 miles vicinity.

- Adults with emotional and mental imbalances: Adults and young facing life challenges and inequalities during their work or relationships will often require our service for having relaxation and energy to start again. Research shows that 14.2 million adults aged 18 or older in the United States have SMI. This number represented 5.6% of all U.S. adults.

Total women Population = 124519 in 5-miles radius. Research shows that 5.6% of all U.S. adults aged 18 or older in the United States have SMI. <sup>11</sup>

5.6% of 124519 = 6973, Around 6973 women affected with SMI in a 5-miles vicinity.

- Clients with chronic diseases: Old and weak clients whose ailment can't be cured by medicine will also require our services to get healing energy and keep their immune systems alive. If they have pain, such clients will also be consumers of our massage therapy services. The CDC estimates that six in ten adults in the United States live with a chronic disease.

Total women Population = 124519 in 5-miles radius.

six in ten<sup>12</sup> = 60%, 60% of 124519 = 74711

Around 6,973 women currently live with a chronic disease in 5-mile vicinity.

<sup>10</sup> <https://adaa.org/understanding-anxiety/facts-statistics>

<sup>11</sup> [https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=In%202020%2C%20there%20were%20an%20estimated%2014.2%20million%20adults%20aged,%25\)%20than%20males%20\(4.2%25\).](https://www.nimh.nih.gov/health/statistics/mental-illness#:~:text=In%202020%2C%20there%20were%20an%20estimated%2014.2%20million%20adults%20aged,%25)%20than%20males%20(4.2%25).)

<sup>12</sup> <https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm>

The Organization may apply for the following grants:

Grants	Details	GrantWatch ID
Grants to the USA, Canada, and International Non-profits and Charitable Entities to Provide Educational Resources and Extracurricular Programming	Grants to the USA, Canada, and International non-profit organizations and charitable entities to provide educational resources and extracurricular programming for children in grades K-12. Areas of focus include arts and culture, youth sports and recreation, and youth entrepreneurship.	200522
Grants to USA Land-Grant IHEs for Community-Based Programs for Families, Children, and Young People	Grants to USA eligible land-grant IHEs for community-based programs serving at-risk youth, children, and families. Applicants must contact the funding source to assess the Organization's application readiness.	141926
Grants to Virginia Nonprofits in Eligible Regions for Programs that Strengthen Local Communities	Granting up to \$50,000 to Virginia non-profit organizations for programs strengthens communities in eligible regions. Applicants must submit a concept paper before applying.	171289
Amber Grant Foundation	This foundation was set up to honor the memory of Amber Wigdahl, who died at just 19 years old—before realizing her business dreams. WomensNet, which founded the Amber Grant Foundation, gives away at least \$10,000 monthly in Amber Grant money and a year-end grant of \$25,000. Historically for female entrepreneurs, the Amber Grant can now be awarded to female-led non-profit organizations with vision and passion.	
100 Women Charitable Foundation	100 Women grant amounts are determined by the annual giving of our members. Since the grant amount is unknown, successful applicants will demonstrate the need for the entire impact grant (historically \$40,000 or more) and have a budget that reflects the project and program's sustainability. Non-profit organizations that receive an investment grant are welcome to re-apply. Non-profit organizations that receive an impact grant should wait one year before re-applying.	

# Branding And Marketing

Holistic Wellness and Lifestyle will strive to meet the following objectives as it accomplishes specific keys to success:

## Objectives

- Become a recognized market leader in the alternative addiction treatment/rehabilitation center industry in the U.S.
- Develop a robust customer service model
- Remain flexible in product offerings
- Remain attuned to the marketplace and integrate products into the business mix that meet the needs of the targeted audience

## Keys To Success

- Development of a symbiotic relationship with other healthcare providers  
Association or co-location with other healthcare providers can lead to patient referrals.
- Having a good reputation  
Establishing a positive reputation with the patient community and allied health professionals is essential for success. This is particularly true for an alternative treatment facility offering more elective care than conventional healthcare providers.
- Proximity to key markets  
Patients are more likely to visit a healthcare office if it is located close to their home or place of work. However, residential alternative treatment facility requires location away from downtown or city centers for natural and peace of mind environment to concentrate.
- Ability to educate the wider community  
The organization can benefit from a culture that is aware of and accepts the benefits of alternative healthcare, which requires educating the public on its safety and efficacy.
- Ability to raise revenue from additional sources  
Raising donations or obtaining government funding is particularly important for non-profit industry organizations.
- Provision of appropriate facilities  
The quality of facilities and expertise can attract clients and staff.



# Marketing Campaign

Marketing will be done through the following media:

## Networking

- Networking at industry events
- Referrals from local doctors and other health professionals
- Network with Detox Centers
- Registration with associations such as USA Yoga Association; <https://www.usayoga.org/>  
American Holistic Health Association; <https://ahha.org/>  
International Association of Reiki Professionals; <https://iarp.org/>
- Attend trade shows and conferences related to yoga, meditation, and drug rehabilitation
- Promotional connections with other healthcare facilities for reciprocal marketing and referral opportunities



## Direct & Print

- Provide clear and visible signage
- Word of mouth will round out the marketing model and has the potential of providing the most marketing push as it will allow the Organization to deliver an authentic, trusted marketing message.
- Offer direct mail postcards, calendars, and other marketing collateral to allied healthcare facilities
- Print marketing – Publish articles and success stories of patients in magazines and journals related to yoga and drug rehabilitation.



## Social Media & Internet

- Maintain a presence on social networking websites, including the major social networks - Facebook, LinkedIn, and Twitter
- The informative website of the Organization
  - SEO optimized
  - Spread awareness through written blogs in addition to social media and video channel
- Web marketing - Every time a banner ad is clicked or a video is watched, the marketer sends that information to assess the marketing campaign's success. Search engine optimization and ads on social media platforms are cost-effective and can target the Organization's demographic.



# Online Fundraising Strategies

Fundraising is the part of a non-profit organization's resource procurement through which cash, donations in kind, and volunteer work are obtained without any market-based material return. Therefore, systematic marketing is integral to the Holistic Wellness and Lifestyle's fundraising strategy. The rapid development of the Internet has created a pool of potential online donors and activists that is at least as large as the pool of people currently being reached by direct mail. Holistic Wellness and Lifestyle cannot afford to ignore the Internet to remain viable and continue to attract supporters; the Internet will be an essential part of its communications mix.

## Click-And-Donate Web Sites

The Organization will also use click-and-donate websites to help businesses and individuals sponsor good causes. The donation site concept is unique in bringing together partners that may not have interacted with each other through the Internet. Numerous non-profit sites are using the click-and-donate concept.

## Fundraising Portals

The Organization will also use fundraising portals as a common source of information to set tools and resources to help integrate the Internet's power into its operations, establish an online presence, and receive donations. Media giants AOL, Cisco Systems, and Yahoo! are collaborating with several non-profit organizations, including the American Red Cross, the Benton Foundation, GuideStar, TechSoup and the W. K. Kellogg Foundation, to foster the informed use of the Internet for civic participation and philanthropy by engaging citizens to participate in social causes.

## Building Relationships on The Internet

Ideally, online fundraising consists of four stages: information gathering, decision making, a donation (transaction), and post-donation (relationship building). Holistic Wellness and Lifestyle will take a similar approach. Identifies donor acquisition, donor retention, speed of response, administrative efficiency, and income periodicity as critical areas of impact.

## Receipts and Taxes

The Organization's donations will be exempt from taxes. The donor can also claim tax-deductible donations within the guidelines of U.S. law by keeping donation receipts. The Company will send the tickets to the donor upon successful inflows.

# Donor/Sponsor Retention Strategy

1. Timely communication of the company's facts and progress highlights how important their support was and how prudently the Organization has customized it. This will increase the confidence of the sponsors and give them satisfaction with their expenditure.
2. Avoid Creating Emergencies – Holistic Wellness and Lifestyle will avoid putting sponsors, members, and supporters in an instant payment situation, creating an adverse long-term impact. A communicated payment timeline/schedule will put the supporters at ease and ensure flexibility.
3. Propagating Supporters – The Company will always recognize and appreciate the contribution of its members. This may include displaying their names at the events and sending them a souvenir or certificate to acknowledge their efforts. This can also benefit prospective donors, and members as the person may show his friends and family and motivate them for the cause.
4. Genuine Respect – Donors are the Organization's lifeblood; they shall be given the utmost respect at all the Organization's events and activities. They deserve the honor as they are the ones who made it happen.
5. Embrace New Supporters – New Supporters shall also be welcomed, and there will be no difference in treating and dealing with the existing supporters. There should be no frugality in gratitude, regardless of the timing or amount of the donation.

# Competitive Analysis

The identified competitors are described below:

## RPSV

Founded in: 2011  
Headquarters: P.O. Box 651281 Sterling, VA 20165, United States  
Web: <https://www.rpsva.org/>  
Email: [info@recoveryprograms.us](mailto:info@recoveryprograms.us)  
Phone: +1 800-374-4198  
Facebook: <https://www.facebook.com/RPSVirginia/>



RPSV has addressed the unmet needs of adults with mental health, substance abuse, and homelessness issues in Northern Virginia since 2011. RPSV has five centers. NOVA supports ~9,000 individuals annually. Recovery Program Solutions of Virginia (RPSV) was founded in 2011. The organization was created to meet the unmet needs of adults and seniors with mental health and substance abuse issues in Northern Virginia. RPSV serves residents in Alexandria, Arlington, Fairfax/Falls Church, Loudoun County, and Prince William County.

## Mental Health America of Virginia (MHAV)

Founded in: 1937  
Headquarters: 2008 Bremon Road, Suite #101 Richmond, VA 23226  
Web: <https://mhav.org/>  
Email: [info@mhav.org](mailto:info@mhav.org)  
Phone: (804) 257-5591  
Fax: (804) 447-7786  
Facebook: <https://www.facebook.com/MentalHealthVirginia>



Mental Health America of Virginia (MHAV) is a 501(c)(3) non-profit mental health organization with the mission to educate, empower, and advocate to improve mental health for all Virginians. Recovery, wellness and healing are the principles behind our educational peer-run programs. We are the Virginia affiliate of national Mental Health America and the statewide policy advocate for seven local, community-based MHA affiliates in Virginia. In 1937, MHAV was the oldest mental health advocacy organization in Virginia. We partner with service providers and peers to offer a variety of recovery-focused training and public awareness events.

## The Women's Center

Founded in: 1974  
Headquarters: Northern Virginia 133 Park St NE Vienna, VA 22180  
Web: <https://thewomenscenter.org/>  
Email: [questions@thewomenscenter.org](mailto:questions@thewomenscenter.org)  
Phone: (703) 281-2657-71  
Fax: (703) 242-1454  
Facebook: [www.facebook.com/WomensCenterOrg/](https://www.facebook.com/WomensCenterOrg/)



Founded in 1974, The Women's Center is a unique service provider dedicated to significantly improving the well-being of individuals and families in the Washington DC region. They offer counseling, education, and support services to help clients transition through times of personal challenge so they can go on to live healthy, stable lives. Their two locations – Vienna, VA and Washington, DC – offer compassionate, comprehensive services to ensure that clients from all walks of life can receive a high level of care, regardless of their ability to pay.

# Competitive Advantages

The following is a listing of the Company’s primary competitive advantages upon entering the market.

• Focus on holistic care
• The immense size of the facility
• BOD's commitment to the betterment of society
• The convenience of service and 24/7 availability
• Continued supervision and accountability
• Personalized care

## Barriers To Entry

Barriers to Entry in this industry are Low, and the trend is Steady

A large and growing number of operators in this industry indicate low entry barriers. Sole practitioners can establish operations in rented offices with the minimum capital requirement. Some areas of alternative care also have minimal training, licensing or educational needs, making it easy for new participants to enter the industry.

Barriers to Entry Checklist	
Competition	High ⚠
Concentration	Low ✓
Life Cycle Stage	Growth ✓
Technology Change	Low ✓
Regulation & Policy	Heavy ⚠
Industry Assistance	High ✓

### Licensing and certification

Many of the specialties in this industry require a license or certification, though, and these requirements usually stipulate levels of training. For example, of the 48 states and jurisdictions with dietetics laws, 35 require licensure, 12 require statutory certification and one requires registration. More than 40 states license respiratory therapy personnel. Licensure is a prerequisite to insurance eligibility and is often necessary to win over consumers and other medical practitioners. Each alternative therapy segment has different licensure requirements and is regulated to varying degrees. Nonetheless, practitioners from a licensed professional group provide many industry services, such as Reiki, reflexology and Ayurveda.

Several states have crafted legislation for integrative practitioners to protect the public while preserving the freedom of choice for consumers. These so-called health freedom bills, which permit unlicensed practitioners to treat patients as long as disclosure of their training is provided in writing, have been enacted in Minnesota, California and Rhode Island and proposed in at least eight other states.

### Limited benefits from scale

There are limited benefits to being a large company in this industry, so new entrants are not forced to compete with appreciably large operators. Further, companies can succeed without needing considerable resources to devote to technology, equipment, building or marketing expenses. However, group practices are more likely to be able to afford and adopt state-of-the-art technology systems that can provide a competitive advantage. In addition, more extensive trials are more likely to employ administrative and management staff, giving practitioners more time and energy to devote to patient care and, thus, enhancing patient satisfaction.



# Swot Analysis

The following is a listing of the key strengths and weaknesses of Holistic Wellness and Lifestyle and the opportunities and threats that exist within the marketplace.

**S**

---

## Strengths

- Experience and knowledge of the leadership team and founder
- Founder's dedication to yoga and meditation as an alternative addiction treatment
- Founder's commitment toward the betterment of humanity
- Customer service commitment
- Scope and quality programs for substance abuse (Alternative treatment plan)
- Humanistic approach and nurturing environment
- The Organization will be a 501(c)3 non-profit status

**W**

---

## Weaknesses

- The Organization needs funding and working capital for the construction of the facility and operations
- As a new facility, the Organization must build its credibility
- Start-up and the ongoing cost are relatively high
- Insurance does not cover services in this industry, and adverse economic conditions could cause consumers to defer purchasing these services.

**O**

---

## Opportunities

- Increasing awareness of holistic recovery
- Expansion of services by providing wellness and gym classes and equipment for outsiders.
- Expansion of facility
- Collaboration with government and significant organizations will create word-of-mouth marketing

**T**

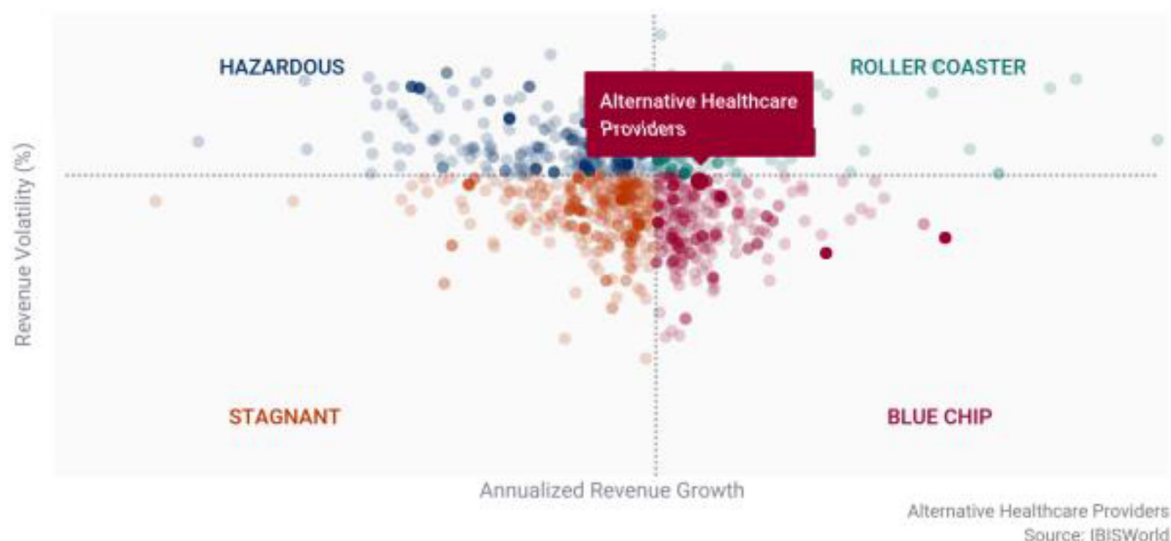
---

## Threats

- The instability of the U.S. economy leads to unpredictable market activity
  - Larger companies that have more resources and the ability to reach deeper into the market
  - Change in regulations
-

# Risk Analysis

Volatility vs. Growth



**The Alternative Healthcare Providers industry has a moderate level of revenue volatility.**

Over the five years to 2021, revenue volatility has been limited by the consistent growth of alternative healthcare services and has grown as much as 7.5% in 2019 and declined as much as 10.5% in 2020. Healthcare spending creates a stable revenue stream because consumers are less likely to cut back on these purchases than on more discretionary goods, such as clothing and vacations.

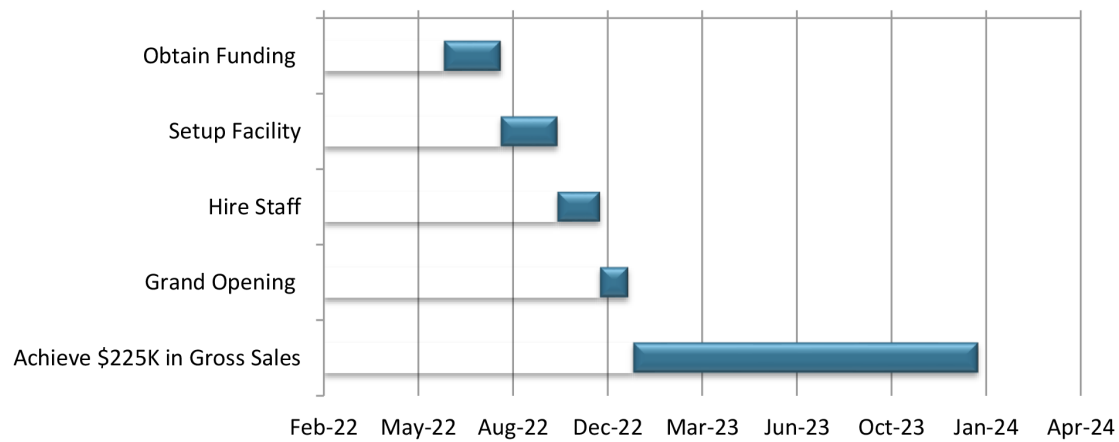
The availability of government healthcare programs (e.g., Medicare for the elderly and Medicaid for those with low income), private insurance and managed care can reduce out-of-pocket costs for some industry services, particularly those deemed medically necessary. Access to healthcare coverage can therefore reduce the incidence of people deferring consideration. However, many services in this industry are not covered by insurance, and adverse economic conditions could cause consumers to delay purchasing these services

The risks involved with Holistic Wellness and Lifestyle will be moderate. Apart from the revenue volatility level discussed above, to face the risks as a new business in the marketplace, the Company will implement a highly effective marketing campaign, build industry connections and communicate its value to potential customers while focusing on how it uniquely fills a market need. Therefore, the Company stands as a viable business opportunity that has the potential to deliver significant returns to any investor or lending institution.

# Milestones

The tentative milestones are shown below. Management reserves the right to make changes to this schedule as needed.

Milestones		
	Start Date	Duration (days)
Obtain Funding	6/15/2022	60.00
Setup Facility	8/14/2022	60.00
Hire Staff	10/13/2022	45.00
Grand Opening	11/27/2022	30.00
Achieve \$225K in Gross Sales	1/1/2023	365.00



# Management

## About The Owner/COO- Mr. John Smith

Mr. John Smith's resume is capitulated below:

### Professional Summary

Growth-minded analyst with extensive experience creating efficient operational structures and insightful process improvements. A solid history of identifying opportunities and streamlining processes to maximize resources and boost productivity. Repeatedly recognized for improving workflows, operational performance and best practices while contributing towards an organization's strategic objectives.

### Core Skills And Knowledge

Project Management | Process Implementation | Data Analysis | Operations Performance Resource Planning | Reporting & Presentations | Documentation Management | Quality Assurance Continuous Improvements | Technical Writing | KPI Dashboards & Scorecards | Process Analysis

### Technical Tools

Microsoft Office Suite, Visio, SharePoint, Access, Business Objects, Jira, Citrix Environments

### Work Experience

Business Analyst | Large Company – Somewhere, TX January 2019 – Present

- Designing and enhancing workflow automation within a highly visible process area.
- Identifying and analyzing process gaps and system defects, proposing tangible solutions and implementation.
- Creating visual dashboards for monitoring workflow, current business processes and system performance for business partners and leadership teams.
- Documenting technical design for workflows, creating standard operating procedures (SOPs), presentations and job aids for the operations team, using tools such as Microsoft Visio, Excel, Word and PowerPoint; managed documents within SharePoint.
- Experienced with using SQL for data analysis, data verification and ad-hoc reporting.
- Acting as a functional and technical liaison between Product Line Management and operations.

Digital Marketing Analyst | Friend's Veterinary Hospital – Working Remote, TX February 2017 – January 2019

- Established social media image through the creation of online marketing and promotional materials.
- Proactively monitored metrics (total site visits, traffic by sources, sessions by device, etc.), reviewing analytics and providing recommendations for enhancing effectiveness.
- Optimized Google Analytics and AdWords, Bing AdCenter and Facebook to maximize ROI.

Project Analyst / Business Analyst | Promotion from Big Name Insurance Co Nowhere, SP July 2013 – October 2016

- Executed on the development, implementation and coordination of projects consisting of root-cause and impact analysis, trending data and identifying opportunities for cost savings, contributing towards a yearly departmental savings goal of \$850 million.
- Created effective strategies in workflow and operational structure, resulting in a 15% increase in production across the organization.
- Involved with software development projects using methodologies such as Waterfall and Agile.

- Partnered with stakeholders to identify, collect and analyze key factors and business requirements for technical projects, process improvements and system changes.
- Performed functionality testing, integration testing, regression testing and user acceptance testing (UAT); provided analysis and insight to QA Team with defects and bug tracking.
- Gathered system and functional requirements by conducting interviews with business users, stakeholders and subject matter experts (SME).
- Conducted gap analysis by identifying existing technologies, created and documented current state (As-Is) and future state (To-Be) business processes to better understand existing systems.
- Researched, created and revamped workflow diagrams, flowcharts, procedures and reference guides with tools such as Microsoft Visio, Excel and Word; managed documents in SharePoint
- Acted as functional and technical liaison between cross functional groups to communicate needs, issues and concerns within the department.

Claims Auditor | Different Big Name Health Insurance Company – Nowhere, SP February 2010 – June 2013

- Coordinated internal audits on issues involving claims operations with adherence to state and federal regulatory policies, HIPAA compliance and standard operating procedures.
- Saved the company \$36 million in claim overpayments through detailed audits with an emphasis on trend analysis, fraud prevention and overutilization practices.
- Created and maintained workload inventory reports to ensure proper staffing levels and resource allocation; updated data related to key performance indicators (KPI) and dashboards.
- Optimized resources while managing workload inventory for multiple teams, reducing late payment penalties by 48%.

Application Support Specialist | Small Tech Company – Nowhere, SP February 2009 – August 2009

- Analyzed performance data from applications and generated reports for executive staff and management.
- Provided recommendations to C-level executives by interpreting user data and identifying critical insights, patterns and trends that led to improvements to application performance.
- Collaborated with software engineers and development team to design, execute test cases and troubleshoot critical issues with applications in a timely manner.

Workflow Coordinator | Big Name Health Insurance Company – Nowhere, SP May 2008 – January 2009

- Delivered deep-dive analysis of workforce and provided reporting of operations management statistics.
- Accurately forecast the hiring of 30 additional full-time employees to meet growing business demands.
- Performed data analysis of key performance indicators (KPI) such as employee capacity, task completion rate, overtime worked and provided key metrics to management with standard and ad-hoc reports.

Enrollment Specialist | Big Name Health Insurance Company – Nowhere, SP June 2004 – April 2008

- Reviewed employer group submissions and verified benefits prior to new case installation and renewals.
- Streamlined existing enrollment systems, realizing a monthly cost savings of \$25,000.
- Created and modified master templates utilized by the audit and enrollment teams.



## Education And Certifications

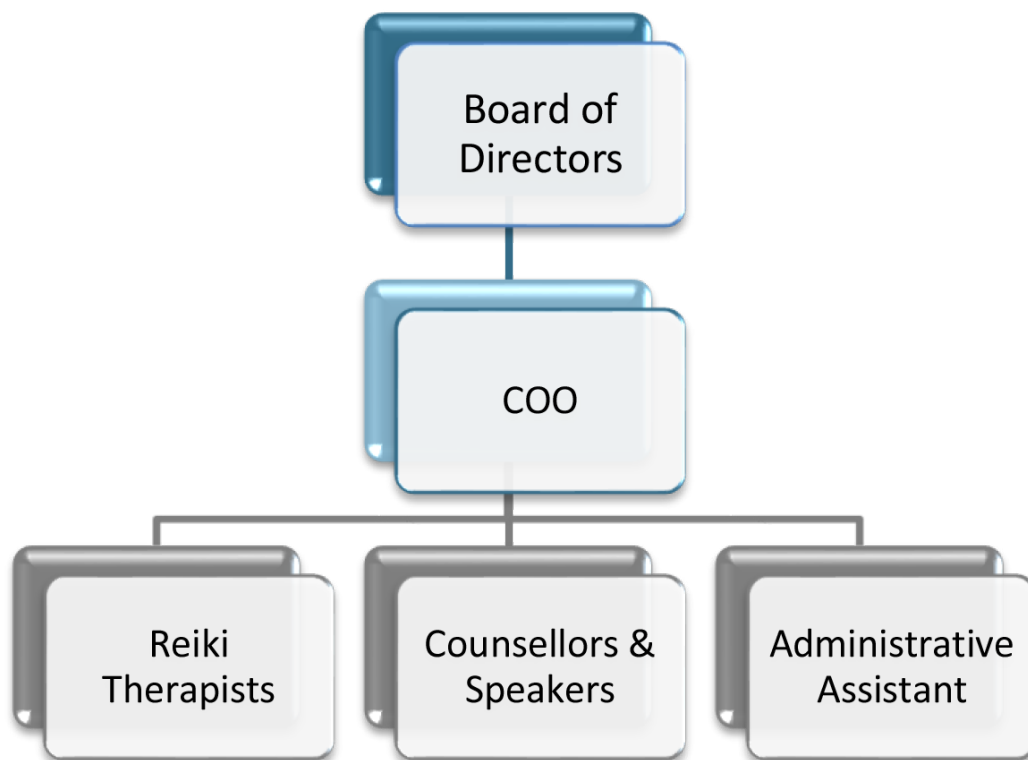
Bachelor of Science in Psychology, cum laude | Some State University, Nowhere SP

Continuing Education in Accounting | Another University, Nowhere, SP

Microsoft Office Specialist Certification | Completion in Summer 2019

Certified Associate Project Management (CAPM) Candidate | Project Management Institute

## Organizational Chart



# Personnel Forecast

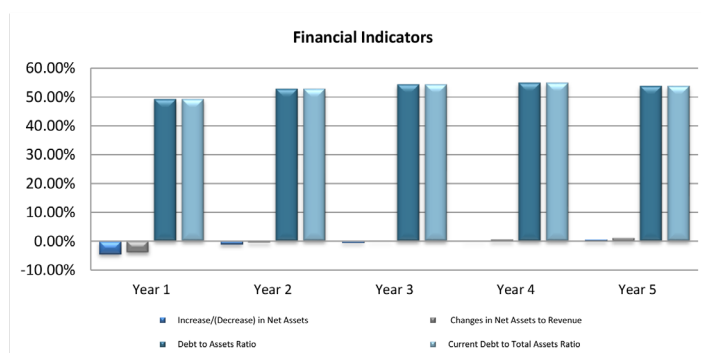
The personnel forecast below shows the staffing needs for the next five years.

Personnel Forecast					
	Year 1	Year 2	Year 3	Year 4	Year 5
COO	1	1	1	1	1
Reiki Therapist	2	3	4	5	6
Counselors & Speakers	2	3	4	5	6
Administrative Assistant	1	1	1	1	1
Other Staff					
Total Personnel	6	8	10	12	14
Management Salaries					
COO	\$50,000	\$51,500	\$53,045	\$54,636	\$56,275
Administrative Assistant	\$30,000	\$30,900	\$31,827	\$32,782	\$33,765
Other Staff					
Management Staff					
COO	\$50,000	\$51,500	\$53,045	\$54,636	\$56,275
Administrative Assistant	\$30,000	\$30,900	\$31,827	\$32,782	\$33,765
Other Staff					
Total Payroll	\$80,000	\$82,400	\$84,872	\$87,418	\$90,041

# Financial Indicators

The following table summarizes Holistic Wellness and Lifestyle's projected financial performance with standardized measurement indicators to evaluate profitability, leverage, asset turnover and liquidity. As with any long-range projection, accuracy is based on reasonable return on investment and past performance estimates. The Company believes the following numbers are attainable and affordable. However, actual results will vary.

Financial Indicators					
	Year 1	Year 2	Year 3	Year 4	Year 5
Profitability %'s:					
Gross Revenue, Gains & Other Supports %	40.00%	40.00%	40.00%	40.00%	40.00%
Increase/(Decrease) in Net Assets	-4.46%	-1.03%	-0.46%	0.07%	0.59%
Changes in Net Assets to Revenue	-3.86%	-0.45%	0.08%	0.59%	1.08%
Return on Assets	-22.22%	-5.57%	-2.71%	0.44%	3.50%
Return on Equity	-43.82%	-11.84%	-5.95%	0.99%	7.58%
Activity Ratios:					
Accounts Payable Turnover	9.03	9.03	9.44	9.44	9.44
Asset Turnover	4.98	5.43	5.85	6.00	5.97
Leverage Ratios:					
Debt to Restricted Assets	0.97	1.12	1.19	1.22	1.17
Debt to Assets Ratio	49.30%	52.90%	54.43%	55.00%	53.89%
Interest Coverage Ratio	N/A	N/A	N/A	N/A	N/A
Liquidity Ratios:					
Current Ratio	1.48	1.42	1.43	1.48	1.58
Current Debt to Total Assets Ratio	49.30%	52.90%	54.43%	55.00%	53.89%
Additional Indicators:					
Revenue to Equity Ratio	9.82	11.53	12.83	13.34	12.94



# Revenue, Gains & Other Support Forecast

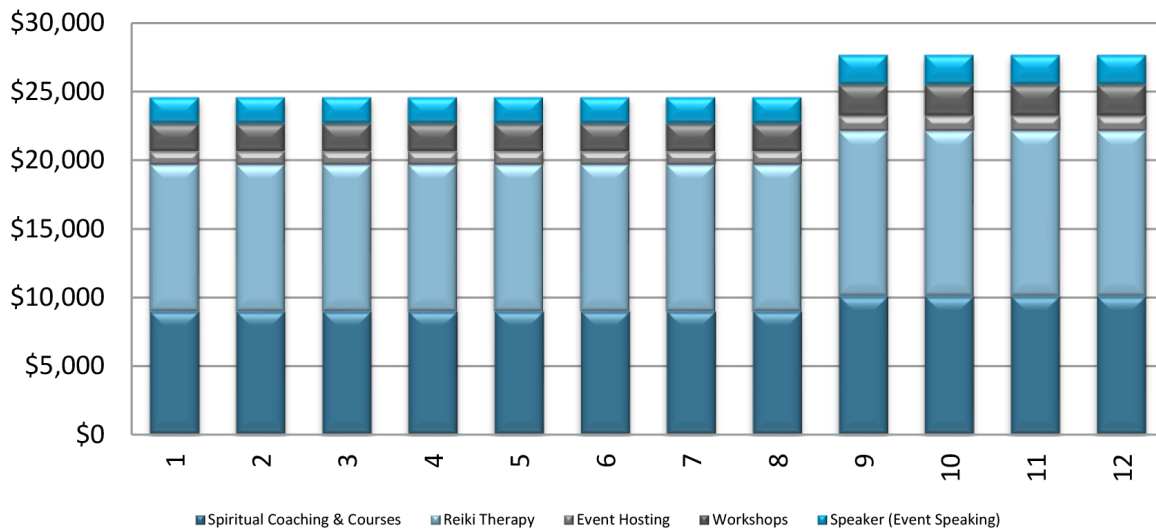
The following is a five-year revenue, gains and other support forecast.

Revenue, Gains & Other Supports Forecast					
	Year 1	Year 2	Year 3	Year 4	Year 5
Total					
Spiritual Coaching & Courses	1,491	1,566	1,644	1,726	1,812
Reiki Therapy	298	313	329	345	362
Event Hosting	48	50	53	56	58
Workshops	504	529	556	583	613
Speaker (Event Speaking)	48	50	53	56	58
Price					
Spiritual Coaching & Courses	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Reiki Therapy	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00
Event Hosting	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
Workshops	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Speaker (Event Speaking)	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
Revenue					
Spiritual Coaching & Courses	\$111,828	\$117,419	\$123,290	\$129,455	\$135,927
Reiki Therapy	\$134,193	\$140,903	\$147,948	\$155,346	\$163,113
Event Hosting	\$12,000	\$12,600	\$13,230	\$13,892	\$14,586
Workshops	\$25,200	\$26,460	\$27,783	\$29,172	\$30,631
Speaker (Event Speaking)	\$24,000	\$25,200	\$26,460	\$27,783	\$29,172
Total Revenue	\$307,221	\$322,582	\$338,711	\$355,647	\$373,429
Direct Cost					
Spiritual Coaching & Courses	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
Reiki Therapy	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
Event Hosting	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Workshops	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Speaker (Event Speaking)	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
Direct Cost of Revenue					
Spiritual Coaching & Courses	\$67,097	\$70,452	\$73,974	\$77,673	\$81,556
Reiki Therapy	\$80,516	\$84,542	\$88,769	\$93,207	\$97,868
Event Hosting	\$7,200	\$7,560	\$7,938	\$8,335	\$8,752
Workshops	\$15,120	\$15,876	\$16,670	\$17,503	\$18,378

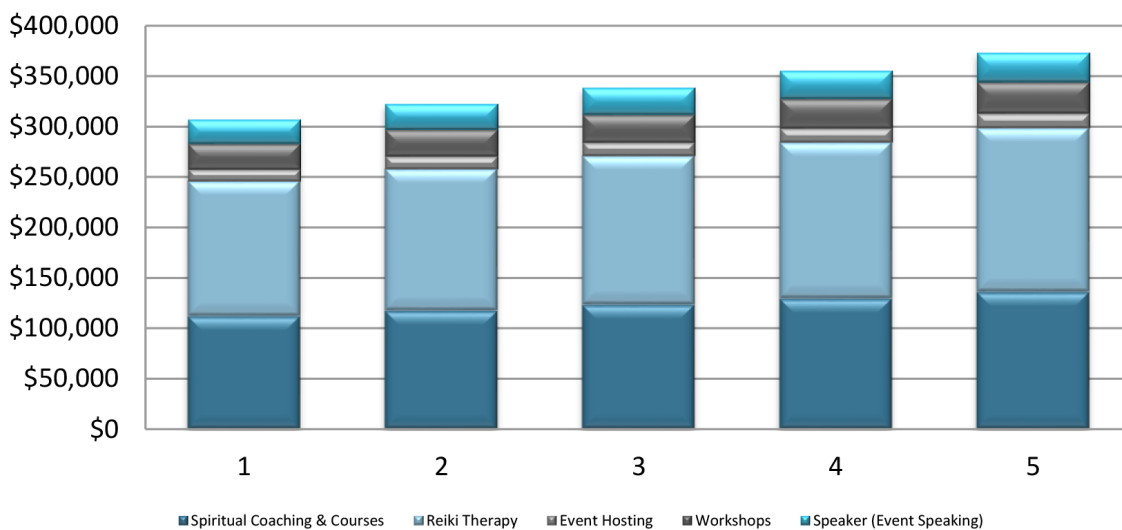
Speaker (Event Speaking)	\$14,400	\$15,120	\$15,876	\$16,670	\$17,503
Subtotal Cost of Revenue	\$184,333	\$193,549	\$203,227	\$213,388	\$224,058

**Revenue Forecast Assumptions: (1) Revenue and costs are based on averages.**

### Year 1 Revenue Monthly



### Revenue By Year



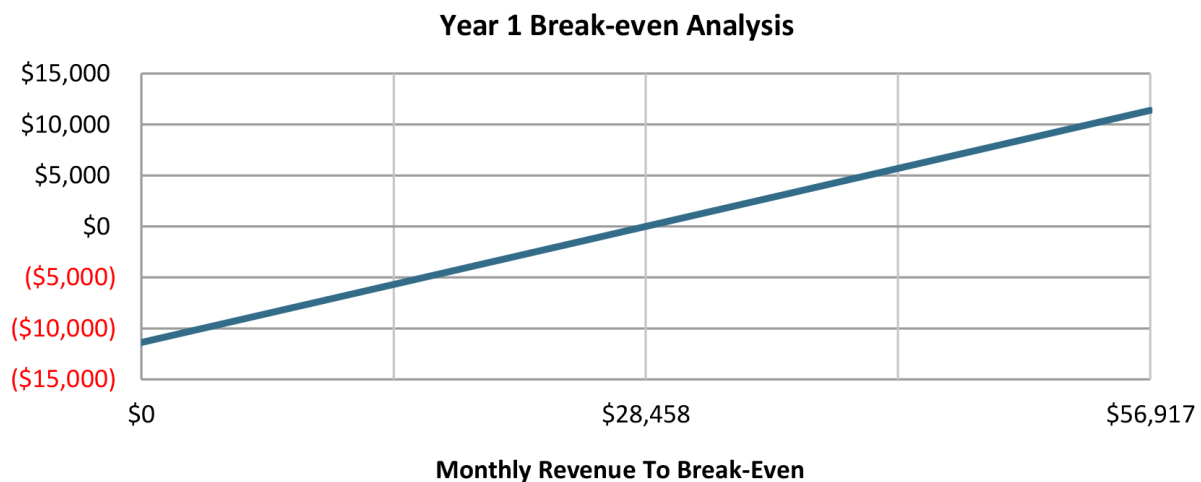


# Break-even Analysis

The following break-even analysis shows the revenue necessary to break-even in the first year of operation. Break-even is where revenue equals expenses. The Company is expected to incur average monthly fixed costs of \$11,383 in Year 1. To cover fixed and variable costs, which rise and fall with revenue, the Company must, on average, achieve revenue of \$28,458 per month to break-even.

Year 1 Break-even Analysis	
Monthly Revenue Break-even	\$28,458
Assumptions:	
Average Monthly Revenue	\$25,602
Average Monthly Variable Cost	\$15,361
Estimated Monthly Fixed Cost	\$11,383

## Break-even Analysis



# Projected Statement Of Activities

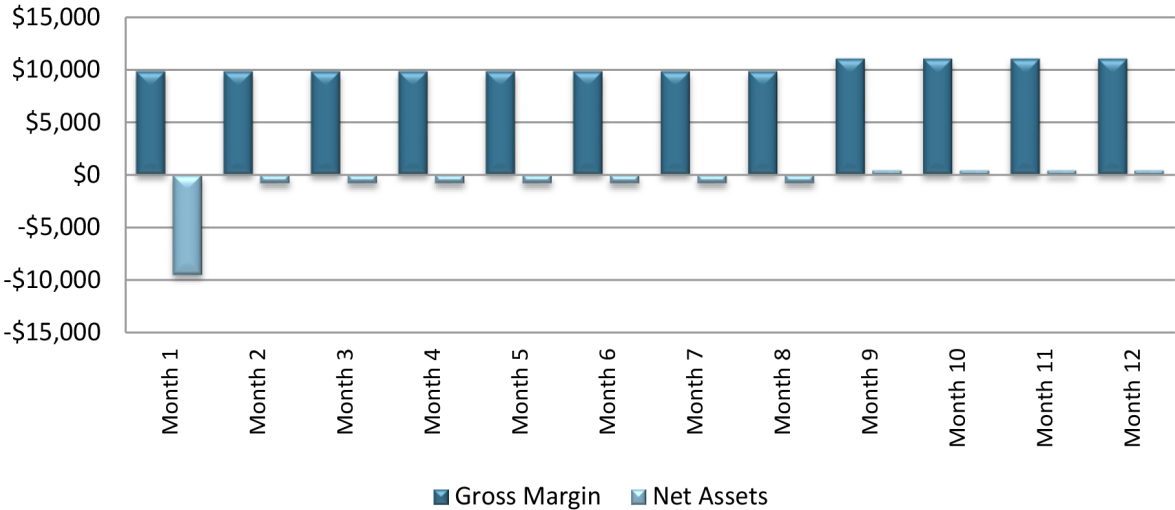
Lighthouse Empowerment Center intends to deploy its funding to maximize growth and sustainability. In the Statement of Activities below, Increase/decrease Net Assets after interest, depreciation and other operating expenses. According to 501(c) (3) regulations, any surplus will be allocated towards a qualified IRS account.

Pro Forma Statement of Activities					
	Year 1	Year 2	Year 3	Year 4	Year 5
Unrestricted Net Assets					
Revenue, gains & other supports	\$307,221	\$322,582	\$338,711	\$355,647	\$373,429
Subtotal Cost of Revenue	\$184,333	\$193,549	\$203,227	\$213,388	\$224,058
Total Cost of Revenue	\$184,333	\$193,549	\$203,227	\$213,388	\$224,058
Gross Revenue, Gains & Other Supports	\$122,888	\$129,033	\$135,485	\$142,259	\$149,372
Gross Margin/Revenue	40.00%	40.00%	40.00%	40.00%	40.00%
Expenses					
Rent	\$7,200	\$7,380	\$7,565	\$7,754	\$7,947
General Insurance Liability	\$1,800	\$1,845	\$1,891	\$1,938	\$1,987
Business License/Permits	\$1,200	\$1,230	\$1,261	\$1,292	\$1,325
Telephone/Internet	\$2,400	\$2,460	\$2,522	\$2,585	\$2,649
Website Hosting/Updates	\$480	\$492	\$504	\$517	\$530
Marketing & Advertising	\$12,000	\$13,200	\$14,520	\$15,972	\$17,569
Supplies	\$2,400	\$2,460	\$2,522	\$2,585	\$2,649
Utilities	\$2,400	\$2,460	\$2,522	\$2,585	\$2,649
Travel & Fuel	\$6,000	\$6,150	\$6,304	\$6,461	\$6,623
Maintenance	\$1,200	\$1,230	\$1,261	\$1,292	\$1,325
Professional Services	\$8,750	\$0	\$0	\$0	\$0
Depreciation	\$1,850	\$1,850	\$1,850	\$1,850	\$1,850
Payroll Taxes & Benefits	\$8,920	\$9,188	\$9,463	\$9,747	\$10,040
Total Personnel	\$80,000	\$82,400	\$84,872	\$87,418	\$90,041
Total Operating Expenses	\$136,600	\$132,345	\$137,055	\$141,996	\$147,183
Changes in Net Assets Before Interest and Taxes	(\$13,712)	(\$3,312)	(\$1,570)	\$263	\$2,189
Surplus Before Interest & Depreciation	(\$11,862)	(\$1,462)	\$280	\$2,113	\$4,039
Increase/(Decrease) in Net Assets	(\$13,712)	(\$3,312)	(\$1,570)	\$263	\$2,189
Net increase/(decrease) in Net Assets %	-4.46%	-1.03%	-0.46%	0.07%	0.59%

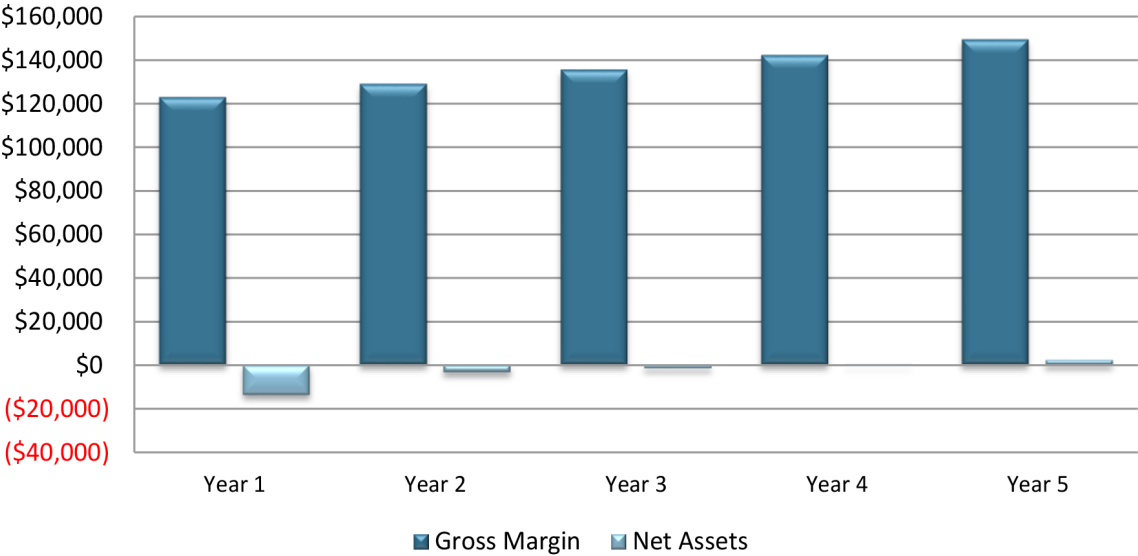
**Income Statement Assumptions: (1) Depreciation is based on 10 years; (2) Total payroll taxes are 11.15%.**

The charts below represent the total revenue monthly and for the next five years. The charts illustrate the percentage of revenue allocated to cost of goods (COG), operating expenses, taxes and interest. The net income piece represents revenue less the expenditures above.

Gross Margin & Increase / (Decrease) in Net Assets Monthly



Gross Margin & Increase / (Decrease) in Net Assets Yearly

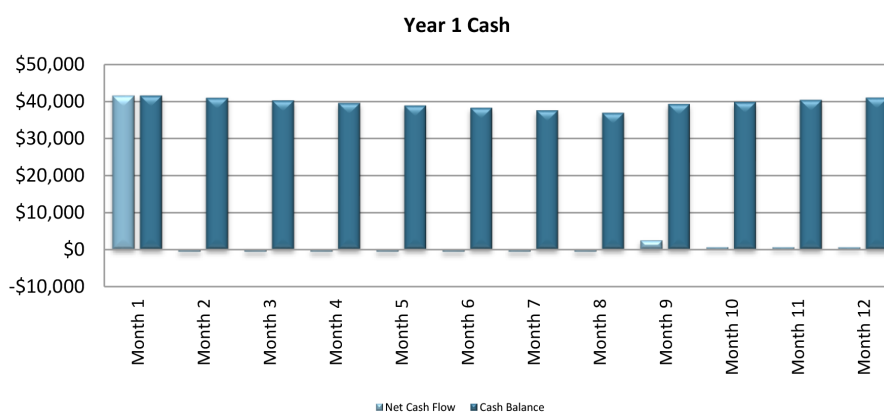


# Projected Cash Flow

The following depictions of Holistic Wellness and Lifestyle's projected cash flow shows that the Company expects to maintain sufficient cash balances over the five years of this plan. The "pro forma cash flow" table differs from the "pro forma income statement" table. Pro forma cash flow is intended to represent the actual flow of cash in and out of Holistic Wellness and Lifestyle. The revenue and expense projections on the income statement include "non-cash" items and exclude funding and investment illustrations.

Pro Forma Cash Flow					
	Year 1	Year 2	Year 3	Year 4	Year 5
Cash Received					
Revenue, Gains & Other Supports	\$307,221	\$322,582	\$338,711	\$355,647	\$373,429
Owner's Contribution	\$10,000	\$0	\$0	\$0	\$0
Proceeds from Investor	\$45,000	\$0	\$0	\$0	\$0
Subtotal Cash Received	\$362,221	\$322,582	\$338,711	\$355,647	\$373,429
Expenditures					
Expenditures from Operations					
Total Personnel	\$80,000	\$82,400	\$84,872	\$87,418	\$90,041
Bill Payments	\$209,909	\$240,640	\$253,452	\$265,049	\$278,226
Subtotal Spent on Operations	\$289,909	\$323,040	\$338,324	\$352,467	\$368,267
Additional Cash Spent					
Start-up Costs	\$8,750	\$0	\$0	\$0	\$0
Purchase Inventory	\$4,000	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$18,500	\$0	\$0	\$0	\$0
Subtotal Cash Spent	\$321,159	\$323,040	\$338,324	\$352,467	\$368,267
Net Cash Flow	\$41,062	(\$458)	\$388	\$3,179	\$5,163
Cash Balance	\$41,062	\$40,604	\$40,992	\$44,171	\$49,334

**Cash Flow Assumptions: (1) Proceeds from Grant assume funds were received in the amount of \$45K.**



# Projected Balance Sheet

A balance sheet is a snapshot of Holistic Wellness and Lifestyle's financial condition. The balance sheet has three parts: assets, liabilities and ownership equity.

Pro Forma Balance Sheet					
	Year 1	Year 2	Year 3	Year 4	Year 5
Assets					
Current Assets					
Cash	\$41,062	\$40,604	\$40,992	\$44,171	\$49,334
Inventory	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Total Current Assets	\$45,062	\$44,604	\$44,992	\$48,171	\$53,334
Long-term Assets					
Long-term Assets	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500
Accumulated Depreciation	\$1,850	\$3,700	\$5,550	\$7,400	\$9,250
Total Long-term Assets	\$16,650	\$14,800	\$12,950	\$11,100	\$9,250
Total Assets	\$61,712	\$59,404	\$57,942	\$59,271	\$62,584
Liabilities and Capital					
Current Liabilities					
Accounts Payable	\$20,423	\$21,427	\$21,535	\$22,602	\$23,726
Other Current Liabilities	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Subtotal Current Liabilities	\$30,423	\$31,427	\$31,535	\$32,602	\$33,726
Total Liabilities	\$30,423	\$31,427	\$31,535	\$32,602	\$33,726
Net Assets					
Permanently Restricted Assets	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000
Unrestricted	\$0	(\$13,712)	(\$17,023)	(\$18,594)	(\$18,331)
Undesignated Unrestricted	(\$13,712)	(\$3,312)	(\$1,570)	\$263	\$2,189
Total Net Assets	\$31,288	\$27,977	\$26,406	\$26,669	\$28,858
Total Liabilities and Net Assets	\$61,712	\$59,404	\$57,942	\$59,271	\$62,584
Net Worth	\$31,288	\$27,977	\$26,406	\$26,669	\$28,858



# Financial Assumptions

The assumptions below provide growth rates, cash on hand, and the terms of funding based on an initial amount of \$55,000.

Financial Assumptions					
	Year 1	Year 2	Year 3	Year 4	Year 5
Growth Assumptions					
Total Revenue Growth		5%	5%	5%	5%
Total Expense Growth		-3%	4%	4%	4%
Personnel Assumptions					
Average Salary Growth		3%	3%	3%	3%
Payroll Growth		3%	3%	3%	3%
Cash Assumptions					
Months of Cash on Hand	2	4	4	4	4
Bill Payment Term (Days)	32	32	32	32	32
Fixed Rate Loan					
Loan Term	7				
Loan Rate	8.0%				

# Appendix: Year One Financials

Year 1 Revenue, Gains & Other Supports Forecast												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Total												
Spiritual Coaching & Courses	119	119	119	119	119	119	119	119	134	134	134	134
Reiki Therapy	24	24	24	24	24	24	24	24	27	27	27	27
Event Hosting	4	4	4	4	4	4	4	4	4	4	4	4
Workshops	40	40	40	40	40	40	40	40	45	45	45	45
Speaker (Event Speaking)	4	4	4	4	4	4	4	4	4	4	4	4
Price												
Spiritual Coaching & Courses	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Reiki Therapy	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00	\$450.00
Event Hosting	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00	\$250.00
Workshops	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00	\$50.00
Speaker (Event Speaking)	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00	\$500.00
Revenue												
Spiritual Coaching & Courses	\$8,946	\$8,946	\$8,946	\$8,946	\$8,946	\$8,946	\$8,946	\$8,946	\$10,065	\$10,065	\$10,065	\$10,065
Reiki Therapy	\$10,735	\$10,735	\$10,735	\$10,735	\$10,735	\$10,735	\$10,735	\$10,735	\$12,077	\$12,077	\$12,077	\$12,077
Event Hosting	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$960	\$1,080	\$1,080	\$1,080	\$1,080
Workshops	\$2,016	\$2,016	\$2,016	\$2,016	\$2,016	\$2,016	\$2,016	\$2,016	\$2,268	\$2,268	\$2,268	\$2,268
Speaker (Event Speaking)	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$1,920	\$2,160	\$2,160	\$2,160	\$2,160
Total Revenue	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$27,650	\$27,650	\$27,650	\$27,650
Direct Cost												
Spiritual Coaching & Courses	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
Reiki Therapy	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00	\$270.00
Event Hosting	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Workshops	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00	\$30.00
Speaker (Event Speaking)	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00	\$300.00
Direct Cost of Revenue												
Spiritual Coaching & Courses	\$5,368	\$5,368	\$5,368	\$5,368	\$5,368	\$5,368	\$5,368	\$5,368	\$6,039	\$6,039	\$6,039	\$6,039
Reiki Therapy	\$6,441	\$6,441	\$6,441	\$6,441	\$6,441	\$6,441	\$6,441	\$6,441	\$7,246	\$7,246	\$7,246	\$7,246
Event Hosting	\$576	\$576	\$576	\$576	\$576	\$576	\$576	\$576	\$648	\$648	\$648	\$648
Workshops	\$1,210	\$1,210	\$1,210	\$1,210	\$1,210	\$1,210	\$1,210	\$1,210	\$1,361	\$1,361	\$1,361	\$1,361
Speaker (Event Speaking)	\$1,152	\$1,152	\$1,152	\$1,152	\$1,152	\$1,152	\$1,152	\$1,152	\$1,296	\$1,296	\$1,296	\$1,296
Subtotal Cost of Revenue	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$16,590	\$16,590	\$16,590	\$16,590

# Appendix: Year One Financials

Year 1 Personnel Forecast												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Staff Count												
COO	1	1	1	1	1	1	1	1	1	1	1	1
Reiki Therapist	2	2	2	2	2	2	2	2	2	2	2	2
Counsellors & Speakers	2	2	2	2	2	2	2	2	2	2	2	2
Administrative Assistant	1	1	1	1	1	1	1	1	1	1	1	1
Total Personnel	6	6	6	6	6	6	6	6	6	6	6	6
Staff Salary												
COO	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167
Administrative Assistant	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Staff Salaries - Total												
COO	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167
Administrative Assistant	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Total Payroll	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667

Year 1 Statement of Activities												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Revenue, gains & other supports	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$27,650	\$27,650	\$27,650	\$27,650
Subtotal Cost of Revenue	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$16,590	\$16,590	\$16,590	\$16,590
Total Cost of Revenue	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$14,747	\$16,590	\$16,590	\$16,590	\$16,590
Gross Revenue, Gains & Other Supports	\$9,831	\$9,831	\$9,831	\$9,831	\$9,831	\$9,831	\$9,831	\$9,831	\$11,060	\$11,060	\$11,060	\$11,060
Gross Margin/Revenue	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%	40.00%
Expenses												
Rent	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600	\$600
General Insurance Liability	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Business License/ Permits	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Telephone/Internet	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Website Hosting/ Updates	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40	\$40
Marketing & Advertising	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Supplies	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Utilities	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Travel & Fuel	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Maintenance	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Professional Services	\$8,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Depreciation	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154	\$154
Payroll Taxes & Benefits	\$743	\$743	\$743	\$743	\$743	\$743	\$743	\$743	\$743	\$743	\$743	\$743
Total Personnel	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667
Total Operating Expenses	\$19,404	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654	\$10,654
Changes in Net Assets Before Interest and Taxes	(\$9,573)	(\$823)	(\$823)	(\$823)	(\$823)	(\$823)	(\$823)	(\$823)	\$406	\$406	\$406	\$406
Net Increase/ (Decrease) in Net Assets	(\$9,573)	(\$823)	(\$823)	(\$823)	(\$823)	(\$823)	(\$823)	(\$823)	\$406	\$406	\$406	\$406
Net increase/ (decrease) in Net Assets %	-38.95%	-3.35%	-3.35%	-3.35%	-3.35%	-3.35%	-3.35%	-3.35%	1.47%	1.47%	1.47%	1.47%

# Appendix: Year One Financials

Year 1 Cash Flow												
Additional Cash Received	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Revenue, Gains & Other Supports	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$27,650	\$27,650	\$27,650	\$27,650
Proceeds from Investor	\$45,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Received	\$79,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$24,578	\$27,650	\$27,650	\$27,650	\$27,650
Total Personnel	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667	\$6,667
Bill Payments	\$0	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$20,423	\$20,423	\$20,423
Additional Cash Spent												
Start-up Costs	\$8,750	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Inventory	\$4,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$18,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Cash Spent	\$37,917	\$25,247	\$25,247	\$25,247	\$25,247	\$25,247	\$25,247	\$25,247	\$25,247	\$27,090	\$27,090	\$27,090
Net Cash Flow	\$41,661	(\$669)	(\$669)	(\$669)	(\$669)	(\$669)	(\$669)	(\$669)	\$2,403	\$560	\$560	\$560
Cash Balance	\$41,661	\$40,992	\$40,323	\$39,654	\$38,985	\$38,316	\$37,647	\$36,979	\$39,382	\$39,942	\$40,502	\$41,062



Year 1 Balance Sheet												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Current Assets												
Cash	\$41,661	\$40,992	\$40,323	\$39,654	\$38,985	\$38,316	\$37,647	\$36,979	\$39,382	\$39,942	\$40,502	\$41,062
Inventory	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Total Current Assets	\$45,661	\$44,992	\$44,323	\$43,654	\$42,985	\$42,316	\$41,647	\$40,979	\$43,382	\$43,942	\$44,502	\$45,062
Long-term Assets	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500	\$18,500
Accumulated Depreciation	\$154	\$308	\$463	\$617	\$771	\$925	\$1,079	\$1,233	\$1,388	\$1,542	\$1,696	\$1,850
Total Long-term Assets	\$18,346	\$18,192	\$18,038	\$17,883	\$17,729	\$17,575	\$17,421	\$17,267	\$17,113	\$16,958	\$16,804	\$16,650
Total Assets	\$64,007	\$63,184	\$62,361	\$61,538	\$60,714	\$59,891	\$59,068	\$58,245	\$60,494	\$60,900	\$61,306	\$61,712
Current Liabilities												
Accounts Payable	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$18,580	\$20,423	\$20,423	\$20,423	\$20,423
Other Current Liabilities	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Subtotal Current Liabilities	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$30,423	\$30,423	\$30,423	\$30,423
Total Liabilities	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$28,580	\$30,423	\$30,423	\$30,423	\$30,423
Net Assets												
Permanently Restricted Assets	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000	\$45,000
Undesignated Unrestricted	(\$9,573)	(\$10,396)	(\$11,219)	(\$12,042)	(\$12,865)	(\$13,689)	(\$14,512)	(\$15,335)	(\$14,929)	(\$14,523)	(\$14,117)	(\$13,712)
Net Assets	\$35,427	\$34,604	\$33,781	\$32,958	\$32,135	\$31,311	\$30,488	\$29,665	\$30,071	\$30,477	\$30,883	\$31,288
Total Liabilities and Net Assets	\$64,007	\$63,184	\$62,361	\$61,538	\$60,714	\$59,891	\$59,068	\$58,245	\$60,494	\$60,900	\$61,306	\$61,712
Net Worth	\$35,427	\$34,604	\$33,781	\$32,958	\$32,135	\$31,311	\$30,488	\$29,665	\$30,071	\$30,477	\$30,883	\$31,288

# Notes





Wise Business Plans