

# X. Detailed Financials

## A. Project income statement by month for first year's of operation

Joey's Jungle Daycare Forecasted Statement of Income For the years ended December 31, 2024, 2025 & 26																	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2024	2025	2026		
<b>Operating Revenue</b>																	
<b>School-Year</b>																	
Partnership Company			\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$102,564.00	\$1,025,640.00	\$1,796,256.00	\$3,718,249.92		
General Public		\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$46,200.00	\$462,000.00	\$1,886,068.80	\$3,933,800.64		
<b>Summer</b>																	
Partnership Company	\$110,427.00											\$110,427.00	\$220,854.00	\$117,879.30	\$242,494.56		
General Public	\$79,242.00											\$79,242.00	\$158,484.00	\$289,519.92	\$580,132.37		
<b>Total Operating Revenue</b>	\$110,427.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$110,427.00	\$1,866,978.00	\$4,089,724.02	\$8,474,677.49		
<b>Cost of Services Sold</b>																	
<b>Childcare Costs</b>	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$441,360.00	\$662,040.00	\$1,103,400.00		
<b>Total Cost of Services Sold</b>	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$441,360.00	\$662,040.00	\$1,103,400.00		
<b>Gross Profit</b>	\$73,647.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$111,984.00	\$73,647.00	\$1,425,618.00	\$3,427,684.02	\$7,371,277.49		
<b>Gross Profit Margin</b>	66.69%	75.28%	75.28%	75.28%	75.28%	75.28%	75.28%	75.28%	75.28%	75.28%	75.28%	66.69%	76.36%	83.81%	86.98%		
<b>Operating Expenses</b>																	
<b>Payroll</b>	\$56,780.86	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$56,780.86	\$765,786.15	\$2,020,169.60	\$3,968,483.98		
<b>Marketing Professionals</b>	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$11,448.16	\$137,377.92	\$302,918.31	\$417,743.29		
<b>Supervisors</b>	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$11,873.72	\$142,484.64	\$235,633.97	\$433,271.97		
<b>Caretakers</b>	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$37,987.11	\$455,845.32	\$1,400,014.94	\$2,970,320.16		
<b>IT Management</b>	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$595.60	\$7,147.23	\$15,759.64	\$26,080.24		
<b>Reception</b>	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$3,317.85	\$39,814.20	\$65,842.73	\$121,068.33		
<b>Rent</b>	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$200,000.00	\$300,000.00	\$500,000.00		
<b>Insurance Costs</b>	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$4,620.00	\$6,930.00	\$11,550.00		
<b>Total Operating Expenses</b>	\$73,832.53	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$82,274.11	\$73,832.53	\$970,406.15	\$2,327,099.60	\$4,480,033.98		
<b>Income Before Tax</b>	-\$185.53	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	\$29,709.89	-\$185.53	\$455,211.85	\$1,100,584.42	\$2,891,243.51		
<b>Tax Expenses</b>	-\$46.38	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	\$7,427.47	-\$46.38	\$113,802.96	\$275,146.10	\$722,810.88		
<b>Net Income</b>	-\$139.15	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	\$22,282.42	-\$139.15	\$341,408.89	\$825,438.31	\$2,168,432.63		

Above is JJD's monthly income statements which shows the sources of revenue along with operational costs associated with running the business, JJD's First Year revenue is \$341,408.89 followed with a large increase to nearly \$2M in three years.

## A. Projected cash flow by month for the first year's operation

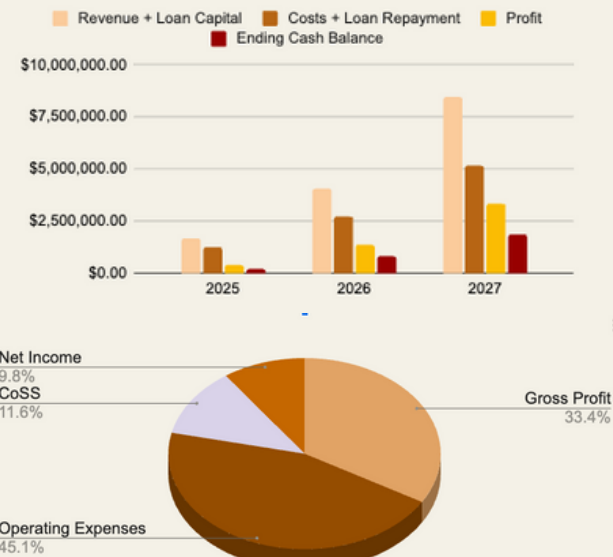
Joey's Jungle Daycare Forecasted Statement of Cash Flows For the years ended December 31, 2024, 2025 & 26																	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	2024	2025	2026		
<b>Beginning Cash Balance</b>		\$4,648.47	\$34,208.36	\$63,768.25	\$93,328.14	\$122,888.03	\$152,447.93	\$182,007.82	\$211,567.71	\$241,127.60	\$270,687.49	\$300,247.38	\$220,669.85	\$220,669.85	\$850,878.57		
<b>Cash Inflows:</b>																	
Loan Proceeds	\$100,000.00																
Revenue	\$31,185.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$31,185.00	\$1,708,494.00	\$4,089,724.02	\$8,474,677.49		
<b>Total Cash Inflows</b>	\$131,185.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$148,764.00	\$31,185.00	\$1,708,494.00	\$4,089,724.02	\$8,474,677.49		
<b>Available Cash Balance</b>	\$131,185.00	\$153,412.47	\$182,972.36	\$212,532.25	\$242,092.14	\$271,652.03	\$301,211.93	\$330,771.82	\$360,331.71	\$389,891.60	\$419,451.49	\$331,432.38	\$1,487,824.15	\$3,869,054.17	\$7,623,798.92		
<b>Cash Outflows:</b>																	
Startup Costs																	
Legal and Administ	\$274.00												\$274.00	\$411.00	\$685.00		
Remodeling	\$13,500.00												\$13,500.00	\$20,250.00	\$33,750.00		
Safety Equipment	\$2,000.00												\$2,000.00	\$3,000.00	\$5,000.00		
<b>Total Startup Costs</b>	\$15,774.00												\$15,774.00	\$23,661.00	\$39,435.00		
Payroll w Benefits +	\$56,780.86	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$65,222.44	\$56,780.86	\$765,786.15	\$2,020,169.60	\$3,968,483.98		
<b>Insurance Costs</b>																	
Public Liability Insu	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$53.00	\$636.00	\$1,219.00	\$2,385.00		
Employer's Liability	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$170.00	\$2,040.00	\$3,910.00	\$7,650.00		
Childcare Liability I	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$57.00	\$684.00	\$1,311.00	\$2,565.00		
Child Protection Ins	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$105.00	\$1,260.00	\$2,415.00	\$4,725.00		
<b>Total Insurance Cost</b>	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$385.00	\$4,620.00	\$8,855.00	\$17,325.00		
Childcare Costs	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$36,780.00	\$441,360.00	\$662,040.00	\$1,103,400.00		
Legal Fees	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$1,200	\$2,300	\$4,500		
Miscellaneous	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$600	\$1,150	\$2,250		
Rent	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$16,666.67	\$200,000.00	\$300,000.00	\$500,000.00		
<b>Taxes Expense</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
<b>Total Cash Outflows</b>	\$126,536.53	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$119,204.11	\$110,762.53	\$1,429,340.15	\$3,018,175.60	\$5,635,393.98		
<b>Other Cash Outflows:</b>																	
Loan Outstanding	\$100,000.00	\$99,188.93	\$98,372.45	\$97,550.52	\$96,723.12	\$95,890.20	\$95,051.73	\$94,207.67	\$93,357.98	\$92,502.62	\$91,641.57	\$90,774.77	\$90,774.77	-	-		
Loan Interest	\$666.67	\$661.26	\$655.82	\$650.34	\$644.82	\$639.27	\$633.68	\$628.05	\$622.39	\$616.68	\$610.94	\$605.17	\$605.17	-	-		
Loan Principal	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	-	-		
<b>Subtotal</b>	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	\$1,477.74	-	-		
<b>Total Cash Outflow</b>	\$128,014.27	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$120,681.85	\$112,240.27	\$1,429,340.15	\$3,018,175.60	\$5,635,393.98		
<b>Ending Cash Balance</b>	\$4,648.47	\$34,208.36	\$63,768.25	\$93,328.14	\$122,888.03	\$152,447.93	\$182,007.82	\$211,567.71	\$241,127.60	\$270,687.49	\$300,247.38	\$220,669.85	\$220,669.85	\$850,878.57	\$1,988,404.94		

Above is JJD's monthly cash flow statements. This shows the exact cash amount JJD will have in the back throughout the first year of operation and a projection of the next 3 years.

## A. Projected balance sheet, end of first year

Joey's Jungle Daycare Balance Sheet			
Year Ending December 31, 2024			
Assets		Liabilities	
<b>Current Assets</b>		<b>Current Liabilities</b>	
		Loan Outstanding - Principal	\$61,565.86
Tangible Assets		Loan Outstanding - Interest	\$4,925.27
Childcare Materials	\$36,780.00	Payroll Payable	\$56,780.86
		Rent	\$200,000.00
Cash in Bank	\$216,525.44		
Prepaid Expenses			
Legal Fees	\$1,200.00		
Insurance Costs	\$4,620.00		
Prepaid Loan	\$49,646.55		
Total Current Assets	\$308,771.99	Total Current Liabilities	\$323,271.99
<b>Fixed Assets</b>		<b>Owners' Equity</b>	
Equipment	\$2,000.00	Invested Capital	\$0.00
Furniture	\$13,500.00	Retaining earnings - current	N/A
Accumulated Depreciation	-\$1,000.00	(No equity taken)	
Total Fixed Assets	\$14,500.00	Total Owners' Equity	-
Total Assets	\$323,271.99	Total Liabilities	\$323,271.99

## A. Projected three-year plan



## A. brief narrative description of the planned growth of the proposed business, including financial resources and needs

JJD anticipates to substantially grow its profit during the following years as our business model focuses on large expansion. After establishing more efficient expansion methods and cost reduction, we will be able to meet increased customer needs and substantially decrease the number of individuals in a childcare desert. Joey's Jungle Daycare is set for significant growth in Australia's childcare market. Our unique model of integrating daycare into office spaces aligns well with the needs of working parents in the hybrid work era. In our first year, we project a total revenue of **\$341,408.89**, with an impressive increase to \$825,438.31 in the second year (a **growth of approximately 142%**) and a further leap to \$2,168,432.63 in the third year (an increase of about 163%). This exponential growth trajectory is expected to stabilize as we solidify our presence in the market. Our initial financial strategy includes managing startup costs and operational expenses effectively while maintaining a healthy cash flow. The steady increase in our ending cash balance, from **\$216,525.44** in 2024 to an anticipated **\$1,836,945.59** by 2026, demonstrates our financial prudence and stability.

## B. Proposed plan to meet capital needs

### 1. Personal and internal sources: JJD does not use any personal sources

This includes things such as personal loans or loans taken from family or friends. The companies that JJD partners with are an internal source as they invest in our business by providing us with spaces and daycare accommodations at a lowered cost along with resources both physical and virtual. This source will provide JJD funds and resources without adding additional finances.

### 2. Earnings, short-term and long-term borrowing, long-term equity

To help ensure the prosperity of JJD, all profits will be reinvested into the business for the beginning years. The profits will be used to improve **expansion efficiency** and it will also be used to research and develop new strategies to penetrate new markets.

### 3. External sources

According to the projected financial statements, JJD is requesting a small-business loan of USD 100K that will be repaid over 19 months at an **interest rate of 8%**. The bank loan will effectively jumpstart operations and we are confident that the loan can be repaid in a timely manner.

### 4. Plan to repay borrowed funds or provide return on investment to equity funds

The bank loan will be paid in a timely manner as JJD forecasts to make more of what was initially invested. JJD will generate more than enough revenue to pay back our loans even if problems arise. Our tables and scheduled payment can be **outlined in our conclusion**.

#### 1 year snapshot of monthly loan repayments from Cash Flow

Month	1	2	3	4	5	6	7	8	9	10	11	12
Loan Outstanding	\$100,000.00	\$95,855.59	\$91,738.82	\$87,649.48	\$83,587.41	\$79,552.42	\$75,544.34	\$71,260.60	\$65,785.53	\$60,346.96	\$54,944.64	\$49,578.34
Loan Interest	\$666.67	\$639.04	\$611.59	\$584.33	\$557.25	\$530.35	\$503.63	\$475.07	\$438.57	\$402.31	\$366.30	\$330.52
Loan Principal	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74

