

XIII. CONCLUSION

In order to finance the launch of JJD with the grand opening of two new locations, it is important for JJD to stay cash-positive to maintain healthy finances even in case of rainy days. To do so JJD will require a **\$100,000** USD loan at an interest rate of **8 %** that will be repaid over 19 months shown by the breakdown on the right. Our total interest returns a total of **\$6,898.78**. As we break even in a very little amount of time due to our well thought out plan.

Total Loan: \$100,000
Percent interest: 8%
Total Interest: \$6,898.78
ROI: 6.90%

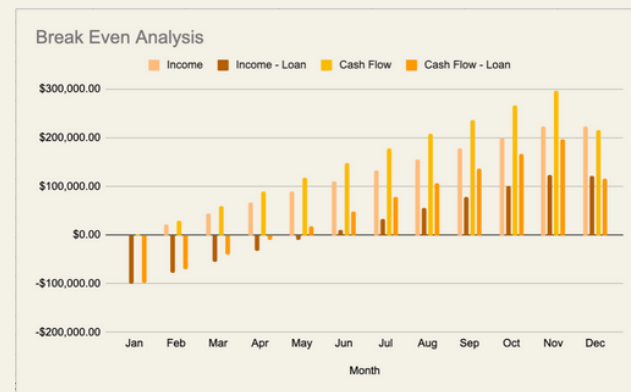
Month	1	2	3	4	5
Loan Outstanding	\$100,000.00	\$95,855.59	\$91,738.82	\$87,649.48	\$83,587.41
Loan Interest	\$666.67	\$639.04	\$611.59	\$584.33	\$557.25
Loan Principal	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74	\$3,477.74
Month	6	7	8	9	10
Loan Outstanding	\$79,552.42	\$75,544.34	\$71,260.60	\$65,785.53	\$60,346.96
Loan Interest	\$530.35	\$503.63	\$475.07	\$438.57	\$402.31
Loan Principal	\$3,477.74	\$3,780.11	\$5,000.00	\$5,000.00	\$5,000.00
Month	11	12	13	14	15
Loan Outstanding	\$54,944.64	\$49,578.34	\$44,247.82	\$33,952.84	\$23,726.48
Loan Interest	\$366.30	\$330.52	\$294.99	\$226.35	\$158.18
Loan Principal	\$5,000.00	\$5,000.00	\$10,000	\$10,000	\$10,000
Month	16	17	18	19	20
Loan Outstanding	\$13,568.31	\$3,477.85	\$0.00	\$0.00	\$0.00
Loan Interest	\$90.46	\$23.19	\$0.00	\$0.00	\$0.00
Loan Principal	\$10,000	\$3,455			

Given the current issues and state of the market in Australia our business takes advantage of this and will have consistent growth. As a result, we will be able to expand our services while benefiting several sectors and boosting the economy. After proven growth and success of, Joey's Jungle Daycare predicts to pursue expansion or exit plans.

1. For expansion, while we do expand, an alternate route we can take in the long term is franchising. When franchising we can rapidly expand allowing us to increase our impact in the market and achieve our goals. Additionally, it will lead to more streamlined operations. Franchising also reduces financial risk so this can also serve as a potential exit plan if the need occurs.
2. Other than Australia, other countries also have a significant population in a childcare desert. We can expand our business internationally after weighing our successes and investing back into our business with the profits to analyze other business environments.

Overall, **Joey's Jungle Daycare's core mission is to seamlessly address multiple societal needs: enhancing childcare access, creatively repurposing empty office spaces, and contributing to bridging gender gaps in the workforce.** With the loan capital and partnerships, we believe that JJD can be a successful and revolutionary business while giving back to our world.

Break Even Analysis



The break-even analysis shows when our revenue exceeds our costs including the cost of the loan. The graph above shows a transition during the 6th month where JJD hits his break-even point.

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