



# MISS MILITARY MOM, LLC

Business Plan  
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Kenisha Heath, MD, FAAFP  
Lt Col, USAF, MC, Chief of the Medical Staff  
Miss Military Mom, LLC  
61st Medical Squadron  
Los Angeles AFB CA 90731  
Phone: 301-787-3160

<http://missmilitarymom.com/>

Email: [Krenee@missmilitarymom.com](mailto:Krenee@missmilitarymom.com) or [Krenee98@hotmail.com](mailto:Krenee98@hotmail.com)

## TABLE OF CONTENTS

Business Description and Vision.....	3
Executive Summary.....	4
About the Owner.....	4
The Company, Concept & Products.....	5
Image of Product.....	6
The Industry.....	6
Market Research.....	7
Economics of the Business.....	7
Marketing Plan.....	8
Design and Development Plan.....	8
Operations Plan.....	8
Financial Projections.....	9



## **Vision and Mission**

The mission of Miss Military Mom is to provide practical solutions that simplify the lives of breastfeeding mothers in uniform both nationally and abroad. Our vision is to be the leading supplier of nursing apparel for use with the battle dress uniform of all military service branches. Our goal is to provide convenience, ease, and privacy to women in uniform who choose to breastfeed their children.

## **Executive Summary**

Miss Military Mom is an e-commerce company designed to meet the needs of working mothers in uniform.

Both Pediatric and Obstetric professional medical societies have identified breastfeeding as the ideal and preferred method of feeding newborns and infants, far superior to the use of formula. Breastfeeding has been shown to confer multiple medical and psychological benefits for both the mom and child. In general, most breastfed babies experience less allergic reactions, digestive discomfort, ear, respiratory, and urinary infections than formula fed babies. Additionally, they are often leaner and have been found to have a slightly higher IQ than those who consume formula as their primary method of nutrition. Additionally, the mother benefits as well in savings on money not spent on expensive formulas, a quicker postpartum recovery, and a strong mother-baby bond.

There are over 203,000 women serving in the United States Military with a pregnancy rate that mirrors that of the general female US population aged 15-44 at ten percent annually. This is the target, niche clientele for Miss Military Mom.

Currently the military does not have a uniform option that offers a discrete and convenient way for mother to nurse her child during the workday or use a breast pump when away from her child. The battle dress uniform, worn daily in most branches of service, requires a mother to unbutton and remove her overcoat, pull her undershirt from her belted pants, and lift it above her breast to nurse or utilize a breast pump. This leaves her abdomen completely exposed and a subjected feeling of being naked from the waist up to provide nourishment for child. Should she not have the luxury of complete privacy with her own office or a dedicated breastfeeding area, this makes a very natural and mutually rewarding experience awkward, inconvenient, and uncomfortable for both the mother and those around her.

Though women who serve in the military have children at the same rate as the general public, a uniform which eases the task of breastfeeding or pumping has not yet been developed, distributed, and approved for official use as a military clothing item. Miss Military Mom was created to specifically address this void with their development of an undershirt for the battledress uniform that lends easily to breastfeeding or pumping discretely without the need to undress to the level of significant body exposure. Subsequently, additional products will be added to further simplify the lives of working moms in uniform to include camouflage diaper bags and nursing covers as well as other items specific to the mother with young children.

Our customers are the actively serving women of the United States Army, Navy, Air Force, Marines, Coast Guard and Public Health Corps who provide breast milk to their children. Additionally, Miss Military Mom will eventually serve other women in uniform to include policewomen.

## **About the Owner**

Dr. Kenisha R. Heath is owner and sole proprietor of Miss Military Mom, LLC. She is a board certified family physician and a Lieutenant Colonel in the United States Air Force. She currently serves as Chief of the Medical Staff for the 61st Medical Squadron at Los Angeles Air Force Base in California. Lt Col Heath advises the Medical Commander on the planning and implementation of medical services to include the maintenance of health standards, training, and use of personnel. She provides guidance for implementing comprehensive programs to continuously

improve prevention and treatment of medical disease to ensure maximum personnel wartime readiness and combat capability.

She plans and administers medical service policies for the 8,600 beneficiaries enrolled to the medical facility. She ensures that patients receive quality medical services through the mentoring, credentialing, and privileging of qualified physicians, physician assistants, and nurse practitioners. Through teamwork, innovation and effective utilization of resources, Lt Col Heath ensures comprehensive medical care, dental care, and public health services are effectively rendered which promote health and wellness to the Los Angeles Air Force Base community.

Dr. Heath has served as the primary care provider to thousands of women, cared for hundreds of pregnant patients and delivered countless babies. Her unique position as physician to military women as well as her 12-year tenure as an active duty officer, places her in prime placement to remain intimately aware of the needs of her targeted market.

## **The Company, Concept & Products**

Miss Military Mom is structured as an LLC and will commence operations in December 2015. The company was established in 2015 when the owner, who actively serves in the United States Air Force, grew increasingly frustrated with the current inconvenient process of nursing her child while in uniform or expressing breast milk via an automatic breast pump throughout the work day. The battle dress uniform, worn daily in most branches of service, requires a mother to unbutton and remove her overcoat, pull her undershirt from her belted pants, and lift it above her breast to nurse or utilize a breast pump. This leaves her abdomen completely exposed and should she not have the luxury of complete privacy with her own office or a dedicated breastfeeding area, this makes a very natural and mutually rewarding experience awkward, inconvenient, and uncomfortable for both the mother and those around her. Miss Military Mom was initially developed to offer a convenient and private method for breastfeeding while in uniform but has since strived to provide practical solutions to military mothers. This company is unique in that it has produced the only available nursing uniform item compatible to wear with the battle dress uniform.

The signature product is a nursing t-shirt made in compliance with the regulations of the Air Force and Army. The product is a short-sleeve, crew neck, sand colored nursing t-shirt with a pull-up panel that allows quick, easy and discreet nursing. It was specifically designed to be compatible with the Air Force's Airman Battle Uniform (ABU) as well as the Army's Combat Uniform (ACU). To use, the mother would simply lift the panel opening under the breast and push aside the under layer for discreet nursing or pumping. It is made of a stretchy 65% cotton/35% polyester material to allow easy manipulation through stretch without permanent disfiguration of the shape. It is available in the following sizes: S, M, L [bust sizes- small 30-32 inches, medium 34-36 inches, large 36-40 inches].

Currently, there is no similar product available for purchase that is completely compatible for used with the uniform of our military services. This product will allow the working mom in uniform to easily and privately nurse or use an automatic breast pump to provide nutrition to their child(ren).

The vision of Miss Military Mom, LLC is to be the authorized manufacturer and distributor of military uniform nursing apparel. This would thereby allow direct distribution to the 860 U.S. military installations across the nation and the world.

By becoming the official supplier to the Army & Air Force Exchange Services (AAFES) as well as the Navy Exchange Services (NEX), we will have product placement directly in the company which sales over 95% of all military uniform clothing.

After the initial launch we plan to add other products to simplify the lives of mothers. These products will include nursing covers, diaper bags, and undergarments, all in branch specific color patterns, based on feedback from customers.

Image:



## The Industry

Miss Military Mom LLC will operate in the online retail clothing sale industry: NAICS # 448120, Subsector 454. In 2013, E-commerce sales for U.S. retailers were \$261 billion which represented a 13.6% increase from \$229 billion in 2012. This represents 5.8% of total sales in the US. Additionally, the largest retail merchandise category for e-commerce sales in the Electronic Shopping and Mail-Order Houses Industry was clothing and clothing accessories with \$40 billion in sales. (2013 E-commerce multi-sector E-Stats report released May 28, 2015).

Maternity wear, in particular, generated \$2 Billion revenue with an annual growth rate of 0.7% from 2009-2013. This modest growth rate is suggested to be secondary to difficult economy whereby many families chose to delay having children as well as mounting competition from alternative retailers not previously in the business of offering maternity and nursing apparel. In the 5 years from 2014-2019, the industry is expected to rebound steadily as the economic recovery

gradually results in higher disposable incomes and the return to expanded family sizes. These implications are favorable for the development and growth of Miss Military Mom.

Within the military specifically, two service branches have recently provided leniency towards mothers by extending deployment vulnerability from 6 months after delivery to 12 months. These same extensions were applied to military moves (permanent change of station or PCS), physical fitness testing, and temporary duties away from home. Essentially, this allows the mother more time to bond with their newborn without the threat of being sent on 6-12 month military deployments in harms' way. This understanding of the time a mother needs to spend with her newborn will likely lead more servicewomen to being comfortable having children.

Currently the industry is not overly concentrated with large chain suppliers such as the Destination Maternity brand (Motherhood Maternity), and large alternative retailers such as Target and Walmart. These by far, are the largest players in maternity and nursing apparel. None of them, however, target the military uniform sector. Military uniforms are supplied either government apparel manufacturers or authorized vendors. Again, none have currently created or distributed nursing apparel for wear with the military uniform. The basis for competition within the Maternity wear industry is style, variability, quality and price. The basis for competition within uniform apparel is price, highly influenced by extremely limited variability in options.

## **Market Research**

The target market for Miss Military Mom is the 19-40yo female actively serving in one of the US armed forces. She is stationed at military bases throughout the United States and overseas. She works full-time and was exposed and required to have both prenatal and postnatal obstetric care. As such, she has very likely been educated on the many benefits of breastfeeding and has a plan to at least try this method of feeding their newborn. She also has unique stressors in being a military service member and may not live near her extended family. She, therefore, may not have much help in routine tasks and values products and services that simplify her busy life in some way. She purchases products that make her tasks faster, easier, cleaner, cheaper, or better in a way that she values. She often shops online because of ease and time saved. She's reached out through word of mouth and social media platforms to include Facebook, Instagram, Twitter, Pinterest, Blog posts and YouTube.

## **The Economics of the Business**

At this time the one and only revenue driving source is the breastfeeding t-shirt compatible with the Army and Air Force battle uniform. The cost to manufacture the shirt to include shipping is \$5.46 and will be sold retail at \$24.99 realizing a \$19.53 profit per unit (78.15%).

The cost structure is predominantly fixed in that upfront costs of material, production, and shipping to acquire inventory must be purchased prior to receiving purchase orders. Miss Military Mom understands that this yields high operating leverage and a longer time necessary to reach a breakeven point as opposed to a variable cost structure. This suggests that once the breakeven point is reached, revenue flow will lead directly to profits. Miss Military Mom understands the risk of this model.

Startup costs for this e-commerce business are minimal in that all operations can be performed in the owner's residence, for now, with basic office supplies that are already available and almost exclusively electronic advertising and marketing. The low fixed operating expenses of \$500 monthly allows a significant portion of the 78% gross margin per unit to be retained by the company and applied to increasing inventory and adding additional products. A modest growth projection of 25% for both the first two years and 50% in the third year estimates nearly \$67K in revenue the first year, \$83K during the second year, and over \$104K during the third year with every year realizing a net profit. More detailed financial projections are attached.

## **The Marketing Plan**

The marketing philosophy of Miss Military Mom is that our target market, the millennial generation and Generation X'rs, communicate and share information via social media. They have access to social media at all hours of the day through their phone, tablet, laptop, or even through their watch. They use secure payment platforms and thus can shop online in the comfort of their own home as easily as while sitting in the waiting room of the doctors office. Miss Military Mom therefore plans to market primarily via social media platforms. Facebook groups of military service women will be targeted as well as breastfeeding support groups among military bases. Female bloggers and YouTubers promoting breastfeeding will also be contacted with requests for promotion of our company. Finally, we will share information of our company with New Parent Support Groups at military bases whose program is mandatory for expecting military women.

The pricing of our shirt is much higher than the standard ABU/ACU t-shirt sold in military clothing stores at \$4-8. It is however, comparable to maternity clothiers who sell their nursing specific tops at a range of \$26-49 (Motherhood maternity, Target, Walmart). This shirt cannot be directly compared to the military clothing suppliers because they do not have the added function of bringing convenience, ease, and privacy to breastfeeding.

Most women have between 5 and 8 uniform t-shirts as it is commonly worn every day. Miss Military Mom expects that the average customer will purchase 3 of the nursing shirts while pregnant in preparation for their newborn and returning to work. As they socialize with other mothers they invariably mention products and items that they find valuable to their current stage in life.

## **Design and Development Plan**

The t-shirts have been designed, developed and mass-produced at this time. They are fully useable and ready for sale. Additionally, an e-commerce platform has been established and the final phase to launch the business with the implementation of the marketing plan will occur next.

## **Operations Plan**

Miss Military Mom will operate as an e-commerce business with sales generating directly from the website. The payment platform will notify the company that an order has been placed and the customer will receive an automatic notification that their payment has been received and their order will be processed shortly. The packaging will be accomplished with material from the US Postal Services and the product will have next day guaranteed shipping if received before 5pm. With the anticipated growth of the business, an order fulfillment service will be utilized to simplify and speed the ordering process.



**Miss Military Mom**  
**Required Start-Up Funds for a New Business or**  
**Opening Balance Sheet for an Existing Business**

1-Dec-15

Required Start-Up Funds	Amount	Totals	Depreciation	Notes
<b>Fixed Assets</b>				
Real Estate-Land	\$ -			
Buildings	-		20.00 years	
Leasehold Improvements	-		7.00 years	
Equipment	-		7.00 years	Printer, computer (already owned)
Furniture and Fixtures	-		5.00 years	Desk, chair
Vehicles	-		5.00 years	
Other Fixed Assets	-		5.00 years	
<b>Total Fixed Assets</b>		-		
<b>Operating Capital</b>				
Pre-Opening Salaries and Wages	-			
Prepaid Insurance Premiums	-			
Inventory	4,160			
Legal and Accounting Fees	-			
Rent Deposits	-			
Utility Deposits	-			
Supplies	85			
Advertising and Promotions	256			
Licenses	125			
Other Initial Start-Up Costs	111			
Working Capital (Cash On Hand)	7,000			
<b>Total Operating Capital</b>		11,737		
<b>Total Required Funds</b>		\$ 11,737		

For existing businesses = Cash+Ppd Exp+A/R-A/P-Accrd Exp See Note below#

Sources of Funding	Amount	Totals	Loan Rate	Term in Months	Monthly Payments
Owner's Equity	100.00%	7,000			
Outside Investors	0.00%	-			
<b>Additional Loans or Debt</b>					
Commercial Loan	0.00%	-	7.00%	84.00	\$0.00
Commercial Mortgage	0.00%	-	8.00%	240.00	\$0.00
Credit Card Debt	0.00%	-	7.00%	60.00	\$0.00
Vehicle Loans	0.00%	-	6.00%	48.00	\$0.00
Other Bank Debt	0.00%	-	5.00%	36.00	\$0.00
<b>Total Sources of Funding</b>	100.00%	\$ 7,000			\$0.00

**Note#:** For existing businesses, this should be the "bucket" of cash plus recievables that will be turned into cash or payables paid out in cash in the near term (i.e. in the first month of the plan)

**Miss Military Mom  
Fixed Operating Expenses**

1-Dec-15

Fixed Operating Expenses	Monthly	Year One	Year Two	Year Three	Notes
Percent Change			3.00%	3.00%	
Expenses					
Advertising	\$ 55	660	680	700	
Car and Truck Expenses	-	-	-	-	
Bank & Merchant Fees	20	240	247	255	
Contract Labor	-	-	-	-	
Conferences & Seminars	-	-	-	-	
Customer Discounts and Refunds	75	900	927	955	
Dues and Subscriptions	-	-	-	-	
Miscellaneous	-	-	-	-	
Insurance (Liability and Property)	100	1,200	1,236	1,273	
Licenses/Fees/Permits	25	300	309	318	
Legal and Professional Fees	125	1,500	1,545	1,591	
Office Expenses & Supplies	50	600	618	637	
Postage and Delivery	-	-	-	-	
Rent (on business property)	-	-	-	-	
Rent of Vehicles and Equipment	-	-	-	-	
Sales & Marketing	-	-	-	-	
Taxes-Other	-	-	-	-	
Telephone and Communications	50	600	618	637	
Travel	-	-	-	-	
Utilities	-	-	-	-	
<b>Total Expenses</b>	<b>500</b>	<b>6,000</b>	<b>6,180</b>	<b>6,365</b>	
Other Expenses					
Depreciation	-	-	-	-	
Interest					
Commercial Loan	-	-	-	-	
Commercial Mortgage	-	-	-	-	
Line of Credit	-	-	-	-	
Credit Card Debt	-	-	-	-	
Vehicle Loans	-	-	-	-	
Other Bank Debt	-	-	-	-	
<b>Total Other Expenses</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	
<b>Total Fixed Operating Expenses</b>	<b>500</b>	<b>6,000</b>	<b>6,180</b>	<b>6,365</b>	

**Miss Military Mom  
Projected Sales Forecast**

1-Dec-15

Products and Services	Assumptions	%	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
<b>Product/Service A</b>															
Price Per Unit	\$ 24.99	100.00%													
Variable Cost Per Unit	\$ 5.46	21.85%													
Gross Margin Per Unit	\$ 19.53	78.15%													
Projected Unit Sales															
Seasonality Factor			3.73%	4.85%	5.97%	7.09%	8.21%	9.33%	10.45%	7.84%	8.96%	10.07%	11.19%	12.31%	100.00%
Year One			100	130	160	190	220	250	280	210	240	270	300	330	2,680
Year Two Growth	25.00%		125	163	200	238	275	313	350	263	300	338	375	413	3,350
Year Three Growth	25.00%		156	203	250	297	344	391	438	328	375	422	469	516	4,188
Fixed Expense Allocation	50.00%														
Projected Revenue	\$ 66,973														
Variable Costs	14,633														
Gross Margin	52,340														
Fixed Expenses	3,000														
Profit	49,340	73.67%													
Breakeven Sales Revenue	\$ 3,838.71														
Breakeven Sales Units	154														
<b>Product/Service B</b>															
Price Per Unit	\$ -	100.00%													
Variable Cost Per Unit	\$ -	0.00%													
Gross Margin Per Unit	\$ -	0.00%													
Projected Unit Sales															
Seasonality Factor			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Year One			-	-	-	-	-	-	-	-	-	-	-	-	-
Year Two Growth	10.00%		-	-	-	-	-	-	-	-	-	-	-	-	-
Year Three Growth	10.00%		-	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Expense Allocation	16.67%														
Projected Revenue	\$ -														
Variable Costs	-														
Gross Margin	-														
Fixed Expenses	1,000														
Profit	(1,000)	0.00%													
Breakeven Sales Revenue	\$ -														
Breakeven Sales Units	-														

**Miss Military Mom  
Projected Income Statement - Year One**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
<b>Income</b>													
Product/Service A	2,499	3,249	3,998	4,748	5,498	6,248	6,997	5,248	5,998	6,747	7,497	8,247	66,973
Product/Service B	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Income</b>	2,499	3,249	3,998	4,748	5,498	6,248	6,997	5,248	5,998	6,747	7,497	8,247	66,973
<b>Cost of Sales</b>													
Product/Service A	546	710	874	1,037	1,201	1,365	1,529	1,147	1,310	1,474	1,638	1,802	14,633
Product/Service B	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Cost of Sales</b>	546	710	874	1,037	1,201	1,365	1,529	1,147	1,310	1,474	1,638	1,802	14,633
<b>Gross Margin</b>	1,953	2,539	3,125	3,711	4,297	4,883	5,468	4,101	4,687	5,273	5,859	6,445	52,340
<b>Total Salary and Wages</b>	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	12,102
<b>Fixed Business Expenses</b>													
Advertising	55	55	55	55	55	55	55	55	55	55	55	55	660
Car and Truck Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank & Merchant Fees	20	20	20	20	20	20	20	20	20	20	20	20	240
Contract Labor	-	-	-	-	-	-	-	-	-	-	-	-	-
Conferences & Seminars	-	-	-	-	-	-	-	-	-	-	-	-	-
Customer Discounts and Refunds	75	75	75	75	75	75	75	75	75	75	75	75	900
Dues and Subscriptions	-	-	-	-	-	-	-	-	-	-	-	-	-
Miscellaneous	-	-	-	-	-	-	-	-	-	-	-	-	-
Insurance (Liability and Property)	100	100	100	100	100	100	100	100	100	100	100	100	1,200
Licenses/Fees/Permits	25	25	25	25	25	25	25	25	25	25	25	25	300
Legal and Professional Fees	125	125	125	125	125	125	125	125	125	125	125	125	1,500
Office Expenses & Supplies	50	50	50	50	50	50	50	50	50	50	50	50	600
Postage and Delivery	-	-	-	-	-	-	-	-	-	-	-	-	-
Rent (on business property)	-	-	-	-	-	-	-	-	-	-	-	-	-
Rent of Vehicles and Equipment	-	-	-	-	-	-	-	-	-	-	-	-	-
Sales & Marketing	-	-	-	-	-	-	-	-	-	-	-	-	-
Taxes-Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Telephone and Communications	50	50	50	50	50	50	50	50	50	50	50	50	600
Travel	-	-	-	-	-	-	-	-	-	-	-	-	-
Utilities	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Fixed Business Expenses</b>	500	500	500	500	500	500	500	500	500	500	500	500	6,000
<b>Other Expenses</b>													
Amortized Start-up Expenses	16	16	16	16	16	16	16	16	16	16	16	16	192
Depreciation	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest													
Commercial Loan	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-

**Miss Military Mom**  
**Projected Income Statement - Year One**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
Line of Credit	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit Card Debt	-	-	-	-	-	-	-	-	-	-	-	-	-
Vehicle Loans	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Bank Debt	-	-	-	-	-	-	-	-	-	-	-	-	-
Taxes	89	206	323	440	558	675	792	519	636	753	870	987	6,848
Total Other Expenses	105	222	339	456	574	691	808	535	652	769	886	1,003	7,040
Net Income	340	808	1,277	1,746	2,214	2,683	3,152	2,058	2,527	2,996	3,464	3,933	27,199

**Miss Military Mom  
Projected Cash Flow Statement - Year One**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
<b>Beginning Cash Balance</b>	7,000	4,946	5,226	5,475	6,927	8,966	9,917	13,127	17,469	17,952	20,967	24,568	
<b>Cash Inflows</b>													
Income from Sales	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	-	2,499	3,249	3,998	4,748	5,498	6,248	6,997	5,248	5,998	6,747	7,497	58,727
<b>Total Cash Inflows</b>	-	2,499	3,249	3,998	4,748	5,498	6,248	6,997	5,248	5,998	6,747	7,497	58,727
<b>Cash Outflows</b>													
<b>Investing Activities</b>													
New Fixed Assets Purchases	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventory Addition to Bal.Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of Sales	546	710	874	1,037	1,201	1,365	1,529	1,147	1,310	1,474	1,638	1,802	14,633
<b>Operating Activities</b>													
Salaries and Wages	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	1,008	12,102
Fixed Business Expenses	500	500	500	500	500	500	500	500	500	500	500	500	6,000
Taxes	-	-	618	-	-	1,673	-	-	1,946	-	-	2,610	6,848
<b>Financing Activities</b>													
Loan Payments	-	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit Interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit Repayments	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Cash Outflows</b>	2,054	2,218	3,000	2,546	2,710	4,546	3,037	2,655	4,765	2,983	3,146	5,921	39,582
<b>Cash Flow</b>	(2,054)	281	248	1,453	2,038	951	3,210	4,342	483	3,015	3,601	1,576	19,144
<b>Operating Cash Balance</b>	4,946	5,226	5,475	6,927	8,966	9,917	13,127	17,469	17,952	20,967	24,568	26,144	
<b>Line of Credit Drawdowns</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ending Cash Balance</b>	4,946	5,226	5,475	6,927	8,966	9,917	13,127	17,469	17,952	20,967	24,568	26,144	
<b>Line of Credit Balance</b>	-	-	-	-	-	-	-	-	-	-	-	-	-

**Miss Military Mom  
Year End Summary**

	<u>Year One</u>	%	<u>Year Two</u>	%	<u>Year Three</u>	%
<b>Income</b>						
Product/Service A	66,973		83,717		104,646	
Product/Service B	-		-		-	
	-		-		-	
	-		-		-	
<b>Total Income</b>	<u>66,973</u>	100.00%	<u>83,717</u>	100.00%	<u>104,646</u>	100.00%
<b>Cost of Sales</b>						
Product/Service A	14,633		18,291		22,864	
Product/Service B	-		-		-	
	-		-		-	
	-		-		-	
<b>Total Cost of Sales</b>	<u>14,633</u>	21.85%	<u>18,291</u>	21.85%	<u>22,864</u>	21.85%
<b>Gross Margin</b>	<u>52,340</u>	78.15%	<u>65,426</u>	78.15%	<u>81,782</u>	78.15%
<b>Total Salary and Wages</b>	12,102	18.07%	12,450	14.87%	12,809	12.24%
<b>Fixed Business Expenses</b>						
Advertising	660		680		700	
Car and Truck Expenses	-		-		-	
Bank & Merchant Fees	240		247		255	
Contract Labor	-		-		-	
Conferences & Seminars	-		-		-	
Customer Discounts and Refunds	900		927		955	
Dues and Subscriptions	-		-		-	
Miscellaneous	-		-		-	
Insurance (Liability and Property)	1,200		1,236		1,273	
Licenses/Fees/Permits	300		309		318	
Legal and Professional Fees	1,500		1,545		1,591	
Office Expenses & Supplies	600		618		637	
Postage and Delivery	-		-		-	
Rent (on business property)	-		-		-	
Rent of Vehicles and Equipment	-		-		-	
Sales & Marketing	-		-		-	
Taxes-Other	-		-		-	
Telephone and Communications	600		618		637	
Travel	-		-		-	
Utilities	-		-		-	
<b>Total Fixed Business Expenses</b>	<u>6,000</u>	8.96%	<u>6,180</u>	7.38%	<u>6,365</u>	6.08%
<b>Operating Income (before Other Expenses) [EBITDA]</b>	34,239	51.12%	46,796	55.90%	62,608	59.83%
<b>Other Expenses</b>						
Amortized Start-up Expenses	192		192		192	
Depreciation	-		-		-	

**Miss Military Mom  
Year End Summary**

	<u>Year One</u>	%	<u>Year Two</u>	%	<u>Year Three</u>	%
Interest						
Commercial Loan	-		-		-	
Commercial Mortgage	-		-		-	
Line of Credit	-		-	-	-	
Credit Card Debt	-		-		-	
Vehicle Loans	-		-		-	
Other Bank Debt	-		-		-	
Taxes	6,848		9,359		12,522	
Total Other Expenses	7,040	10.51%	9,551	11.41%	12,714	12.15%
Net Income	<u>27,199</u>	40.61%	<u>37,244</u>	44.49%	<u>49,894</u>	47.68%



**Miss Military Mom  
Projected Cash Flow Statement - Year Two**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
<b>Beginning Cash Balance</b>	26,144	32,156	32,840	33,284	35,433	38,314	39,636	43,982	49,743	50,479	54,581	59,415	
<b>Cash Inflows</b>													
Income from Sales	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	8,247	3,124	4,061	4,998	5,935	6,872	7,809	8,747	6,560	7,497	8,434	9,371	81,655
<b>Total Cash Inflows</b>	8,247	3,124	4,061	4,998	5,935	6,872	7,809	8,747	6,560	7,497	8,434	9,371	81,655
<b>Cash Outflows</b>													
Investing Activities													
New Fixed Assets Purchases	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventory Addition to Bal. She	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of Sales	683	887	1,092	1,297	1,502	1,706	1,911	1,433	1,638	1,843	2,048	2,252	18,291
Operating Activities													
Salaries and Wages	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	1,037	12,450
Fixed Business Expenses	515	515	515	515	515	515	515	515	515	515	515	515	6,180
Taxes	-	-	973	-	-	2,291	-	-	2,633	-	-	3,463	9,359
Financing Activities													
Loan Payments	-	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit Interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit Repayments	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Cash Outflows</b>	2,235	2,440	3,617	2,849	3,054	5,550	3,463	2,986	5,823	3,395	3,600	7,267	46,280
<b>Cash Flow</b>	6,012	684	444	2,149	2,881	1,323	4,346	5,761	737	4,102	4,834	2,104	35,375
<b>Operating Cash Balance</b>	32,156	32,840	33,284	35,433	38,314	39,636	43,982	49,743	50,479	54,581	59,415	61,519	
<b>Line of Credit Drawdowns</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ending Cash Balance</b>	32,156	32,840	33,284	35,433	38,314	39,636	43,982	49,743	50,479	54,581	59,415	61,519	
<b>Line of Credit Balance</b>	-	-	-	-	-	-	-	-	-	-	-	-	-

**Miss Military Mom  
Projected Cash Flow Statement - Year Three**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Totals
<b>Beginning Cash Balance</b>	61,519	69,377	70,574	71,266	74,295	78,239	80,029	85,804	93,348	94,406	99,876	106,261	
<b>Cash Inflows</b>													
Income from Sales	-	-	-	-	-	-	-	-	-	-	-	-	-
Accounts Receivable	10,308	3,905	5,076	6,248	7,419	8,590	9,762	10,933	8,200	9,371	10,543	11,714	102,069
<b>Total Cash Inflows</b>	10,308	3,905	5,076	6,248	7,419	8,590	9,762	10,933	8,200	9,371	10,543	11,714	102,069
<b>Cash Outflows</b>													
Investing Activities													
New Fixed Assets Purchases	-	-	-	-	-	-	-	-	-	-	-	-	-
Inventory Addition to Bal.Sheet	-	-	-	-	-	-	-	-	-	-	-	-	-
Cost of Sales	853	1,109	1,365	1,621	1,877	2,133	2,389	1,792	2,048	2,303	2,559	2,815	22,864
Operating Activities													
Salaries and Wages	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	12,809
Fixed Business Expenses	530	530	530	530	530	530	530	530	530	530	530	530	6,365
Taxes	-	-	1,422	-	-	3,069	-	-	3,497	-	-	4,534	12,522
Financing Activities													
Loan Payments	-	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit Interest	-	-	-	-	-	-	-	-	-	-	-	-	-
Line of Credit Repayments	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividends Paid	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Cash Outflows</b>	2,451	2,707	4,384	3,219	3,475	6,800	3,987	3,389	7,142	3,901	4,157	8,947	54,559
<b>Cash Flow</b>	7,857	1,198	692	3,029	3,944	1,790	5,775	7,544	1,058	5,470	6,385	2,767	47,509
<b>Operating Cash Balance</b>	69,377	70,574	71,266	74,295	78,239	80,029	85,804	93,348	94,406	99,876	106,261	109,028	
<b>Line of Credit Drawdowns</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Ending Cash Balance</b>	69,377	70,574	71,266	74,295	78,239	80,029	85,804	93,348	94,406	99,876	106,261	109,028	
<b>Line of Credit Balance</b>	-	-	-	-	-	-	-	-	-	-	-	-	-

## Miss Military Mom Breakeven Analysis

Breakeven Analysis	Dollars	Percent
Annual Sales Revenue	\$ 66,973	100.00%
Cost of Sales	14,633	21.85%
Gross Margin	<u>52,340</u>	<u>78.15%</u>
Salaries and Wages	12,102	
Fixed Operating Expenses	6,000	
Total Fixed Business Expenses	<u>18,102</u>	
Breakeven Sales Calculation	<u>18,102</u>	
	78.15%	
Breakeven Sales in Dollars	<u>\$ 23,162</u>	