

The S.W.O.R.D. Network

Meditation Spa

4451 Telfair Blvd. #4073

Camp Springs, Maryland 20746

Admin@theswordnetwork.com

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Upon request, this document is to be immediately returned to Teia S. Smith.

Signature

Teia S. Smith

Date

This is a business plan. It does not imply an offering of securities.

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1.0 Executive Summary

I'm Teia S. Smith the CEO of The S.W.O.R.D. Network and owner and operator of The Meditation Spa.

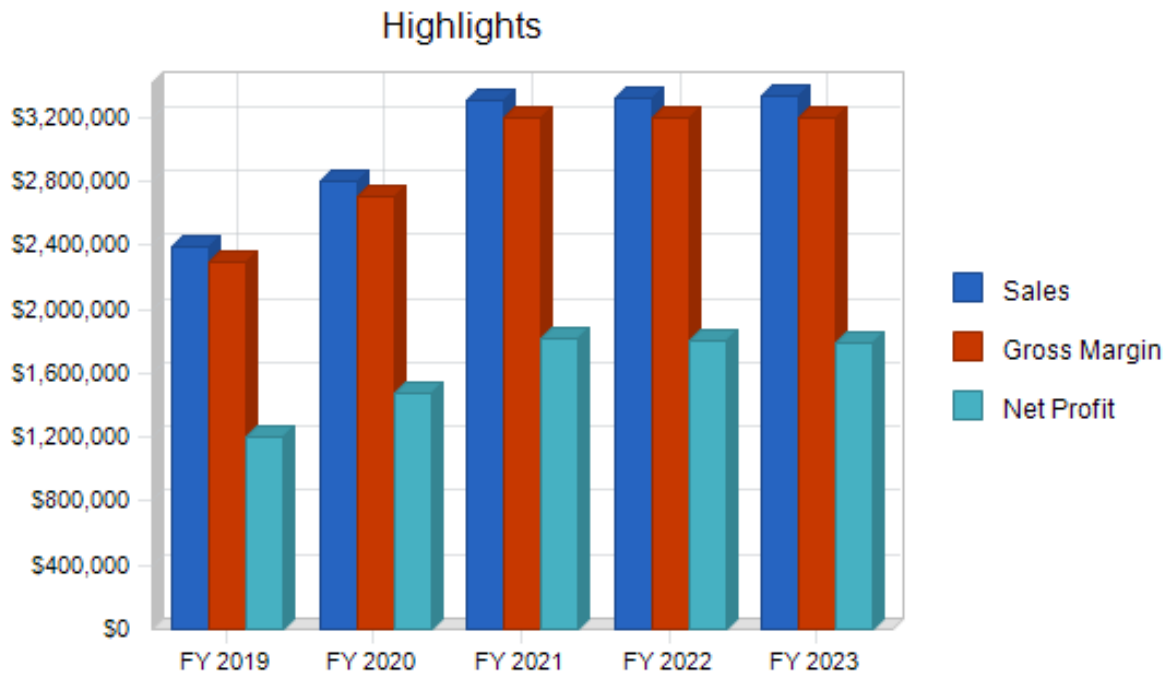
The Meditation Spa was birth out of a need of mine. I was living with a family in a 2-bedroom apartment where I shared a bed with my 23-year-old daughter. Working a 9 to 5 and running my business full time. It was a very stressful time for me. I had 2 major deaths in my family which left me depressed and filled with anxiety. Not know how to get rid of the emptiness and depression I was feeling I somehow came up with the idea to meditate. So, I search online to find a place that taught meditation. I found it very difficult to find a place in my area. I had to drive at least an hour to get to a meditation center. After going for a week of meditating, I noticed there was a definite change in how I was feeling. Once I was done with my meditation I realize I didn't have a quiet place to sit to meditate at home, so my meditation fell off. I was wishing there was a place I could go to get my 20 minutes of meditation in. I was talking to a girlfriend of my who was having the same issue. She just wanted a few minutes so she could get her mind together before she started her day. This is when the Meditation Spa was birth. I figured if I'm feeling this way and my girlfriend is feeling this way then there has to be others that's needing the same thing.

The Meditation Spa is a place for individuals to meditate for 20 minutes of their day. We will provide a space for our clients to come relax to reset their day. The space will contain several meditation pods to accommodate multiple clients to meditate at the same time and classrooms for teaching. There will also be a general meditation area. We will also offer herbal teas, organic juices, water, and snacks to get our clients through their day.

Are target audience are Working Women, Working Men, Stay at home moms, Stay at home dads, Veterans, People with Anxiety, People with Depression. Hoping to help young adults and kids also.

All across the country people are realizing that their health must come first. The stresses of life is what is keeping us sick and they are searching for that thing that will help keep them healthy, relaxed, and centered. Mediation is universal. Sometimes people want a get away but can't afford the luxury to do so. I believe mediation helps people get away for a brief moment so they can reset themselves to keep going.

The Meditation Spa



1.1 Objectives

There are four major objectives to this business plan.

1. Solve the present issue of work life balance. We live in a fast pace society. There are busy families, single moms, and busy dads. Who life becomes so hectic that they don't have time for themselves. The Meditation Spa will be a place will individuals can come to take 20 minutes out of their schedule to meditation and get clarity for the day.
2. Aid individuals suffering with depression and anxiety. Studies have shown that meditations has helped individuals suffering from depression and anxiety.
3. Promoting of Wellness. The Meditation Spa will offer for sale products such as Herbal Teas, Organic Juices, Alkaline Waters, and Health Snacks.
4. Promoting of Healthy Living. The Meditation Spa will also host classes that will teach different healthy living practices such as yoga, meditation, nutrition, and body consciousness.

1.2 Mission

The Meditation Spa

The Meditation Spa mission is to provide a holistic way of living. We look to assist our clients in living a balanced life through meditation.

1.3 Keys to Success

The Keys to Success in the Meditation is:

1. Listening to people needs
2. Offering a service that fits their needs
3. Teaching the correct techniques
4. Having great customer service
5. Have the right environment

2.0 Company Summary

The Mediation Spa is a spa like atmosphere were individuals can come and meditate for 20 minutes. The business is in the ground breaking stage of research and development and looking for investors. We have not establish a place for the Spa but we are doing market research to make sure we are in a great location. This spa is owned and will be operated solely by Teia S. Smith.

2.1 Company Ownership

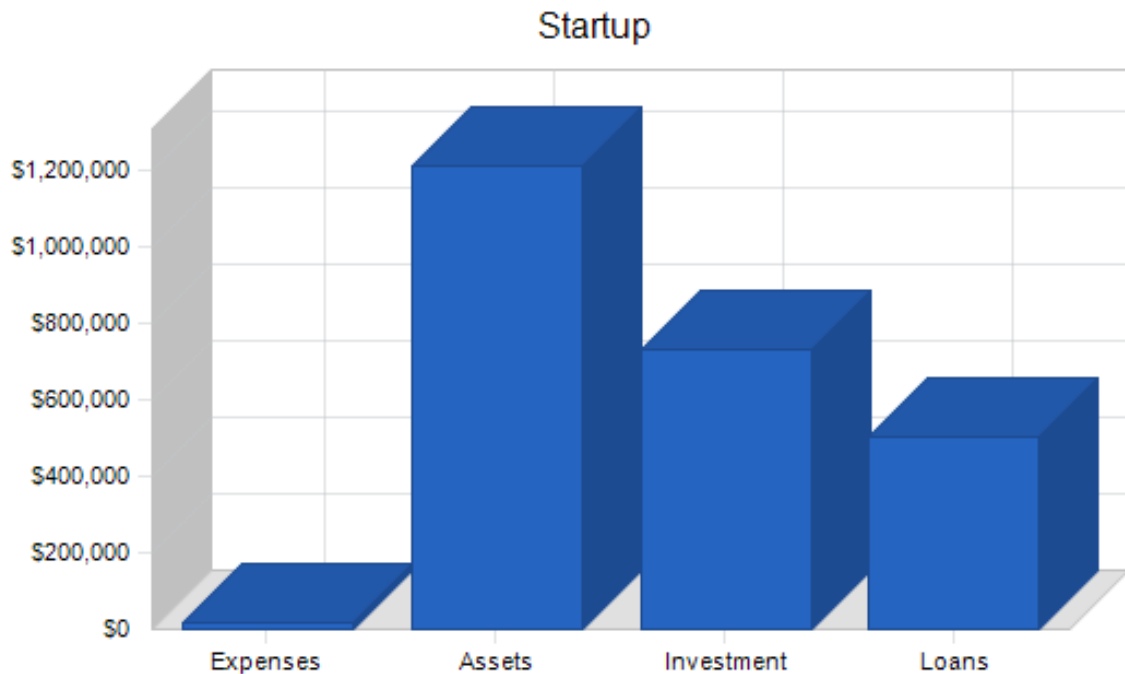
The Meditation Spa is owned by Teia S. Smith who is also the CEO and sole proprietor of The S.W.O.R.D. Network in which The Mediation Spa is a subsidiary of.

2.2 Startup Summary

Our start-up cost came to \$1,231,030 which will cover payroll, insurance, accounting, renting the space, computers, website, build out of the space.

Table: Startup

Startup	
Requirements	
Startup Expenses	
Accountant	\$500
Insurance	\$30
Rent	\$6,000
Computer	\$10,000
Website	\$2,000
Payroll	\$1,000
Total Startup Expenses	\$19,530
Startup Assets	
Cash Required	\$850,000
Other Current Assets	\$11,500
Long-term Assets	\$350,000
Total Assets	\$1,211,500
Total Requirements	\$1,231,030



3.0 Products and Services

The Meditation Spa

The service that The Meditation Spa sell is a place for our clients to come and meditate in a private pod for 20 minutes.

4.0 Market Analysis Summary

Our target Working Women, Working Men, Stay at home moms, Stay at home dads, Veterans, People with Anxiety, People with Depression. All across the country people are realizing that their health must come first. The stresses of life is what is keeping us sick and they are searching for that thing that will help keep them healthy, relaxed, and centered. Meditation is universal. Sometimes people want a get away but can't afford the luxury to do so. I believe meditation helps people get away for a brief moment so they can reset themselves to keep going. In August 2016 a report by NIH came out that 8% of the US meditate with is 18 million people. Not all religious but for other benefits.

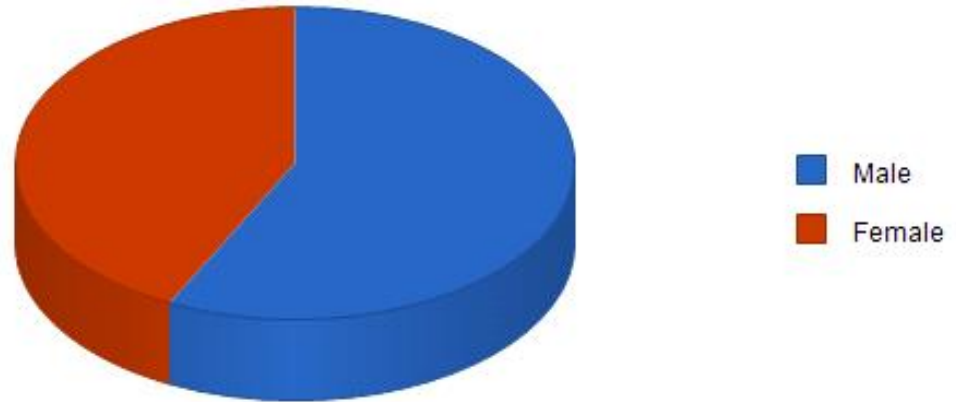
4.1 Market Segmentation

There is no exact number of how many males vs. females that meditate. Neither is there an exact number on age. There are still researches being done but we know that from grade school kids to 90 year olds are meditating for a specific purpose. It seems more and more people are meditate because of the health benefits.

Table: Market Analysis

Market Analysis		2018	2019	2020	2021	2022	
Potential Customers	Growth						CAGR
Male	30%	210,000	273,000	354,900	461,370	599,781	30.00%
Female	30%	156,000	202,800	263,640	342,732	445,552	30.00%
Total	30.00%	366,000	475,800	618,540	804,102	1,045,333	30.00%

Market Analysis (Pie)



4.2 Target Market Segment Strategy

My target audience will be working women. Working women take on a lot of stress in their daily lives. Working women are working a 9 to 5, taking care of the kids, working her own business, or taking care of the husband but never have time for herself. Women are the staple of our communities and need someone to look after them. The Meditation Spa is that place for them to come and take a time out.

4.3 Service Business Analysis

The Meditation Spa is in the Health and Wellness industry. We work in the same industry as Massage Therapy, Yoga Studios, and Chiropractors. The business make money by giving their clients and experience to help heal their mind, body, and spirit. Most clients that come to this industry for service is looking for reputation and great customer service.

4.3.1 Competition and Buying Patterns

In this industry most people are either aware of the benefits of the service or they are recommended by a physician to help remedy their problem.

5.0 Strategy and Implementation Summary

My strategy:

Go into the communities - go to community centers, networking events, community fairs to promote the business.

We will give out flyers and postcards - handing out flyers and postcards at local malls and people on the street.

We will also post ads: in the local community papers, community websites, radio show

We will also use social media to reach our targeted audience - Facebook, Instagram, Twitter, and LinkedIn.

We will also have customer referral programs and also give discounts for memberships. Memberships like 1 month, 3 month, 6 month, and 1 year.

5.1 Competitive Edge

My companies competitive advantage will be the meditation pods we are looking to purchase for the space. We are looking to buy 20 which will allow for more clients to be serviced. Most meditation places don't accommodate that many people at once.

5.2 Marketing Strategy

My strategy is to go into the communities of where my business would be, to promote the business. We will give out flyers and postcards. We will also post ads in the local community papers and websites. We will also use social media to reach our targeted audience. Also, to create customer loyalty we will create referral programs and also give discounts for memberships.

5.3 Sales Strategy

We will use two different methods for sales. Clients can registers for a space via our website or they can walk in and register for a space. We will keep up with sales and registration through our booking and calendar system. Clients will receive receipts upon completion of their transaction.

5.3.1 Sales Forecast

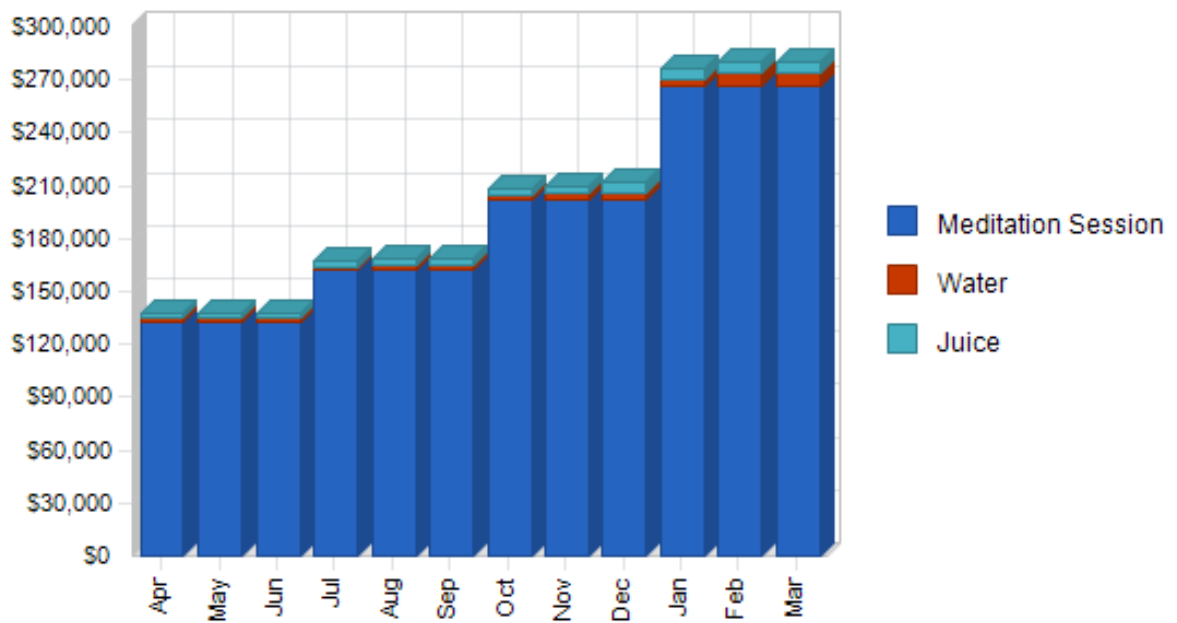
I researched the cost of what meditation centers are doing and I also researched the cost of the juice and water that we would like to sale. As prices of the water or juice goes up we would look for other brands with the same quality that may be cheaper or raise the price according to how much the items cost wholesale.

Table: Sales Forecast

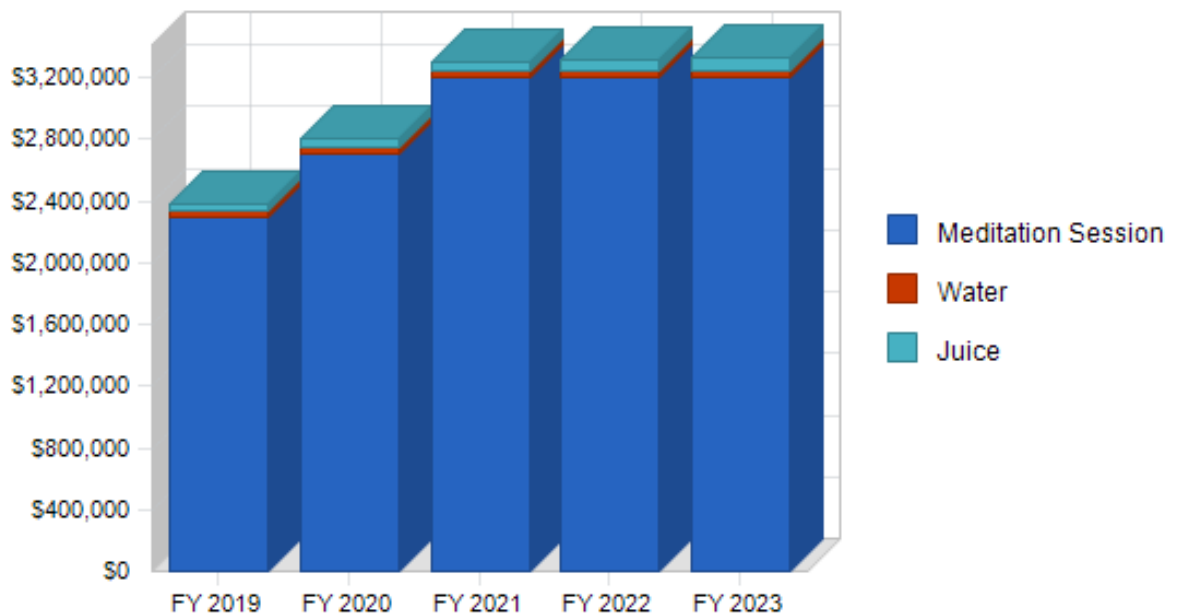
Sales Forecast					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Unit Sales					
Meditation Session	50,940	60,100	71,040	71,040	71,040
Water	11,100	12,000	13,000	14,000	15,000
Juice	9,600	10,500	11,500	12,500	14,000
Total Unit Sales	71,640	82,600	95,540	97,540	100,040
Unit Prices					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Meditation Session	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
Water	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Juice	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50
Sales					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Meditation Session	\$2,292,300	\$2,704,500	\$3,196,800	\$3,196,800	\$3,196,800
Water	\$38,850	\$42,000	\$45,500	\$49,000	\$52,500
Juice	\$52,800	\$57,750	\$63,250	\$68,750	\$77,000
Total Sales	\$2,383,950	\$2,804,250	\$3,305,550	\$3,314,550	\$3,326,300
Direct Unit Costs					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Meditation Session	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
Water	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45
Juice	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13
Direct Cost of Sales					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Meditation Session	\$22,923	\$27,045	\$31,968	\$31,968	\$31,968
Water	\$27,195	\$29,400	\$31,850	\$34,300	\$36,750
Juice	\$39,600	\$43,313	\$47,438	\$51,563	\$57,750
Subtotal Direct Cost of Sales	\$89,718	\$99,758	\$111,256	\$117,831	\$126,468

The Meditation Spa

Sales Monthly



Sales by Year

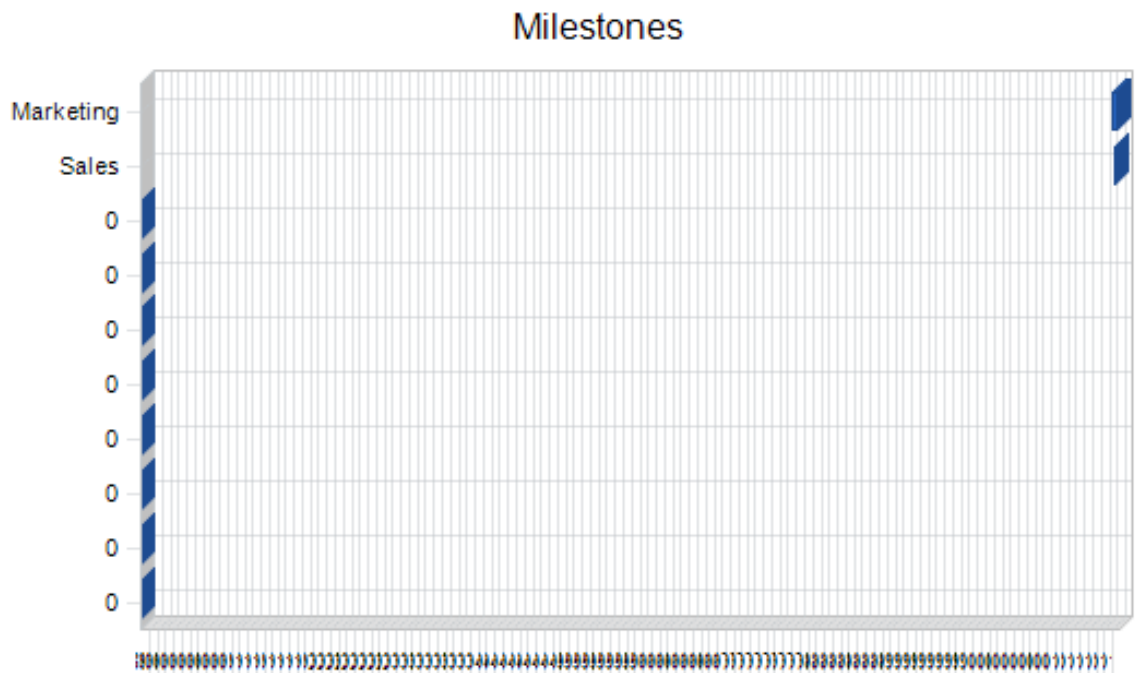


5.4 Milestones

Table: Milestones

Milestones					
Milestone	Start Date	End Date	Budget	Manager	Department
Marketing	1/2/2018	6/30/2018	\$12,000	CEO	Marketing
Sales	3/1/2018	4/1/2018	\$5,000	Admin	Sales

Totals	\$17,000				
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6.0 Management Summary

We will hire staff. We need front desk staff, admin staff, and day and evening runners.

6.1 Personnel Plan

The Meditation Spa

Front Desk Staff - will assist with clients as they come in. They will check each customer in and take payments for services or product sales.

Runners - will assist clients to the meditation area and will take and request from the clients.

Admin - will keep up with the payroll, website, and paperwork need for the business.

CEO - over see the entire operation.

Table: Personnel

Personnel Plan					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Admin	\$34,560	\$34,560	\$34,560	\$34,560	\$34,560
Day Runners	\$115,200	\$115,200	\$115,200	\$115,200	\$115,200
Afternoon Runners	\$86,400	\$86,400	\$86,400	\$86,400	\$86,400
Day Front Desk	\$46,080	\$46,080	\$46,080	\$46,080	\$46,080
Afternoon Front Desk	\$34,560	\$34,560	\$34,560	\$34,560	\$34,560
CEO	\$24,000	\$24,000	\$24,000	\$24,000	\$24,000
Total People	14	14	14	14	14
Total Payroll	\$340,800	\$340,800	\$340,800	\$340,800	\$340,800

7.0 Financial Plan

7.1 Startup Funding

We are looking for financial assist their grants or private investors. If we don't obtain enough money in those avenues we will go to a lender.

Table: Startup Funding

Startup Funding	
Startup Expenses to Fund	\$19,530
Startup Assets to Fund	\$1,211,500
Total Funding Required	\$1,231,030
Assets	
Non-cash Assets from Startup	\$361,500
Cash Requirements from Startup	\$850,000
Additional Cash Raised	\$0
Cash Balance on Starting Date	\$850,000
Total Assets	\$1,211,500
Liabilities and Capital	
Liabilities	
Current Borrowing	\$500,000
Long-term Liabilities	\$0
Other Current Liabilities (interest-free)	\$0
Total Liabilities	\$500,000
Capital	
Planned Investment	
Owner	\$0
Investor	\$0
Additional Investment Requirement	\$731,030
Total Planned Investment	\$731,030
Loss at Startup (Startup Expenses)	(\$19,530)
Total Capital	\$711,500
Total Capital and Liabilities	\$1,211,500
Total Funding	\$1,231,030

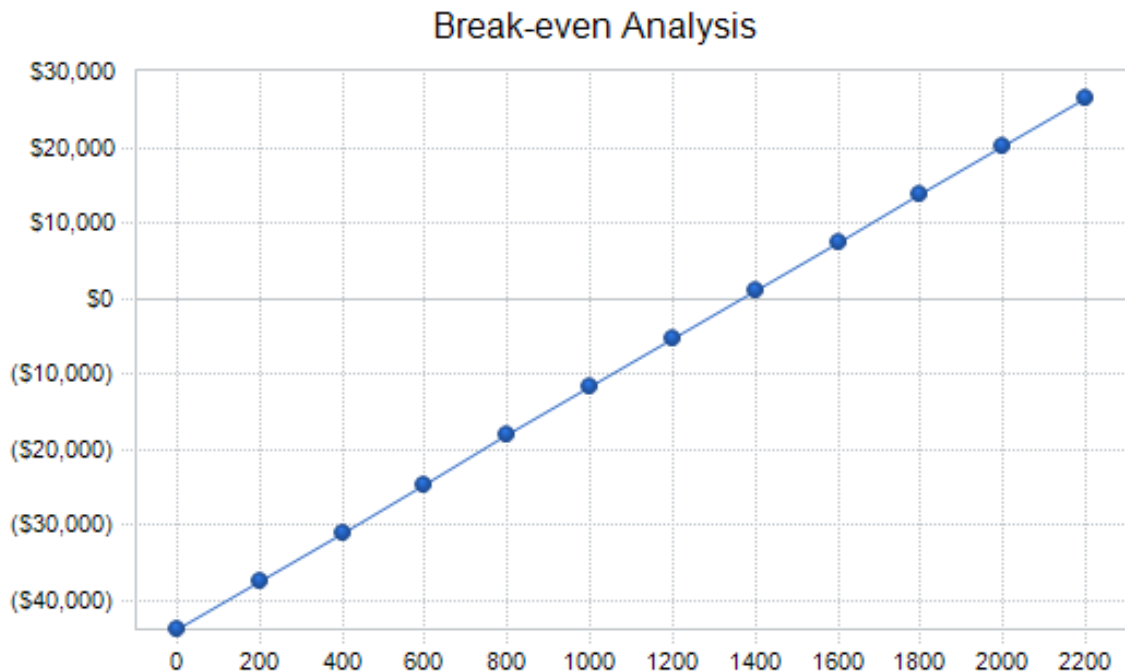
7.2 Important Assumptions

7.3 Break-even Analysis

We will work a deal with the owners of the pods regarding the monthly payments. They are saying on average people pay \$200 a month per pod. The cost of our service, per client, per time slot will allow us to profit over \$40,000 a month.

Table: Break-even Analysis

Break-even Analysis	
Monthly Units Break-even	1,367
Monthly Revenue Break-even	\$45,502
Assumptions:	
Average Per-Unit Revenue	\$33.28
Average Per-Unit Variable Cost	\$1.25
Estimated Monthly Fixed Cost	\$43,790



7.4 Projected Profit and Loss

We do not expect a loss in the first few months. We believe we will have gain. Once the word gets out about our services I believe we will be booked to capacity. We will have to

The Meditation Spa

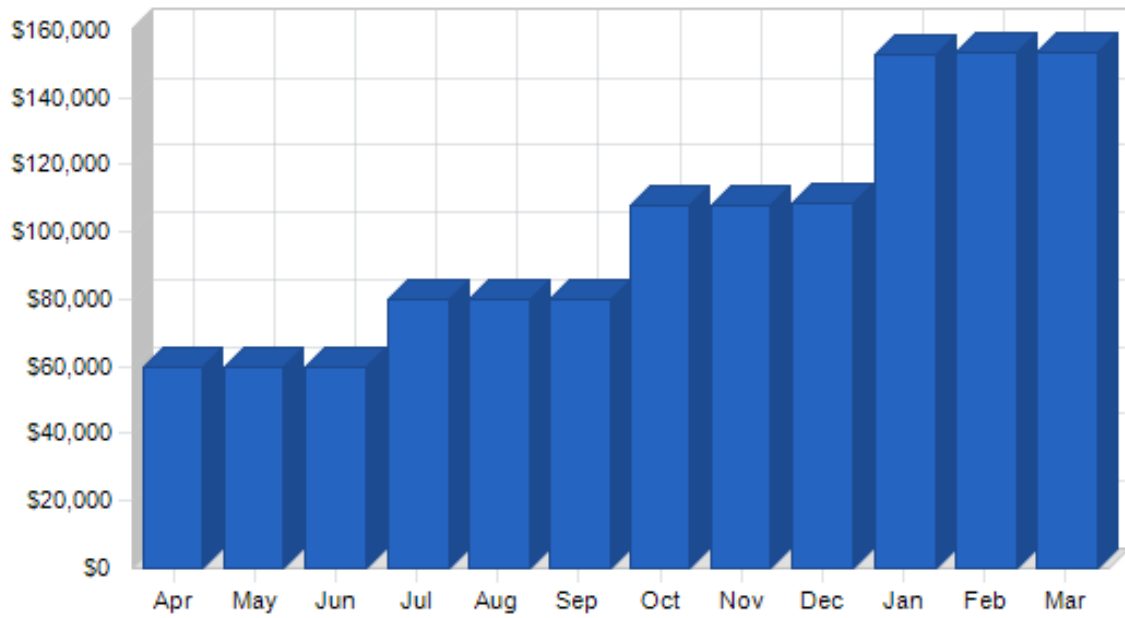
continue to make payments on the pods after purchase for warranty purposes.

Table: Profit and Loss

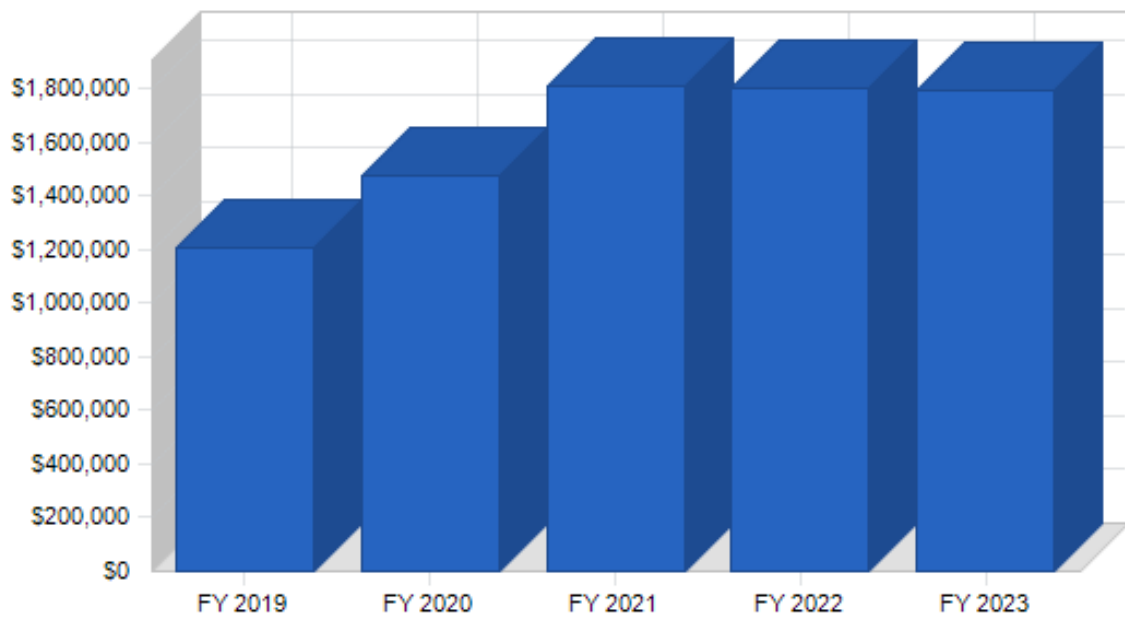
Pro Forma Profit and Loss					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Sales	\$2,383,950	\$2,804,250	\$3,305,550	\$3,314,550	\$3,326,300
Direct Cost of Sales	\$89,718	\$99,758	\$111,256	\$117,831	\$126,468
Other Costs of Sales	\$0	\$0	\$0	\$0	\$0
Total Cost of Sales	\$89,718	\$99,758	\$111,256	\$117,831	\$126,468
Gross Margin	\$2,294,232	\$2,704,493	\$3,194,295	\$3,196,720	\$3,199,832
Gross Margin %	96.24%	96.44%	96.63%	96.45%	96.20%
Expenses					
Payroll	\$340,800	\$340,800	\$340,800	\$340,800	\$340,800
Marketing/Promotion	\$1,200	\$1,500	\$1,800	\$2,000	\$2,200
Depreciation	\$0	\$0	\$0	\$0	\$0
Rent	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Utilities	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Insurance	\$360	\$360	\$360	\$360	\$360
Payroll Taxes	\$51,120	\$51,120	\$51,120	\$51,120	\$51,120
Other	\$60,000	\$65,000	\$70,000	\$75,000	\$80,000
Total Operating Expenses	\$525,480	\$540,780	\$556,080	\$571,280	\$586,480
Profit Before Interest and Taxes	\$1,768,752	\$2,163,713	\$2,638,215	\$2,625,440	\$2,613,352
EBITDA	\$1,768,752	\$2,163,713	\$2,638,215	\$2,625,440	\$2,613,352
Interest Expense	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Taxes Incurred	\$515,626	\$634,114	\$776,464	\$772,632	\$769,006
Net Profit	\$1,203,126	\$1,479,599	\$1,811,750	\$1,802,808	\$1,794,346
Net Profit/Sales	50.47%	52.76%	54.81%	54.39%	53.94%

The Meditation Spa

Profit Monthly

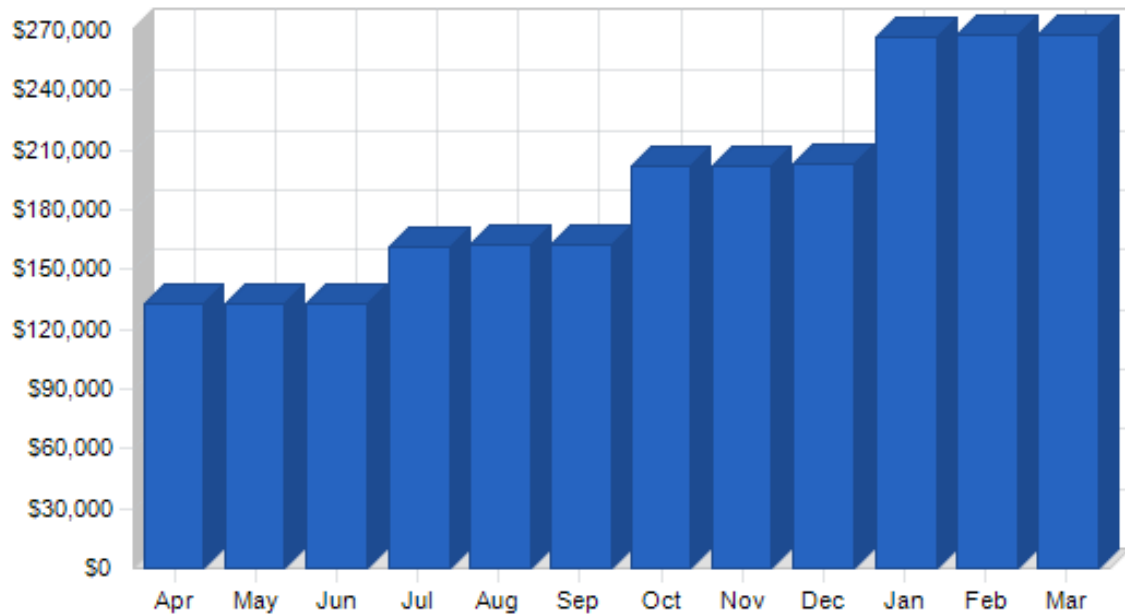


Profit Yearly

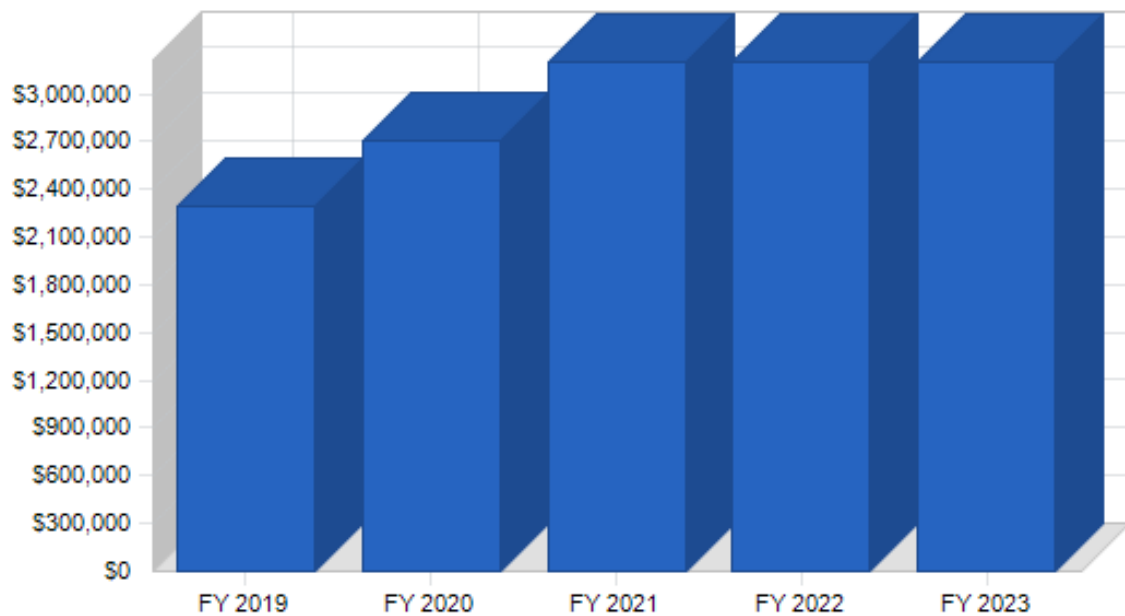


The Meditation Spa

Gross Margin Monthly



Gross Margin Yearly

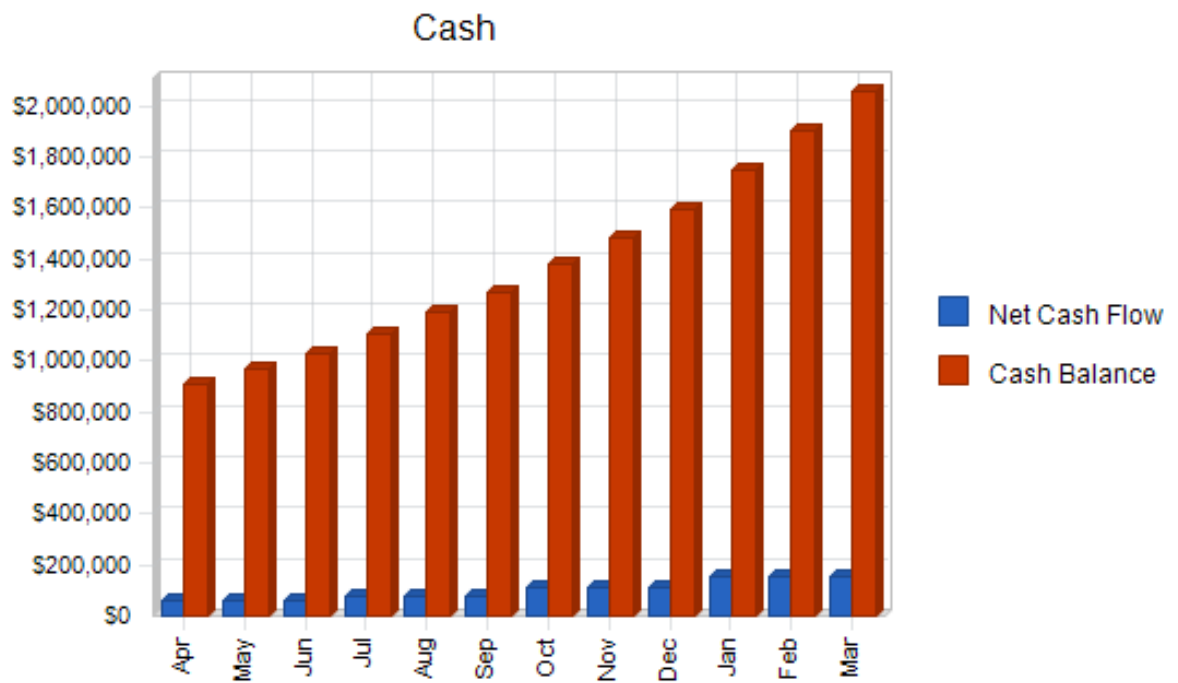


7.5 Projected Cash Flow

The Meditation Spa

Table: Cash Flow

Pro Forma Cash Flow					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Cash Received					
Cash from Operations					
Cash Sales	\$2,383,950	\$2,804,250	\$3,305,550	\$3,314,550	\$3,326,300
Subtotal Cash from Operations	\$2,383,950	\$2,804,250	\$3,305,550	\$3,314,550	\$3,326,300
Additional Cash Received					
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Received	\$2,383,950	\$2,804,250	\$3,305,550	\$3,314,550	\$3,326,300
Expenditures					
Expenditures from Operations					
Cash Spending	\$1,180,824	\$1,324,651	\$1,493,800	\$1,511,742	\$1,531,954
Subtotal Spent on Operations	\$1,180,824	\$1,324,651	\$1,493,800	\$1,511,742	\$1,531,954
Additional Cash Spent					
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0	\$0	\$0
Dividends	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Spent	\$1,180,824	\$1,324,651	\$1,493,800	\$1,511,742	\$1,531,954
Net Cash Flow	\$1,203,126	\$1,479,599	\$1,811,750	\$1,802,808	\$1,794,346
Cash Balance	\$2,053,126	\$3,532,725	\$5,344,475	\$7,147,283	\$8,941,629



7.6 Projected Balance Sheet

The Meditation Spa

Table: Balance Sheet

Pro Forma Balance Sheet					
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Assets					
Current Assets					
Cash	\$2,053,126	\$3,532,725	\$5,344,475	\$7,147,283	\$8,941,629
Other Current Assets	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500
Total Current Assets	\$2,064,626	\$3,544,225	\$5,355,975	\$7,158,783	\$8,953,129
Long-term Assets					
Long-term Assets	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0
Total Long-term Assets	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
Total Assets	\$2,414,626	\$3,894,225	\$5,705,975	\$7,508,783	\$9,303,129
Liabilities and Capital					
Current Liabilities					
Current Borrowing	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Long-term Liabilities					
Long-term Liabilities	\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Paid-in Capital					
Paid-in Capital	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030
Retained Earnings	(\$19,530)	\$1,183,596	\$2,663,195	\$4,474,945	\$6,277,753
Earnings	\$1,203,126	\$1,479,599	\$1,811,750	\$1,802,808	\$1,794,346
Total Capital	\$1,914,626	\$3,394,225	\$5,205,975	\$7,008,783	\$8,803,129
Total Liabilities and Capital	\$2,414,626	\$3,894,225	\$5,705,975	\$7,508,783	\$9,303,129
Net Worth	\$1,914,626	\$3,394,225	\$5,205,975	\$7,008,783	\$8,803,129

7.7 Business Ratios

The Meditation Spa

Table: Ratios

Ratio Analysis						
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	Industry Profile
Sales Growth	n.a.	17.63%	17.88%	0.27%	0.35%	6.69%
Percent of Total Assets						
Other Current Assets	0.48%	0.30%	0.20%	0.15%	0.12%	58.99%
Total Current Assets	85.51%	91.01%	93.87%	95.34%	96.24%	65.98%
Long-term Assets	14.49%	8.99%	6.13%	4.66%	3.76%	34.02%
Total Assets	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Current Liabilities	20.71%	12.84%	8.76%	6.66%	5.37%	29.50%
Long-term Liabilities	0.00%	0.00%	0.00%	0.00%	0.00%	52.00%
Total Liabilities	20.71%	12.84%	8.76%	6.66%	5.37%	81.51%
Net Worth	79.29%	87.16%	91.24%	93.34%	94.63%	18.49%
Percent of Sales						
Sales	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Gross Margin	96.24%	96.44%	96.63%	96.45%	96.20%	94.51%
Selling, General & Administrative Expenses	45.77%	43.68%	41.82%	42.05%	42.25%	50.96%
Advertising Expenses	0.05%	0.05%	0.05%	0.06%	0.07%	0.79%
Profit Before Interest and Taxes	74.19%	77.16%	79.81%	79.21%	78.57%	7.77%
Main Ratios						
Current	4.13	7.09	10.71	14.32	17.91	1.24
Quick	4.13	7.09	10.71	14.32	17.91	1.22
Total Debt to Total Assets	20.71%	12.84%	8.76%	6.66%	5.37%	81.51%
Pre-tax Return on Net Worth	89.77%	62.27%	49.72%	36.75%	29.12%	214.23%
Pre-tax Return on Assets	71.18%	54.28%	45.36%	34.30%	27.55%	39.62%
Additional Ratios						
	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023	
Net Profit Margin	50.47%	52.76%	54.81%	54.39%	53.94%	n.a
Return on Equity	62.84%	43.59%	34.80%	25.72%	20.38%	n.a
Activity Ratios						
Accounts Payable Turnover	8.87	12.17	12.17	12.17	12.17	n.a
Total Asset Turnover	0.99	0.72	0.58	0.44	0.36	n.a
Debt Ratios						
Debt to Net Worth	0.26	0.15	0.10	0.07	0.06	n.a
Current Liab. to Liab.	1.00	1.00	1.00	1.00	1.00	n.a
Liquidity Ratios						
Net Working Capital	\$1,564,626	\$3,044,225	\$4,855,975	\$6,658,783	\$8,453,129	n.a

The Meditation Spa

Interest Coverage	35.38	43.27	52.76	52.51	52.27	n.a
Additional Ratios						
Assets to Sales	1.01	1.39	1.73	2.27	2.80	n.a
Current Debt/Total Assets	21%	13%	9%	7%	5%	n.a
Acid Test	4.13	7.09	10.71	14.32	17.91	n.a
Sales/Net Worth	1.25	0.83	0.63	0.47	0.38	n.a
Dividend Payout	0.00	0.00	0.00	0.00	0.00	n.a

7.8 Long-term Plan

I'm expecting the business to grow at a fast rate. I see myself expanding across the country.

Appendix

Table: Sales Forecast

Sales Forecast												
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Unit Sales												
Meditation Session	2,960	2,960	2,960	3,600	3,600	3,600	4,500	4,500	4,500	5,920	5,920	5,920
Water	500	500	500	500	700	700	700	1,000	1,000	1,000	2,000	2,000
Juice	500	500	500	700	700	700	700	700	1,000	1,200	1,200	1,200
Total Unit Sales	3,960	3,960	3,960	4,800	5,000	5,000	5,900	6,200	6,500	8,120	9,120	9,120
Unit Prices												
Meditation Session	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00	\$45.00
Water	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Juice	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50	\$5.50
Sales												
Meditation Session	\$133,200	\$133,200	\$133,200	\$162,000	\$162,000	\$162,000	\$202,500	\$202,500	\$202,500	\$266,400	\$266,400	\$266,400
Water	\$1,750	\$1,750	\$1,750	\$1,750	\$2,450	\$2,450	\$2,450	\$3,500	\$3,500	\$3,500	\$7,000	\$7,000
Juice	\$2,750	\$2,750	\$2,750	\$3,850	\$3,850	\$3,850	\$3,850	\$3,850	\$5,500	\$6,600	\$6,600	\$6,600
Total Sales	\$137,700	\$137,700	\$137,700	\$167,600	\$168,300	\$168,300	\$208,800	\$209,850	\$211,500	\$276,500	\$280,000	\$280,000
Direct Unit Costs												
Meditation Session	1.00%	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
Water	70.00%	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45	\$2.45
Juice	75.00%	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13	\$4.13
Direct Cost of Sales												
Meditation Session	\$1,332	\$1,332	\$1,332	\$1,620	\$1,620	\$1,620	\$2,025	\$2,025	\$2,025	\$2,664	\$2,664	\$2,664
Water	\$1,225	\$1,225	\$1,225	\$1,225	\$1,715	\$1,715	\$1,715	\$2,450	\$2,450	\$2,450	\$4,900	\$4,900
Juice	\$2,063	\$2,063	\$2,063	\$2,888	\$2,888	\$2,888	\$2,888	\$2,888	\$4,125	\$4,950	\$4,950	\$4,950
Subtotal Direct Cost of Sales	\$4,620	\$4,620	\$4,620	\$5,733	\$6,223	\$6,223	\$6,628	\$7,363	\$8,600	\$10,064	\$12,514	\$12,514

Appendix

Table: Personnel

Personnel Plan												
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Admin	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880
Day Runners	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600	\$9,600
Afternoon Runners	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200
Day Front Desk	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840	\$3,840
Afternoon Front Desk	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880	\$2,880
CEO	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Total People	14	14	14	14	14	14	14	14	14	14	14	14
Total Payroll	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400

Appendix

Table: Profit and Loss

Pro Forma Profit and Loss												
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Sales	\$137,700	\$137,700	\$137,700	\$167,600	\$168,300	\$168,300	\$208,800	\$209,850	\$211,500	\$276,500	\$280,000	\$280,000
Direct Cost of Sales	\$4,620	\$4,620	\$4,620	\$5,733	\$6,223	\$6,223	\$6,628	\$7,363	\$8,600	\$10,064	\$12,514	\$12,514
Other Costs of Sales	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cost of Sales	\$4,620	\$4,620	\$4,620	\$5,733	\$6,223	\$6,223	\$6,628	\$7,363	\$8,600	\$10,064	\$12,514	\$12,514
Gross Margin	\$133,081	\$133,081	\$133,081	\$161,868	\$162,078	\$162,078	\$202,173	\$202,488	\$202,900	\$266,436	\$267,486	\$267,486
Gross Margin %	96.65%	96.65%	96.65%	96.58%	96.30%	96.30%	96.83%	96.49%	95.93%	96.36%	95.53%	95.53%
Expenses												
Payroll	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400	\$28,400
Marketing/Promotion	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Rent	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Utilities	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Insurance	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30	\$30
Payroll Taxes	15%	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260	\$4,260
Other	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Total Operating Expenses	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790	\$43,790
Profit Before Interest and Taxes	\$89,291	\$89,291	\$89,291	\$118,078	\$118,288	\$118,288	\$158,383	\$158,698	\$159,110	\$222,646	\$223,696	\$223,696
EBITDA	\$89,291	\$89,291	\$89,291	\$118,078	\$118,288	\$118,288	\$158,383	\$158,698	\$159,110	\$222,646	\$223,696	\$223,696
Interest Expense	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167	\$4,167
Taxes Incurred	\$25,537	\$25,537	\$25,537	\$34,173	\$34,236	\$34,236	\$46,265	\$46,359	\$46,483	\$65,544	\$65,859	\$65,859
Net Profit	\$59,587	\$59,587	\$59,587	\$79,738	\$79,885	\$79,885	\$107,951	\$108,172	\$108,460	\$152,936	\$153,671	\$153,671
Net Profit/Sales	43.27%	43.27%	43.27%	47.58%	47.47%	47.47%	51.70%	51.55%	51.28%	55.31%	54.88%	54.88%

Appendix

Table: Cash Flow

Pro Forma Cash Flow												
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Cash Received												
Cash from Operations												
Cash Sales	\$137,700	\$137,700	\$137,700	\$167,600	\$168,300	\$168,300	\$208,800	\$209,850	\$211,500	\$276,500	\$280,000	\$280,000
Subtotal Cash from Operations	\$137,700	\$137,700	\$137,700	\$167,600	\$168,300	\$168,300	\$208,800	\$209,850	\$211,500	\$276,500	\$280,000	\$280,000
Additional Cash Received												
Sales Tax, VAT, HST/GST Received	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Current Borrowing		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Investment Received		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Received	\$137,700	\$137,700	\$137,700	\$167,600	\$168,300	\$168,300	\$208,800	\$209,850	\$211,500	\$276,500	\$280,000	\$280,000
Expenditures												
Expenditures from Operations												
Cash Spending	\$78,113	\$78,113	\$78,113	\$87,862	\$88,415	\$88,415	\$100,849	\$101,678	\$103,040	\$123,564	\$126,329	\$126,329
Subtotal Spent on Operations	\$78,113	\$78,113	\$78,113	\$87,862	\$88,415	\$88,415	\$100,849	\$101,678	\$103,040	\$123,564	\$126,329	\$126,329
Additional Cash Spent												
Sales Tax, VAT, HST/GST Paid Out		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Other Liabilities Principal Repayment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividends		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Spent	\$78,113	\$78,113	\$78,113	\$87,862	\$88,415	\$88,415	\$100,849	\$101,678	\$103,040	\$123,564	\$126,329	\$126,329
Net Cash Flow	\$59,587	\$59,587	\$59,587	\$79,738	\$79,885	\$79,885	\$107,951	\$108,172	\$108,460	\$152,936	\$153,671	\$153,671
Cash Balance	\$909,587	\$969,173	\$1,028,760	\$1,108,498	\$1,188,382	\$1,268,267	\$1,376,218	\$1,484,389	\$1,592,850	\$1,745,785	\$1,899,456	\$2,053,126

Appendix

Table: Balance Sheet

Pro Forma Balance Sheet													
		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Assets	Starting Balances												
Current Assets													
Cash	\$850,000	\$909,587	\$969,173	\$1,028,760	\$1,108,498	\$1,188,382	\$1,268,267	\$1,376,218	\$1,484,389	\$1,592,850	\$1,745,785	\$1,899,456	\$2,053,126
Other Current Assets	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500	\$11,500
Total Current Assets	\$861,500	\$921,087	\$980,673	\$1,040,260	\$1,119,998	\$1,199,882	\$1,279,767	\$1,387,718	\$1,495,889	\$1,604,350	\$1,757,285	\$1,910,956	\$2,064,626
Long-term Assets													
Long-term Assets	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
Accumulated Depreciation	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Long-term Assets	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000	\$350,000
Total Assets	\$1,211,500	\$1,271,087	\$1,330,673	\$1,390,260	\$1,469,998	\$1,549,882	\$1,629,767	\$1,737,718	\$1,845,889	\$1,954,350	\$2,107,285	\$2,260,956	\$2,414,626
Liabilities and Capital		Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Current Liabilities													
Current Borrowing	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Long-term Liabilities													
Long-term Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Liabilities	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Paid-in Capital													
Paid-in Capital	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030	\$731,030
Retained Earnings	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)	(\$19,530)
Earnings	\$0	\$59,587	\$119,173	\$178,760	\$258,498	\$338,382	\$418,267	\$526,218	\$634,389	\$742,850	\$895,785	\$1,049,456	\$1,203,126
Total Capital	\$711,500	\$771,087	\$830,673	\$890,260	\$969,998	\$1,049,882	\$1,129,767	\$1,237,718	\$1,345,889	\$1,454,350	\$1,607,285	\$1,760,956	\$1,914,626
Total Liabilities and Capital	\$1,211,500	\$1,271,087	\$1,330,673	\$1,390,260	\$1,469,998	\$1,549,882	\$1,629,767	\$1,737,718	\$1,845,889	\$1,954,350	\$2,107,285	\$2,260,956	\$2,414,626
Net Worth	\$711,500	\$771,087	\$830,673	\$890,260	\$969,998	\$1,049,882	\$1,129,767	\$1,237,718	\$1,345,889	\$1,454,350	\$1,607,285	\$1,760,956	\$1,914,626