

InnovateHER 2016:
Innovating for Women Business Challenge

Nomination Package

Goldman, Goldman and Dixon LLC.

Submitted by

Host Site:

Camp Tech Inc.

InnovateHER 2016 Camp Tech Web Application Results:

Thanks for applying!

What's your name? Jacqueline Dixon

If submitting as a team, list the name of all team members?

Jacqueline Dixon, Gail Goldman and Sheila Goldman

Email address?

drgoldman56@gmail.com or

Your telephone number?

347-647-1936

Mailing Address (Home or Business)

4946 Whispering Falls Drive, Groveport, OH 43125

What's your main area of interest?

Document Preparation Service

Business Name

Goldman Goldman Dixon. LLC

Place of Incorporation

Groveport, OH

Name of Product or Service

Immigration document preparation

***A concise, two sentence description of the product or service**

Provide low cost immigration document service for individuals and families. Especially assisting financially challenged women who are head of household.

*** Host Site**

Camp Tech Inc.

1153 Tinkers Green Dr

Streetsboro OH 44241

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PRESS RELEASE

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InnovateHER 2016: Innovating for Women Business Challenge

Streetsboro Ohio - InnovateHER 2016: Innovating for Women Business Challenge

Camp Tech Inc.(CTI) was selected as a host site for Northeast Ohio InnovateHER 2016 Women Business Challenge. CTI working in conjunction with the SBA and Microsoft is pleased to announce that **Goldman, Goldman, Dixon LLC, (GGD)** as the winning company and will represent one of the Northeast Ohio Region at the InnovateHER semi-finals.

CTI will forward the winning business plan to SBA. The SBA will then identify up to 10 finalists. Finalists will make a live pitch on March 17, 2016 in Washington, D.C. where they will compete for up to \$70,000 in prize money provided by Microsoft.

More about the **winning entrepreneur...**

Goldman, Goldman, Dixon LLC.

GGD is an Immigration document preparation. Provide low cost immigration document service for individuals and families. Especially assisting financially challenged women who are head of household. Of the 51% of women immigrant, 21% or 4.4 million are either separated, divorced or widowed.

Due to the growth of immigrants in the U.S. comes along the surge in demand for immigration documents preparation, be it for citizenship, green card, fiancé visa, skilled work visas, family visas and immigration paperwork for adopted children. However, immigration lawyers are overwhelmed with these paperwork causing delays and frustration on the part of their clients. Their only recourse to expedite the process is to outsource documents preparation services to companies like GGD, LLC.

Gail Goldman, President worked several years with an immigration attorney firm processing immigration applications and miscellaneous immigration documents.

Ms. Goldman began as a Personnel Action Specialist in the Department of Armed Forces and received a letter of recommendation to become an officer. In 2000 she established Goldman Consultant and Associates, LLC,

Jacqueline Dixon, Chief Operations Officer, Ms. Dixon began as an Office Manager in R Battle Construction Company in Bronx, NY, and in 30 years became a Business Manager in an automotive company initiating business development and generated an increase in new business revenue at an annual income of 170%. Jacqueline has a proven record of immigrations document processing as well as an established attorneys network.

Other entrepreneurs who made it to the final round:

Getting in the Mood LLC

Getting in the Mood is a single member LLC formed in the state of Ohio with Beverly Brouse as owner. Founded to address the needs of women who struggle to make sex a priority. Getting in the Mood provides valuable resources and a unique line of discreet, feminine and innovated products designed by women for women.

Getting in the Mood offers an online resource center www.passionprimer.com that provides women access to reputable healthcare providers such as sex therapist, marriage counselors and OB/GYN. Women can find a virtual support system made up of healthcare professionals and women.

Spin Cycle Studio

Spin Cycle Studios is an indoor cycling studio. It will be targeting women and families in the greater area that are looking to reach weight goals, or maintain current weight goals. It will also provide individuals easy to follow meal plans and a great workout services. The women and families in the area that attend will be offered low-cost membership. I myself have struggle with weights for many years and I dedicated to help others to achieve their weight goals.

The healthcare market is currently on the rise because more and more individuals are more conscious about their health. The greater Cleveland area is currently untapped because there no just studio in the area where I'm projecting to put my studio at. My studio will definitely have a measurable impact on lives of women and families because heart disease and obesity are on record high which is causing a demand in health studios. With so many individuals blowing out there knees due to standard fitness and boot camp classes, that why the cycling studio is a healthier alternative. Spin cycle studios will have state of the art health care equipment from quality manufacturers.

About the Competition

The InnovateHER Challenge, presented by the SBA, is a national prize competition aimed at unearthing products and services that impact and empower the lives of women and families through local business competitions that culminate in a live pitch Final Round.

During the InnovateHER Finals, up to 10 Finalists will compete for the Top Three cash prizes totaling \$70,000 provided by Microsoft. This year, the national InnovateHER Finals will be held on March 16 & 17, 2016 in the Washington, D.C. metro area as part of a larger Women's Summit.

[CLICK HERE](#) for additional information.

Eligibility Requirements

Entrepreneurs that meet the Eligibility requirements can compete in the initial round by entering a local InnovateHER competition. The InnovateHER Challenge provides an opportunity for entrepreneurs to showcase products and services that:

- Have a measurable impact on the lives of women and families (30%)
- Have the potential for commercialization (40%), and
- Fill a need in the marketplace (30%).

Participants must be at least 18 years of age, U.S. citizens or permanent residents, and meet other eligibility requirements as defined in the Challenge Rules.

Camp Tech InnovateHER Host Site Panel of Judges:

Candace Benson, Tech Founder of Camp Tech Inc.

Nichelle McCall, CEO and Founder of Bold Guidance

Sonya Pryor Jones, CEO of Synchronicity LLC

Susan McGann, SBA's Ohio Small Business Development Center at the Summit Medina Business Alliance

Camp Tech would like to thank all of the business owners for submitting your business plans and a very special thank you to the panel of judges for your time and support. We wish everyone much success in your business ventures.

Happy Holidays

Camp Tech InnovateHer 2016 Team

12/3/2015

Camp Tech Inc.
SAMPLE STATEMENT OF SUPPORT
“GOLDMAN, GOLDMAN, DIXON LLC”

Goldman, Goldman, Dixon LLC.

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Due to the growth of immigrants in the U.S. comes along the surge in demand for immigration documents preparation, be it for citizenship, green card, fiancé visa, skilled work visas, family visas and immigration paperwork for adopted children. However, immigration lawyers are overwhelmed with these paperwork causing delays and frustration on the part of their clients. Their only recourse to expedite the process is to outsource documents preparation services to companies like GGD, LLC.

Camp Tech selected GGD based on the rubric (**see attached**) scores that was created utilizing the three scoring categories given by SBA: To have a measurable impact on the lives of women and families (30%), have the potential for commercialization (40%), and fill a need in the marketplace (30%). Our judges felt that GGD plan met all three categories and has the potential for commercilation.

Candace Benson strongly supports GGD

Business Plan submission for InnovateHER 2016

InnovateHer Application Review Rubric								
Applicant Name:								
GGD LLC								
Rubric Components	Point Scale (1-lowest 5-highest)							
	1	2	3	4	5			
Helping Women and Families					x			
Need in the Marketplace					x			
Commercialization					x			
Ability to Execute					x			
Team					x			
Background and stats on the problem					x			
Financials					x			
Notes: It seems that this is a much needed, cost-effective service to bring stability to families.								

[Year]

BUSINESS PLAN 2015

GGD, DIXON LLC
JACQUELINE DIXON & GAIL GOLDMAN

GOLDMAN, GOLDMAN AND DIXON, LLC |

Goldman, Goldman, Dixon (GGD), LLC BUSINESS PLAN

“Make sense of Immigration paperwork”

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Goldman, Goldman, Dixon (GGD), LLC BUSINESS PLAN

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1.0 Executive Summary

Goldman, Goldman, Dixon, LLC (referred to from hereon in as GGD, LLC) is a new start up document preparation business. GGD LLC incorporated October, 2015. GGD, LLC is a Limited Liability Corporation (LLC) with Jacqueline Dixon and Gail Goldman as the founders and Shelia Goldman as Managing Director. GGD, LLC was formed and will serve a diverse geographic customer segment to provide accurate and efficient application support for miscellaneous immigration related document preparation services at reasonable prices. This plan is being used as an internal document to assist in the development of the business.

2.0 New Service

An immigration document preparation service is a fairly new industry that has arisen from history to pave the way for newcomers entering the Document Preparation Service industry catering to Immigrants. Understanding that GGD, LLC is not licensed to practice law or legally represent an individual in writing, directly or indirectly, as authorized to practice law, therefore, when customers have the need for legal representation they are transferred to our network of attorneys.

GGD, LLC believes to control one's destiny is essential to every person's life. Every loving mother, wife or sister has a desire for family to be safe and next to be together. GGD, LLC pledges to provide application support to individuals and families seeking expertise, accurate and prompt, effective service the first time around. When you combine the market need for document preparation service and the connection to these remote individuals and families, you have a new business model. As additional support, GGD, LLC will offer translation services when needed and citizenship classes to understand the naturalization process.

2.1 Key to Success

- Offer a compassionate, conscientious one-on-one timely service. This is expected to create a loyal brand following and return business.
- Truly listening to customers' needs and diagnosing where their understanding of concepts is breaking down.
- Creating excellent word of mouth promotion of services – customers sell services to others.

2.2 Mission

GGD, LLC will exceed customer's expectation. GGD, LLC will provide low cost immigration document preparation services for individuals and families, especially families headed by financially challenged women.

2.3 Objectives

Short-term goals

- Generate 10 to 20 monthly referrals from network of attorneys.
- Achieve two to three government procurement contracts from Year 1 to 3.
- Achieve full hourly capacity by 1st quarter, Year 2.
- To develop enough income to secure three full-time positions for the owners and one employee, Year 2.
- To be able to decrease the marketing expenses after couple of years because there are sufficient word of mouth referrals to remain busy.

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Long-term goals

- Build a productive and valuable community reputation servicing immigration document preparation (Brand)
- Expand into five new geographical markets and have a global presence.

3.0 Service Business Analysis

GGD, LLC will be a part of history to pave the way for newcomers entering the Document Preparation Service industry catering to Immigrants.

Service is at a flat rate with the option for monthly installments and discounted per family member:

- Green Card/Marriage/Children/Parents \$1,500
- Work Permit/Approval Petition \$500
- Visitor Visa \$1,250
- Fiancée Visa \$1,500
- I-130 \$500
- Citizenship \$250
- Extension of Visa \$250
- Place a Tracer on a Case \$100
- Green Card Lottery \$35
- N-400 \$300
- Adjustment of Status \$1,500

Discounted rate per family member:

- Individual as repeat customer receives 15% discount
- Two people Over \$500 discounted at 15% Over \$1000 discounted at 20%
- Three people Over \$500 discounted at 20% Over \$1000 discounted at 20%
- Four people Over \$500 discounted at 25% Over \$1000 discounted at 25%
- Five people Over \$500 discounted at 25% Over \$1000 discounted at 30%
- Six people Over \$500 discounted at 30% Over \$1000 discounted at 50%

4.0 Business Model

GGD, LLC will offer its services to immigration attorneys that will have to outsource documentation preparation services to expedite the paperwork, as well as direct clients and local state and federal government agencies such as Department of Homeland Security, Constellate office in New York, Department of Children and Family services, and immigrant community groups that offer legal aid from attorneys doing pro bono work.

5.0 Market Analysis Summary

According to a recent article in International Business Times, “The immigrant population in the United States hit a record high of 42.1 million in the second quarter of this year, an analysis of monthly Census Bureau data by the Center for Immigration Studies has revealed. The number of immigrants rose by 1.7 million since the same time last year. Immigrants currently comprise 13.3 percent of the nation's total population, reaching the highest level in the nation in 105 years.”¹ Pew Research projections also show

¹ <http://www.ibtimes.com/immigration-us-2015-reaches-new-record-immigrant-population-421-million-people-study-2053038>

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that black immigrants and white immigrants together will become a slightly larger share of the nation's immigrants by 2065 than in 2015 (29% vs. 26%). The country's overall population will feel the impact of these shifts. Non-Hispanic whites are projected to become less than half of the U.S. population by 2055 and 46% by 2065. No racial or ethnic group will constitute a majority of the U.S. population. Meanwhile, Hispanics will see their population share rise to 24% by 2065 from 18% today, while Asians will see their share rise to 14% by 2065 from 6% today. The robust growth in immigration will also drive the growth for demand of immigration related document preparation services at reasonable prices.

TABLE 1

Sources of Immigration to the U.S., by Era

Era and country	Total	%
Modern Era (1965-2015)	58,525,000	100
Mexico	16,275,000	28
China*	3,175,000	5
India	2,700,000	5
Philippines	2,350,000	4
Korea	1,725,000	3
Vietnam	1,500,000	3
Cuba	1,550,000	3
El Salvador	1,500,000	3
Former USSR	1,450,000	2
Dominican Republic	1,325,000	2
Latin America	29,750,000	51
South/East Asia	14,700,000	25
Europe, total	6,900,000	12
Africa/Middle East	4,550,000	8
Canada**	1,150,000	2
All other	1,450,000	2
Southern/Eastern Europe Wave (1890-1919)	18,244,000	100
Italy	3,764,000	21
Austria-Hungary	3,690,000	20
Russia & Poland	3,166,000	17
United Kingdom	1,170,000	6
Germany	1,082,000	6
Ireland***	917,000	5
Europe, total	16,134,000	88
North/West Europe	4,757,000	26
South/East Europe	11,377,000	62
Canada	835,000	5
Latin America	551,000	3
South/East Asia	315,000	2
Africa/Middle East	332,000	2
Other/Not specified	77,000	<0.5
Northern Europe Wave (1840-1889)	14,314,000	100
Germany	4,282,000	30
Ireland***	3,209,000	22
United Kingdom	2,586,000	18
Norway-Sweden	883,000	6
Europe, total	12,757,000	89
North/West Europe	11,700,000	82
South/East Europe	1,058,000	7
Canada	1,034,000	7
Latin America	101,000	1
South/East Asia	293,000	2
Africa/Middle East	5,000	<0.5
Other/Not specified	124,000	1

Note: Population figures rounded to the nearest 25,000 for 1965-2015; nearest thousand for earlier waves. Data for 1965-2015 include legal and unauthorized immigrants; for 1840-1919, only legal admissions are included. *Includes Hong Kong, Taiwan and Macao. **Includes other North America. ***Includes Northern Ireland. Persons from Puerto Rico not included.

Source: For 1965-2015, Pew Research Center estimates based on adjusted census data; for 1840-1919, Office of Immigration Statistics, *Yearbook of Immigration Statistics*, 2008, Table 2

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Document preparation services business is a \$4 billion industry in the US. Although industry growth took a hit during the recession, revenue is expected to continue climbing steadily. Advancements in technology and telecommunications may constrain domestic growth, though, since the pervasive nature of the internet allows the industry's services to be conducted almost anywhere in the world.²

Those who seek this immigration related document preparation services will be the target market for Goldman, Goldman and Dixon (GGD, LLC).

² <http://www.ibisworld.com/industry/default.aspx?indid=1467>

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5.1 Market Segmentation

GGD, LLC has identified three distinct market segments which will be targeted. The first customer segment is immigration attorneys and various private/public industry firms of various sizes who assist individuals in obtaining visas and gaining US Citizenship, defend the rights of immigrants, navigate the issues of illegal immigration and assist businesses in understanding immigration issues in a global marketplace. There are currently 4,700 members in the LinkedIn profile of the American Immigration Lawyers Association, these are great leads for GGD, LLC.³

The second customer is individuals. This is an attractive segment because according to Pew Research Center "U.S population projections show that if current demographic trends continue, future immigrants and their descendants will be even an even bigger source of population growth. Between 2015 and 2065 they are projected to account for 88% of the U.S population increase or 103 million people as the people and as the nation grow to 441 million". With this increase, immigration attorneys have less free time to offer step by step guidance to those seeking guidance filling out applications. Using GGD, LLC services will create more free time for companies to devote to other tasks. It is anticipated that the services provided to individuals will be more menial relative to the services provided to companies.

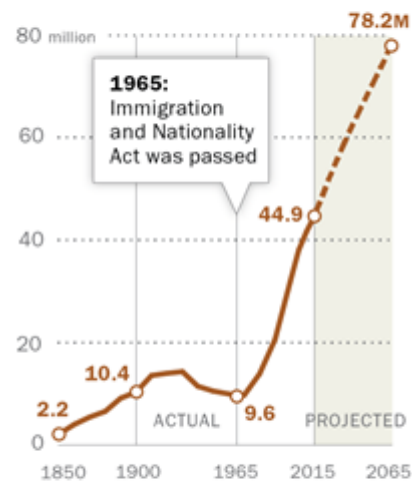
³ <https://www.linkedin.com/company/american-immigration-lawyers-association>

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FIGURE 3

U.S. Foreign-Born Population Reached 45 Million in 2015, Projected to Reach 78 Million by 2065



Note: Data labels are for 1850, 1900, 1965, 2015 and 2065.

Source: Gibson and Jung (2006) for 1850 to 1890. Edmonston and Passel (1994) estimates for 1900-1955; Pew Research Center estimates for 1960-2015 based on adjusted census data; Pew Research Center projections for 2015-2065

PEW RESEARCH CENTER

4

The last customer segment is federal, state, city government organizations. These organizations, in large part typically do not have employees' experiences to provide this service. This is good for GGD, LLC who can offer the expertise and will save the government agencies money because they are only paying for the labor needed to complete the task.

⁴ <http://www.pewhispanic.org/2015/09/28/modern-immigration-wave-brings-59-million-to-u-s-driving-population-growth-and-change-through-2065/>

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Chart: Market Analysis (Pie)

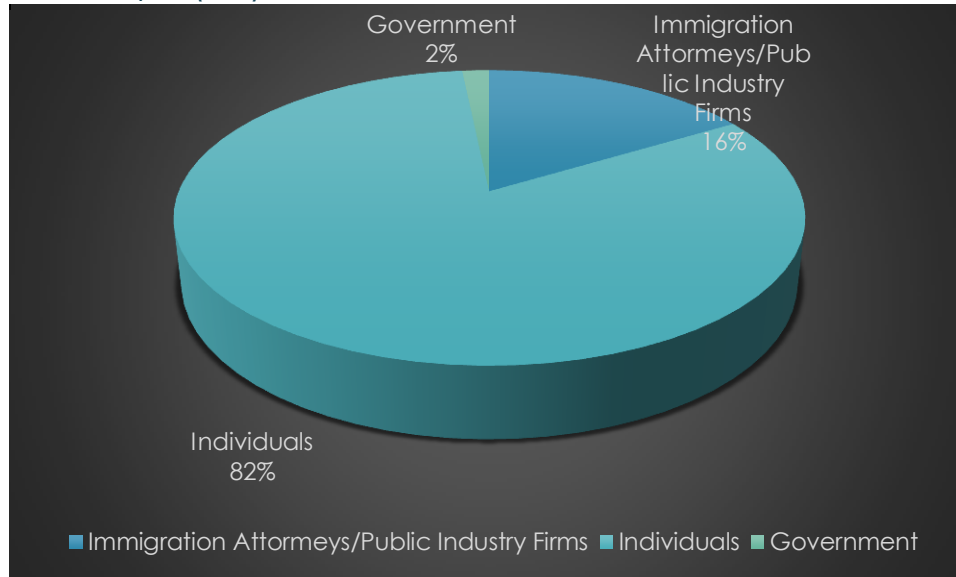


Table: Market Analysis

Market Analysis			
	Year 1	Year 2	Year 3
Potential Customers			
Immigration Attorneys/Public Industry Firms	20	30	48
Individuals	100	150	240
Government	2	3	5
Total	122	183	293

5.2 Target Market Segment Strategy

Our main target markets are the individuals comprising of two categories: (1) unauthorized immigrants in the USA; and (2) Immigrant women in the US who are either separated, divorced or widowed.

Unauthorized Immigrants

Data from America Immigration Council on unauthorized immigrants in Ohio are:

- Unauthorized immigrants comprised 1.1% of the state's workforce (or 65,000 workers) in 2012, according to a report by the Pew Hispanic Center.
- If all unauthorized immigrants were removed from Ohio, the state would lose \$4 billion in economic activity, \$1.8 billion in gross state product, and approximately 25,019 jobs, even

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accounting for adequate market adjustment time, according to a report by the Perryman Group.

- c. Unauthorized immigrants in Ohio paid \$72.8 million in state and local taxes in 2010, according to data from the Institute for Taxation and Economic Policy, which includes \$13.9 million in state income taxes, \$6.3 million in property taxes, and \$52.6 million in sales taxes.
- d. Were unauthorized immigrants in Ohio to have legal status, they would pay \$95 million in state and local taxes, including \$56.3 million in sales taxes, \$32 million in state income taxes, and \$6.7 million in property taxes.⁵

Immigrant Women-Heads of the Family

According to Migration Policy Institute, “women have migrated to the United States in large numbers as a result of the emphasis on family reunification ushered in by the 1965 Immigration Act. Female immigrants represent 51 percent of the overall foreign-born population, with 21.2 million immigrant women residing in the United States in 2013, out of a total immigrant population of 41.3 million. The female share of the immigrant population is higher in the United States than it is globally, where about 48 percent of the international migrant stock is female.”⁶

Distribution

In terms of distribution across the United States, immigrant women outnumbered immigrant men in the District of Columbia and 31 states (mostly with small immigrant populations), such as Maine (58 percent), Hawaii and Montana (56 percent each), and New Hampshire and Wyoming (54 percent each). In states like Louisiana (45 percent), Tennessee (47 percent), and Kansas, Kentucky, North Carolina, and Oklahoma (48 percent each), immigrant women represented a smaller share among all foreign born. Notably, in 11 states including California, Hawaii, Nevada, and Washington, women represented a greater share in the immigrant population, but a smaller share in the native-born population.

Age and Marital Status

Immigrant women were generally older than native-born women, with median ages of 44 and 37, respectively, according to 2013 ACS estimates. For immigrant men, the median age was 42 compared to 35 for native-born men. Although immigrants overall were more likely to be of working age (18 to 64) than their native-born counterparts, immigrant men (82 percent) were slightly more likely to be in this age range than immigrant women (78 percent).

As a whole, immigrants were more likely to be married, and less likely to be separated, divorced, widowed, or single than the native born regardless of gender. Men were more likely to be married or single and less likely to be separated, divorced, or widowed compared to their female counterparts, regardless of nativity. Immigrant women were much more likely to be married than their U.S. born counterparts (57 percent versus 44 percent).

Of the 51% of women immigrant, 21% or 4.4 million are either separated, divorced or widowed. GGD, LLC’s lower end of billing charges a flat service rate and discount per family member, which will be of great value to this market.

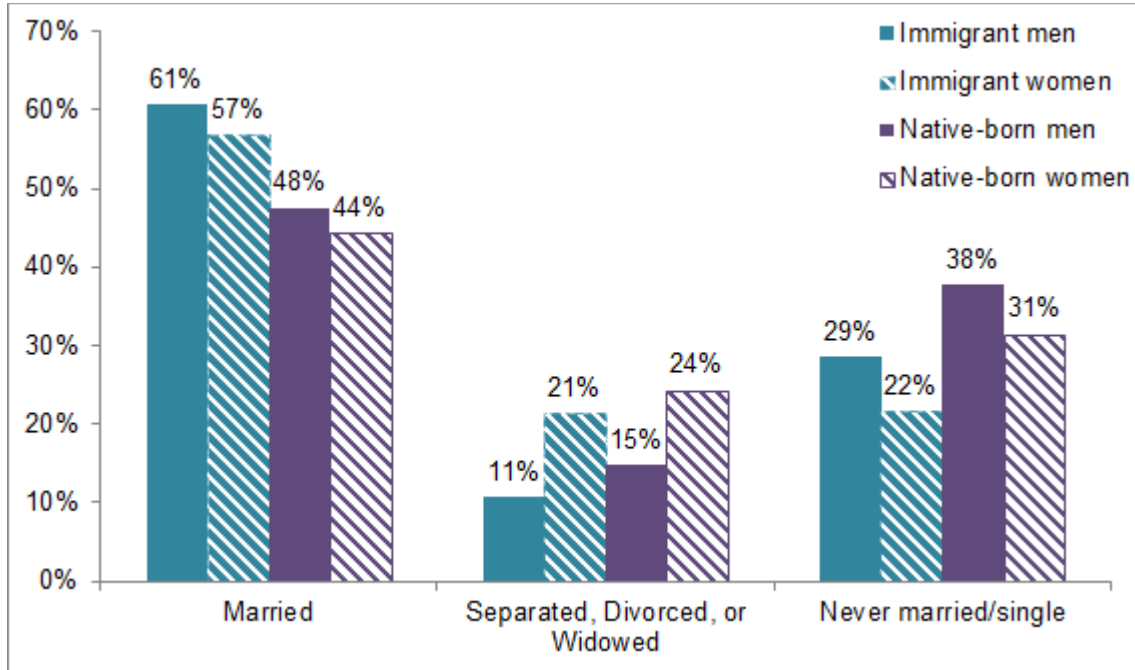
⁵ http://www.immigrationpolicy.org/sites/default/files/docs/new_americans_in_ohio_2015.pdf

⁶ <http://www.migrationpolicy.org/article/immigrant-women-united-states#Poverty>

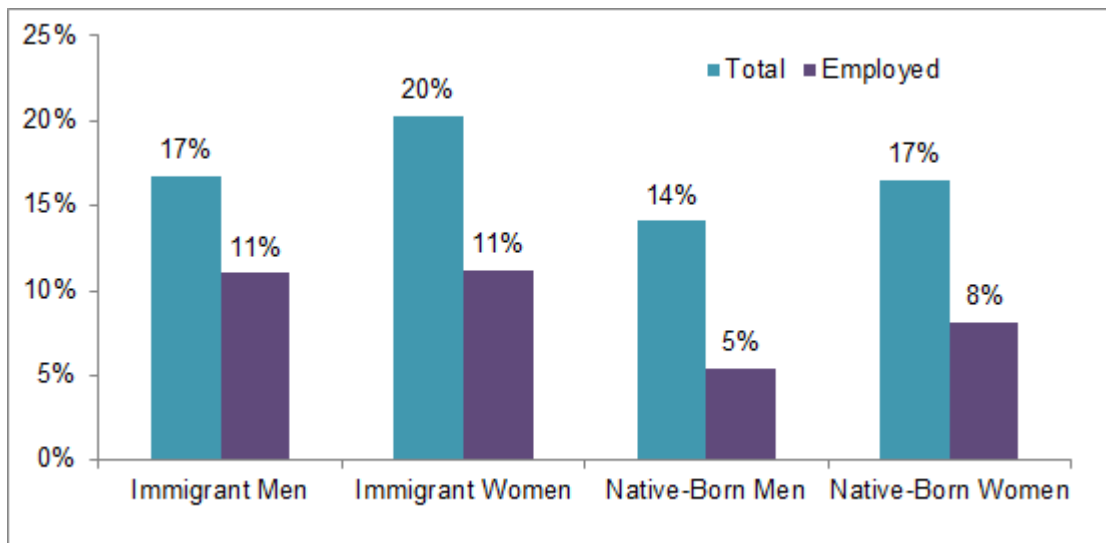
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Share of Immigrant and Native-Born Populations by Gender and Marital Status, 2013



Poverty Rates for Total and Civilian Employed Populations by Nativity and Gender, 2013



5.2.1 Market Needs

Due to the growth of immigrants in the U.S. comes along the surge in demand for immigration documents preparation, be it for citizenship, green card, fiancé visa, skilled work visas, family visas and immigration paperwork for adopted children. However, immigration lawyers are overwhelmed with these paperwork causing delays and frustration on the part of their clients. Their only recourse to expedite the process is to outsource documents preparation services to companies like GGD, LLC.

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We believe our service, through Web technology, and the largest market share of immigration lawyers will provide us with the needed tools to overcome the documents preparation services sales trends. Our goal is to provide full-service documents preparation at a fraction of the cost associated with the service.

5.2.2 Market Growth

According to IBIS World, "in 2012, the industry is forecast to grow 5.1% as the economy slowly rebounds from the recession. Technological improvements, such as voice-to-text software, have helped reduce the price of providing document preparation services. Technology has been a double-edged sword, though, because improvements in internet technology enable document processing overseas in lower-wage countries. Increased price competition among firms has reduced profit margins during the past five years." Fortunately for industry operators, demand for industry services is forecast to increase in the five years to 2017, with revenue forecast to grow an annualized 3.9% to \$5.4 billion. Although pricing competition will continue to limit profit growth, industry operators will benefit from rising healthcare expenditure, which will fuel demand for industry services."⁷

5.3.1 Competitive Edge

Our competitive edge lies in the core services we offer to our clients, immigration documents prepared by experienced consultants. By subscribing to our services, clients will be able to expedite documentation paperwork. This means faster processing of immigration documents, which is passed on to clients by giving quick documents turnaround and in the end increasing the value and quality of their services.

5.3.2 Main Competitors

In the document preparation industry, customers make choices based upon seeking guidance filling out complex immigration paperwork. Research reveals that within the document preparation industry there are no Document Preparation Services in the State of Ohio catering to immigrants.⁸ Competitive states are California, New Jersey, New York, Washington, Florida, Pennsylvania, Nevada and Oregon. Competition is located more than 468 miles east, 2,367 miles west, 1,141 miles south, and 2,279 NW of Columbus, Ohio. The networks of attorneys specifically serve document preparation services that have assisted the growth and legitimacy of the industry. GGD, LLC is distinguished by performing services that are customized to clients' needs. Our success depends on our attention to the needs of our customers and truly helping them. Doing so, enable customers to anticipate and avert potential deportations.

6.0 Strategy and Implementation Summary

During the first phase of our plan, we will focus on the state of Ohio. We will ally with the American Immigration Lawyers Associations for exposure and network with member agents. We will sponsor an event for agents focusing on the talks about the current outlook of unauthorized immigrants in the USA, tips on how to become naturalized the fastest way; and the importance of an online presence in today's marketplace.

Second phase of the plan is giving free consultation to struggling unauthorized immigrants and immigrant women who are heads of the households and let them experience the benefits of having legal immigration lawyers process their naturalization documents. This is also the company's corporate social responsibility and a good way to create goodwill and excellent reputation in the industry.

⁷ <http://www.prweb.com/releases/2012/6/prweb9589918.htm>

⁸ <http://localservices.sulekha.com/legal-service/immigration-services-in-ohio-city-oh>

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Marketing Strategy

GGD, LLC innovative marketing strategies are to position service keeping in mind customers, strategic alliance, such as network of lawyers, assistance from a former government contractor and mentor relationship with small business female owner. Building brand and reputation will include print, brochures, radio, and social media marketing in the internet.

7.0 Management

GGD, LLC daily operations will be led by Jacqueline Dixon, Chief Executive Officer (CEO) for the company's first three years. Gail Goldman, President will work flexible hours until retirement from employment in 2018. Jacqueline and Gail bring a wealth of academic excellence. These experiences have provided Jacqueline and Gail with incredible insight into the specific needs of customers filling out immigration applications and the naturalization process.

Jacqueline Dixon, Chief Operations Officer will be responsible for all administrative functions, purchasing, inventory control and promotions. She will be the company's CEO for the first three years until such time, Gail Goldman; President will retire from employment in 2018.

Ms. Dixon began as an Office Manager in R Battle Construction Company in Bronx, NY, and in 30 years became a Business Manager in an automotive company initiating business development and generated an increase in new business revenue at an annual income of 170%. Jacqueline has a proven record of immigrations document processing as well as an established attorneys' network. Ms. Dixon holds a bachelor's degree in Organizational Management and Accounting, a Master's degree in Organizational Management with an emphasis in Project Management and presently completing a second Masters of Criminal Justice with an emphasis in legal studies. Ms. Dixon has an expected graduation date of June, 2017.

Gail Goldman, President will be responsible for all marketing functions specifically on developing marketing strategies and to establish and develop customer surveys and feedback. Gail worked several years with an immigration attorney firm processing immigration applications and miscellaneous immigration documents.

Ms. Goldman began as a Personnel Action Specialist in the Department of Armed Forces and received a letter or recommendation to become an officer. In 2000 she established Goldman Consultant and Associates, LLC as a mortgage consultant and entrepreneur. Currently she is the Secretary to Directors of the Department of Defense Accounting and Finance where she performs a wide variety of administrative and analytical tasks in support of Client Liaison Executive and Air Force Directorate for two directors and ten accountants and financial systems specialists. Ms. Goldman holds a bachelor's degree in Administrative Management, a Masters of Business Administration with an emphasis in Project Management and presently completing a Doctorate of Management with an expected graduation date of June, 2016.

Sheila Goldman, Managing Director will be responsible for all administrative functions specifically on coordinating and overseeing owner meetings and conferences.

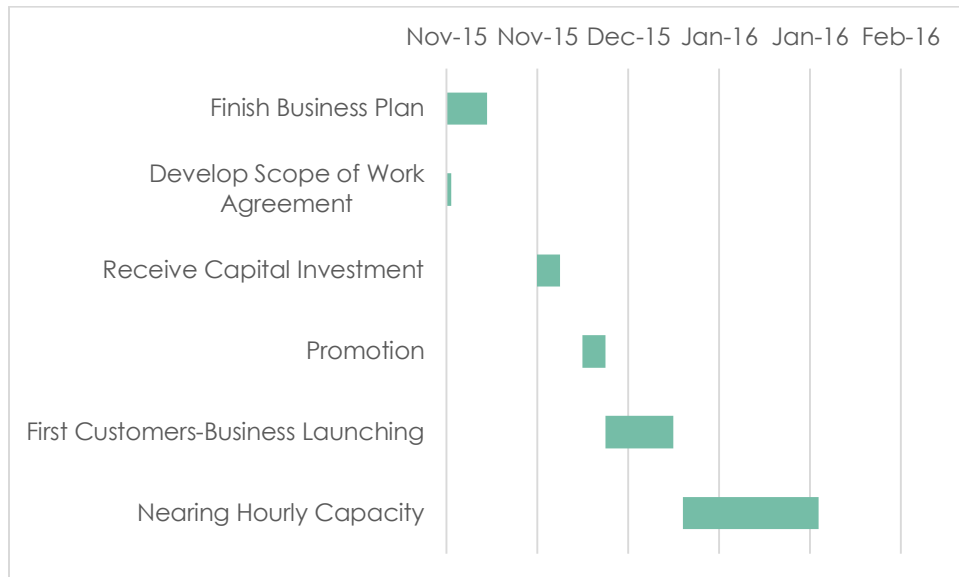
Sheila Goldman is a certified nursing assistant with experience as Clinical Assistant Care for Standard Hospital. She collaborated with other healthcare professionals to plan, manage, and assess patient treatments in the nursing care facility unit.

Due to Jacqueline, Gail and Sheila's experiences in customer service, administrative and document preparation, they will realize good revenue and profits the years of this plan.

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The following table details the specific milestones and offers a timeline for completion.



<i>Milestones</i>				
Milestone	Start Date	Duration	End Date	Manager
Finish Business Plan	Nov-15	9	19-Nov	Gail
Develop Scope of Work Agreement	Nov-15	1	11-Nov	Gail
Receive Capital Investment	Nov-15	5	5-Dec	Jacque/Gail
Promotion	Dec-15	5	15-Dec	Jacque/Gail
First Customers-Business Launching	Dec-15	15	30-Dec	Jacque/Gail
Nearing Hourly Capacity	Jan-16	30	31-Jan	Jacque/Gail
Totals				

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8.0 Operations and Financials

GGD, LLC is currently a one woman show. Jacqueline is able to devote full-time hours to daily operations and Gail has flexible hours for processing applications evenings and on weekends until retirement from day job in 2018. There is the possibility of training processors in the future to allow the business to serve more customers, however, currently this would take Jacque away from devoting time with customers and full-time daily operations, and therefore this option seems unlikely.

PERSONNEL PLAN			
	2016	2017	2018
Jacque	\$33,000	\$45,000	\$165,000
Other	\$0	\$0	\$0
TOTAL PEOPLE	1	1	3
Total Payroll	\$33,000	\$45,000	\$165,000

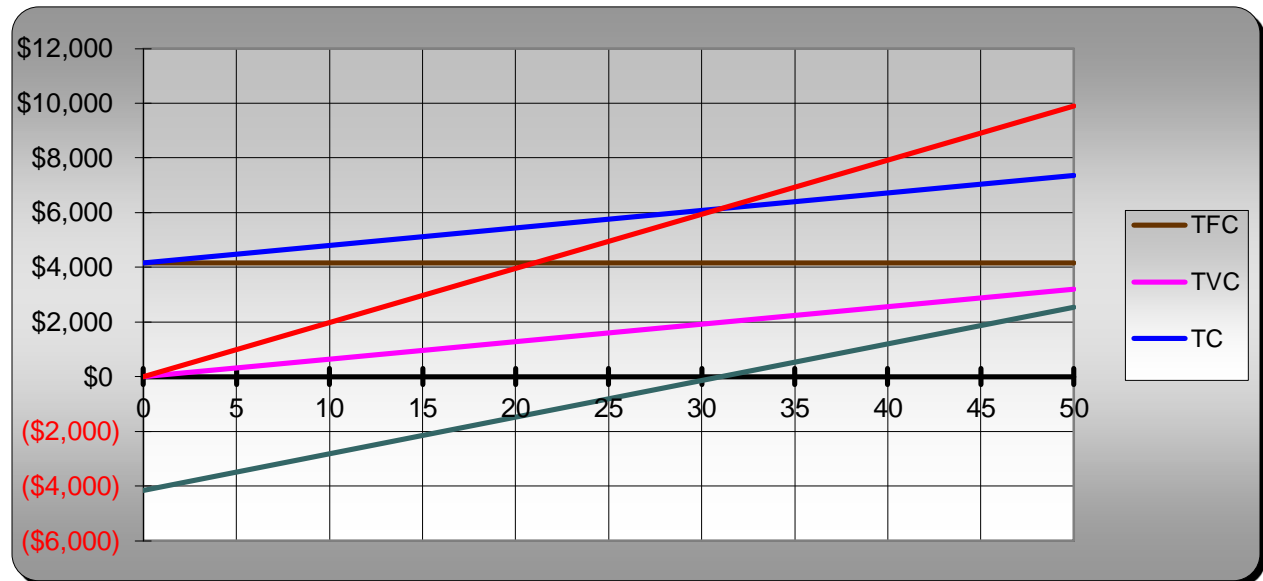


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8.1 Break-even Analysis

The real opportunity of this business is that there are barely any costs associated with operations. Costs include gas and transportation to meet with customers and occasional handouts. Jacque has reserved a room in her house and an office/meeting room for her business. Additionally, Jacque incurs Internet service provider fees, and every two years a new computer. The hourly fee charged to customers more than covers any variable costs associated with the service. Fixed costs are similarly limited.



Break-Even Point
(units) = 31

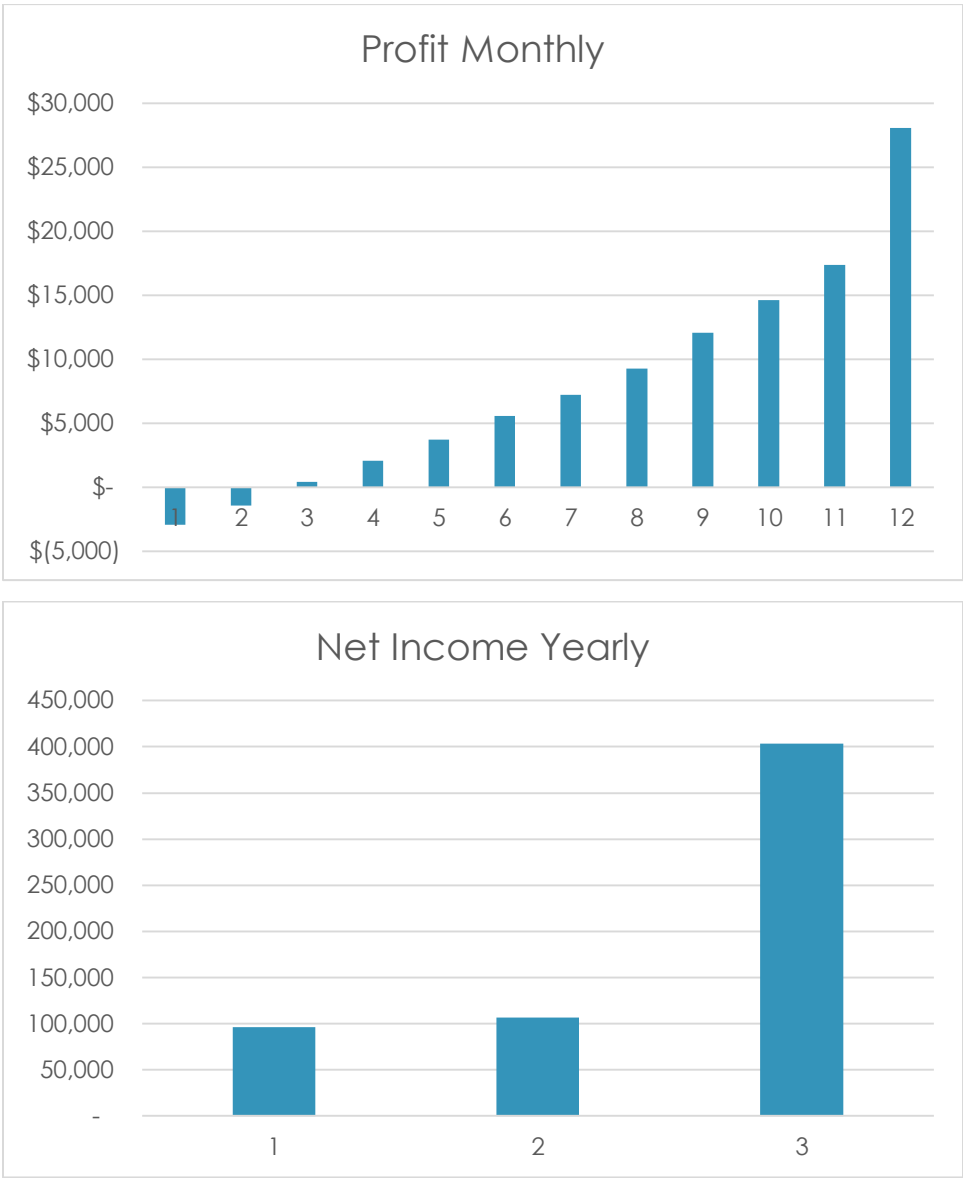
Break-Even Point
(\$'s) = \$6,147

Total Fixed Costs	TFC =	\$4,160
Variable Cost per Unit	VCU =	\$64.00
Sales Price per Unit	SPU =	\$198.00

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8.2 Projected Profit and Loss

The following table and charts will indicate Projected Profit and Loss.



Goldman, Goldman, Dixon (GGD), LLC BUSINESS PLAN
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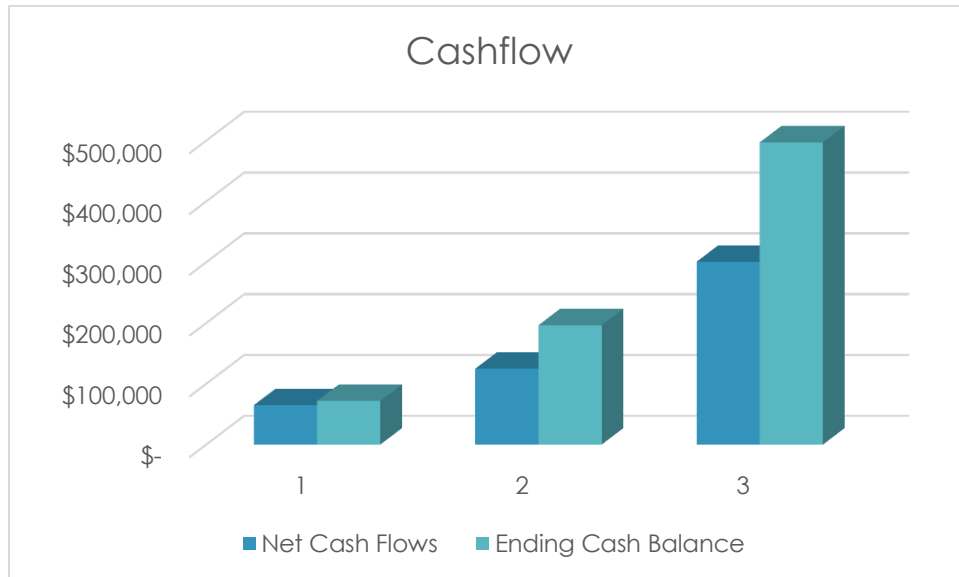
Revenue	First Year	Second Year	Third Year
Immigration File & Document Service	\$175,000	\$227,500	\$796,250
Translation Services	\$25,000	\$32,500	\$113,750
Tax/Accounting Services	\$30,000	\$39,000	\$136,500
Business Support Services	\$9,750	\$12,675	\$44,363
Business Consultation	\$20,000	\$26,000	\$91,000
Total Revenue	\$259,750	\$337,675	\$1,181,863
Cost of Services Sold			
Immigration File & Document Service	\$103,250	\$134,225	\$469,788
Translation Services	\$5,000	\$6,500	\$22,750
Tax/Accounting Services	\$0	\$0	\$0
Business Support Services	\$0	\$0	\$0
Business Consultation	\$0	\$0	\$0
Total Cost of Services Sold	\$108,250	\$140,725	\$492,538
Gross Margin	\$151,500	\$196,950	\$689,325
Payroll	\$36,123	\$48,412	\$169,436
Operating Expenses			
Advertising	\$1,200	\$1,236	\$1,273
Car and Truck Expenses	\$600	\$618	\$637
Legal and Professional Services	\$1,200	\$1,236	\$1,273
Rent or Lease -- Other Business Property	\$7,800	\$8,034	\$8,275
Supplies	\$600	\$618	\$637
Travel, Meals and Entertainment	\$1,200	\$1,236	\$1,273
Utilities	\$1,200	\$1,236	\$1,273
Total Operating Expenses	\$13,800	\$14,214	\$14,640
Income (Before Other Expenses)	\$101,577	\$134,324	\$505,249
Other Expenses			
Amortized Start-up Expenses	\$430	\$430	\$430
Depreciation	\$53	\$53	\$53
Line of Credit	\$64	\$86	\$86
Total Other Expenses	\$548	\$569	\$569
Net Income Before Income Tax	\$101,029	\$133,755	\$504,680
Income Tax	\$5,000	\$26,837	\$101,022
Net Income/Loss	\$96,029	\$106,918	\$403,658

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8.3 Projected Cash Flow

The following table and chart will indicate Projected Cash Flow.



CASH FLOW	Year 1	Year 2	Year 3
Beginning Balance	9,000	73,683	198,373
Cash Inflows			
Cash Sales	77,925	101,303	354,559
Accounts Receivable	127,086	219,951	649,402
Total Cash Inflows	205,011	321,253	1,003,961
Cash Outflows			
Investing Activities			
Cost of Services Sold	85,340	133,852	418,080
Operating Activities			
Operating Expenses	13,800	14,214	14,640
Payroll	36,123	48,412	169,436
Taxes	5,000		101,022
Financing Activities			
Line of Credit Interest	64	86	86
Total Cash Outflows	140,328	196,564	703,264
Net Cash Flows	64,683	124,690	300,697
Operating Cash Balance	64,683	124,690	300,697
Ending Cash Balance	73,683	198,373	499,070

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APPENDIX

8.4 Balance Sheet

BALANCE SHEET			
ASSETS	First Year	Second Year	Third Year
Current Assets			
Cash	73,748	171,669	472,434
Accounts Receivable	54,739	71,161	249,062
Inventory	-	-	-
Prepaid Expenses	660	330	-
Other Initial Costs	200	100	-
Total Current Assets	129,347	243,259	721,497
Fixed Assets			
Equipment	150	150	150
Other	160	160	160
Total Fixed Assets	310	310	310
(Less Accumulated Depreciation)	53	107	160
Total Assets	129,603	243,462	721,646
LIABILITIES & EQUITY			
Liabilities			
Accounts Payable	22,910	29,783	104,241
Line of Credit Balance	-	-	-
Total Liabilities	22,910	29,783	104,241
Equity			
Common Stock	10,600	10,600	10,600
Retained Earnings	96,093	203,080	606,806
Dividends Dispersed/Owners Draw	-	-	-
Total Equity	106,693	213,680	617,406
Total Liabilities and Equity	129,603	243,462	721,646

Goldman, Goldman, Dixon (GGD), LLC BUSINESS PLAN

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INCOME STATEMENT	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												
Immigration File & Document Service	1,000.00	2,500.00	5,000.00	7,500.00	10,000.00	12,500.00	15,000.00	17,500.00	20,000.00	22,500.00	25,000.00	36,500.00
Translation Services	250.00	625.00	875.00	1,125.00	1,250.00	1,375.00	1,500.00	1,750.00	2,500.00	3,125.00	3,750.00	6,875.00
Tax/Accounting Services	300.00	750.00	1,050.00	1,350.00	1,500.00	1,650.00	1,800.00	2,100.00	3,000.00	3,750.00	4,500.00	8,250.00
Business Support Services	195.00	195.00	390.00	390.00	585.00	780.00	975.00	1,170.00	1,170.00	1,170.00	1,365.00	1,365.00
Business Consultation	200.00	400.00	600.00	800.00	1,000.00	1,400.00	1,600.00	2,000.00	2,400.00	2,800.00	3,200.00	3,600.00
Product 6	-	-	-	-	-	-	-	-	-	-	-	-
Total Revenue	1,945.00	4,470.00	7,915.00	11,165.00	14,335.00	17,705.00	20,875.00	24,520.00	29,070.00	33,345.00	37,815.00	56,590.00
Cost of Services Sold												
Immigration File & Document Service	590.00	1,475.00	2,950.00	4,425.00	5,900.00	7,375.00	8,850.00	10,325.00	11,800.00	13,275.00	14,750.00	21,535.00
Translation Services	50.00	125.00	175.00	225.00	250.00	275.00	300.00	350.00	500.00	625.00	750.00	1,375.00
Tax/Accounting Services	-	-	-	-	-	-	-	-	-	-	-	-
Business Support Services	-	-	-	-	-	-	-	-	-	-	-	-
Business Consultation	-	-	-	-	-	-	-	-	-	-	-	-
Product 6	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Goods Sold	640.00	1,600.00	3,125.00	4,650.00	6,150.00	7,650.00	9,150.00	10,675.00	12,300.00	13,900.00	15,500.00	22,910.00
Gross Margin	1,305.00	2,870.00	4,790.00	6,515.00	8,185.00	10,055.00	11,725.00	13,845.00	16,770.00	19,445.00	22,315.00	33,680.00
Payroll	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29	3,010.29
Operating Expenses												
Advertising	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Car and Truck Expenses	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Legal and Professional Services	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Rent or Lease -- Other Business Property	650.00	650.00	650.00	650.00	650.00	650.00	650.00	650.00	650.00	650.00	650.00	650.00
Repairs and Maintenance	-	-	-	-	-	-	-	-	-	-	-	-

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Supplies	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00	50.00
Travel, Meals and Entertainment	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Utilities	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Total Operating Expenses	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00
Income (Before Other Expenses)	(2,855.29)	(1,290.29)	629.72	2,354.72	4,024.72	5,894.72	7,564.72	9,684.72	12,609.72	15,284.72	18,154.72	29,519.72
Other Expenses												
Amortized Start-up Expenses	35.83	35.83	35.83	35.83	35.83	35.83	35.83	35.83	35.83	35.83	35.83	35.83
Depreciation	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45	4.45
Interest												
Total Other Expenses	40.29	40.29	40.29	40.29	40.29	40.29	40.29	40.29	40.29	40.29	40.29	40.29
Net Income Before Income Tax	(2,895.57)	(1,330.57)	589.43	2,314.43	3,984.43	5,854.43	7,524.43	9,644.43	12,569.43	15,244.43	18,114.43	29,479.43
Income Tax	50.00	125.00	175.00	225.00	250.00	275.00	300.00	350.00	500.00	625.00	750.00	1,375.00
Net Profit/Loss	(2,945.57)	(1,455.57)	414.43	2,089.43	3,734.43	5,579.43	7,224.43	9,294.43	12,069.43	14,619.43	17,364.43	28,104.43

Goldman, Goldman, Dixon (GGD), LLC BUSINESS PLAN

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CASH FLOW	1	2	3	4	5	6	7	8	9	10	11	12
Beginning Balance	73,748	78,480	97,567	96,110	96,594	99,391	101,980	109,316	119,113	123,897	139,781	159,361
Cash Inflows												
Cash Sales	759	1,743	3,087	4,354	5,591	6,905	8,141	9,563	11,337	13,005	14,748	22,070
Accounts Receivable	32,103	23,395	2,755	5,411	8,470	11,396	14,359	17,348	20,418	24,088	28,121	32,087
Total Cash Inflows	32,862	25,138	5,842	9,766	14,061	18,301	22,500	26,911	31,755	37,092	42,869	54,157
Cash Outflows												
Investing Activities												
Cost of Goods Sold	22,910	832	2,080	4,063	6,045	7,995	9,945	11,895	13,878	15,990	18,070	20,150
Operating Activities												
Operating Expenses	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,185	1,185
Payroll	4,034	4,034	4,034	4,034	4,034	4,034	4,034	4,034	4,034	4,034	4,034	4,034
Taxes	-	-	-	-	-	2,499	-	-	7,874	-	-	16,480
Total Cash Outflows	28,129	6,051	7,299	9,281	11,264	15,713	15,164	17,114	26,971	21,209	23,289	41,849
Net Cash Flows	4,733	19,087	(1,457)	484	2,797	2,588	7,337	9,797	4,784	15,883	19,580	12,308
Operating Cash Balance	78,480	97,567	96,110	96,594	99,391	101,980	109,316	119,113	123,897	139,781	159,361	171,669
Line of Credit Drawdown	-	-	-	-	-	-	-	-	-	-	-	-
Ending Cash Balance	78,480	97,567	96,110	96,594	99,391	101,980	109,316	119,113	123,897	139,781	159,361	171,669
Line of Credit Balance	-	-	-	-	-	-	-	-	-	-	-	-