Swifdy, LLC

Strategic Business and Marketing Plan

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1.0 Executive Summary

The purpose of this business plan is to showcase the continued development and expansion of a unique technology company that has developed a business model which will allow for the seamless arrangement of local/regional parcel transportation/logistics. Swifdy, LLC ("the Company") is a California business founded in 2023 by Simon Daniel. At this time, the Company is seeking $1.5 million in order to launch full-scale operations. The name of the application is a portmanteau of Swift and Delivery (creating the name Swifdy).

1.1 The Operations

Swifdy will launch its state-of-the-art application in 2024. This platform will allow individuals to request transportation of goods, which will be transported by drivers who have enrolled on the platform. Drivers will operate as independent contractors and they will be provided with a 1099 form at the end of each fiscal year. The application suite will be similar to that of Uber except goods rather than people will be transported. The business will have numerous protocols and procedures in place in order to verify the identity of drivers while also conducting background checks.

These operations will allow drivers to deliver goods from person to person as well as from an office to other offices. It should be noted that there will be an extensive list of approved items that can be picked and delivered. Items that are not on the list will be prohibited from being transported. For each order, users will be required to sign a digital waiver that ensures that all items to be transported are on the approved list.

The Company will generate its income via transaction fees for each engagement arranged on the Swifdy platform. The Company will receive a fee equal to 20% of the users' orders. The business will remit payment to its enrolled drivers once per week.

As an example of how the platform works, let's look at the following scenario. An accountant named Steve works in his firm's downtown location. He has several documents that need to be delivered to the firm's uptown office. Steve will use the Swifdy application to source a driver that will make the five-mile trip between the two offices. A price of $20 is set between Steve and the driver. Once the transportation order is completed, the driver is credited with $16 to their account (80% of the fee). The user (Steve) can then leave a review (from one to five stars) as well as a tip (if they choose to do so). The business will not charge any fees to drivers that receive tips.

As an example of person-to-person goods transportation, let's assume Peter recently sold a guitar to someone via Facebook's Marketplace. Timothy, the buyer, lives fifteen miles from Peter. Peter will then engage the application to have the guitar delivered to Timothy. A fee of $35 has been agreed upon. A picture of the delivery will occur at the specified address. The driver will receive $28 for rendering the service, and Swifdy will receive $7.

The application will have state-of-the-art GPS tracking technology so that the parcel can be tracked in real time to its destination. The platform will also provide suggested pricing based on current traffic and the length of the trip. This will create a greater degree of transparency between users and drivers.

In order to further ensure rapid adoption of the Swifdy application, each driver will provide a business card that features a QR code for each delivery. This QR code will link to both the iOS and Android application stores. This will allow individuals that are receiving goods to become aware of the Swifdy brand name with the expectation that they will use the application suite in the future when they need local/regional logistics for parcels/goods. For sending and receiving users that are both enrolled on the platform, both entities will be able to see in real-time the status of their transportation order.

1.2 The Financing

At this time, Management is seeking $1.5 million for the development of Swifdy, LLC. The terms of this investment are to be determined. The funds will be used for the following:

Use of Funds	
Application and Platform Development	$750,000
Initial Marketing	$100,000
Furniture, Fixtures, and Equipment	$150,000
Working Capital	$475,000
Professional Fees and Licensure	$25,000
Total	$1,500,000

The highly predictable nature of the Company's revenues makes Swifdy, LLC a strong candidate for expansion in the future. However, this business plan assumes that the Company will use its retained earnings to finance the growth of the business.

1.3 The Future

Management intends on aggressively expanding the operations of the business via substantial reinvestment into the Company's technological and marketing infrastructures. The Company will continually integrate new functionality into the Swifdy application suite in order to have an ongoing and sustained user base through the life of the business.

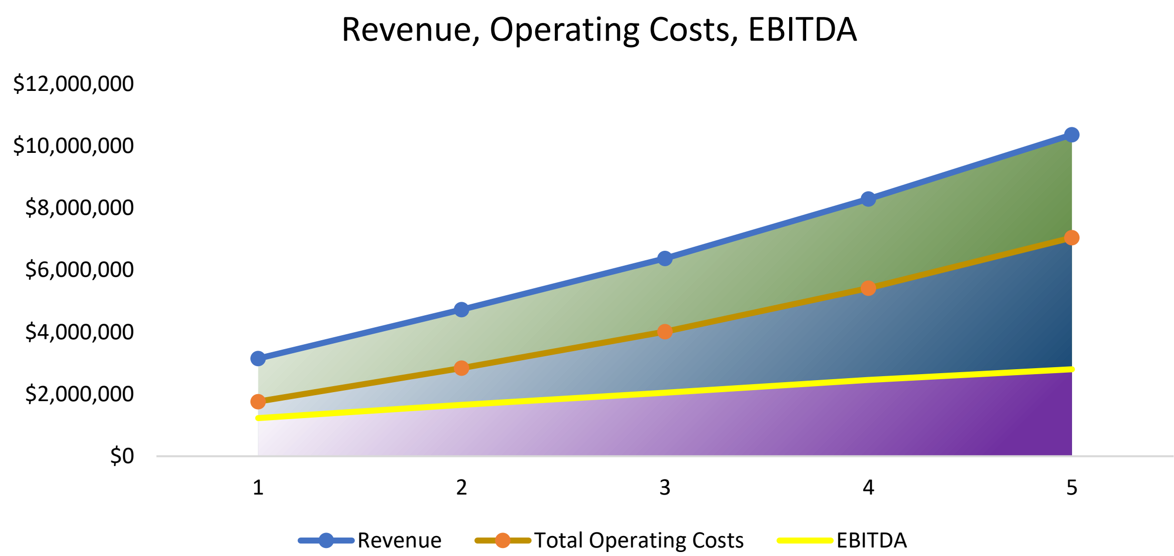
One of the other avenues of growth will be to foster ongoing relationships with regional retailers/companies that frequently need goods transported among their multiple locations. This will create highly predictable streams of revenue that will allow the business to seamlessly enter other markets. The business, as it relates to providing services on a B2B model, may also provide specialized deals that would provide discount per-mile fees based on volume.

The benefit for these users is that would be able to provide same-day delivery for goods (especially among products that are purchased online among local/regional buyers). Usage of this type of application suite would, in turn, provide these companies with a competitive advantage over major corporations.

1.4 Revenue Forecasts

Management anticipates a strong rate of growth over the first five years of operation. Below is a chart that exemplifies Management's vision during this period:

Proforma Profit and Loss (Yearly)					
Year	1	2	3	4	5
Revenue	$3,150,000	$4,725,000	$6,378,750	$8,292,375	$10,365,469
Cost of Revenue	$157,500	$236,250	$318,938	$414,619	$518,273
Gross Profit	$2,992,500	$4,488,750	$6,059,813	$7,877,756	$9,847,195
Total Operating Costs	$1,762,821	$2,836,646	$4,017,026	$5,418,005	$7,044,520
EBITDA	**$1,229,679**	**$1,652,104**	**$2,042,787**	**$2,459,751**	**$2,802,676**



2.0 Industry and Market Analysis

2.1 Economic Analysis

This section of the business plan will outline the current economic climate, the industry, the customer profile, and the ongoing competition that Swifdy will face as it develops its business operations.

Currently the economic climate in the United States is moderate. The fallout from the COVID-19 pandemic has been resolved. Interest rates have risen substantially over the past twelve months as the US Federal Reserve has taken measures to control inflation. It is expected that ongoing interest rate hikes will be done on a measured basis as inflation rates have begun to decrease.

However, any issues with the economy will not impact the Company's ability to generate revenues. The demand for short-distance transportation of goods remains strong in any economic climate. The Company's application suite will provide a seamless method for individuals to have items transported on a local/regional basis. Swifdy will have highly controllable operating costs, which will further contribute to the economic stability of the business.

2.2 Industry Analysis

As of 2023, specialized logistics management services generate $6.8 billion per annum. There are 9,700 companies that operate in this capacity but only a handful operate in a technology driven application capacity. The industry employs 33,000 people.

This industry is poised for substantial growth over the next five to ten years as the prevalence of applications that cater to the day-to-day need of consumers increases. Although specific for food delivery, applications such as DoorDash, GrubHub, and Uber Eats have experienced rapid adoption among consumers on a national level. The ability to provide short distance delivery of parcels will be of immense interest among consumers that are seeking convenient alternatives to driving a package to their destination.

2.3 Customer Profile

Among individuals that will become users of the platform, Management has outlined the following demographics that will be used during marketing:

- Household income of $75,000 to $100,000
- Uses a mobile phone that operates with the iOS or Android operating system
- Will spend $30 to $100 per month on transportation fees through the Swifdy application

Nationally, there are 120 million people that fall into the above demographic profile.

Among drivers that will provide services on the Swifdy platform, the following is noted:

- Annual income of $30,000 to $50,000
- Is seeking to generate $200 to $400 per week
- Owns their own car

2.4 Competition

The ongoing competition that the business will face is moderate. Major application suites that operate in a similar capacity include:

- **Dispatch –** This application is specifically designed for larger-scale transportation orders. They operate exclusively in a B2B capacity, and they do not focus their efforts on developing a user base that consists of the general public. They will be a more modest competitor to the business.
- **GoShare –** This business focuses on developing ongoing relationships with major logistics businesses in order to provide last-mile delivery.
- **Roadie –** This is a UPS Company that provides same day delivery of goods. They focus heavily on developing ongoing relationships with major retailers that want to have local/regional of delivery of goods on a same-day basis. They are not a consumer facing company, and they will be a moderate competitor to the business. This business could replicate the model showcased in this document.

There is currently a market gap among that does not provide services to the general public when same day delivery services are needed. The Company is well positioned to capture this market segment over the next five years.

3.0 The Company's Strengths

3.1 Technological Innovation

Swifdy is in the process of creating a state-of the-art application suite that will seamlessly allow for the more rapid transportation of parcels on the local and regional level. The business will use numerous technological integrations that will allow the Company to provide these services to users through its enrolled driver base. In order to ensure that operational complexities are reduced, the Company will use integrated accounting software that will properly account for all transactions on the platform while providing timely payments to drivers. All members of the Company's administrative and accounting staff will be trained on how to use this software, especially as it relates to reporting functionality.

In order to remain at the forefront of this type of technology, Management will reinvest 30% of its after-tax cash flow into new infrastructure that will further facilitate the Company's growth over the next five years.

3.2 Cost Controls

Of utmost importance to the Company's operations will be its marketing department. The Company is seeking develop a widely recognized brand name within the United States over the next five years. In order to ensure that the Company can allocate as much of its budget towards marketing, the Company will implement several measures in order to ensure that general/administrative and research/development costs are kept controllable. As stated above, the Company will integrate state-of-the-art accounting software into its operations in order to ensure that all expenses are inline with prepared budgets.

One of the major ways that Swifdy will remain economically viable over the next five years is that the business will not carry any debt. Although the business would be a strong candidate for expansion capital as needed, the Company intends to finance its growth with the retained earnings of the business.

3.3 Simon Daniel's Experience and Expertise

Simon Daniel is a highly experienced technology entrepreneur that will be able to properly guide the growth of the business over the next five years. He has the proper educational background coupled with the technological expertise needed to guide the growth of the Swifdy application.

3.4 Uniqueness of Business Model

As discussed in the previous section of the business plan, there are only a handful of companies that offer the same type of functionality within an application suite. The highly focused nature of the short-distance parcel transportation services offered by Swifdy will set the business apart in this market.

4.0 Marketing Plan

4.1 Marketing Objectives

- Develop an expansive presence on social media with a focus on Facebook, Instagram, Twitter, and LinkedIn.
- Use search engine optimization strategies to increase traffic to the Swifdy website.
- Implement an affiliate marketing program.

4.2 Revenue Forecasts

Yearly Sales Forecast					
Year	**1**	**2**	**3**	**4**	**5**
Transactions (Net Fees)	$3,150,000	$4,725,000	$6,378,750	$8,292,375	$10,365,469
Totals	**$3,150,000**	**$4,725,000**	**$6,378,750**	**$8,292,375**	**$10,365,469**

Gross Profit					
Year	1	2	3	4	5
Total	**$2,992,500**	**$4,488,750**	**$6,059,813**	**$7,877,756**	**$9,847,195**

4.3 Revenue Assumptions

Year 1

- In 2024, the Swifdy application suite will launch.
- Revenues will reach $3.1 million.
- Gross profits will reach $2.9 million.

Year 2

- Swifdy will expand its marketing campaigns by reinvesting a substantial portion of its after-tax cash flows into new strategies.
- Management expects that revenue will reach $4.7 million.

Years 3-5

- The Company expects to generate more than $10.3 million of revenue by the fifth year of operations.
- At this time, Swifdy will have become a major application suite among people seeking local/regional logistics and small parcel transportation services.

4.4 Marketing Strategies

Management intends on using a number of high impact marketing strategies will ensure that the Swifdy application is able to generate substantial interest among people needing short-distance parcel logistics services as well as people that will use the platform to generate income by providing services.

The Company will maintain a state-of-the-art website that showcases the application and its usage. This website will be mobile friendly and search engine optimized. The Company will develop an expansive amount of written content that will be distributed to third party websites. These articles will contain links back to the Company’s platform, which will boost the visibility of the website when specific searches are done for local delivery applications. It will take three to nine months for this type of marketing to become effective. This website will feature a extensive functionality for individuals that will enroll as delivery people. This aspect of the platform will feature identification verification technology to ensure that drivers have up to date licensure information as well as no criminal background.

Beyond the business proprietary website, the Company will maintain an expansive presence among all major social media platforms including Facebook, X (formerly Twitter), Instagram, Tik Tok, LinkedIn and YouTube. Prior to the launch of operations, the Company will have professional videos created that will showcase usage of the Swifdy application. This video will be uploaded to YouTube and mirrored among all major social media platforms as well as the Company’s website.

Management will hire a public relations firm in order to boost the brand name visibility among people that have shown an interest in generating income. As more people become aware of the brand name, the opportunities for relationships with major firms will be substantial. This marketing and public relations firm will assist the business with expanding its recognition both online and offline.

4.5 Key Competitive Advantages

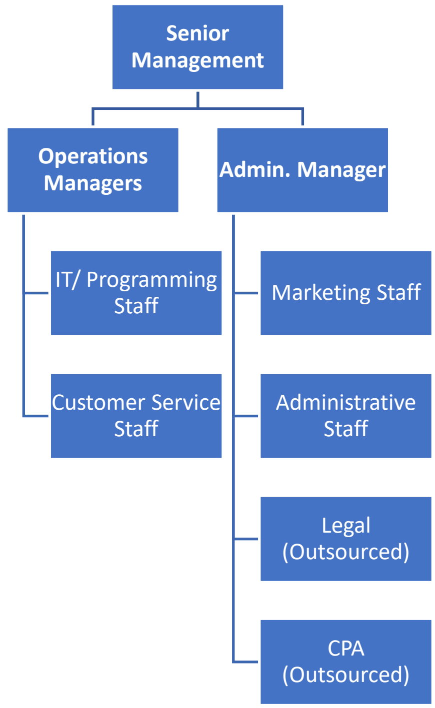
The Company will be able to maintain successful business operations because of the following:

- Predictable streams of revenue from the ongoing needs of Swifdy’s enrolled users.
- Immunity from changes in economic conditions as the application will provide a new income generating center for enrolled drivers.
- Controllable operating and operating costs as a function of revenues will allow for greater allocation towards marketing expenditures.
- Limited competition among companies that operate in a similar capacity.

5.0 Organizational Plan

5.1 Corporate Organization

The Company will be organized as follows:

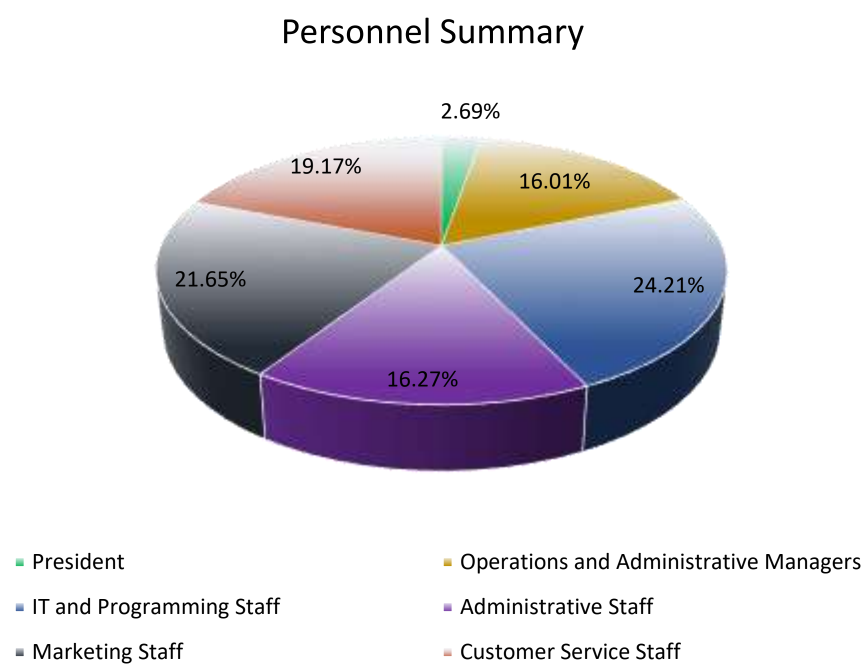


5.2 Organizational Budget

Personnel Plan - Yearly					
Year	1	2	3	4	5
President	$100,000	$103,000	$106,090	$109,273	$112,551
Operations and Administrative Managers	$170,000	$262,650	$360,706	$464,409	$669,678
IT and Programming Staff	$150,000	$386,250	$556,973	$737,591	$1,012,958
Administrative Staff	$110,000	$169,950	$291,748	$480,800	$680,933
Marketing Staff	$230,000	$355,350	$549,016	$753,982	$906,035
Customer Service Staff	$187,500	$309,000	$437,621	$614,659	$801,925
Total	**$947,500**	**$1,586,200**	**$2,302,153**	**$3,160,713**	**$4,184,079**

Numbers of Personnel (Year End Headcount)					
Year	1	2	3	4	5
President	1	1	1	1	1
Operations and Administrative Managers	2	3	4	5	7
IT and Programming Staff	2	5	7	9	12
Administrative Staff	2	3	5	8	11
Marketing Staff	4	6	9	12	14
Customer Service Staff	5	8	11	15	19
Totals	**16**	**26**	**37**	**50**	**64**

5.2 Organizational Budget (Cont.)



5.3 Roles and Responsibilities

President – This position is held by Simon Daniel. In this capacity, the President oversees all aspects of operation while concurrently implementing policies that will guide the continued growth of the business. The President will also coordinate with the Company's CPA and attorney in order to ensure tax/legal compliance at all times. He will draw an annual salary of $100,000 plus bonuses/dividends based on performance.

Operations Managers – These individuals will oversee the ongoing technological and operational aspects of this business. This position will report to the President. Ongoing candidates for these positions will have at least four years of managerial level experience as it relates to logistics, IT, or software development. A bachelor's degree will be required at minimum. The salary for this position is $85,000.

Administrative Managers – This position will oversee the general and administrative tasks of the business including accounting, marketing, and general operations. This position will report to the President. Ongoing candidates for this position will have three to four years of general administrative management experience with special preference among people that have worked in the technology industry. A bachelor's degree will be required at minimum. This position will pay $85,000 per annum.

IT/Programming Staff – These individuals will manage the Company's technology stack including programming, IT, and search engine optimization. Ongoing candidates for this position will have at least three years of relevant software programming and/or information technology experience. An associates degree will be required at minimum provided that the candidate has extensive expertise in this field. This position will pay $75,000 per annum. These individuals will report to the Operations Managers.

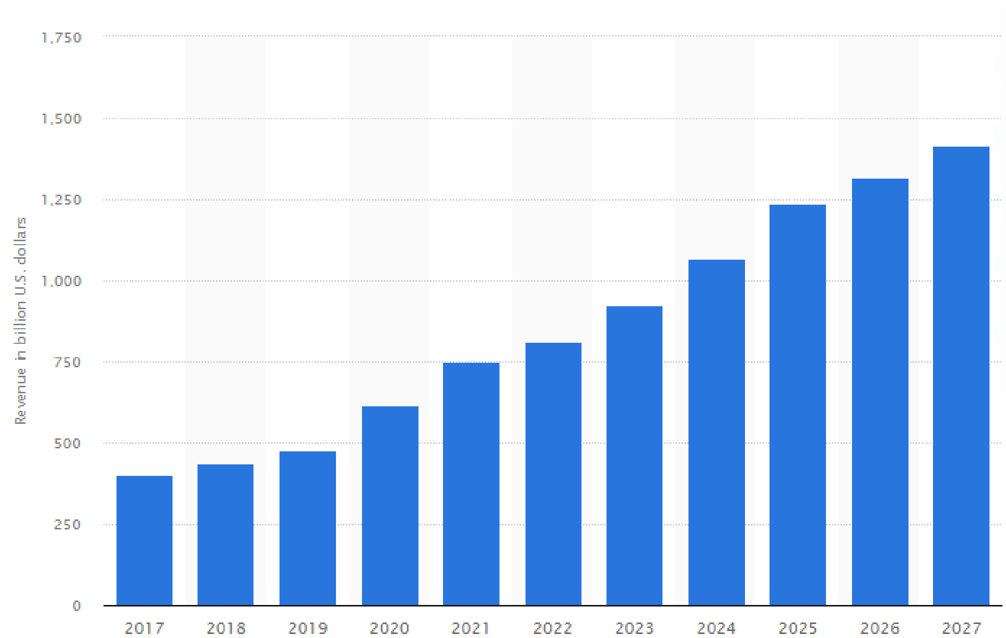
Customer Service Staff – These individuals will help customers with onboarding while concurrently providing assistance when needed by users. This position will report to the Operations Manager. Ongoing candidates for this position will have a high school diploma at minimum. This position will pay $17 per hour.

Marketing Staff – This position will carry out the Company's online marketing campaigns with a focus on search engine optimization and social media marketing. This position will report to the Administrative Manager. Ongoing candidates for this position will have at least two years of online focused marketing experience. Special preference will be given to candidates that have worked for an application-focused technology business in the past. This position will require an associates degree at minimum. This position will pay $57,500.

Administrative Staff – This position will report to the Administrative Manager. In this capacity, they will conduct ledger entries, coordinate staff scheduling, handle incoming inquiries, and related tasks related to the day-to-day operations of the business. Candidates for this position will require an associates degree at minimum as well as two years of relevant experience. This position will pay $55,000 per annum.

6.0 Need for the Company's Services

Ecommerce transactions are now ubiquitous throughout the United States. Nearly every adult has access to high-speed internet, a mobile phone, and a computer. Companies of all sizes maintain a presence online, and goods and services can be quickly sourced by consumers.

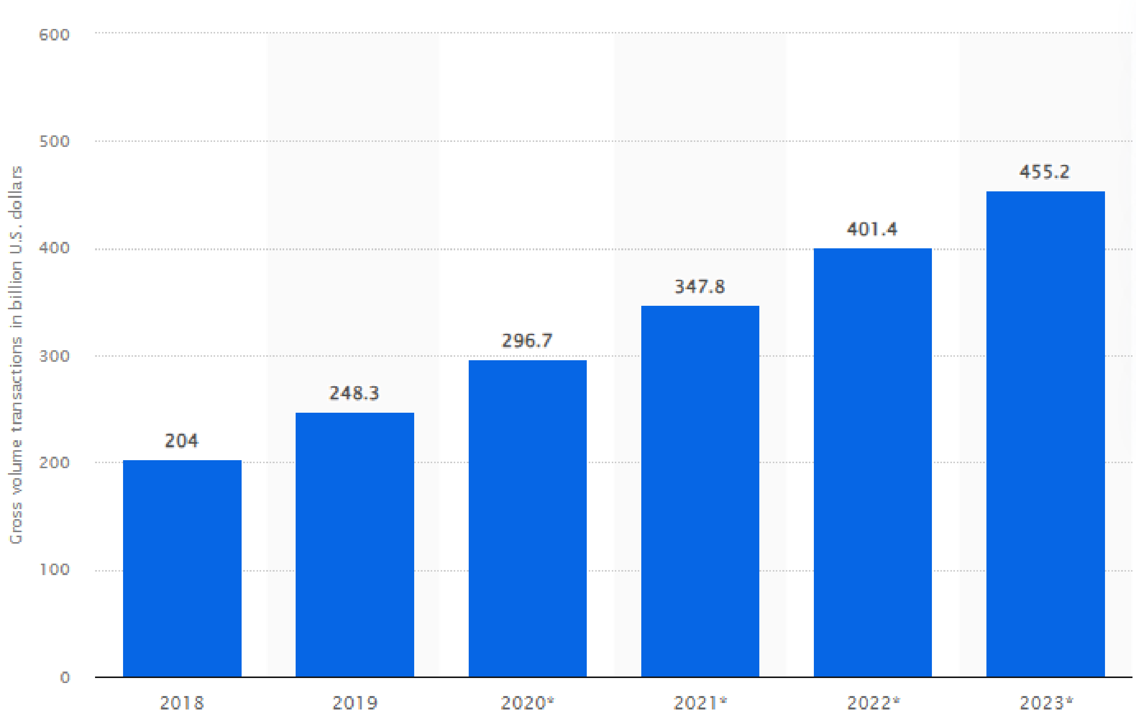


Ecommerce Transactions in the US (2017 to 2027, estimated)[1]

As of this year, nearly $1 trillion worth of transactions are expected to occur between the general public and online merchants. This demand has created an immense shift in the logistics industry over the past ten years. Companies like Amazon now maintain their own fleets of vehicles to transport goods to consumers. Additionally, smaller scale entrepreneurs now maintain an expansive online presence to provide their goods on a regional and local basis. Swifdy will capitalize on this demand by providing services not only to individuals that need an item quickly delivered but also among small businesses that want to provide same day delivery to their local/regional customers.

The Company will provide its enrolled drivers with substantial payouts (80%) on each delivery that they complete through the Swifdy application suite. In regards to this matter, more Americans are taking side-jobs or are using multiple online platforms for income generation. This type of work is part of the overall gig economy. This new method of work has become immensely popular among younger people. The gig economy is important for a number of reasons. First, it provides individuals will the opportunity to work as needed to produce part-time or full-time income. As of this year, the gig economy is expected to contribute $455 billion to the US economy.

[1] https://www.statista.com/statistics/272391/us-retail-e-commerce-sales-forecast/



The growth of the gig economy has been exceptional over the past five years. As the economy continues to undergo substantial changes related to technological innovations, these types of positions are set for substantial growth. Swifdy will be a strong contributor to the economy by providing numerous individuals with opportunities to generate income via their usage of the platform for local/regional parcel transportation services.

7.0 Financial Plan

7.1 Underlying Assumptions

The Company has based its proforma financial statements on the following:

- The Company anticipates that its growth rate will be 34% per year (CAGR).
- Swifdy, LLC shall settle most short term payables at the end of each month.
- Management will acquire $1.5 million, from investors, in order to launch operations.

7.2 Financial Highlights

- Positive cash flow and profitability in each year of operation over the first five years.
- The ability to create high gross margin cash flows through the Company's application suite that will provide seamless local delivery of goods on behalf of users.

7.3 Sensitivity Analysis

The business' revenues are not sensitive to negative changes in the economy. The demand for local/regional logistics for small parcels remains strong in any economic climate. Swifdy will be able to effectively generate substantial transactions fees from logistics arrangements made on the platform, The business will have highly controllable operating costs, which will further contribute to the economic stability of the business.

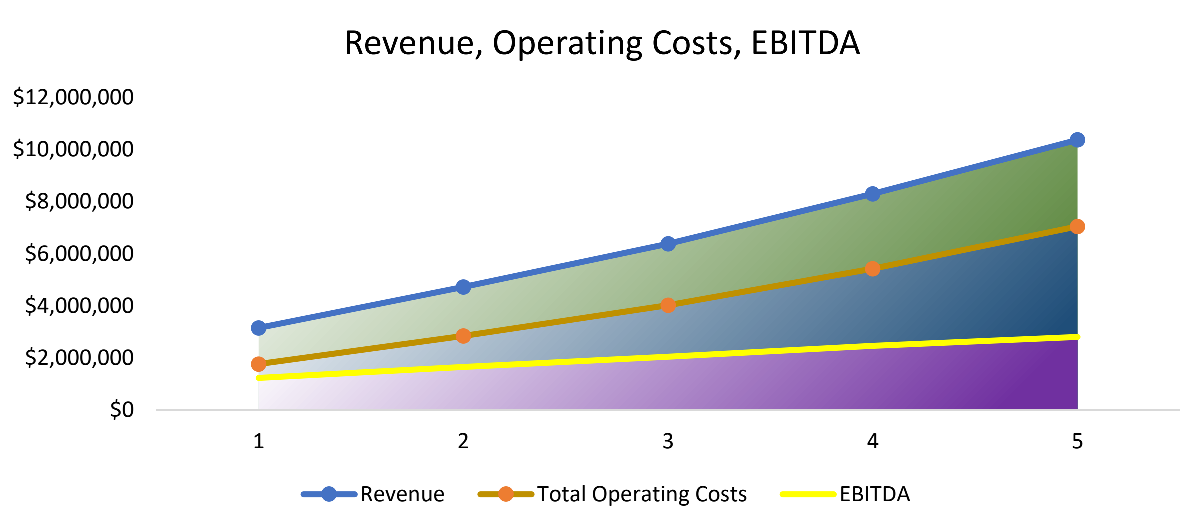
7.4 Source of Funds

Financing	
Equity	
Investor(s)	$1,500,000.00
Total Equity Financing	$1,500,000.00
Banks and Lenders	
Total Debt Financing	$0.00
Total Financing	**$1,500,000.00**

7.5 Financial Proformas

A) Profit and Loss Statement

Proforma Profit and Loss (Yearly)					
Year	1	2	3	4	5
Revenue	$3,150,000	$4,725,000	$6,378,750	$8,292,375	$10,365,469
Cost of Revenue	$157,500	$236,250	$318,938	$414,619	$518,273
Gross Margin	95.00%	95.00%	95.00%	95.00%	95.00%
Gross Profit	$2,992,500	$4,488,750	$6,059,813	$7,877,756	$9,847,195
Expenses					
Payroll	$947,500	$1,586,200	$2,302,153	$3,160,713	$4,184,079
General and Administrative	$110,250	$165,375	$223,256	$290,233	$362,791
Research and Development	$63,000	$94,500	$127,575	$165,848	$207,309
Professional Fees and Licensure	$27,563	$41,344	$55,814	$72,558	$90,698
Insurance Costs	$85,275	$142,758	$207,194	$284,464	$376,567
Marketing Costs	$346,500	$519,750	$701,663	$912,161	$1,140,202
IT Costs	$94,500	$141,750	$191,363	$248,771	$310,964
Misc. Costs	$15,750	$23,625	$31,894	$41,462	$51,827
Payroll Taxes	$72,484	$121,344	$176,115	$241,795	$320,082
Total Operating Costs	**$1,762,821**	**$2,836,646**	**$4,017,026**	**$5,418,005**	**$7,044,520**
EBITDA	**$1,229,679**	**$1,652,104**	**$2,042,787**	**$2,459,751**	**$2,802,676**
Federal Income Tax	$292,420	$395,276	$489,197	$589,188	$669,919
State Income Tax	$58,484	$79,055	$97,839	$117,838	$133,984
Interest Expense	$0	$0	$0	$0	$0
Depreciation Expenses	$60,000	$71,000	$86,000	$103,000	$123,000
Net Profit	**$818,775**	**$1,106,773**	**$1,369,751**	**$1,649,726**	**$1,875,773**
Profit Margin	**25.99%**	**23.42%**	**21.47%**	**19.89%**	**18.10%**

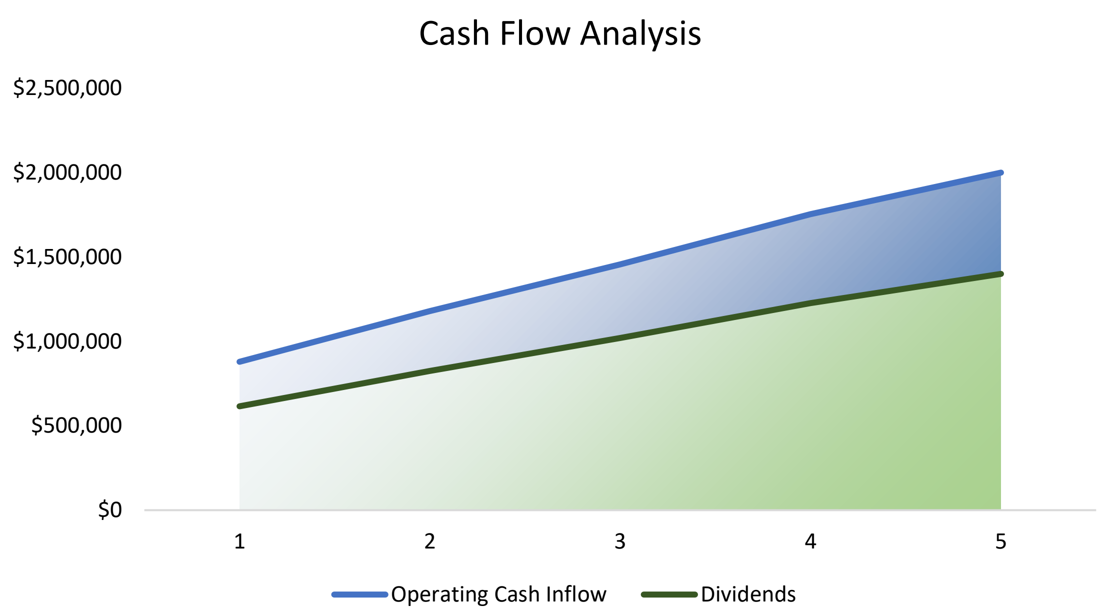


B) Common Size Income Statement

Proforma Profit and Loss (Common Size)					
Year	1	2	3	4	5
Revenue	100.00%	100.00%	100.00%	100.00%	100.00%
Cost of Revenue	5.00%	5.00%	5.00%	5.00%	5.00%
Gross Profit	95.00%	95.00%	95.00%	95.00%	95.00%
Expenses					
Payroll	30.08%	33.57%	36.09%	38.12%	40.37%
General and Administrative	3.50%	3.50%	3.50%	3.50%	3.50%
Research and Development	2.00%	2.00%	2.00%	2.00%	2.00%
Professional Fees and Licensure	0.88%	0.88%	0.88%	0.88%	0.88%
Insurance Costs	2.71%	3.02%	3.25%	3.43%	3.63%
Marketing Costs	11.00%	11.00%	11.00%	11.00%	11.00%
IT Costs	3.00%	3.00%	3.00%	3.00%	3.00%
Misc. Costs	0.50%	0.50%	0.50%	0.50%	0.50%
Payroll Taxes	2.30%	2.57%	2.76%	2.92%	3.09%
Total Operating Costs	55.96%	60.03%	62.98%	65.34%	67.96%
EBITDA	39.04%	34.97%	32.02%	29.66%	27.04%
Federal Income Tax	9.28%	8.37%	7.67%	7.11%	6.46%
State Income Tax	1.86%	1.67%	1.53%	1.42%	1.29%
Interest Expense	0.00%	0.00%	0.00%	0.00%	0.00%
Depreciation Expenses	1.90%	1.50%	1.35%	1.24%	1.19%
Net Profit	25.99%	23.42%	21.47%	19.89%	18.10%

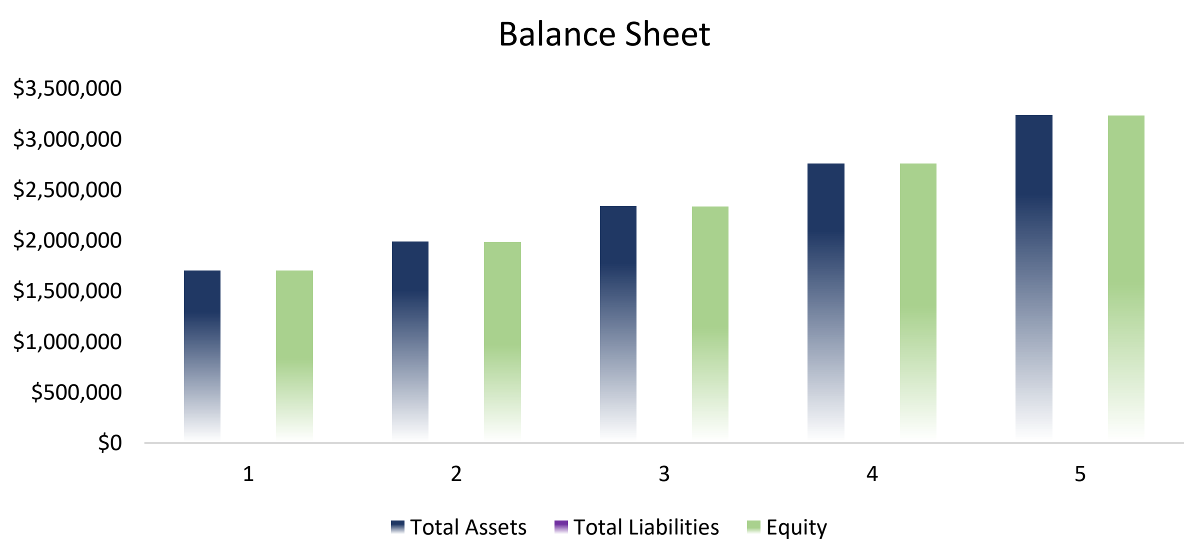
C) Cash Flow Analysis

Proforma Cash Flow Analysis - Yearly					
Year	1	2	3	4	5
Cash From Operations	$878,775	$1,177,773	$1,455,751	$1,752,726	$1,998,773
Cash From Receivables	$0	$0	$0	$0	$0
Operating Cash Inflow	**$878,775**	**$1,177,773**	**$1,455,751**	**$1,752,726**	**$1,998,773**
Other Cash Inflows					
Equity Investment	$1,500,000	$0	$0	$0	$0
Increased Borrowings	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0
A/P Increases	$1,000	$1,050	$1,103	$1,158	$1,216
Total Other Cash Inflows	**$1,501,000**	**$1,050**	**$1,103**	**$1,158**	**$1,216**
Total Cash Inflow	**$2,379,775**	**$1,178,823**	**$1,456,853**	**$1,753,884**	**$1,999,988**
Cash Outflows					
Repayment of Principal	$0	$0	$0	$0	$0
A/P Decreases	$700	$735	$772	$810	$851
A/R Increases	$0	$0	$0	$0	$0
Asset Purchases	$900,000	$176,666	$218,363	$262,909	$299,816
Dividends	$615,143	$824,441	$1,019,026	$1,226,908	$1,399,141
Preferred Equity Payment	$0	$0	$0	$0	$0
Total Cash Outflows	**$1,515,843**	**$1,001,842**	**$1,238,160**	**$1,490,627**	**$1,699,808**
Net Cash Flow	**$863,933**	**$176,981**	**$218,693**	**$263,256**	**$300,181**
Cash Balance	**$863,933**	**$1,040,913**	**$1,259,607**	**$1,522,863**	**$1,823,044**



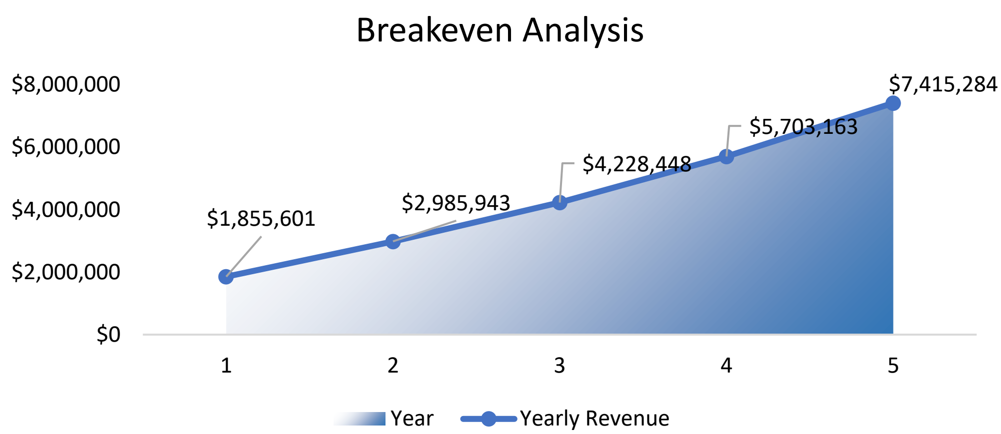
D) Balance Sheet

Proforma Balance Sheet - Yearly					
Year	1	2	3	4	5
Assets					
Cash	$863,933	$1,040,913	$1,259,607	$1,522,863	$1,823,044
Fixed Assets	$900,000	$1,076,666	$1,295,029	$1,557,937	$1,857,753
Accumulated Depreciation	($60,000)	($131,000)	($217,000)	($320,000)	($443,000)
Total Assets	**$1,703,933**	**$1,986,579**	**$2,337,635**	**$2,760,800**	**$3,237,797**
Liabilities and Equity					
Accounts Payable	$300	$615	$946	$1,293	$1,658
Long Term Liabilities	$0	$0	$0	$0	$0
Other Liabilities	$0	$0	$0	$0	$0
Total Liabilities	**$300**	**$615**	**$946**	**$1,293**	**$1,658**
Equity	**$1,703,633**	**$1,985,964**	**$2,336,690**	**$2,759,507**	**$3,236,139**
Total Liabilities and Equity	**$1,703,933**	**$1,986,579**	**$2,337,635**	**$2,760,800**	**$3,237,797**



7.6 Breakeven Analysis

Monthly Break Even Analysis					
Year	1	2	3	4	5
Monthly Revenue	$154,633	$248,829	$352,371	$475,264	$617,940
Yearly Revenue	$1,855,601	$2,985,943	$4,228,448	$5,703,163	$7,415,284



7.7 Business Ratios

Business Ratios - Yearly					
Year	1	2	3	4	5
Revenue					
Sales Growth	0.0%	50.0%	35.0%	30.0%	25.0%
Gross Margin	95.0%	95.0%	95.0%	95.0%	95.0%
Financials					
Profit Margin	25.99%	23.42%	21.47%	19.89%	18.10%
Assets to Liabilities	5679.78	3230.21	2471.73	2135.13	1953.20
Equity to Liabilities	5678.78	3229.21	2470.73	2134.13	1952.20
Assets to Equity	1.00	1.00	1.00	1.00	1.00
Liquidity					
Acid Test	2879.78	1692.54	1331.86	1177.74	1099.75
Cash to Assets	0.51	0.52	0.54	0.55	0.56

7.8 General Assumptions

General Assumptions					
Year	**1**	**2**	**3**	**4**	**5**
Federal Tax Rate	25.0%	25.0%	25.0%	25.0%	25.0%
State Tax Rate	5.0%	5.0%	5.0%	5.0%	5.0%
Personnel Taxes	7.65%	7.65%	7.65%	7.65%	7.65%

8.0 Simon Daniel's National Level Impact

Simon Daniel will be able to develop Swifdy into a large-scale technology enterprise that seamlessly allows the general public to have goods transported on a short-distance basis with same-day delivery. The Company will provide a substantial number of new jobs (directly) as well as new revenue streams among people that will enroll as couriers/drivers through the application suite. The demand for convenience focused services is substantial and people have become accustomed to using mobile applications to acquire services.

Supporting Small and Medium Sized Businesses

The Company, through its operations, will support a number of third-party enterprises as it develops and expands its market reach. Foremost, the Company will require ongoing support from information technology firms that will host the Swifdy application. Each year, these entities generate nearly $700 billion of revenue while providing jobs for two million people. There are 486,000 companies that operate in this capacity.[2]

The business' drivers, as a result of working with Swifdy, will also require the ongoing services of automotive repair shops. As drivers engage in a greater number of transactions on the platform, they will be required to have their vehicles maintained more frequently. As of 2023, there are 281,000 companies that provide general automotive repair. Each year, these businesses generate $76.8 billion of revenue while providing jobs for 600,000 people.[3]

Additionally, the Company will acquire ongoing software in order to carry out its growth objectives. The Company will need accounting software as well as programming interfaces when development is required. There are currently almost 55,000 companies that develop and distribute software. Each year, these entities generate $709 billion of revenue.[4]

Financial and Employment Benefits

As shown in chapter five of this document, the Company will directly employ 64 people by the fifth year of operation. It is expected that the Company, by Year 5, will have 2,000 drivers enrolled on the platform as independent contractors. Through the first five years of operation, a total of $12,180,645 will be spent on payroll. These figures will continue to increase as Swifdy further expands its operations within the United States.

One of the Company's most important human resource priorities is to provide competitive compensation packages to the business' staff. The business will provide competitive salaries, insurance, as well as ongoing career advancement opportunities. Given the unique nature of the work that will be completed at Swifdy, the Company's staff will gain valuable technology skills.

[2] https://www.ibisworld.com/united-states/market-research-reports/it-consulting-industry/
[3] https://www.ibisworld.com/united-states/market-research-reports/auto-mechanics-industry/
[4] https://www.ibisworld.com/united-states/market-research-reports/online-computer-software-sales-industry/

The business, through its operations, will pay a significant amount of taxes on its income. Below is an overview of the anticipated tax expenditures of Swifdy over the first five years:

Proforma Profit and Loss (Yearly)					
Year	1	2	3	4	5
Federal Tax	$292,420	$395,276	$489,197	$589,188	$669,919
State Tax	$58,484	$79,055	$97,839	$117,838	$133,984
Payroll Tax	$72,484	$121,344	$176,115	$241,795	$320,082
Total	**$423,387**	**$595,675**	**$763,151**	**$948,820**	**$1,123,985**

Preparing a More Qualified Workforce and Skill Transferability

Over the next five years, the logistics industry is poised for significant growth as well as changes in the way that this industry conducts business. As the United States continues to move towards a more service-based economy, especially with the increasing number of people that contribute to the gig economy, the Company is in an excellent position to provide gainful employment opportunities. As discussed earlier, the Company's staff will receive substantial training among numerous technology disciplines including application development, integration of core business functions into technology suites, and technology focused management skills. Although Management is committed to having its staff remain with the Company for an extensive period of time, from time to time, employees will inevitably change positions. These individuals will be able to leverage the skills that they acquired at Swifdy in new positions.

Indirect Job Creation

As with any organization, the development of new jobs has a positive ripple effect throughout the US economy. The Economic Policy Institute indicates that for every 100 jobs created in the logistics sector, approximately 163 new jobs are created for the economy as a whole. As the Company will have a staff of 64 people by the fifth year of operation, a total of 104 jobs will be created indirectly.

Supporting the US Economy

As has been shown throughout this document, Swifdy is uniquely poised to provide a positive economic benefit for the United States. The Company will directly create numerous high-paying jobs in the field of logistics technology while concurrently creating a new income source among people that earn their living through participating in the gig economy. Additionally, the business will provide a benefit to the general public by providing seamless transportation of small goods on a local and regional level. This will ultimately lead to higher productivity for American workers.

In closing, Simon Daniel's development and ongoing operation of Swifdy is of immense national interest to the United States and its citizens.

Appendix A - SWOT Analysis

Strengths

- Economically insulated business that is able to generate revenues in any economic climate from the fees associated with the Swifdy application.
- Immense demand among individuals to generate income through usage of their vehicles (by providing pick up and delivery services).
- Predictable streams of revenue from the ongoing fees generated from the services outlined in this business plan.
- Controllable overhead and operating costs as a function of revenues.
- An experienced Founder, Simon Daniel, who is able to effectively operate this business on a day-to-day business.
- Through the Company's technological infrastructure, the ability to provide service for users throughout the United States.

Weaknesses

- Adverse economic conditions can impact revenues (a very limited risk for Swifdy).
- Substantial marketing costs.

Opportunities

- Continued expansion of marketing campaigns to encompass all major markets within the United States.
- Potentially acquire additional capital in order to further expand operations.
- Expansion of the number of services that individuals can source through the application suite.

Threats

- Competitors could replicate the business model showcased in this document.
- Inflation could cause operating costs to increase.

Appendix B - Critical Risks and Problems

Development Risk – **Low**
The models, strategies, and business protocols that Swifdy, LLC will use have already been developed by the Founder. The primary development risk faced by the business is Management's ability to secure the capital sought in this business plan. The secondary development risk will come from the Company's ability to secure a user base after the application launches in 2024.

Financing Risk – **Low/Moderate**
At this time, Swifdy is seeking $1.5 million of capital in order to launch operations. The ongoing financing risks related to this business are ameliorated by the highly predictable revenues from transaction fees generated on the platform. The Company will have highly controllable operating costs.

Marketing Risk – **Moderate**
Management will use the marketing strategies outlined in the fourth section of the business plan in order to develop and expand the Company's unique application that caters to the needs of people that need short distance logistics. These strategies are expensive and may not yield the financial results anticipated in this business plan. These risks will be tempered through the aggressive use of social media.

Management Risk – **Low/Moderate**
The Company's Founder, Simon Daniel, is experienced, educated, and knowledgeable regarding all aspects of the Company's services, information technology infrastructure, and back-office operations. He will be able to bring the operations of the business to profitability within the first year.

Valuation Risk – **Minimal**
The risk that the Investor(s) pay too much for this venture is offset by:

- Swifdy, LLC will generate highly predicable streams of high margin revenue from its platform.

- A business that will provide this income regardless of the overall economic climate.

Exit Risk – **Very Low**
Specialized freight and logistics focused technology companies are some of the most valuable businesses in the United States. Since these businesses are insulated from economic turmoil, the sales premium for an established business in this industry is approximately ten times earnings. Management feels that a full divestiture of all Company assets could occur within one year.

Appendix C - Reference Sources

All statistics and market information were obtained through:

1. U.S. Government Bureau of Labor Statistics
2. U.S. Economic Census
3. Statista
4. IBISWorld

Appendix D – Expanded Profit and Loss Statements

Profit and Loss Statement (First Year)							
Months	1	2	3	4	5	6	7
Revenue	**$125,000**	**$150,000**	**$175,000**	**$200,000**	**$225,000**	**$250,000**	**$275,000**
Cost of Revenue	$6,250	$7,500	$8,750	$10,000	$11,250	$12,500	$13,750
Gross Profit	$118,750	$142,500	$166,250	$190,000	$213,750	$237,500	$261,250
Expenses							
Payroll	$78,958	$78,958	$78,958	$78,958	$78,958	$78,958	$78,958
General and Administrative	$9,188	$9,188	$9,188	$9,188	$9,188	$9,188	$9,188
Research and Development	$5,250	$5,250	$5,250	$5,250	$5,250	$5,250	$5,250
Professional Fees and Licensure	$2,297	$2,297	$2,297	$2,297	$2,297	$2,297	$2,297
Insurance Costs	$7,106	$7,106	$7,106	$7,106	$7,106	$7,106	$7,106
Marketing Costs	$28,875	$28,875	$28,875	$28,875	$28,875	$28,875	$28,875
IT Costs	$7,875	$7,875	$7,875	$7,875	$7,875	$7,875	$7,875
Misc. Costs	$1,313	$1,313	$1,313	$1,313	$1,313	$1,313	$1,313
Payroll Taxes	$6,040	$6,040	$6,040	$6,040	$6,040	$6,040	$6,040
Total Operating Costs	$146,902	$146,902	$146,902	$146,902	$146,902	$146,902	$146,902
EBITDA	-$28,152	-$4,402	$19,348	$43,098	$66,848	$90,598	$114,348
Federal Income Tax	$11,604	$13,925	$16,246	$18,566	$20,887	$23,208	$25,529
State Income Tax	$2,321	$2,785	$3,249	$3,713	$4,177	$4,642	$5,106
Interest Expense	$0	$0	$0	$0	$0	$0	$0
Depreciation Expenses	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
Net Profit	-$47,077	-$26,111	-$5,146	$15,819	$36,784	$57,749	$78,714

Profit and Loss Statement (First Year Cont.)						
Month	8	9	10	11	12	Year 1
Revenue	**$300,000**	**$325,000**	**$350,000**	**$375,000**	**$400,000**	**$3,150,000**
Cost of Revenue	$15,000	$16,250	$17,500	$18,750	$20,000	$157,500
Gross Profit	$285,000	$308,750	$332,500	$356,250	$380,000	$2,992,500
Expenses						
Payroll	$78,958	$78,958	$78,958	$78,958	$78,958	$947,500
General and Administrative	$9,188	$9,188	$9,188	$9,188	$9,188	$110,250
Research and Development	$5,250	$5,250	$5,250	$5,250	$5,250	$63,000
Professional Fees and Licensure	$2,297	$2,297	$2,297	$2,297	$2,297	$27,563
Insurance Costs	$7,106	$7,106	$7,106	$7,106	$7,106	$85,275
Marketing Costs	$28,875	$28,875	$28,875	$28,875	$28,875	$346,500
IT Costs	$7,875	$7,875	$7,875	$7,875	$7,875	$94,500
Misc. Costs	$1,313	$1,313	$1,313	$1,313	$1,313	$15,750
Payroll Taxes	$6,040	$6,040	$6,040	$6,040	$6,040	$72,484
Total Operating Costs	$146,902	$146,902	$146,902	$146,902	$146,902	$1,762,821
EBITDA	$138,098	$161,848	$185,598	$209,348	$233,098	$1,229,679
Federal Income Tax	$27,849	$30,170	$32,491	$34,812	$37,133	$292,420
State Income Tax	$5,570	$6,034	$6,498	$6,962	$7,427	$58,484
Interest Expense	$0	$0	$0	$0	$0	$0
Depreciation Expenses	$5,000	$5,000	$5,000	$5,000	$5,000	$60,000
Net Profit	$99,679	$120,644	$141,609	$162,574	$183,539	$818,775

Profit and Loss Statement (Second Year)

	Year 2				
Quarter	Q1	Q2	Q3	Q4	Year 2
Revenue	$1,181,250	$1,181,250	$1,181,250	$1,181,250	$4,725,000
Cost of Revenue	$59,063	$59,063	$59,063	$59,063	$236,250
Gross Profit	**$1,122,188**	**$1,122,188**	**$1,122,188**	**$1,122,188**	**$4,488,750**
Expenses					
Payroll	$396,550	$396,550	$396,550	$396,550	$1,586,200
General and Administrative	$41,344	$41,344	$41,344	$41,344	$165,375
Research and Development	$23,625	$23,625	$23,625	$23,625	$94,500
Professional Fees and Licensure	$10,336	$10,336	$10,336	$10,336	$41,344
Insurance Costs	$35,690	$35,690	$35,690	$35,690	$142,758
Marketing Costs	$129,938	$129,938	$129,938	$129,938	$519,750
IT Costs	$35,438	$35,438	$35,438	$35,438	$141,750
Misc. Costs	$5,906	$5,906	$5,906	$5,906	$23,625
Payroll Taxes	$30,336	$30,336	$30,336	$30,336	$121,344
Total Operating Costs	**$709,162**	**$709,162**	**$709,162**	**$709,162**	**$2,836,646**
EBITDA	**$413,026**	**$413,026**	**$413,026**	**$413,026**	**$1,652,104**
Federal Income Tax	$98,819	$98,819	$98,819	$98,819	$395,276
State Income Tax	$19,764	$19,764	$19,764	$19,764	$79,055
Interest Expense	$0	$0	$0	$0	$0
Depreciation Expenses	$17,750	$17,750	$17,750	$17,750	$71,000
Net Profit	**$276,693**	**$276,693**	**$276,693**	**$276,693**	**$1,106,773**

Profit and Loss Statement (Third Year)

	Year 3				
Quarter	Q1	Q2	Q3	Q4	Year 3
Revenue	$1,594,688	$1,594,688	$1,594,688	$1,594,688	$6,378,750
Cost of Revenue	$79,734	$79,734	$79,734	$79,734	$318,938
Gross Profit	**$1,514,953**	**$1,514,953**	**$1,514,953**	**$1,514,953**	**$6,059,813**
Expenses					
Payroll	$575,538	$575,538	$575,538	$575,538	$2,302,153
General and Administrative	$55,814	$55,814	$55,814	$55,814	$223,256
Research and Development	$31,894	$31,894	$31,894	$31,894	$127,575
Professional Fees and Licensure	$13,954	$13,954	$13,954	$13,954	$55,814
Insurance Costs	$51,798	$51,798	$51,798	$51,798	$207,194
Marketing Costs	$175,416	$175,416	$175,416	$175,416	$701,663
IT Costs	$47,841	$47,841	$47,841	$47,841	$191,363
Misc. Costs	$7,973	$7,973	$7,973	$7,973	$31,894
Payroll Taxes	$44,029	$44,029	$44,029	$44,029	$176,115
Total Operating Costs	**$1,004,256**	**$1,004,256**	**$1,004,256**	**$1,004,256**	**$4,017,026**
EBITDA	**$510,697**	**$510,697**	**$510,697**	**$510,697**	**$2,042,787**
Federal Income Tax	$122,299	$122,299	$122,299	$122,299	$489,197
State Income Tax	$24,460	$24,460	$24,460	$24,460	$97,839
Interest Expense	$0	$0	$0	$0	$0
Depreciation Expenses	$21,500	$21,500	$21,500	$21,500	$86,000
Net Profit	**$342,438**	**$342,438**	**$342,438**	**$342,438**	**$1,369,751**

Profit and Loss Statement (Fourth Year)

	Year 4				
Quarter	Q1	Q2	Q3	Q4	Year 4
Revenue	$2,073,094	$2,073,094	$2,073,094	$2,073,094	$8,292,375
Cost of Revenue	$103,655	$103,655	$103,655	$103,655	$414,619
Gross Profit	**$1,969,439**	**$1,969,439**	**$1,969,439**	**$1,969,439**	**$7,877,756**
Expenses					
Payroll	$790,178	$790,178	$790,178	$790,178	$3,160,713
General and Administrative	$72,558	$72,558	$72,558	$72,558	$290,233
Research and Development	$41,462	$41,462	$41,462	$41,462	$165,848
Professional Fees and Licensure	$18,140	$18,140	$18,140	$18,140	$72,558
Insurance Costs	$71,116	$71,116	$71,116	$71,116	$284,464
Marketing Costs	$228,040	$228,040	$228,040	$228,040	$912,161
IT Costs	$62,193	$62,193	$62,193	$62,193	$248,771
Misc. Costs	$10,365	$10,365	$10,365	$10,365	$41,462
Payroll Taxes	$60,449	$60,449	$60,449	$60,449	$241,795
Total Operating Costs	**$1,354,501**	**$1,354,501**	**$1,354,501**	**$1,354,501**	**$5,418,005**
EBITDA	**$614,938**	**$614,938**	**$614,938**	**$614,938**	**$2,459,751**
Federal Income Tax	$147,297	$147,297	$147,297	$147,297	$589,188
State Income Tax	$29,459	$29,459	$29,459	$29,459	$117,838
Interest Expense	$0	$0	$0	$0	$0
Depreciation Expenses	$25,750	$25,750	$25,750	$25,750	$103,000
Net Profit	**$412,432**	**$412,432**	**$412,432**	**$412,432**	**$1,649,726**

Profit and Loss Statement (Fifth Year)

	Year 5				
Quarter	Q1	Q2	Q3	Q4	Year 5
Revenue	$2,591,367	$2,591,367	$2,591,367	$2,591,367	$10,365,469
Cost of Revenue	$129,568	$129,568	$129,568	$129,568	$518,273
Gross Profit	**$2,461,799**	**$2,461,799**	**$2,461,799**	**$2,461,799**	**$9,847,195**
Expenses					
Payroll	$1,046,020	$1,046,020	$1,046,020	$1,046,020	$4,184,079
General and Administrative	$90,698	$90,698	$90,698	$90,698	$362,791
Research and Development	$51,827	$51,827	$51,827	$51,827	$207,309
Professional Fees and Licensure	$22,674	$22,674	$22,674	$22,674	$90,698
Insurance Costs	$94,142	$94,142	$94,142	$94,142	$376,567
Marketing Costs	$285,050	$285,050	$285,050	$285,050	$1,140,202
IT Costs	$77,741	$77,741	$77,741	$77,741	$310,964
Misc. Costs	$12,957	$12,957	$12,957	$12,957	$51,827
Payroll Taxes	$80,021	$80,021	$80,021	$80,021	$320,082
Total Operating Costs	**$1,761,130**	**$1,761,130**	**$1,761,130**	**$1,761,130**	**$7,044,520**
EBITDA	**$700,669**	**$700,669**	**$700,669**	**$700,669**	**$2,802,676**
Federal Income Tax	$167,480	$167,480	$167,480	$167,480	$669,919
State Income Tax	$33,496	$33,496	$33,496	$33,496	$133,984
Interest Expense	$0	$0	$0	$0	$0
Depreciation Expenses	$30,750	$30,750	$30,750	$30,750	$123,000
Net Profit	**$468,943**	**$468,943**	**$468,943**	**$468,943**	**$1,875,773**

Appendix E – Expanded Cash Flow Analysis

Cash Flow Analysis (First Year)								
Month	1	2	3	4	5	6	7	8
Cash From Operations	-$42,077	-$21,111	-$146	$20,819	$41,784	$62,749	$83,714	$104,679
Cash From Receivables	$0	$0	$0	$0	$0	$0	$0	$0
Operating Cash Inflow	-$42,077	-$21,111	-$146	$20,819	$41,784	$62,749	$83,714	$104,679
Other Cash Inflows								
Equity Investment	$1,500,000	$0	$0	$0	$0	$0	$0	$0
Increased Borrowings	$0	$0	$0	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0	$0	$0	$0
A/P Increases	$83	$83	$83	$83	$83	$83	$83	$83
Total Other Cash Inflows	**$1,500,083**	**$83**	**$83**	**$83**	**$83**	**$83**	**$83**	**$83**
Total Cash Inflow	**$1,458,007**	**-$21,028**	**-$63**	**$20,902**	**$41,867**	**$62,832**	**$83,797**	**$104,762**
Cash Outflows								
Repayment of Principal	$0	$0	$0	$0	$0	$0	$0	$0
A/P Decreases	$58	$58	$58	$58	$58	$58	$58	$58
A/R Increases	$0	$0	$0	$0	$0	$0	$0	$0
Asset Purchases	$900,000	$0	$0	$0	$0	$0	$0	$0
Dividends	$0	$0	$0	$0	$0	$0	$0	$0
Preferred Equity Payment	$0	$0	$0	$0	$0	$0	$0	$0
Total Cash Outflows	**$900,058**	**$58**	**$58**	**$58**	**$58**	**$58**	**$58**	**$58**
Net Cash Flow	**$557,948**	**-$21,086**	**-$121**	**$20,844**	**$41,809**	**$62,774**	**$83,739**	**$104,704**
Cash Balance	**$557,948**	**$536,862**	**$536,741**	**$557,584**	**$599,393**	**$662,167**	**$745,905**	**$850,609**

Cash Flow Analysis (First Year Cont.)					
Month	9	10	11	12	Year 1
Cash From Operations	$125,644	$146,609	$167,574	$188,539	$878,775
Cash From Receivables	$0	$0	$0	$0	$0
Operating Cash Inflow	**$125,644**	**$146,609**	**$167,574**	**$188,539**	**$878,775**
Other Cash Inflows					
Equity Investment	$0	$0	$0	$0	$1,500,000
Increased Borrowings	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0
A/P Increases	$83	$83	$83	$83	$1,000
Total Other Cash Inflows	$83	$83	$83	$83	$1,501,000
Total Cash Inflow	**$125,727**	**$146,692**	**$167,657**	**$188,622**	**$2,379,775**
Cash Outflows					
Repayment of Principal	$0	$0	$0	$0	$0
A/P Decreases	$58	$58	$58	$58	$700
A/R Increases	$0	$0	$0	$0	$0
Asset Purchases	$0	$0	$0	$0	$900,000
Dividends	$0	$0	$0	$615,143	$615,143
Preferred Equity Payment	$0	$0	$0	$0	$0
Total Cash Outflows	**$58**	**$58**	**$58**	**$615,201**	**$1,515,843**
Net Cash Flow	**$125,669**	**$146,634**	**$167,599**	**-$426,579**	**$863,933**
Cash Balance	**$976,278**	**$1,122,912**	**$1,290,511**	**$863,933**	**$863,933**

Cash Flow Analysis (Second Year)

	Year 2				
Quarter	Q1	Q2	Q3	Q4	Year 2
Cash From Operations	$294,443	$294,443	$294,443	$294,443	$1,177,773
Cash From Receivables	$0	$0	$0	$0	$0
Operating Cash Inflow	**$294,443**	**$294,443**	**$294,443**	**$294,443**	**$1,177,773**

Other Cash Inflows

Equity Investment	$0	$0	$0	$0	$0
Increased Borrowings	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0
A/P Increases	$263	$263	$263	$263	$1,050
Total Other Cash Inflows	**$263**	**$263**	**$263**	**$263**	**$1,050**

Total Cash Inflow	**$294,706**	**$294,706**	**$294,706**	**$294,706**	**$1,178,823**

Cash Outflows

Repayment of Principal	$0	$0	$0	$0	$0
A/P Decreases	$184	$184	$184	$184	$735
A/R Increases	$0	$0	$0	$0	$0
Asset Purchases	$176,666	$0	$0	$0	$176,666
Dividends	$0	$0	$0	$824,441	$824,441
Preferred Equity Payment	$0	$0	$0	$0	$0
Total Cash Outflows	**$176,850**	**$184**	**$184**	**$824,625**	**$1,001,842**

Net Cash Flow	**$117,856**	**$294,522**	**$294,522**	**-$529,919**	**$176,981**
Cash Balance	**$981,789**	**$1,276,311**	**$1,570,832**	**$1,040,913**	**$1,040,913**

Cash Flow Analysis (Third Year)

	Year 3				
Quarter	Q1	Q2	Q3	Q4	Year 3
Cash From Operations	$363,938	$363,938	$363,938	$363,938	$1,455,751
Cash From Receivables	$0	$0	$0	$0	$0
Operating Cash Inflow	**$363,938**	**$363,938**	**$363,938**	**$363,938**	**$1,455,751**

Other Cash Inflows

Equity Investment	$0	$0	$0	$0	$0
Increased Borrowings	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0
A/P Increases	$276	$276	$276	$276	$1,103
Total Other Cash Inflows	**$276**	**$276**	**$276**	**$276**	**$1,103**

Total Cash Inflow	**$364,213**	**$364,213**	**$364,213**	**$364,213**	**$1,456,853**

Cash Outflows

Repayment of Principal	$0	$0	$0	$0	$0
A/P Decreases	$193	$193	$193	$193	$772
A/R Increases	$0	$0	$0	$0	$0
Asset Purchases	$218,363	$0	$0	$0	$218,363
Dividends	$0	$0	$0	$1,019,026	$1,019,026
Preferred Equity Payment	$0	$0	$0	$0	$0
Total Cash Outflows	**$218,556**	**$193**	**$193**	**$1,019,219**	**$1,238,160**

Net Cash Flow	**$145,658**	**$364,020**	**$364,020**	**-$655,005**	**$218,693**
Cash Balance	**$1,186,571**	**$1,550,592**	**$1,914,612**	**$1,259,607**	**$1,259,607**

Cash Flow Analysis (Fourth Year)

	Year 4				
Quarter	Q1	Q2	Q3	Q4	Year 4
Cash From Operations	$438,182	$438,182	$438,182	$438,182	$1,752,726
Cash From Receivables	$0	$0	$0	$0	$0
Operating Cash Inflow	**$438,182**	**$438,182**	**$438,182**	**$438,182**	**$1,752,726**
Other Cash Inflows					
Equity Investment	$0	$0	$0	$0	$0
Increased Borrowings	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0
A/P Increases	$289	$289	$289	$289	$1,158
Total Other Cash Inflows	**$289**	**$289**	**$289**	**$289**	**$1,158**
Total Cash Inflow	**$438,471**	**$438,471**	**$438,471**	**$438,471**	**$1,753,884**
Cash Outflows					
Repayment of Principal	$0	$0	$0	$0	$0
A/P Decreases	$203	$203	$203	$203	$810
A/R Increases	$0	$0	$0	$0	$0
Asset Purchases	$262,909	$0	$0	$0	$262,909
Dividends	$0	$0	$0	$1,226,908	$1,226,908
Preferred Equity Payment	$0	$0	$0	$0	$0
Total Cash Outflows	**$263,111**	**$203**	**$203**	**$1,227,111**	**$1,490,627**
Net Cash Flow	**$175,359**	**$438,268**	**$438,268**	**-$788,640**	**$263,256**
Cash Balance	**$1,434,966**	**$1,873,235**	**$2,311,503**	**$1,522,863**	**$1,522,863**

Cash Flow Analysis (Fifth Year)

	Year 5				
Quarter	Q1	Q2	Q3	Q4	Year 5
Cash From Operations	$499,693	$499,693	$499,693	$499,693	$1,998,773
Cash From Receivables	$0	$0	$0	$0	$0
Operating Cash Inflow	**$499,693**	**$499,693**	**$499,693**	**$499,693**	**$1,998,773**

Other Cash Inflows

Equity Investment	$0	$0	$0	$0	$0
Increased Borrowings	$0	$0	$0	$0	$0
Sales of Business Assets	$0	$0	$0	$0	$0
A/P Increases	$304	$304	$304	$304	$1,216
Total Other Cash Inflows	**$304**	**$304**	**$304**	**$304**	**$1,216**

Total Cash Inflow	**$499,997**	**$499,997**	**$499,997**	**$499,997**	**$1,999,988**

Cash Outflows

Repayment of Principal	$0	$0	$0	$0	$0
A/P Decreases	$213	$213	$213	$213	$851
A/R Increases	$0	$0	$0	$0	$0
Asset Purchases	$299,816	$0	$0	$0	$299,816
Dividends	$0	$0	$0	$1,399,141	$1,399,141
Preferred Equity Payment	$0	$0	$0	$0	$0
Total Cash Outflows	**$300,029**	**$213**	**$213**	**$1,399,354**	**$1,699,808**

Net Cash Flow	**$199,968**	**$499,784**	**$499,784**	**-$899,357**	**$300,181**
Cash Balance	**$1,722,831**	**$2,222,616**	**$2,722,400**	**$1,823,044**	**$1,823,044**