



CONFIDENTIAL

Beanchain Coffee

Good coffee and good ideas

Business plan
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Executive Summary

Opportunity

Problem

People in downtown Mesa love coffee! They are also looking for a great place to sit down and talk to friends, study, come up with great ideas, and keep up with the latest technologies. A coffee shop that has a great atmosphere for thought and social interaction would be a fantastic addition to the local commercial environment. Unfortunately there is no one in the area that is appealing to the tech and student leaning crowd that lives here.

Solution

Our coffee shop will offer great coffee and food at reasonable prices while making sure to host an atmosphere that provokes thought and good communication. The walls will be white boards with small stands that have dry erase markers around the room. The seating will be ample and each table will have outlets.

Market

The shop is located in a densely populated area that is near the college and next to a popular shopping area. Its also very close to the freeway, making it easy to get to. With roughly 119,970 coffee drinkers and 52,386 students at ASU there is a very large potential customer base to tap into. With people now beginning to return to restaurants and coffee shops we are positioned nicely to take a lot of that customer base. Given that so many establishments have had to close their doors during covid this could be a great time to capitalize on the space left there as well.

Competition

Our competition in the area is slim. There is a Dutch Bros nearby that has no seating available and no wifi therefore we are a better option for the college

student or professional looking for a table and internet connection to use for studies. They don't host events or include any local communities in any way. It is simply a drive through. For anyone looking for a good bite to eat and a place to sit there is no competition.

Another local competitor would be Starbucks. The closest Starbucks is blocks away though and has many of the same shortcomings as dutch bros. With more products and better quality we can provide a fantastic alternative to the Starbucks in the area.

Why Us?

Our goal is to provide an amazing place to sit and work on whatever it is you're current pursuit is. Whether that's going to school at the local university, working from home, or just spending time talking to your friends and playing a board game. With the large interior space and moderate outdoor seating there is an incredible capacity. The build is serviced by top tier commercial internet lines and has ample parking so it is quite accessible. With great coffee and fantastic food and drink options people will return to the counter many times to restock on coffee and snacks while the work.

There is a tremendous community to tap into here and nothing like us in the area. With a heavy focus on building community and working with local niche groups and college clubs we'll build a loyal customer base incredibly fast. These customers will make the Beanchain a regular part of their day. It will be a very warm and convenient shop that gives them exactly what they need. Community and Coffee

Expectations

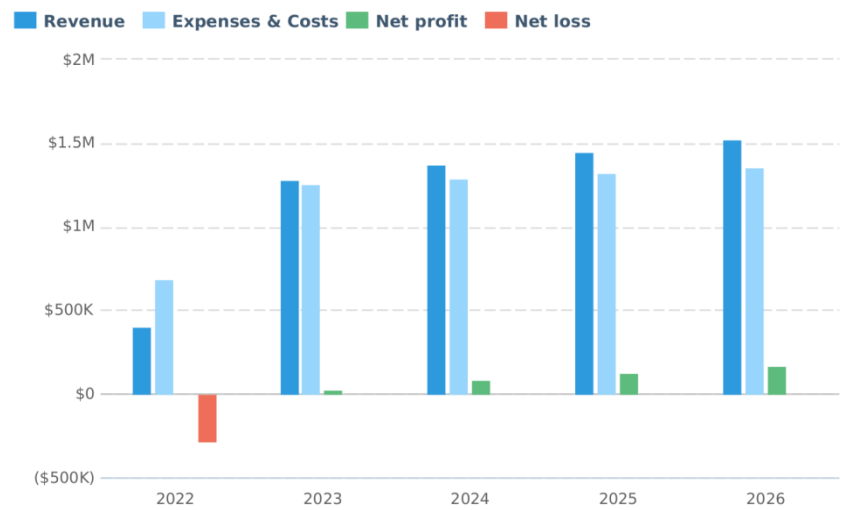
Forecast

We are projecting sales of \$612,000 in our first year of operation, \$1,143,000 for our second year, and \$1,565,000 our third year. Our net profit will remain in the red until our second year as we pay-off equipment and startup costs, we will become profitable in FY2023. This is assuming we can serve 100-150 patrons a day with a reasonable and realistic growth goal of 25% per fiscal quarter for our first four

quarters. Our average ticket is competitive with the area, at 8.80 per ticket, which is in-line with market research sourced from several area coffee shops.

We have an aggressive debt payment plan with a loan completion date of FY2026. Our biggest costs will be specialty equipment that will be one-time expenses and require quarterly maintenance to ensure continuing operation.

Financial Highlights by Year



Financing Needed

Currently our financial needs are estimated at \$350,000. We are seeking a small-business loan of \$350,000, estimated at 2.25% interest over a 5 year term.

Opportunity

Problem & Solution

Problem Worth Solving

The area in Mesa that we're looking at has a Banner Medical Center, Community College, couple of trade schools, two high density apartment complexes, massive housing community, and 100's of small businesses within a 2 mile area but one thing it does not have is a good coffee shop to sit down at for a drink and some good food.

Since the failed Fiesta Mall is scheduled to be rebuilt into a new Medical and Education complex there will be even more students and professionals in coming to the area on a daily basis. These are all people that will be working long hours and studying on a daily basis. Not having a coffee shop in the area that has an atmosphere geared towards these peoples needs is a huge missed opportunity.

Conveniently these are the exact demographics that are flocking to blockchain and helping this new technology to thrive. There is no establishment that caters to Blockchain enthusiasts or offers educational courses on the topic of blockchain at affordable rates. One of the largest demographics that uses and studies blockchain today is young people. Considering the multiple apartment buildings with a city block, the college, trade schools, and the enormous residential area nearby we will have a large population of young enthusiastic minds to teach.

Our solution

We plan on providing amazing coffee and food for our customers with ample space, good lighting, and a relaxing vibe that makes them feel rejuvenated.

All the medical professionals from the neighboring complexes will be welcome to come spend their lunches with us. Enjoying our fresh baked foods and refueling with a cup of coffee before heading back to their shift.

The students from any of the 2 nearby colleges and many nearby technical schools(one even in the same complex) can get food and drink between classes and catch their breath before the next course starts. Maybe even study with us for an hour then check out the blockchain learning center and learn about this whole new world of technology that is beginning to change the world they live in.

The young people from the surrounding area can join us in the Blockchain Education center for classes and get a head start on what could be a very profitable career for themselves as blockchain developers and smart contract experts. They could even bring their parents around to get a good idea of what crypto and blockchain is all about. Together they would be able to enjoy our demos and information packed examples of many forms of blockchain technology that will be intended to teach in a very approachable way.

And finally for the more advanced blockchain enthusiasts we plan to teach in depth classes and help them get connected with other developers so they can take their ideas to the next level and get funded.

Target Market

Our strongest market will be students who are attending MCC and Arizona State University just next door. They fit the demographic for coffee drinkers and for people who are getting involved in blockchain technologies.

With around 175,000 students enrolled concurrently and 50,000 of those specifically attending the Tempe campus of ASU there is a healthy population of students to pull from. A [study](#) at the university of Kentucky suggests that 78% of college students drink coffee nearly every day. About [18% of college students own crypto](#) currency and there has been a massive surge in interest on the subject amongst young people today.

There is a huge medical complex next door as well that has hundreds of professionals working at it and generates an immense amount of traffic. These are all individuals that are going to be taking lunch breaks, working long shifts, and

drink disproportionately more coffee than other groups do. Not to mention all the patients that are in and out of the place.

Traffic breaks down as follows

North: 30,485 VPD

South: 36,916 VPD

East: 23,114 VPD

West: 25,8707 VPD

Other great markets for our coffee shop are coffee drinkers in the area. About [62% of Americans drink coffee every day](#) and there are 187,454 people in Tempe(2019). That gives us about 116,221 coffee drinkers that could become loyal costumers.

There are two huge construction projects that will bring new customers as well with the new apartments coming in right next door and the renovation of the Fiesta mall starting soon as well. The mall will be turned into another medical center bringing thousands more potential customers on a monthly basis!

Competition

Current alternatives

BeanChain's direct competitors will be other coffee shops in the area. These include a DutchBros and Starbucks location. These competitor locations offer rapid drive-thru service but limited seating that is outdoor only.

Our advantages

Our advantages lie in having ample indoor seating with plenty of parking. The indoor space will be warm and inviting with plenty of opportunities for studying quietly or sharing ideas on whiteboards posted on the walls. This indoor space also affords higher quality customer interactions, stronger customer relations and increased opportunity for customers to purchase grab-and-go items or bakery items.

Execution

Marketing & Sales

Marketing Plan

Our goal at Beanchain is to provide a coffee shop where people have room to spread out, share ideas on community whiteboards, study, and enjoy on-premises roasted coffee and in-house baked-from-scratch goods.

We plan to **increase brand awareness** by encouraging a steady increase in number through our first years of operation. To do accomplish this we have founded relationships with the schools nearby, collegiate student clubs as well as nearby businesses. Another way we plan to spread brand awareness is through an educational center inside the coffee shop itself. It will offer insight, explanation, and technical knowledge of blockchain and distributed ledger technologies in a non-obtrusive fashion. This center will also supply merchandise including t-shirts, sweaters, stickers, etc.

To **increase revenue**, we have employed knowledgeable and caring employees that can please even the most discerning customers and help them purchase everything they require and more!

Our profit will be boosted by leveraging an in-house coffee roaster and from-scratch baked goods alongside experienced staff with an incentive to reduce waste. Our **key metrics** are average ticket price, sales per hour per employee and number of sales per day.

Engagement will be driven by a rewards program, a website, and an order tracking system that remembers customers' favorite orders and offers our products online for pickup and delivery.

Our target customer is young professionals, students, and members of the community. 77% of adults drink coffee daily and those are the ones we're looking to provide an excellent product and space for. With buyers becoming more educated about what goes into specialty coffee beverages and how they're made, we will stand out above the solely volume-focused product of our competitors. We also plan to tap the whole bean roasted coffee consumers with in-house roasting. Alongside our specialty coffees and lattes, we will have an extensive selection for the students and business workers looking for a cheap kick in the form of drip

coffee and grab-and-go products.

Our position in the market is defined by several methods: furniture arrangements and offerings, music selection, aesthetics, community collaboration and communication, and a good, honest product. We will provide more than enough spacing by spreading out tables, offering comfortable seating and plenty of outlets. This will help us define our relaxed setting, encouraging customers to sit down, get comfortable and stay awhile. Music selection will help reinforce these aspects. Our aesthetic looks to bring a clean façade wrapped in earthy tones with plenty of plants to enhance calm, focus, and productivity. Community whiteboards will be available to assist those studying and for those who need a canvas to paint their ideas.

The marketing strategy we are using is multi-faceted and by combining several different vectors we dramatically increase our chance of success and diminish risk. Word of mouth is the most important marketing avenue for coffee shops and we plan to create great customer service experiences to bring them back again and again. Everyone wants to be the friend who's found a great coffee spot and we're going to fulfill that wish for them. Average products don't inspire many people to talk and we're aiming to generate a powerful positive buzz right out of the gate. We plan to actively seek out customer feedback and recommendations to adapt to anything thrown our way. Making the customer happy is our number one focus and we will do whatever is necessary to achieve that.

Curb appeal will also play a large role in drawing customers. With plenty of roasted coffee and bakery smells wafting from the shop, we will have a large open door with the signage and postings easily found.

Social media will be outsourced to a professional service under the oversight of our graphic designer. We want to make ensure our posts are diverse, interactive, and most importantly; human. We seek to engage on a personal level. We are already active on our social media posting pictures of some products we will be offering. Just as consistency is the most important characteristic of quality coffee experiences, we will provide a consistent flow of content on our social media to maintain engagement.

We also plan to host workshops, small events, meetings, and other community-building activities.

Sales Plan

Our storefront as the cornerstone of our business will be a warm and welcoming space. Utilizing knowledgeable and experienced baristas we will guide inexperienced customers to a drink they will love and please discerning customers requesting specialty products. Our storefront as the cornerstone of our business will be a warm and welcoming space. Utilizing knowledgeable and experienced baristas we will guide even inexperienced customers to a drink they will love. We want this to be a community for everyone, so we plan to accommodate and please even the most discerning and picky individuals with something they will come back time and time again for. We will focus on creating a kind of environment that people want to relax, study, and learn in. The kind of place where the baristas know and remember your name. We are also planning to make sure we have coffee, food, and bakery items for all dietary needs.

To facilitate easy and smooth payment, we will use a simple tablet-based POS system, taking all forms of card payments alongside ApplePay, Google Pay, and other mobile services.

BeanChain coffee will open from 5 am to 8 pm seven days a week. We expect the hours from 6 am to 10 am and 12 pm to 2 pm to be our busiest. We expect to have a max operating capacity of 80-100 drinks per hour which should be sufficient for peak times.

We plan to offer a wide variety of coffee-based beverages and other energy drink products. Our food offerings include fresh baked goods, hot sandwiches made to order, bagels with a choice of spread, and grab-and-go products. We are expecting our daily sales to reach over \$3,500 per day by the end of 2022.

Operations

Locations & Facilities

We are located in a large well-lit building with high visibility and next to a lighted intersection on the corner of Alma School Rd and Southern Ave. We have lots of space for indoor dining and hosting, allowing prolonged customer exposure. We are directly across the street from Fiesta Mall and Target as well as being very close to the US-60 and Mesa Community College. Traffic on the streets directly adjacent

to us exceeds 116,000 vehicles per day, there is also healthy foot traffic. There is also a very large apartment complex nearing completion, allowing close-proximity access to potentially thousands of more customer within 100 meters.

Technology

For the coffee side of things the only technology facing aspect would be a tablet-style Point-of-Sale system to receive and manage orders, take payment and manage the customer rewards program.

Equipment & Tools

The estimate for equipment is just south of \$51,000. This includes all of the specialized hardware required eg: Espresso machines, coffee brewing and grinding machines, oven, refrigeration and freezers. This is all estimates based on brand-new cost while much of this can be found at second-hand prices of 15-30% less than what is listed here.

This equipment list is comprehensive and will more-than-prepare the coffee shop to handle all of the business we could encounter. With modular solutions, scaling up is a breeze.

Milestones & Metrics

Milestones Table

Milestone	Due Date	Who's Responsible	Details
Connect with ASU to find partnerships	Completed	David Baxter	Form a relationship with ASU
Finalize Lease Agreement	December 01, 2021		
Design and build out BeanChain Coffee shop	December 15, 2021		
Hire and Train initial staff	December 20, 2021		
Launch BeanChain Coffee shop	January 01, 2022		
Expand bakery options	June 01, 2022	William Burns	Expand our baked goods offerings with customer feedback
Coffee truck	August 15, 2022		
Open a second location	April 15, 2025		

Key metrics

Our key performance metrics include: Average ticket price, sales per-hour per-barista, product costs, payroll, maintenance and repairs, net profit margins and hourly-daily-weekly sales performance goals. We plan to have refrigeration and storage ample enough to allow us to purchase in bulk, saving costs and preventing spoilage. We plan to hire experienced baristas, driving labor costs up, but we will offset that with premium product offerings as well as exceptional service quality and speed.

Company

Overview

Beanchain Coffee will be a LLC registered as a limited liability company. We'll have two founders; David Baxter and Randall Harmon. We do plan on including investors with generous packages to ensure they get a return on their investment.

Team

Management team

Our first founder is David Baxter. He's a senior front end engineer that previously worked at Carvana, Allstate, and ADP. Before he was an engineer though he worked at a variety of coffee shops including the Xtreme bean in Tempe and a few different Dutch Bro's coffee shops. He quit his job in September to pursue the dream of opening a local coffee. With a focus on organizing and community building he's brought together a lot of good people that share his vision.

William Burns has worked as a manager for several years in a high-volume coffee shop, servicing equipment, managing inventory and ordering as well scheduling staff. Responsible for employee on-boarding and training. Will is currently finishing an AAS degree in Network and Systems administration with a specialization in Cisco Networking Security. He's planning to finish his degree in Cybersecurity Engineering and Administration from NAU in 2024.

Advisors

Denise is a wonderful business woman in Phoenix that has taken me under her wing to help guide me through starting my first business. She has owned and run many successful businesses over the years, been active in the real estate market, and all while raising her children. Her experience has helped us keep our feet on the ground and led us in some very helpful directions as we've set out to create this company.

Eric Blatz has offered some help with financing options and shared much of what he's learned while investing in real estate and helping to start Carvana. Being one of the first 6 people at that company has given him a great business sense and is an asset to us!

The ASU blockchain club has been incredibly helpful. They were eager to talk when we reached out and helped introduce us to a number of strong leaders in the blockchain space that may prove to be invaluable to the future success of this project.

We've built a large discord community that is composed of business leaders, developers, enthusiasts, and investors. Leaning on this group of people that believe in the mission we've set for ourselves has empowered us. We are fully transparent with this group that is now 70+ strong and they give fantastic advice and feedback that helps us tremendously when making hard decisions. They keep us grounded and echo the passion that we feel for this business.

Financial Plan

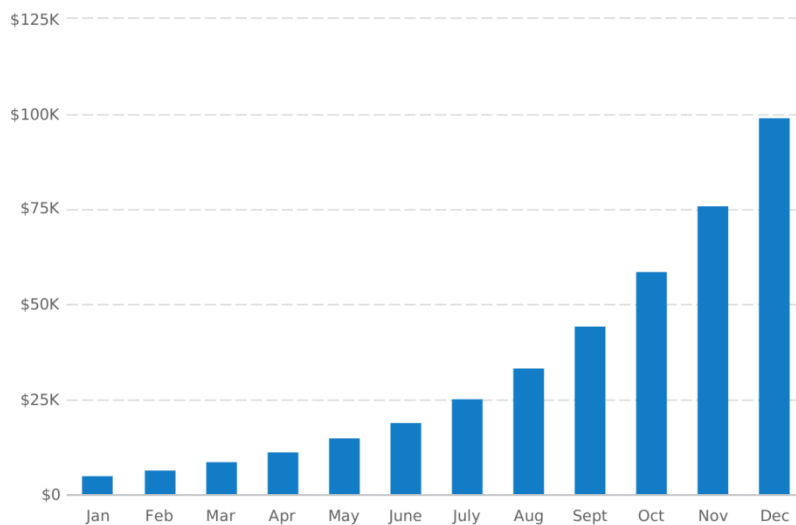
Forecast

Key assumptions

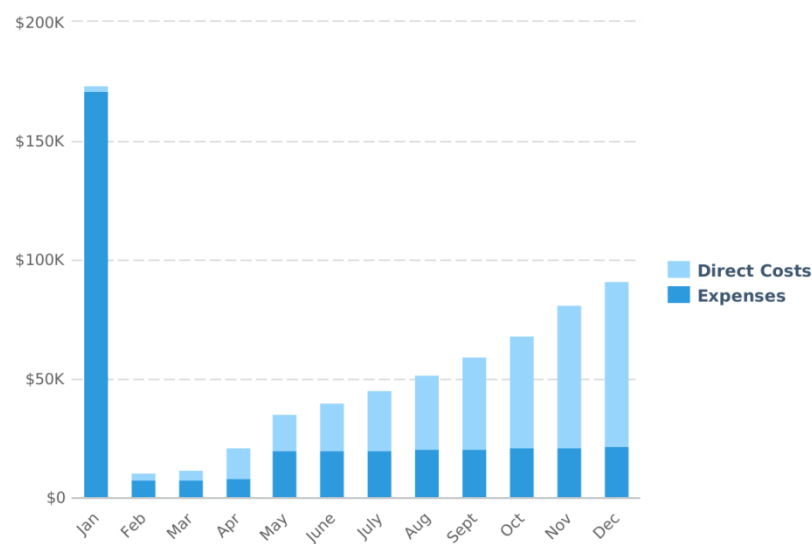
I based many of the values in our financial forecast on the experiences of other coffee shops in the area. I interviewed employees at the Xtreme Bean in Tempe to figure out what a similar coffee shop in size and atmosphere can do. They are a moderately successful coffee shop with an almost identical square footage to what we're looking for and an established brand. They lack the population density that our location has though so our numbers could be considerably higher.

We assume that with the new apartments being constructed next door we will see a huge increase in our customer base very soon after opening. The area is also seeing a large influx of professionals moving in from other states to follow the larger tech companies that are flocking to Mesa.

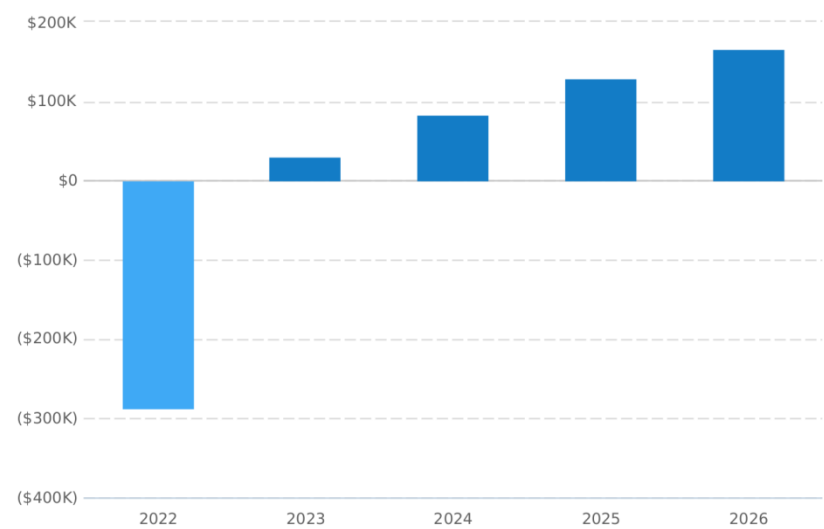
Revenue by Month



Expenses by Month



Net Profit (or Loss) by Year



Financing

Use of funds

We are planning to use our initial funds to cover operating expenses for the first 20 months of operation, purchase equipment, renovate our space, and bolster starting inventory.

Sources of Funds

We are seeking \$350,000 in startup funds. Our founders are contributing 20% of that required amount alongside equity investment for up to another 20% from outside investors. The remainder we plan to obtain in a business loan and/or SBA loan.

Another source of funding that we've been pursuing is a Kickstarter campaign to help pay for the cost of renovations and equipment for the store. We're offering some pretty compelling rewards for the Kickstarter that shouldn't be very expensive to provide and will even get us some extra free marketing.

Statements

Projected Profit and Loss

	2022	2023	2024	2025	2026
Revenue	\$402,694	\$1,284,682	\$1,371,745	\$1,449,463	\$1,524,907
Direct Costs	\$328,269	\$990,202	\$1,024,955	\$1,056,923	\$1,088,897
Gross Margin	\$74,425	\$294,479	\$346,790	\$392,540	\$436,010
Gross Margin %	18%	23%	25%	27%	29%
Operating Expenses					
Salaries & Wages	\$31,200	\$31,200	\$31,200	\$31,200	\$31,200
Marketing	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Maintenance	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
Purchasing Equipment	\$65,000				
Lease	\$96,000	\$144,000	\$144,000	\$144,000	\$144,000
Insurance	\$10,200	\$10,200	\$10,200	\$10,200	\$10,200
Utilities	\$9,061	\$28,905	\$30,864	\$32,613	\$34,311
Remodel	\$100,000				
Total Operating Expenses	\$332,461	\$235,305	\$237,264	\$239,013	\$240,711
Operating Income	(\$258,036)	\$59,174	\$109,527	\$153,527	\$195,299
Interest Incurred	\$18,654	\$18,797	\$17,080	\$15,258	\$13,323
Depreciation and Amortization	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500
Gain or Loss from Sale of Assets					
Income Taxes	\$0	\$0	\$0	\$0	\$5,374

Total Expenses	\$688,883	\$1,253,805	\$1,288,800	\$1,320,693	\$1,357,805
Net Profit	(\$286,189)	\$30,876	\$82,946	\$128,769	\$167,103
Net Profit / Sales	(71%)	2%	6%	9%	11%

Projected Balance Sheet

	Starting Balances	2022	2023	2024	2025	2026
Cash		\$142,715	\$136,934	\$177,756	\$262,443	\$388,868
Accounts Receivable		\$0	\$0	\$0	\$0	\$0
Inventory						
Other Current Assets						
Total Current Assets		\$142,715	\$136,934	\$177,756	\$262,443	\$388,868
Long-Term Assets		\$110,000	\$110,000	\$110,000	\$110,000	\$110,000
Accumulated Depreciation		(\$9,500)	(\$19,000)	(\$28,500)	(\$38,000)	(\$47,500)
Total Long- Term Assets		\$100,500	\$91,000	\$81,500	\$72,000	\$62,500
Total Assets		\$243,215	\$227,934	\$259,256	\$334,443	\$451,368
Accounts Payable		\$14,393	\$15,135	\$15,890	\$16,592	\$17,302
Income Taxes Payable		\$0	\$0	\$0	\$0	\$5,374
Sales Taxes Payable		\$13,104	\$18,039	\$19,211	\$20,301	\$21,349
Short-Term Debt		\$27,835	\$29,552	\$31,374	\$33,309	\$35,364
Prepaid Revenue	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Liabilities	\$0	\$55,332	\$62,725	\$66,475	\$70,203	\$79,388
Long-Term Debt		\$474,073	\$420,521	\$365,147	\$307,838	\$248,474
Long-Term Liabilities		\$474,073	\$420,521	\$365,147	\$307,838	\$248,474

Total Liabilities	\$0	\$529,405	\$483,247	\$431,623	\$378,041	\$327,863
<hr/>						
Paid-In Capital						
Retained Earnings	\$0	\$0	(\$286,189)	(\$255,313)	(\$172,367)	(\$43,598)
Earnings		(\$286,189)	\$30,877	\$82,946	\$128,769	\$167,103
Total Owner's Equity	\$0	(\$286,189)	(\$255,313)	(\$172,367)	(\$43,598)	\$123,505
<hr/>						
Total Liabilities & Equity	\$0	\$243,215	\$227,934	\$259,256	\$334,443	\$451,368
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Projected Cash Flow Statement

	2022	2023	2024	2025	2026
Net Cash Flow from Operations					
Net Profit	(\$286,189)	\$30,876	\$82,946	\$128,769	\$167,103
Depreciation & Amortization	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Change in Inventory					
Change in Accounts Payable	\$14,393	\$742	\$755	\$702	\$709
Change in Income Tax Payable	\$0	\$0	\$0	\$0	\$5,374
Change in Sales Tax Payable	\$13,104	\$4,935	\$1,172	\$1,090	\$1,048
Change in Prepaid Revenue	\$0	\$0	\$0	\$0	\$0
Net Cash Flow from Operations	(\$249,192)	\$46,054	\$94,373	\$140,061	\$183,734
Investing & Financing					
Assets Purchased or Sold	(\$110,000)				
Net Cash from Investing	(\$110,000)				
Investments Received					
Dividends & Distributions					

Change in Short-Term Debt	\$27,835	\$1,717	\$1,823	\$1,935	\$2,054
Change in Long-Term Debt	\$474,073	(\$53,552)	(\$55,374)	(\$57,309)	(\$59,364)
Net Cash from Financing	\$501,908	(\$51,835)	(\$53,552)	(\$55,374)	(\$57,309)
Cash at Beginning of Period	\$0	\$142,715	\$136,934	\$177,756	\$262,443
Net Change in Cash	\$142,715	(\$5,781)	\$40,821	\$84,687	\$126,425
Cash at End of Period	\$142,715	\$136,934	\$177,756	\$262,443	\$388,868

Appendix

Profit and Loss Statement (With monthly detail)

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Revenue												
Espresso Drinks	\$394	\$535	\$725	\$987	\$1,344	\$1,827	\$2,488	\$3,387	\$4,604	\$6,263	\$8,521	\$11,592
Unit Sales	75	102	138	188	256	348	474	645	877	1,193	1,623	2,208
Unit Prices	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25
Cold Brew	\$394	\$535	\$725	\$987	\$1,344	\$1,827	\$2,488	\$3,387	\$4,604	\$6,263	\$8,521	\$11,592
Unit Sales	75	102	138	188	256	348	474	645	877	1,193	1,623	2,208
Unit Prices	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25	\$5.25
RedBull Drinks	\$330	\$450	\$612	\$828	\$1,128	\$1,536	\$2,088	\$2,844	\$3,870	\$5,262	\$7,158	\$9,738
Unit Sales	55	75	102	138	188	256	348	474	645	877	1,193	1,623
Unit Prices	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6
Teas	\$281	\$383	\$517	\$705	\$960	\$1,305	\$1,778	\$2,419	\$3,288	\$4,474	\$6,086	\$8,280
Unit Sales	75	102	138	188	256	348	474	645	877	1,193	1,623	2,208
Unit Prices	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75	\$3.75
Frappes	\$70	\$98	\$140	\$196	\$280	\$385	\$560	\$770	\$1,092	\$1,540	\$2,170	\$3,059
Unit Sales	10	14	20	28	40	55	80	110	156	220	310	437
Unit Prices	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7	\$7
Drip coffee	\$206	\$281	\$385	\$528	\$726	\$993	\$1,361	\$1,867	\$2,558	\$3,506	\$4,801	\$6,581
Unit Sales	75	102	140	192	264	361	495	679	930	1,275	1,746	2,393
Unit Prices	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75	\$2.75
Bagels / spread	\$300	\$408	\$552	\$752	\$1,024	\$1,392	\$1,896	\$2,580	\$3,508	\$4,772	\$6,492	\$8,832

Beanchain

Unit Sales	75	102	138	188	256	348	474	645	877	1,193	1,623	2,208
Unit Prices	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4
Coffee Cart	\$60	\$84	\$120	\$168	\$234	\$330	\$468	\$660	\$936	\$1,320	\$1,860	\$2,622
Unit Sales	10	14	20	28	39	55	78	110	156	220	310	437
Unit Prices	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6
Grab & Go Items	\$180	\$225	\$279	\$351	\$437	\$549	\$684	\$855	\$1,071	\$1,341	\$1,674	\$2,092
Unit Sales	40	50	62	78	97	122	152	190	238	298	372	465
Unit Prices	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50
Bakery Items	\$263	\$350	\$469	\$630	\$843	\$1,134	\$1,519	\$2,034	\$2,730	\$3,654	\$4,900	\$6,562
Unit Sales	75	100	134	180	241	324	434	581	780	1,044	1,400	1,875
Unit Prices	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50	\$3.50
Hot sandwiches	\$180	\$240	\$324	\$438	\$600	\$804	\$1,086	\$1,470	\$1,980	\$2,676	\$3,618	\$4,884
Unit Sales	30	40	54	73	100	134	181	245	330	446	603	814
Unit Prices	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6	\$6
Classes	\$40	\$108	\$196	\$297	\$407	\$526	\$768	\$1,237	\$2,066	\$3,047	\$4,132	\$4,893
Customers at start		2	5	10	15	20	26	38	62	103	152	207
Churn rate	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%	30%
Signups	2	4	6	8	10	12	20	35	60	80	100	100
Up-Front Fee												
Recurring Charge	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Blockchain Merch	\$800	\$1,000	\$1,240	\$1,560	\$1,940	\$2,440	\$3,040	\$3,800	\$4,760	\$5,960	\$6,000	\$6,000
Unit Sales	40	50	62	78	97	122	152	190	238	298	300	300
Unit Prices	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
Online Orders	\$440	\$550	\$682	\$858	\$1,067	\$1,342	\$1,672	\$2,090	\$2,618	\$3,278	\$4,092	\$5,115
Unit Sales	40	50	62	78	97	122	152	190	238	298	372	465

Beachchain

Unit Prices	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11
Coffee Beans	\$450	\$555	\$690	\$870	\$1,095	\$1,365	\$1,710	\$2,145	\$2,670	\$3,345	\$4,185	\$5,250
Unit Sales	30	37	46	58	73	91	114	143	178	223	279	350
Unit Prices	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15	\$15
Event Hosting	\$600	\$800	\$1,000	\$1,200	\$1,500	\$1,500	\$1,600	\$1,800	\$2,000	\$2,000	\$2,000	\$2,000
Billable Hours	6	8	10	12	15	15	16	18	20	20	20	20
Hourly Rate	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Total Revenue	\$4,988	\$6,602	\$8,655	\$11,355	\$14,929	\$19,255	\$25,206	\$33,344	\$44,356	\$58,701	\$76,210	\$99,093

Direct Costs

Merchandise for Blockchain Center	\$360	\$450	\$558	\$702	\$873	\$1,098	\$1,368	\$1,710	\$2,142	\$2,682	\$2,700	\$2,700
Espresso	\$197	\$268	\$362	\$493	\$672	\$914	\$1,244	\$1,693	\$2,302	\$3,132	\$4,260	\$5,796
Cold Brew	\$158	\$214	\$290	\$394	\$538	\$731	\$995	\$1,355	\$1,841	\$2,506	\$3,408	\$4,637
RedBull Drinks	\$248	\$337	\$459	\$621	\$846	\$1,152	\$1,566	\$2,133	\$2,903	\$3,946	\$5,369	\$7,303
Frappes	\$46	\$63	\$91	\$128	\$182	\$250	\$364	\$500	\$710	\$1,001	\$1,411	\$1,988
Drip Coffee	\$52	\$70	\$96	\$132	\$181	\$249	\$340	\$467	\$639	\$877	\$1,200	\$1,645
Coffee Cart	\$33	\$46	\$66	\$93	\$128	\$182	\$257	\$363	\$515	\$726	\$1,023	\$1,442
Grab & Go Items	\$135	\$169	\$209	\$263	\$328	\$411	\$513	\$642	\$803	\$1,006	\$1,255	\$1,570
Bagels / Spread	\$90	\$122	\$166	\$226	\$307	\$417	\$569	\$774	\$1,053	\$1,431	\$1,948	\$2,649
Hot Sandwiches	\$99	\$132	\$178	\$241	\$330	\$442	\$598	\$808	\$1,089	\$1,472	\$1,990	\$2,686
Teas	\$70	\$96	\$129	\$177	\$240	\$326	\$444	\$605	\$822	\$1,119	\$1,521	\$2,070
Bakery Items	\$66	\$87	\$117	\$158	\$211	\$283	\$380	\$508	\$683	\$913	\$1,225	\$1,641
Online Orders	\$198	\$248	\$306	\$387	\$480	\$604	\$752	\$940	\$1,179	\$1,475	\$1,841	\$2,302
Coffee Beans	\$113	\$138	\$173	\$217	\$274	\$341	\$428	\$536	\$668	\$836	\$1,046	\$1,313
Event Hosting	\$300	\$400	\$500	\$600	\$750	\$750	\$800	\$900	\$1,000	\$1,000	\$1,000	\$1,000

Direct Labor

Beanchain

Baristas (9.05)				\$7,200	\$7,200	\$9,600	\$12,000	\$14,400	\$16,800	\$19,200	\$24,000	\$24,000
Total Salaries & Wages				\$7,200	\$7,200	\$9,600	\$12,000	\$14,400	\$16,800	\$19,200	\$24,000	\$24,000
Employee Related Expenses				\$1,440	\$1,440	\$1,920	\$2,400	\$2,880	\$3,360	\$3,840	\$4,800	\$4,800
Total Direct Labor				\$8,640	\$8,640	\$11,520	\$14,400	\$17,280	\$20,160	\$23,040	\$28,800	\$28,800
Total Direct Costs	\$2,162	\$2,842	\$3,702	\$13,470	\$14,980	\$19,671	\$25,018	\$31,215	\$38,507	\$47,161	\$59,999	\$69,542
Gross Margin	\$2,825	\$3,760	\$4,954	(\$2,115)	(\$50)	(\$416)	\$188	\$2,129	\$5,849	\$11,539	\$16,212	\$29,550
Gross Margin %	57%	57%	57%	(19%)	0%	(2%)	1%	6%	13%	20%	21%	30%
Operating Expenses												
Salaries and Wages												
Founders	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600
Total Salaries & Wages	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600
Employee Related Expenses												
Marketing	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Maintenance	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750
Purchasing Equipment	\$65,000											
Lease					\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Insurance	\$850	\$850	\$850	\$850	\$850	\$850	\$850	\$850	\$850	\$850	\$850	\$850
Utilities	\$112	\$149	\$195	\$255	\$336	\$433	\$567	\$751	\$998	\$1,320	\$1,715	\$2,230
Remodel	\$100,000											

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Total Operating Expenses	\$170,312	\$5,349	\$5,395	\$5,455	\$17,536	\$17,633	\$17,767	\$17,951	\$18,198	\$18,520	\$18,915	\$19,430
Operating Income	(\$167,487)	(\$1,589)	(\$441)	(\$7,570)	(\$17,587)	(\$18,049)	(\$17,579)	(\$15,822)	(\$12,349)	(\$6,981)	(\$2,702)	\$10,120
Interest Incurred		\$1,750	\$1,739	\$1,729	\$1,718	\$1,707	\$1,696	\$1,685	\$1,674	\$1,663	\$1,652	\$1,641
Depreciation and Amortization	\$792	\$791	\$792	\$792	\$791	\$792	\$792	\$791	\$792	\$792	\$791	\$792
Gain or Loss from Sale of Assets												
Income Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$173,266	\$10,732	\$11,628	\$21,446	\$35,025	\$39,803	\$45,273	\$51,641	\$59,171	\$68,137	\$81,357	\$91,404
Net Profit	(\$168,279)	(\$4,130)	(\$2,972)	(\$10,091)	(\$20,096)	(\$20,548)	(\$20,067)	(\$18,298)	(\$14,815)	(\$9,436)	(\$5,146)	\$7,689
Net Profit / Sales	(3,374%)	(63%)	(34%)	(89%)	(135%)	(107%)	(80%)	(55%)	(33%)	(16%)	(7%)	8%

	2022	2023	2024	2025	2026
Revenue					
Espresso Drinks	\$42,667	\$145,750	\$154,000	\$165,000	\$176,000
Unit Sales	8,127	26,500	28,000	30,000	32,000
Unit Prices	\$5.25	\$5.50	\$5.50	\$5.50	\$5.50
Cold Brew	\$42,667	\$145,200	\$154,000	\$165,000	\$176,000
Unit Sales	8,127	26,400	28,000	30,000	32,000
Unit Prices	\$5.25	\$5.50	\$5.50	\$5.50	\$5.50
RedBull Drinks	\$35,844	\$126,750	\$130,000	\$133,250	\$136,500
Unit Sales	5,974	19,500	20,000	20,500	21,000
Unit Prices	\$6	\$6.50	\$6.50	\$6.50	\$6.50
Teas	\$30,476	\$112,200	\$119,000	\$127,500	\$136,000
Unit Sales	8,127	26,400	28,000	30,000	32,000
Unit Prices	\$3.75	\$4.25	\$4.25	\$4.25	\$4.25
Frappes	\$10,360	\$42,000	\$44,800	\$46,400	\$48,800
Unit Sales	1,480	5,250	5,600	5,800	6,100
Unit Prices	\$7	\$8	\$8	\$8	\$8
Drip coffee	\$23,793	\$86,400	\$90,000	\$93,000	\$96,000
Unit Sales	8,652	28,800	30,000	31,000	32,000
Unit Prices	\$2.75	\$3	\$3	\$3	\$3
Bagels / spread	\$32,508	\$112,200	\$119,000	\$127,500	\$136,000
Unit Sales	8,127	26,400	28,000	30,000	32,000
Unit Prices	\$4	\$4.25	\$4.25	\$4.25	\$4.25
Coffee Cart	\$8,862	\$31,464	\$36,000	\$42,000	\$48,000
Unit Sales	1,477	5,244	6,000	7,000	8,000
Unit Prices	\$6	\$6	\$6	\$6	\$6

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Grab & Go Items	\$9,738	\$25,200	\$27,000	\$28,800	\$29,250
Unit Sales	2,164	5,600	6,000	6,400	6,500
Unit Prices	\$4.50	\$4.50	\$4.50	\$4.50	\$4.50
Bakery Items	\$25,088	\$90,000	\$100,000	\$104,000	\$108,000
Unit Sales	7,168	22,500	25,000	26,000	27,000
Unit Prices	\$3.50	\$4	\$4	\$4	\$4
Hot sandwiches	\$18,300	\$70,000	\$84,000	\$91,000	\$98,000
Unit Sales	3,050	10,000	12,000	13,000	14,000
Unit Prices	\$6	\$7	\$7	\$7	\$7
Classes	\$17,717	\$75,918	\$82,645	\$86,013	\$86,657
Customers at start		245	332	347	361
Churn rate	30%	30%	30%	30%	30%
Signups	437	1,200	1,250	1,300	1,300
Up-Front Fee					
Recurring Charge	\$20	\$20	\$20.00	\$20	\$20
Blockchain Merch	\$38,540	\$72,000	\$76,000	\$80,000	\$84,000
Unit Sales	1,927	3,600	3,800	4,000	4,200
Unit Prices	\$20	\$20	\$20	\$20	\$20
Online Orders	\$23,804	\$61,600	\$63,800	\$66,000	\$68,200
Unit Sales	2,164	5,600	5,800	6,000	6,200
Unit Prices	\$11	\$11	\$11	\$11	\$11
Coffee Beans	\$24,330	\$63,000	\$64,500	\$66,000	\$67,500
Unit Sales	1,622	4,200	4,300	4,400	4,500
Unit Prices	\$15	\$15	\$15	\$15	\$15
Event Hosting	\$18,000	\$25,000	\$27,000	\$28,000	\$30,000
Billable Hours	180	250	270	280	300

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Hourly Rate	\$100	\$100	\$100	\$100	\$100
Total Revenue	\$402,694	\$1,284,682	\$1,371,745	\$1,449,463	\$1,524,907
Direct Costs					
Merchandise for Blockchain Center	\$17,343	\$32,400	\$34,200	\$36,000	\$37,800
Espresso	\$21,333	\$72,875	\$77,000	\$82,500	\$88,000
Cold Brew	\$17,067	\$58,080	\$61,600	\$66,000	\$70,400
RedBull Drinks	\$26,883	\$95,063	\$97,500	\$99,937	\$102,375
Frappes	\$6,734	\$27,300	\$29,120	\$30,160	\$31,720
Drip Coffee	\$5,948	\$21,600	\$22,500	\$23,250	\$24,000
Coffee Cart	\$4,874	\$17,305	\$19,800	\$23,100	\$26,400
Grab & Go Items	\$7,304	\$18,900	\$20,250	\$21,600	\$21,937
Bagels / Spread	\$9,752	\$33,660	\$35,700	\$38,250	\$40,800
Hot Sandwiches	\$10,065	\$38,500	\$46,200	\$50,050	\$53,900
Teas	\$7,619	\$28,050	\$29,750	\$31,875	\$34,000
Bakery Items	\$6,272	\$22,500	\$25,000	\$26,000	\$27,000
Online Orders	\$10,712	\$27,720	\$28,710	\$29,700	\$30,690
Coffee Beans	\$6,083	\$15,750	\$16,125	\$16,500	\$16,875
Event Hosting	\$9,000	\$12,500	\$13,500	\$14,000	\$15,000
Direct Labor					
Baristas (9.05)	\$134,400	\$390,000	\$390,000	\$390,000	\$390,000
Total Salaries & Wages	\$134,400	\$390,000	\$390,000	\$390,000	\$390,000
Employee Related Expenses	\$26,880	\$78,000	\$78,000	\$78,000	\$78,000
Total Direct Labor	\$161,280	\$468,000	\$468,000	\$468,000	\$468,000
Total Direct Costs	\$328,269	\$990,202	\$1,024,955	\$1,056,923	\$1,088,897
Gross Margin	\$74,425	\$294,479	\$346,790	\$392,540	\$436,010

Gross Margin %	18%	23%	25%	27%	29%
Operating Expenses					
Salaries and Wages					
Founders	\$31,200	\$31,200	\$31,200	\$31,200	\$31,200
Total Salaries & Wages	\$31,200	\$31,200	\$31,200	\$31,200	\$31,200
Employee Related Expenses					
Marketing	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Maintenance	\$9,000	\$9,000	\$9,000	\$9,000	\$9,000
Purchasing Equipment	\$65,000				
Lease	\$96,000	\$144,000	\$144,000	\$144,000	\$144,000
Insurance	\$10,200	\$10,200	\$10,200	\$10,200	\$10,200
Utilities	\$9,061	\$28,905	\$30,864	\$32,613	\$34,311
Remodel	\$100,000				
Total Operating Expenses	\$332,461	\$235,305	\$237,264	\$239,013	\$240,711
Operating Income	(\$258,036)	\$59,174	\$109,527	\$153,527	\$195,299
Interest Incurred	\$18,654	\$18,797	\$17,080	\$15,258	\$13,323
Depreciation and Amortization	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500
Gain or Loss from Sale of Assets					
Income Taxes	\$0	\$0	\$0	\$0	\$5,374
Total Expenses	\$688,883	\$1,253,805	\$1,288,800	\$1,320,693	\$1,357,805
Net Profit	(\$286,189)	\$30,876	\$82,946	\$128,769	\$167,103
Net Profit / Sales	(71%)	2%	6%	9%	11%

Balance Sheet (With Monthly Detail)

	Starting Balances	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Cash		\$313,261	\$265,085	\$259,469	\$245,812	\$226,573	\$204,193	\$180,239	\$161,275	\$146,688	\$132,869	\$130,417	\$142,715
Accounts Receivable		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory													
Other Current Assets													
Total Current Assets		\$313,261	\$265,085	\$259,469	\$245,812	\$226,573	\$204,193	\$180,239	\$161,275	\$146,688	\$132,869	\$130,417	\$142,715
Long-Term Assets		\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000	\$110,000
Accumulated Depreciation		(\$792)	(\$1,583)	(\$2,375)	(\$3,167)	(\$3,958)	(\$4,750)	(\$5,542)	(\$6,333)	(\$7,125)	(\$7,917)	(\$8,708)	(\$9,500)
Total Long-Term Assets		\$109,208	\$108,417	\$107,625	\$106,833	\$106,042	\$105,250	\$104,458	\$103,667	\$102,875	\$102,083	\$101,292	\$100,500
Total Assets		\$422,469	\$373,502	\$367,094	\$352,645	\$332,615	\$309,443	\$284,697	\$264,941	\$249,563	\$234,953	\$231,708	\$243,215
Accounts Payable		\$42,469	\$1,398	\$1,624	\$1,921	\$5,319	\$5,796	\$6,446	\$7,321	\$8,486	\$10,011	\$11,878	\$14,393
Income Taxes Payable		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales Taxes Payable		\$279	\$649	\$1,134	\$636	\$1,472	\$2,550	\$1,411	\$3,279	\$5,763	\$3,287	\$7,555	\$13,104
Short-Term Debt		\$26,349	\$26,481	\$26,613	\$26,746	\$26,880	\$27,014	\$27,149	\$27,285	\$27,421	\$27,558	\$27,696	\$27,835
Prepaid Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Liabilities	\$0	\$69,096	\$28,527	\$29,371	\$29,303	\$33,671	\$35,360	\$35,007	\$37,885	\$41,671	\$40,856	\$47,129	\$55,332
Long-Term Debt		\$521,651	\$517,383	\$513,104	\$508,814	\$504,512	\$500,199	\$495,874	\$491,537	\$487,189	\$482,829	\$478,457	\$474,073

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Long-Term Liabilities		\$521,651	\$517,383	\$513,104	\$508,814	\$504,512	\$500,199	\$495,874	\$491,537	\$487,189	\$482,829	\$478,457	\$474,073
Total Liabilities	\$0	\$590,748	\$545,911	\$542,475	\$538,117	\$538,183	\$535,559	\$530,880	\$529,422	\$528,859	\$523,685	\$525,586	\$529,405
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Paid-In Capital													
Retained Earnings	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Earnings		(\$168,279)	(\$172,409)	(\$175,381)	(\$185,472)	(\$205,568)	(\$226,116)	(\$246,183)	(\$264,481)	(\$279,296)	(\$288,732)	(\$293,878)	(\$286,189)
Total Owner's Equity	\$0	(\$168,279)	(\$172,409)	(\$175,381)	(\$185,472)	(\$205,568)	(\$226,116)	(\$246,183)	(\$264,481)	(\$279,296)	(\$288,732)	(\$293,878)	(\$286,189)
<hr/>													
Total Liabilities & Equity	\$0	\$422,469	\$373,502	\$367,094	\$352,645	\$332,615	\$309,443	\$284,697	\$264,941	\$249,563	\$234,953	\$231,708	\$243,215
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Beanchain

	Starting Balances	2022	2023	2024	2025	2026
Cash		\$142,715	\$136,934	\$177,756	\$262,443	\$388,868
Accounts Receivable		\$0	\$0	\$0	\$0	\$0
Inventory						
Other Current Assets						
Total Current Assets		\$142,715	\$136,934	\$177,756	\$262,443	\$388,868
Long-Term Assets		\$110,000	\$110,000	\$110,000	\$110,000	\$110,000
Accumulated Depreciation		(\$9,500)	(\$19,000)	(\$28,500)	(\$38,000)	(\$47,500)
Total Long-Term Assets		\$100,500	\$91,000	\$81,500	\$72,000	\$62,500
Total Assets		\$243,215	\$227,934	\$259,256	\$334,443	\$451,368
Accounts Payable		\$14,393	\$15,135	\$15,890	\$16,592	\$17,302
Income Taxes Payable		\$0	\$0	\$0	\$0	\$5,374
Sales Taxes Payable		\$13,104	\$18,039	\$19,211	\$20,301	\$21,349
Short-Term Debt		\$27,835	\$29,552	\$31,374	\$33,309	\$35,364
Prepaid Revenue	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Liabilities	\$0	\$55,332	\$62,725	\$66,475	\$70,203	\$79,388
Long-Term Debt		\$474,073	\$420,521	\$365,147	\$307,838	\$248,474
Long-Term Liabilities		\$474,073	\$420,521	\$365,147	\$307,838	\$248,474
Total Liabilities	\$0	\$529,405	\$483,247	\$431,623	\$378,041	\$327,863
Paid-In Capital						
Retained Earnings	\$0	\$0	(\$286,189)	(\$255,313)	(\$172,367)	(\$43,598)
Earnings		(\$286,189)	\$30,877	\$82,946	\$128,769	\$167,103
Total Owner's Equity	\$0	(\$286,189)	(\$255,313)	(\$172,367)	(\$43,598)	\$123,505

Total Liabilities & Equity	\$0	\$243,215	\$227,934	\$259,256	\$334,443	\$451,368
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Cash Flow Statement (With Monthly Detail)

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Net Cash Flow from Operations												
Net Profit	(\$168,279)	(\$4,130)	(\$2,972)	(\$10,091)	(\$20,096)	(\$20,548)	(\$20,067)	(\$18,298)	(\$14,815)	(\$9,436)	(\$5,146)	\$7,689
Depreciation & Amortization	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792	\$792
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Inventory												
Change in Accounts Payable	\$42,469	(\$41,071)	\$226	\$297	\$3,398	\$477	\$650	\$875	\$1,165	\$1,524	\$1,868	\$2,515
Change in Income Tax Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Change in Sales Tax Payable	\$279	\$370	\$485	(\$498)	\$836	\$1,078	(\$1,139)	\$1,868	\$2,484	(\$2,476)	\$4,268	\$5,549
Change in Prepaid Revenue	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Net Cash Flow from Operations	(\$124,739)	(\$44,040)	(\$1,469)	(\$9,500)	(\$15,070)	(\$18,202)	(\$19,764)	(\$14,764)	(\$10,374)	(\$9,596)	\$1,781	\$16,544
Investing & Financing												
Assets Purchased or Sold	(\$110,000)											
Net Cash from Investing	(\$110,000)											

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Investments Received												
Dividends & Distributions												
Change in Short-Term Debt	\$26,349	\$132	\$132	\$133	\$134	\$134	\$135	\$136	\$136	\$137	\$138	\$138
Change in Long-Term Debt	\$521,651	(\$4,268)	(\$4,279)	(\$4,290)	(\$4,302)	(\$4,313)	(\$4,325)	(\$4,337)	(\$4,348)	(\$4,360)	(\$4,372)	(\$4,384)
Net Cash from Financing	\$548,000	(\$4,136)	(\$4,147)	(\$4,157)	(\$4,168)	(\$4,179)	(\$4,190)	(\$4,201)	(\$4,212)	(\$4,223)	(\$4,234)	(\$4,245)
Cash at Beginning of Period	\$0	\$313,261	\$265,085	\$259,469	\$245,812	\$226,573	\$204,193	\$180,239	\$161,275	\$146,688	\$132,869	\$130,417
Net Change in Cash	\$313,261	(\$48,176)	(\$5,616)	(\$13,657)	(\$19,239)	(\$22,381)	(\$23,954)	(\$18,964)	(\$14,586)	(\$13,819)	(\$2,453)	\$12,299
Cash at End of Period	\$313,261	\$265,085	\$259,469	\$245,812	\$226,573	\$204,193	\$180,239	\$161,275	\$146,688	\$132,869	\$130,417	\$142,715

	2022	2023	2024	2025	2026
Net Cash Flow from Operations					
Net Profit	(\$286,189)	\$30,876	\$82,946	\$128,769	\$167,103
Depreciation & Amortization	\$9,500	\$9,500	\$9,500	\$9,500	\$9,500
Change in Accounts Receivable	\$0	\$0	\$0	\$0	\$0
Change in Inventory					
Change in Accounts Payable	\$14,393	\$742	\$755	\$702	\$709
Change in Income Tax Payable	\$0	\$0	\$0	\$0	\$5,374
Change in Sales Tax Payable	\$13,104	\$4,935	\$1,172	\$1,090	\$1,048
Change in Prepaid Revenue	\$0	\$0	\$0	\$0	\$0
Net Cash Flow from Operations	(\$249,192)	\$46,054	\$94,373	\$140,061	\$183,734
Investing & Financing					
Assets Purchased or Sold	(\$110,000)				
Net Cash from Investing	(\$110,000)				
Investments Received					
Dividends & Distributions					
Change in Short-Term Debt	\$27,835	\$1,717	\$1,823	\$1,935	\$2,054
Change in Long-Term Debt	\$474,073	(\$53,552)	(\$55,374)	(\$57,309)	(\$59,364)
Net Cash from Financing	\$501,908	(\$51,835)	(\$53,552)	(\$55,374)	(\$57,309)
Cash at Beginning of Period	\$0	\$142,715	\$136,934	\$177,756	\$262,443
Net Change in Cash	\$142,715	(\$5,781)	\$40,821	\$84,687	\$126,425
Cash at End of Period	\$142,715	\$136,934	\$177,756	\$262,443	\$388,868