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Boston Brewin Coffee Co.

BUSINESS PLAN

WAKING UP BOSTON ONE ORGANIC CUP AT A TIME!!!

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Executive Summary

Overview and Goals

Mission Statement

Boston Brewin Coffee Co.'s goal is to prosper on a unique, branded value proposition we call "PAY IT 4WARD." The model's name derives from the concept of supporting all arms of the coffee business - buying 100% fairly traded organic coffee, socially driven triple bottom line wholesale vendors, and the paying of living wages. Even more powerful to the brand is the creation of an independent social enterprise model and the commitment to share 50% ownership between individuals (40%) and a vital non-profit (10%) in the city of Boston.

Critical to this model is the engagement and leveraging ability of non profits and their constituency. Any recognized 501(c) may submit a Letter of Interest stating why they should be selected to partner with Boston Brewin Coffee Co. An independent selection committee will narrow the field down to 10 finalists. The voices of the common person, will then cast the deciding votes to determine the community equity partner. The more people that vote, the greater the impact!

There are two additional cutting edge core elements that will help ensure success; the creation of a "Coffee Bank" and the granting of part ownership to shop managers. The Coffee Bank is an account holding 10% of revenue to be earmarked for opening more locations. Through the power of multiplicity, scaling will occur quickly. To ensure adequate funding, BBCC will impose an internal 10% "Community Tax" factored into all product pricing; similar to meal and food tax. BBCC understands that it exists only because of the customers in a community so there is the obligation to give back. Secondly, managers will be hired less for their barista abilities but more for their commitment to the respective non-profit. This

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practice of hiring will allow managers to focus on building relationships and becoming true ambassadors for each location while providing life sustaining equity for themselves.

People value these practices, but most coffee shops simply highlight them as supplements to their coffee. By branding these elements as the forefront of our business, Boston Brewin Coffee Co will position itself uniquely among all others and capitalize on the opportunity. BBCC understands that the timing is right for a new coffee brand to emerge that offers outstanding quality and the local impact not provided by competitors. While BBCC seeks to remain competitively priced, it is committed to "PAYING IT 4WARD" from the very beginning. Boston Brewin Coffee Co redefines the impact of small business.

Financial Summary

Financial Highlights

With the build out of 6 additional locations, BBCC will become the people's coffee company and earn a modest **13-14% revenue** by year 2 . Conservatively, the average yearly revenue at each location will near $500,000. Each location for a BBCC will be in prime locations with high foot traffic and great aesthetics. "Coffee Bank" revenue will allow for the opening of 200 locations throughout the east coast over the next 15 years with the intent of launching nationally.

Each location will cost approximately $215,000. This will also include the necessary funds for cash flow. (Projections are 15% higher than expected due to true cost which will vary depending upon lease considerations, TI, and equipment lease options)

The funds needed for each retail location* :

- $40,000 for 6 month's lease
- $100,000 for cash flow
- $25,000 for location improvements
- $50,000 for equipment and raw ingredients

Business Startup Costs:

- $50,000 for legal formation and business fees for 6 LLCs
- $60,000 for signage (building and street)
- $25,000 for branding

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- $75,000 for licensing and copyright

*aggregate funding needed is $215,000 per location

Sources for the funds include:

- $1,500,000 in convertible debt from investors for an **equity stake of 40%** in BBCC (diluting the current ownership equally) and 5% interest paid over six years. Likely investors include investors interested in lower risk than in a start-up firm, wanting to impact the community, who favor organic products, and along with some guaranteed returns

The business will attain stronger profits and gross margins after month 5. Based upon previous success, each BBCC will become profitable enough after 6 months to begin repayment.

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Financial Highlights by Year

Net Profit (or Loss) by Year

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Company

Company Overview

Boston Brewin Coffee Co. (BBCC herein) began in October 2011 with the goal to open 20 locations around Boston and to grant ownership of each coffee to a deserving employee. Since that time the, the goal has evolved. Now, BBCC is committed to modeling the "PAY IT 4WARD Business". This entails the sourcing of the best ingredients (local, organic, and fair trade), partnering with wholesale companies with a triple bottom line, and utilization of the BBCC brand and operational model to create mini-social enterprises that will help fund local non-profits. BBCC knows that small business can offer great products and services, but more importantly, it can help to significantly change a community.

In the beginning, owner Tom Barnes worked with the assistance of 1 part-time employee to open the retail coffee shop at 45 Bromfield Street, Boston, MA. Beginning in 2013, retail sales required the hiring of 2 more shop employees. Realizing that growth would only come with structure, Daniel Cordon, the driver for Haley House Bakery Cafe - a national model for social enterprises, was brought on board as Director of Operations.

BBCC turned a profit in 2011. With increased marketing and word of mouth, the business began to grow each month over 2012. The number of customers expanded by over 300%. In addition to this steady increase in business, BBCC was able to raise over $10,000 for various charitable events and organizations.

In 2013 BBCC has grown sales over **20%** and continues to expand. BBCC has been spotlighted by Future Boston as a hometown hero enterprise. It was nominated for Boston Inno's 50 on Fire. Yelp honored BBCC with the a top 5 spot in Boston for Lattes. On the impact side, more than $4,500 was donated directly to the RIchard's Family after the Marathon Bombing. More than $2,000 was raised and given away to individuals with various critical needs. Mass Innovations invited and showcased BBCC at its annual Food Inno Night held at the Le Cordon Blue in Cambridge, MA and to its viral community of over 12,000 people. BBCC is taking the city of Boston by storm!

Management Team

The initial management team consists of Thomas F Barnes Principle Owner, Daniel A. Cordon Chief Operating Officer.

Thomas F Barnes. Founder, Co-owner and Director of Marketing.

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Professional History

Owner of Boston Brewin Coffee Co, Boston MA annual sales of $250,000 out of a 120 sq/ft location

Owner of Indo Wholesale, Boston MA (2007-2009) wholesale boutique & importation company with annual sales of $1.3 & $1.9 million

Owner of Indo, Provincetown MA (1997-2009) retail store with annual sales of $600,000

Starbucks Framingham MA (2011) lead worse performing store in customer voice to number #1

Daniel A. Cordon

Professional History

Director of Training, Catering, and Wholesale Haley House Inc. Boston MA 2009-2013

- Drove cafe, catering, and wholesale sales to $1.2 million 2012
- Maintained annual growth rate of +10% for 4 consecutive years
- Managed staff of 25+ employees simultaneously in restaurant, catering, and wholesale capacities
- Created and implemented training program for social enterprise cafe
- Responsible for interviewing, hiring, firing, scheduling, reviews, and management of staff.
- Handled all aspects of 200+ monthly accounts for catering operation
- Handle A/R, Daily Sales/Accounting Functions for cafe, catering, and wholesale divisions
- Oversee Inventory and Vendor purchasing and quality assessment
- Generated costing and pricing models for cafe, catering, and wholesale
- Plan and arrange dinners, luncheons, and receptions for up to 500 people.
- Enforces strict Food & Safety Standards
- Awarded Citation of Merit by City of Boston City Council 2010

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Mission Statement

"Waking Up Boston one cup at a time"

At Boston Brewin Coffee Co we:

Respect every customer as our neighbor and as our boss

Share success and see "Paying it 4ward" as an obligation

Commitment to family – all employees will be home for dinner and entitled to reasonable health insurance,

Pride in all our partners and the serving of the finest products

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Products and Services

Products and Services

BBCC will be more than just a coffee shop. We are in tune with the latest trends and offering products that provide great taste and solid margins.

We provide 100% organic, shade grown, fairly trade coffee in the following:

- regular coffee
- flavored coffee
- lattes
- cappuccinos
- mochas
- chai latte

Additionally we will serve the following food and beverages

- Breakfast Sandwiches
- Assorted Lunch sandwiches
- Organic tea
- Chai lattes
- Smoothies
- 100% Organic Apple Cider and Orange Juice
- Soda
- Flavored Water

To complement our beverages we will offer a line of **premium all natural preservative-free baked good** items from the Haley House Bakery Cafe. This non-profit bakery provides trendy and healthful products but also provides incredible value proposition for BBCC. The following will be available:

- Banana vegan muffin
- Lemon blueberry muffin

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- Carrot walnut muffin
- Pumpkin muffin
- Maple walnut Scone
- Lemon Scone
- Cranberry Orange Scone
- Implosion Chocolate Brownie
- Pecan Square
- Chocolate Chip Cookie
- Oatmeal Raisin Cookie
- Coconut Shortbread Cookie

Competitors

According to the National Coffee Association's 2013 online survey, about 83 percent of adults drink coffee in the U.S., the world's biggest consumer of the beverage, up from 78 percent a year earlier. There is no wonder that there are numerous places to grab a cup of coffee or a quick something to eat in the city of Boston. Also, Boston is a city booming with professionals, students, tourists, and residence; most of whom demand the most of each outfit to remain competitive. Nonetheless, BBCC is more appealing and adding greater value for each customer than just coffee. BBCC will be the first coffee business in the metropolitan area that is 100% organic, partnered with vendors with a triple bottom line, employee owned, and sharing revenue with a local non-profit. Furthermore, the BBCC model is lighter and sleeker avoiding many of the operational challenges that a full service cafe will encounter.

National chains: Starbucks, the national leader, had revenues in fiscal year 2013 of $13 billion. That is an increase of 18% over fiscal year 2012. Starbucks plans to increase revenues to over $6.6 billion from 20,000 retail outlets by 2014.

Panera had revenues of $2.5 billion from corporate owned stores and franchised locations in fiscal year 2012. This fiscal year revenue was an increase in 18.4% on a per store basis versus fiscal year 2011.

Dunkin Donuts reported total sales of $658 million in 2012. With continued slow growth of the chain at a little over 4% and heavy indebtedness, Dunkin Donuts is not the force it once was in the New England region.

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BBCC believes it has a significant competitive advantage over these chains because of the following benefits:

- PAY IT 4WARD Model
- 100% organic coffee
- Greater Customer Service
- Community Impact Driven - partner non-profits
- Smaller Footprint and build out costs
- Employee Owned and living wage
- Premium Product Line

Local Cafes:
The toughest competitor for BBCC is the established locally owned cafe such as Thinking Cup, Boston Common Coffee, Flour Bakery . BBCC knows the quality and pride that the local cafe has in the product purchase by their customers. Any local cafe has a customer base that is loyal and highly educated. The quality of beverages served at an established cafe will surpass any of the regional or national chains. Additionally. Boston has significant tourists that seek coffee locations through social sites such as Yelp and Local Brew.com

The competitive edge BBCC has on the local cafes is the value propositions of Pay It 4ward and Employee ownership. BBCC will appeal to the educated consumer. The ability to make a daily practice meaningful separates us from any of the local coffee cafes. Most importantly, this edge will translate into greater profit and expansion.

Drive-thru Coffee Houses:
There is not a drive-thru specialty beverage retailer with significant market presence in the metro-Boston area. The only company with drive through capabilities is Dunkin Donuts, but the trade off is a lesser quality coffee and product line.

Fast Food and Convenience Stores:
These are two industries where BBCC will experience a certain level of competition. The national fast food chains and national convenience store chains already serve coffee, soda, and some breakfast foods. The national fast food chains obviously know the benefits and value to customers of drive-thru. BBCC knows that within the specialty coffee and tea market, the quality of the products sold will be much greater than what can currently be purchased at fast food and convenience stores. The addition of domestic soda sales

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for these stores is a large part of revenue. BBCC knows the quality of our products, along with the addition of a local non-profit, gives it a competitive edge over fast food and convenience stores.

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Marketing

Industry Analysis

Over twenty years ago, a trend towards more unique coffees began to develop in the U.S. There had always been specialty coffee stores and small emerging outfits such as Dunkin Donuts, Peete's and others, but people began to buy coffee makers and espresso machines for their homes and offices. People began to have coffee tastings. Then espresso bars began to appear and, inevitably, along came Starbucks ... the quintessential bastion of the upwardly mobile professional who wanted to take control over how their beverage would taste and smell.

However, we have also become more rushed for time during that same period. Those same consumers who helped push Starbucks to $2.2 billion in global sales are now rushing kids to games, running to the grocery or work and back home in time for dinner ... or to get to the next soccer game. Students are still lining the halls to wait for the coffee chain kiosks and their shot of caffeine before class. The commuter continues to rush, late for work but in desperate need of his morning companion. Yet, they still have the desire for that refreshing, specially blended coffee each morning.

Lately, we've seen the introduction of beverage dispensers at convenience stores that pour out overly-sweet, poorly blended cappuccinos in flavors such as french vanilla or mocha, and consumers are paying as much as $3.00 for these sub-standard beverages.

The market is primed for the introduction of a company that offers a superior quality, specially blended product in a comfortable environment at a price that is competitive to the national coffee houses AND is the **model for social impact**. According to research firm IBIS World, the U.S. coffee market is $27.9 billion, which has increased in recent years at an annual average rate of 5.6 percent and is expected to reach $33.7 billion by 2018. Furthermore, the fastest growing segment of coffee drinkers are twenty-somethings, thus ensuring continued trends.

Market Overview

BBCC will focus on two different market segments: Connected Consumers and Commuters. To access both of these markets, BBCC has two different delivery systems. For the Connected consumer, BBCC has the organic/community driven coffee experience. For the commuters, BBCC has the quick serve coffee model.

A connected consumer is the customer that will support the "PAY IT 4WARD" model simply because it is just and appealing on many levels. These customers tend to value greatly connections and seek the full

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service engaging coffee experience. The Pay It 4ward model with its nonprofit equity partner, living wage and employee ownership adds value that the trendy-educated consumer is seeking.

Commuters are defined as any one or more individuals traveling from point "A" to point "B." BBCC's greatest concentration will be on commuters heading to or from work, or those out on their lunch break that utilize the MBTA. Also, it would include those who are tethered to a campus environment, where there is limited time between classes, and corporate buildings where the same time constraints are involved regarding meetings and project deadlines, and special events

The following reflects the potential numbers of locations available for the BBCC shops and what growth could be expected in those markets over the next five years. According to the City of Boston's website and data, there are a total of 23 neighborhoods at which we might position a shop. For a conservative estimate of the number of potential Connected and Commuter Consumers this represents per shop, divide the total number of potential locations into the 600,000 residents of Boston, 22.5 million visitors, and additional 300,000 commuters for work. That would equate to an aggregate consumer base potential of 1,126,086 per location given even distribution. On average, approximately 1% of pedestrian traffic will become a consumer. This equates to 11,260 customers or 489 customers per location. At an average purchase rate of $3.85 that results in $1,884 daily or $56,544 monthly. It can also be assumed that these commuters do not make only one purchase in a day, but in many cases, two and even three beverage purchases. So these projections could increase as well.

1. Allston
2. Brighton
3. Back Bay
4. Bay Village
5. Beacon Hill
6. Charlestown
7. Chinatown/Leather District
8. Dorchester
9. Downtown
10. Financial District

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11. East Boston
12. Fenway/Kenmore
13. Hyde Park
14. Jamaica Plain
15. Mattapan
16. Mission Hill
17. North End
18. Roslindale
19. Roxbury
20. South Boston
21. South End
22. West End
23. West Roxbury

Market Needs

Key Customers

BBCC will not be successful waiting for the customer to come to it. Instead, BBCC must focus on the specific market segments whose needs match our offerings. Focusing on targeted segments is the key to BBCC's future. There are those that want speed, others that appreciate community impact and then there is everyone else who has not met Tom Barnes and staff!

The profile of BBCC customers tend to be young professionals, highly educated and college students with a desire to invest in a small business that is driven to provide great customer service, the highest quality product, and the sincere

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commitment to making the community better. More than 50% of the daily patronage is from regular customer base. At the present location there is a strong density of professionals to sustain and make profitable the 45 Bromfield Street location. BBCC also acknowledges that the brand appeal is not site specific but transcends across many demographic lines. The power in BBCC is to add value to a daily purchase that has already proven to be economically stable regardless of economic shifts.

The building of more BBCC customers will be accomplished through the company's history of gorilla marketing. Tom had the genius idea to name each day of the week. For each day there is a corresponding name, activity and coffee blend. As crazy as standing on the street corner may sound, it proved highly effective in driving customers, many of whom became daily patrons. This will continue to be the strategy utilized in each location to help build out patronage along with more traditional methods of marketing such as advertising.

- Free Hug Monday - includes giving hugs on the street corner
- High Five Tuesday - record 1783 high fives given in 2 hours
- Workout Wednesday - push ups or jumping jacks earn free coffee
- Pay It 4Ward Thursday - a portion of revenue or collection is taken for charitable cause
- Fist Pump Friday - what a way to end the week!

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Financial Plan

Revenue Forecast

Revenue Forecast

	FY2015	FY2016	FY2017	FY2018	FY2019
Revenue					
Shop #1 - Coffee, Food, and Catering	$1,265,500	$1,285,000	$1,303,000	$1,316,000	$1,325,000
Shop #2 - Coffee and Food	$546,500	$620,500	$639,000	$658,000	$678,000
Shop #3 - Coffee and Food	$464,000	$494,500	$514,000	$534,000	$556,000
Shop #4 - Coffee and Food	$833,750	$851,000	$867,000	$878,000	$891,000
Shop #5 - Coffee and Food	$616,500	$631,000	$646,000	$661,000	$674,000
Shop #6 - Coffee and Food	$728,450	$750,000	$768,000	$795,000	$824,000
Total Revenue	**$4,454,700**	**$4,632,000**	**$4,737,000**	**$4,842,000**	**$4,948,000**
Direct Cost					
Shop #1 - Coffee, Food, and Catering	$404,960	$411,200	$416,960	$421,120	$424,000
Shop #2 - Coffee and Food	$174,880	$198,560	$204,480	$210,560	$216,960
Shop #3 - Coffee and Food	$148,480	$158,240	$164,480	$170,880	$177,920
Shop #4 - Coffee and Food	$266,800	$272,320	$277,440	$280,960	$285,120

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Shop #5 - Coffee and Food	$197,280	$201,920	$206,720	$211,520	$215,680
Shop #6 - Coffee and Food	$233,104	$240,000	$245,760	$254,400	$263,680
Total Direct Cost	**$1,425,504**	**$1,482,240**	**$1,515,840**	**$1,549,440**	**$1,583,360**
Gross Margin	$3,029,196	$3,149,760	$3,221,160	$3,292,560	$3,364,640
Gross Margin %	**68%**	**68%**	**68%**	**68%**	**68%**

Revenue by Month

About the Revenue Forecast

Based upon the success of the first BBCC location, projections are based conservatively for consumers and upon average sales and number of repeat daily sales. The offering of BBCC's coffee community will be an appealing option for daily coffee drinkers. BBCC's ability to keep overhead and COG down will create a steady plane for growth and allow for the standard industry gross margin profit %. The creation of an in-house catering division will help lower COG and provide an additional source of revenue.

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Personnel Plan

Personnel Table

	FY2015	FY2016	FY2017	FY2018	FY2019
Manager (6 locations)	$225,000	$229,500	$234,090	$238,772	$243,547
Assistant Manager (6 locations)	$195,000	$198,900	$202,878	$206,936	$211,074
Barista #1 - 30 hours (6 locations)	$108,000	$108,000	$108,000	$108,000	$108,000
Barista #2 - 30 Hours (6 locations)	$108,000	$109,080	$110,172	$111,276	$112,380
Barista #3 - Part-time 25 hours (6 locations)	$90,000	$90,000	$90,000	$90,000	$90,000
Barista #4 - Part-time 25 hours (6 locations)	$90,000	$91,356	$92,724	$94,116	$95,520
Caterer (2)	$57,600	$58,176	$58,752	$59,340	$59,940
Driver/ General Maintenance	$21,600	$21,924	$22,248	$22,584	$22,920
Chief Operating Officer	$75,000	$78,750	$82,688	$86,822	$91,163
Chief Marketing Officer	$75,000	$78,750	$82,688	$86,822	$91,163
Staff Accountant	$45,000	$45,900	$46,818	$47,754	$48,709
Total	**$1,090,200**	**$1,110,336**	**$1,131,058**	**$1,152,422**	**$1,174,416**

About the Personnel Plan

The personnel forecast reflects modest raises for all staff each year. The Chief Operating Officer, Chief Marketing Officer, and Staff Accountant will be compensated by regular salary. It is expected that lower-level staff may turn over, but the positions will be systematized across each shop to an extent that this does not disrupt the business. Furthermore, inter-location training will occur on a quarterly basis to

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ensure proficiency and standards. The effectiveness of BBCC is found in the small footprint that prevents over staffing and relies upon outstanding customer service.

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Budget

Budget Table

	FY2015	FY2016	FY2017	FY2018	FY2019
Operating Expenses					
Salary	$1,090,200	$1,110,336	$1,131,058	$1,152,422	$1,174,416
Employee Related Expenses	$327,060	$333,096	$339,311	$345,741	$352,337
Marketing & Promotions	$50,000	$60,000	$60,000	$60,000	$60,000
IT and Software	$42,000	$42,000	$42,000	$42,000	$42,000
Legal and Business Expenses	$50,000	$50,000	$50,000	$50,000	$50,000
Rent	$480,000	$480,000	$480,000	$480,000	$480,000
Insurance	$12,000	$12,000	$12,000	$12,000	$12,000
Licensing and Fees	$35,000	$35,000	$35,000	$35,000	$35,000
maintenance, repairs, and trash	$36,000	$36,000	$36,000	$36,000	$36,000
Utilities	$57,600	$57,600	$57,600	$57,600	$57,600
Vehicle and Expenses	$18,000	$18,000	$18,000	$18,000	$18,000
Misc. Operating Expense	$72,000	$72,000	$72,000	$72,000	$72,000
Location Build Out (6 locations)	$200,000	$0	$0	$0	$0
Total Operating Expenses	**$2,469,860**	**$2,306,032**	**$2,332,969**	**$2,360,763**	**$2,389,353**
Major Purchases					
Espresso Machine(s) 6 locations	$125,000	$0	$0	$0	$0

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Refrigerator(s) 12 units	$24,000	$0	$0	$0	$0
Ice machine 6 units	$8,500	$0	$0	$0	$0
Display Units 6 units	$12,000	$0	$0	$0	$0
IPad and Hardware	$9,500	$0	$0	$0	$0
Delivery Van	$30,000	$0	$0	$0	$0
Total Major Purchases	**$209,000**	**$0**	**$0**	**$0**	**$0**
Dividends and Distributions					
Coffee Share Non-Profit (6 locations) Year #1	$0	$180,000	$0	$0	$0
Coffee Share Non-Profit (6 locations) Year #2	$0	$0	$180,000	$0	$0
Coffee Share Non-Profit (6 locations) Year 3	$0	$0	$0	$180,000	$0
Coffee Share Non-Profit (6 locations) Year 4	$0	$0	$0	$0	$180,000
Total Dividends and Distributions	**$0**	**$180,000**	**$180,000**	**$180,000**	**$180,000**

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Expenses by Month

About the Budget

Marketing expenses will be higher in the first year to announce the opening of new locations and to help promote the brand, but it will drop after that. Most expenses will show small consistent increases each year as the business will remain in the same location. By the end of year 3, each location should be operating near maximum efficiency and have reached a solid customer base.

*Note - The tax rate for BBCC is 17% This includes the traditional 7% for meals & food and an additional 10% to be paid into the Coffee Bank (please see the balance sheet)

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Starting Balances

Revenue	
Revenue Last Month	$0
Revenue 2 Months Ago	$0
Revenue 3 Months Ago	$0
Revenue 4 Months Ago	$0
Revenue 5 Months Ago	$0
Revenue 6 Months Ago	$0
Expenses	
Expenses Last Month	$0
Expenses 2 Months Ago	$0
Expenses 3 Months Ago	$0
Expenses 4 Months Ago	$0
Expenses 5 Months Ago	$0
Expenses 6 Months Ago	$0
Assets	
Cash	$0
Accounts Receivable	$0
Inventory	$0
Long-Term Assets	$15,000
Accumulated Depreciation	$0
Liabilities	
Accounts Payable	$0
Sales Taxes Payable	$0
Capital	
Paid-In Capital	$1,500,000
Retained Earnings	$0

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Cash Flow Assumptions

Cash Flow Assumptions

Cash Inflow	
% of Sales on Credit	0%
Cash Outflow	
% of Purchases on Credit	10%
Avg Payment Delay (Days)	15
Inventory	
Months to Keep on Hand	1
Minimum Inventory Purchase	$60,000

About the Cash Flow Assumptions

We have set the payment schedule for our own expenses at 7 days. Since we receive payment at the time of our service, we have no business-to-business sales on credit. We do maintain inventory of the products we sell, but we plan to maintain only a 15-day supply with bi-monthly ordering. This will help to keep our inventory costs down and assist in maintaining a positive cash flow.

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Loans and Investments

Loans and Investments Table

	FY2015	FY2016	FY2017	FY2018	FY2019
Investor(s) Loan at 5% interest for 72 mos.	**$1,500,000**	**$0**	**$0**	**$0**	**$0**
Total Amount Received	**$1,500,000**	**$0**	**$0**	**$0**	**$0**

Sources of Funds

BBCC seeks the investment of Investors that are able to contribute funding but more importantly a passion for the organic and the community. Added value to BBCC is the Angel Investor that has prior experience in the industry and solid contacts that will help move the company forward. A stake of 40% in each location will be given for the $1,000,000 with the commitment to be repaid in 6 years at 5% return beginning in month 6 of operations.

Use of Funds

The planned financing will cover the company's costs in the startup phase, including:

- Insurance premiums covering both general liability and product liability
- Business renter's insurance
- 3 month's cash flow
- Rent for 6 months
- Funding for site specific build-out
- Pre-launch marketing to cover internet marketing, flyers, a direct sales cards, and promotional signage
- Development of a website and social media
- Normal legal expenses for consultation, licensing and permitting

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The required assets will include office and store furniture, shelving, a computer, phone system, tools, the refrigerator unit for the shop, refrigerated display cases, window displays, store fixtures, tables, chairs, small-wares, and additional investments in improvements to the retail location.

The launch of 6 locations will allow adequate net profit to open more locations in a rather short period of time. Every time the Coffee Bank reaches $200,000 the next location will be opened. With each new location is added revenue and in turn quicker scaling.

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Financial Statements

Profit and Loss Statement

Profit and Loss Statement

	FY2015	FY2016	FY2017	FY2018	FY2019
Revenue	**$4,454,700**	**$4,632,000**	**$4,737,000**	**$4,842,000**	**$4,948,000**
Direct Cost	**$1,425,504**	**$1,482,240**	**$1,515,840**	**$1,549,440**	**$1,583,360**
Gross Margin	$3,029,196	$3,149,760	$3,221,160	$3,292,560	$3,364,640
Gross Margin %	**68%**	**68%**	**68%**	**68%**	**68%**
Operating Expenses					
Salary	$1,090,200	$1,110,336	$1,131,058	$1,152,422	$1,174,416
Employee Related Expenses	$327,060	$333,096	$339,311	$345,741	$352,337
Marketing & Promotions	$50,000	$60,000	$60,000	$60,000	$60,000
IT and Software	$42,000	$42,000	$42,000	$42,000	$42,000
Legal and Business Expenses	$50,000	$50,000	$50,000	$50,000	$50,000
Rent	$480,000	$480,000	$480,000	$480,000	$480,000
Insurance	$12,000	$12,000	$12,000	$12,000	$12,000
Licensing and Fees	$35,000	$35,000	$35,000	$35,000	$35,000
maintenance, repairs, and trash	$36,000	$36,000	$36,000	$36,000	$36,000
Utilities	$57,600	$57,600	$57,600	$57,600	$57,600
Vehicle and Expenses	$18,000	$18,000	$18,000	$18,000	$18,000
Misc. Operating Expense	$72,000	$72,000	$72,000	$72,000	$72,000

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Location Build Out (6 locations)	$200,000	$0	$0	$0	$0
Total Operating Expenses	**$2,469,860**	**$2,306,032**	**$2,332,969**	**$2,360,763**	**$2,389,353**
Operating Income	**$559,336**	**$843,728**	**$888,191**	**$931,797**	**$975,287**
Interest Incurred	$64,594	$59,716	$47,940	$35,562	$22,550
Depreciation and Amortization	$44,800	$44,800	$44,800	$44,800	$44,800
Income Taxes	$80,990	$133,058	$143,181	$153,258	$163,429
Total Expenses	**$4,085,748**	**$4,025,846**	**$4,084,730**	**$4,143,823**	**$4,203,492**
Net Profit	**$368,952**	**$606,154**	**$652,270**	**$698,177**	**$744,508**
Net Profit / Sales	**8%**	**13%**	**14%**	**14%**	**15%**

Gross Margin by Year

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Financial Highlights by Month

About the Profit and Loss Statement

Initial build out of the location will result in a net loss for month 1, but subsequent months will be cushioned with adequate cash reserve. Month-by-month forecasts for profit and loss are included in the appendix.

*Note - history has shown that there is a dropoff in revenue around the holidays

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Balance Sheet

Balance Sheet

As of Period's End	Starting Balances	FY2015	FY2016	FY2017	FY2018	FY2019
Cash	$0	$1,389,872	$1,627,997	$1,900,463	$2,206,433	$2,548,403
Accounts Receivable	$0	$0	$0	$0	$0	$0
Inventory	$0	$123,517	$126,318	$129,118	$131,945	$131,949
Total Current Assets	**$0**	**$1,513,389**	**$1,754,315**	**$2,029,581**	**$2,338,378**	**$2,680,352**
Long-Term Assets	$15,000	$224,000	$224,000	$224,000	$224,000	$224,000
Accumulated Depreciation	$0	($44,800)	($89,600)	($134,400)	($179,200)	($224,000)
Total Long-Term Assets	**$15,000**	**$179,200**	**$134,400**	**$89,600**	**$44,800**	**$0**
Total Assets	**$15,000**	**$1,692,589**	**$1,888,715**	**$2,119,181**	**$2,383,178**	**$2,680,352**
Accounts Payable	$0	$9,770	$9,910	$10,050	$10,192	$10,192
Sales Taxes Payable	$0	$0	$0	$0	$0	$0
Short-Term Debt	$0	$0	$0	$0	$0	$0
Total Current Liabilities	**$0**	**$9,770**	**$9,910**	**$10,050**	**$10,192**	**$10,192**
Long-Term Debt	$0	$1,298,867	$1,068,699	$826,755	$572,433	$305,099
Total Liabilities	**$0**	**$1,308,637**	**$1,078,609**	**$836,805**	**$582,625**	**$315,291**
Paid-In Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Retained Earnings	$0	$0	$188,952	$615,106	$1,087,376	$1,605,553
Earnings	$0	$368,952	$606,154	$652,270	$698,177	$744,508
Total Owner's Equity	**$1,500,000**	**$1,868,952**	**$2,295,106**	**$2,767,376**	**$3,285,553**	**$3,850,061**

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Total Liabilities & Equity	**$1,500,000**	**$3,177,589**	**$3,373,715**	**$3,604,181**	**$3,868,178**	**$4,165,352**

About the Balance Sheet

The balance sheet shows that long-term liabilities and initial borrowing will be paid in full at the end of the sixth year. Retained earnings will increase from year 2 despite dividends being paid to the owners and nonprofits for years 2 and 3. Please remember the "Coffee Bank" is generated through the community tax that will be factored into product pricing. This will allow for significant scaling to begin in year 5 and slow expansion in previous years.

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Cash Flow Statement

Cash Flow Statement

	FY2015	FY2016	FY2017	FY2018	FY2019
Operations					
Net Profit	$368,952	$606,154	$652,270	$698,177	$744,508
Depreciation and Amortization	$44,800	$44,800	$44,800	$44,800	$44,800
Change in Accounts Receivable	$0	$0	$0	$0	$0
Change in Inventory	($123,517)	($2,801)	($2,800)	($2,827)	($4)
Change in Accounts Payable	$9,770	$140	$140	$142	$0
Change in Sales Taxes Payable	$0	$0	$0	$0	$0
Net Cash Flow from Operations	**$300,005**	**$648,293**	**$694,410**	**$740,292**	**$789,304**
Investing & Financing					
Assets Purchased or Sold	($209,000)	$0	$0	$0	$0
Investments Received	$0	$0	$0	$0	$0
Change in Short-Term Debt	$0	$0	$0	$0	$0
Change in Long-Term Debt	$1,298,867	($230,168)	($241,944)	($254,322)	($267,334)
Dividends and Distributions	$0	($180,000)	($180,000)	($180,000)	($180,000)
Net Cash Flow from Investing & Financing	**$1,089,867**	**($410,168)**	**($421,944)**	**($434,322)**	**($447,334)**

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Cash at Beginning of Period	$0	$1,389,872	$1,627,997	$1,900,463	$2,206,433
Net Change in Cash	$1,389,872	$238,125	$272,466	$305,970	$341,970
Cash at End of Period	**$1,389,872**	**$1,627,997**	**$1,900,463**	**$2,206,433**	**$2,548,403**

Cash Flow by Month

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Cash Flow by Year

About the Cash Flow Statement

BBCC is projected to generate a net positive cash flow in its first year. Its primary cash outlay will be making payments on the loan, dividend payouts to the nonprofit, and paying its monthly operating expenses.

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Appendix

Revenue Forecast

Revenue Forecast Table (With Monthly Detail)

FY2015	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Revenue												
Shop #1 - Coffee, Food, and Catering	$105,000	$105,500	$106,000	$106,500	$107,000	$107,500	$108,000	$108,500	$110,000	$115,000	$78,000	$108,500
Shop #2 - Coffee and Food	$40,000	$42,000	$45,000	$45,000	$45,000	$47,500	$47,500	$47,500	$50,000	$50,000	$35,000	$52,000
Shop #3 - Coffee and Food	$38,000	$38,500	$38,750	$39,000	$39,250	$39,500	$39,750	$40,000	$40,250	$40,500	$30,000	$40,500
Shop #4 - Coffee and Food	$70,000	$70,250	$70,500	$70,750	$71,000	$71,250	$71,500	$71,750	$72,000	$72,250	$50,000	$72,500
Shop #5 - Coffee and Food	$50,000	$50,250	$50,500	$50,750	$51,000	$51,250	$51,500	$51,750	$52,000	$52,250	$52,500	$52,750
Shop #6 - Coffee and Food	$60,000	$60,250	$60,500	$60,750	$61,000	$61,250	$61,500	$61,750	$62,000	$54,700	$62,250	$62,500
Total Revenue	**$363,000**	**$366,750**	**$371,250**	**$372,750**	**$374,250**	**$378,250**	**$379,750**	**$381,250**	**$386,250**	**$384,700**	**$307,750**	**$388,750**
Direct Cost												
Shop #1 - Coffee, Food, and Catering	$33,600	$33,760	$33,920	$34,080	$34,240	$34,400	$34,560	$34,720	$35,200	$36,800	$24,960	$34,720

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Shop #2 - Coffee and Food	$12,800	$13,440	$14,400	$14,400	$14,400	$15,200	$15,200	$15,200	$16,000	$16,000	$11,200	$16,640
Shop #3 - Coffee and Food	$12,160	$12,320	$12,400	$12,480	$12,560	$12,640	$12,720	$12,800	$12,880	$12,960	$9,600	$12,960
Shop #4 - Coffee and Food	$22,400	$22,480	$22,560	$22,640	$22,720	$22,800	$22,880	$22,960	$23,040	$23,120	$16,000	$23,200
Shop #5 - Coffee and Food	$16,000	$16,080	$16,160	$16,240	$16,320	$16,400	$16,480	$16,560	$16,640	$16,720	$16,800	$16,880
Shop #6 - Coffee and Food	$19,200	$19,280	$19,360	$19,440	$19,520	$19,600	$19,680	$19,760	$19,840	$17,504	$19,920	$20,000
Total Direct Cost	**$116,160**	**$117,360**	**$118,800**	**$119,280**	**$119,760**	**$121,040**	**$121,520**	**$122,000**	**$123,600**	**$123,104**	**$98,480**	**$124,400**
Gross Margin	$246,840	$249,390	$252,450	$253,470	$254,490	$257,210	$258,230	$259,250	$262,650	$261,596	$209,270	$264,350
Gross Margin %	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**

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	FY2015	FY2016	FY2017	FY2018	FY2019
Revenue					
Shop #1 - Coffee, Food, and Catering	$1,265,500	$1,285,000	$1,303,000	$1,316,000	$1,325,000
Shop #2 - Coffee and Food	$546,500	$620,500	$639,000	$658,000	$678,000
Shop #3 - Coffee and Food	$464,000	$494,500	$514,000	$534,000	$556,000
Shop #4 - Coffee and Food	$833,750	$851,000	$867,000	$878,000	$891,000
Shop #5 - Coffee and Food	$616,500	$631,000	$646,000	$661,000	$674,000
Shop #6 - Coffee and Food	$728,450	$750,000	$768,000	$795,000	$824,000
Total Revenue	**$4,454,700**	**$4,632,000**	**$4,737,000**	**$4,842,000**	**$4,948,000**
Direct Cost					
Shop #1 - Coffee, Food, and Catering	$404,960	$411,200	$416,960	$421,120	$424,000
Shop #2 - Coffee and Food	$174,880	$198,560	$204,480	$210,560	$216,960
Shop #3 - Coffee and Food	$148,480	$158,240	$164,480	$170,880	$177,920
Shop #4 - Coffee and Food	$266,800	$272,320	$277,440	$280,960	$285,120
Shop #5 - Coffee and Food	$197,280	$201,920	$206,720	$211,520	$215,680
Shop #6 - Coffee and Food	$233,104	$240,000	$245,760	$254,400	$263,680
Total Direct Cost	**$1,425,504**	**$1,482,240**	**$1,515,840**	**$1,549,440**	**$1,583,360**
Gross Margin	$3,029,196	$3,149,760	$3,221,160	$3,292,560	$3,364,640
Gross Margin %	**68%**	**68%**	**68%**	**68%**	**68%**

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Personnel Plan

Personnel Table (With Monthly Detail)

FY2015	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Manager (6 locations)	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750	$18,750
Assistant Manager (6 locations)	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250	$16,250
Barista #1 - 30 hours (6 locations)	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000
Barista #2 - 30 Hours (6 locations)	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000	$9,000
Barista #3 - Part-time 25 hours (6 locations)	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500
Barista #4 - Part-time 25 hours (6 locations)	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500	$7,500
Caterer (2)	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800
Driver/ General Maintenance	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800
Chief Operating Officer	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250
Chief Marketing Officer	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250	$6,250
Staff Accountant	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750
Total	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**	**$90,850**

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	FY2015	FY2016	FY2017	FY2018	FY2019
Manager (6 locations)	$225,000	$229,500	$234,090	$238,772	$243,547
Assistant Manager (6 locations)	$195,000	$198,900	$202,878	$206,936	$211,074
Barista #1 - 30 hours (6 locations)	$108,000	$108,000	$108,000	$108,000	$108,000
Barista #2 - 30 Hours (6 locations)	$108,000	$109,080	$110,172	$111,276	$112,380
Barista #3 - Part-time 25 hours (6 locations)	$90,000	$90,000	$90,000	$90,000	$90,000
Barista #4 - Part-time 25 hours (6 locations)	$90,000	$91,356	$92,724	$94,116	$95,520
Caterer (2)	$57,600	$58,176	$58,752	$59,340	$59,940
Driver/ General Maintenance	$21,600	$21,924	$22,248	$22,584	$22,920
Chief Operating Officer	$75,000	$78,750	$82,688	$86,822	$91,163
Chief Marketing Officer	$75,000	$78,750	$82,688	$86,822	$91,163
Staff Accountant	$45,000	$45,900	$46,818	$47,754	$48,709
Total	**$1,090,200**	**$1,110,336**	**$1,131,058**	**$1,152,422**	**$1,174,416**

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Budget

Budget Table (With Monthly Detail)

FY2015	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Operating Expenses												
Salary	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850
Employee Related Expenses	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255
Marketing & Promotions	$0	$0	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
IT and Software	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
Legal and Business Expenses	$4,166	$4,166	$4,166	$4,166	$4,167	$4,167	$4,167	$4,167	$4,167	$4,167	$4,167	$4,167
Rent	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000
Insurance	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Licensing and Fees	$2,916	$2,916	$2,916	$2,916	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917
maintenance, repairs, and trash	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000
Utilities	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800
Vehicle and Expenses	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500
Misc. Operating Expense	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000
Location Build Out (6 locations)	$200,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

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Total Operating Expenses	**$384,987**	**$184,987**	**$189,987**	**$189,987**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**
Major Purchases												
Espresso Machine(s) 6 locations	$125,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Refrigerator(s) 12 units	$24,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Ice machine 6 units	$8,500	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Display Units 6 units	$12,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
IPad and Hardware	$9,500	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Delivery Van	$30,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Major Purchases	**$209,000**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**
Dividends and Distributions												
Coffee Share Non-Profit (6 locations) Year #1	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Coffee Share Non-Profit (6 locations) Year #2	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Coffee Share Non-Profit (6 locations) Year 3	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Coffee Share Non-Profit (6 locations) Year 4	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

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Total Dividends and Distributions	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

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	FY2015	FY2016	FY2017	FY2018	FY2019
Operating Expenses					
Salary	$1,090,200	$1,110,336	$1,131,058	$1,152,422	$1,174,416
Employee Related Expenses	$327,060	$333,096	$339,311	$345,741	$352,337
Marketing & Promotions	$50,000	$60,000	$60,000	$60,000	$60,000
IT and Software	$42,000	$42,000	$42,000	$42,000	$42,000
Legal and Business Expenses	$50,000	$50,000	$50,000	$50,000	$50,000
Rent	$480,000	$480,000	$480,000	$480,000	$480,000
Insurance	$12,000	$12,000	$12,000	$12,000	$12,000
Licensing and Fees	$35,000	$35,000	$35,000	$35,000	$35,000
maintenance, repairs, and trash	$36,000	$36,000	$36,000	$36,000	$36,000
Utilities	$57,600	$57,600	$57,600	$57,600	$57,600
Vehicle and Expenses	$18,000	$18,000	$18,000	$18,000	$18,000
Misc. Operating Expense	$72,000	$72,000	$72,000	$72,000	$72,000
Location Build Out (6 locations)	$200,000	$0	$0	$0	$0
Total Operating Expenses	**$2,469,860**	**$2,306,032**	**$2,332,969**	**$2,360,763**	**$2,389,353**
Major Purchases					
Espresso Machine(s) 6 locations	$125,000	$0	$0	$0	$0
Refrigerator(s) 12 units	$24,000	$0	$0	$0	$0
Ice machine 6 units	$8,500	$0	$0	$0	$0
Display Units 6 units	$12,000	$0	$0	$0	$0
IPad and Hardware	$9,500	$0	$0	$0	$0
Delivery Van	$30,000	$0	$0	$0	$0
Total Major Purchases	**$209,000**	**$0**	**$0**	**$0**	**$0**
Dividends and Distributions					
Coffee Share Non-Profit (6 locations) Year #1	$0	$180,000	$0	$0	$0
Coffee Share Non-Profit (6 locations) Year #2	$0	$0	$180,000	$0	$0

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Coffee Share Non-Profit (6 locations) Year 3	$0	$0	$0	$180,000	$0
Coffee Share Non-Profit (6 locations) Year 4	$0	$0	$0	$0	$180,000
Total Dividends and Distributions	**$0**	**$180,000**	**$180,000**	**$180,000**	**$180,000**

Loans and Investments

Loans and Investments Table (With Monthly Detail)

FY2015	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Investor(s) Loan at 5% interest for 72 mos.	$1,500,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Amount Received	**$1,500,000**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

	FY2015	FY2016	FY2017	FY2018	FY2019
Investor(s) Loan at 5% interest for 72 mos.	$1,500,000	$0	$0	$0	$0
Total Amount Received	**$1,500,000**	**$0**	**$0**	**$0**	**$0**

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Profit and Loss Statement

Profit and Loss Statement (With Monthly Detail)

FY2015	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Revenue	**$363,000**	**$366,750**	**$371,250**	**$372,750**	**$374,250**	**$378,250**	**$379,750**	**$381,250**	**$386,250**	**$384,700**	**$307,750**	**$388,750**
Direct Cost	**$116,160**	**$117,360**	**$118,800**	**$119,280**	**$119,760**	**$121,040**	**$121,520**	**$122,000**	**$123,600**	**$123,104**	**$98,480**	**$124,400**
Gross Margin	$246,840	$249,390	$252,450	$253,470	$254,490	$257,210	$258,230	$259,250	$262,650	$261,596	$209,270	$264,350
Gross Margin %	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**	**68%**
Operating Expenses												
Salary	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850	$90,850
Employee Related Expenses	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255	$27,255
Marketing & Promotions	$0	$0	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000	$5,000
IT and Software	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500	$3,500
Legal and Business Expenses	$4,166	$4,166	$4,166	$4,166	$4,167	$4,167	$4,167	$4,167	$4,167	$4,167	$4,167	$4,167
Rent	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000	$40,000
Insurance	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Licensing and Fees	$2,916	$2,916	$2,916	$2,916	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917	$2,917
maintenance, repairs, and trash	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000	$3,000
Utilities	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800	$4,800

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Vehicle and Expenses	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500	$1,500
Misc. Operating Expense	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000	$6,000
Location Build Out (6 locations)	$200,000	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Operating Expenses	**$384,987**	**$184,987**	**$189,987**	**$189,987**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**	**$189,989**
Operating Income	**($138,147)**	**$64,403**	**$62,463**	**$63,483**	**$64,501**	**$67,221**	**$68,241**	**$69,261**	**$72,661**	**$71,607**	**$19,281**	**$74,361**
Interest Incurred	$0	$6,250	$6,175	$6,100	$6,025	$5,950	$5,874	$5,798	$5,721	$5,644	$5,567	$5,490
Depreciation and Amortization	$3,732	$3,732	$3,732	$3,732	$3,733	$3,733	$3,733	$3,733	$3,735	$3,735	$3,735	$3,735
Income Taxes	$0	$0	$0	$3,375	$9,854	$10,357	$10,554	$10,751	$11,377	$11,201	$1,796	$11,725
Total Expenses	**$504,879**	**$312,329**	**$318,694**	**$322,474**	**$329,361**	**$331,069**	**$331,670**	**$332,271**	**$334,422**	**$333,673**	**$299,567**	**$335,339**
Net Profit	**($141,879)**	**$54,421**	**$52,556**	**$50,276**	**$44,889**	**$47,181**	**$48,080**	**$48,979**	**$51,828**	**$51,027**	**$8,183**	**$53,411**
Net Profit / Sales	**(39%)**	**15%**	**14%**	**13%**	**12%**	**12%**	**13%**	**13%**	**13%**	**13%**	**3%**	**14%**

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	FY2015	FY2016	FY2017	FY2018	FY2019
Revenue	**$4,454,700**	**$4,632,000**	**$4,737,000**	**$4,842,000**	**$4,948,000**
Direct Cost	**$1,425,504**	**$1,482,240**	**$1,515,840**	**$1,549,440**	**$1,583,360**
Gross Margin	$3,029,196	$3,149,760	$3,221,160	$3,292,560	$3,364,640
Gross Margin %	**68%**	**68%**	**68%**	**68%**	**68%**
Operating Expenses					
Salary	$1,090,200	$1,110,336	$1,131,058	$1,152,422	$1,174,416
Employee Related Expenses	$327,060	$333,096	$339,311	$345,741	$352,337
Marketing & Promotions	$50,000	$60,000	$60,000	$60,000	$60,000
IT and Software	$42,000	$42,000	$42,000	$42,000	$42,000
Legal and Business Expenses	$50,000	$50,000	$50,000	$50,000	$50,000
Rent	$480,000	$480,000	$480,000	$480,000	$480,000
Insurance	$12,000	$12,000	$12,000	$12,000	$12,000
Licensing and Fees	$35,000	$35,000	$35,000	$35,000	$35,000
maintenance, repairs, and trash	$36,000	$36,000	$36,000	$36,000	$36,000
Utilities	$57,600	$57,600	$57,600	$57,600	$57,600
Vehicle and Expenses	$18,000	$18,000	$18,000	$18,000	$18,000
Misc. Operating Expense	$72,000	$72,000	$72,000	$72,000	$72,000
Location Build Out (6 locations)	$200,000	$0	$0	$0	$0
Total Operating Expenses	**$2,469,860**	**$2,306,032**	**$2,332,969**	**$2,360,763**	**$2,389,353**
Operating Income	**$559,336**	**$843,728**	**$888,191**	**$931,797**	**$975,287**
Interest Incurred	$64,594	$59,716	$47,940	$35,562	$22,550
Depreciation and Amortization	$44,800	$44,800	$44,800	$44,800	$44,800
Income Taxes	$80,990	$133,058	$143,181	$153,258	$163,429
Total Expenses	**$4,085,748**	**$4,025,846**	**$4,084,730**	**$4,143,823**	**$4,203,492**
Net Profit	**$368,952**	**$606,154**	**$652,270**	**$698,177**	**$744,508**
Net Profit / Sales	**8%**	**13%**	**14%**	**14%**	**15%**

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Balance Sheet

Balance Sheet (With Monthly Detail)

As of Period's End	Starting Balances	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Cash	$0	$1,122,223	$1,207,641	$1,121,683	$1,220,546	$1,313,442	$1,218,703	$1,316,335	$1,413,980	$1,322,208	$1,447,248	$1,468,271	$1,389,872
Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory	$0	$117,360	$118,800	$119,280	$119,760	$121,040	$121,520	$122,000	$123,600	$123,104	$98,480	$124,400	$123,517
Total Current Assets	**$0**	**$1,239,583**	**$1,326,441**	**$1,240,963**	**$1,340,306**	**$1,434,482**	**$1,340,223**	**$1,438,335**	**$1,537,580**	**$1,445,312**	**$1,545,728**	**$1,592,671**	**$1,513,389**
Long-Term Assets	$15,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000	$224,000
Accumulated Depreciation	$0	($3,732)	($7,464)	($11,196)	($14,928)	($18,661)	($22,394)	($26,127)	($29,860)	($33,595)	($37,330)	($41,065)	($44,800)
Total Long-Term Assets	**$15,000**	**$220,268**	**$216,536**	**$212,804**	**$209,072**	**$205,339**	**$201,606**	**$197,873**	**$194,140**	**$190,405**	**$186,670**	**$182,935**	**$179,200**
Total Assets	**$15,000**	**$1,459,851**	**$1,542,977**	**$1,453,767**	**$1,549,378**	**$1,639,821**	**$1,541,829**	**$1,636,208**	**$1,731,720**	**$1,635,717**	**$1,732,398**	**$1,775,606**	**$1,692,589**
Accounts Payable	$0	$25,020	$9,284	$9,558	$9,582	$9,646	$9,670	$9,695	$9,774	$9,749	$8,517	$9,814	$9,770
Sales Taxes Payable	$0	$61,710	$124,058	$0	$63,368	$126,990	$0	$64,557	$129,370	$0	$65,399	$117,717	$0
Short-Term Debt	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Total Current Liabilities	**$0**	**$86,730**	**$133,342**	**$9,558**	**$72,950**	**$136,636**	**$9,670**	**$74,252**	**$139,144**	**$9,749**	**$73,916**	**$127,531**	**$9,770**

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Long-Term Debt	$0	$1,500,000	$1,482,093	$1,464,111	$1,446,054	$1,427,922	$1,409,715	$1,391,432	$1,373,073	$1,354,637	$1,336,124	$1,317,534	$1,298,867
Total Liabilities	**$0**	**$1,586,730**	**$1,615,435**	**$1,473,669**	**$1,519,004**	**$1,564,558**	**$1,419,385**	**$1,465,684**	**$1,512,217**	**$1,364,386**	**$1,410,040**	**$1,445,065**	**$1,308,637**
Paid-In Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Retained Earnings	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Earnings	$0	($141,879)	($87,458)	($34,902)	$15,374	$60,263	$107,444	$155,524	$204,503	$256,331	$307,358	$315,541	$368,952
Total Owner's Equity	**$1,500,000**	**$1,358,121**	**$1,412,542**	**$1,465,098**	**$1,515,374**	**$1,560,263**	**$1,607,444**	**$1,655,524**	**$1,704,503**	**$1,756,331**	**$1,807,358**	**$1,815,541**	**$1,868,952**
Total Liabilities & Equity	**$1,500,000**	**$2,944,851**	**$3,027,977**	**$2,938,767**	**$3,034,378**	**$3,124,821**	**$3,026,829**	**$3,121,208**	**$3,216,720**	**$3,120,717**	**$3,217,398**	**$3,260,606**	**$3,177,589**

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As of Period's End	Starting Balances	FY2015	FY2016	FY2017	FY2018	FY2019
Cash	$0	$1,389,872	$1,627,997	$1,900,463	$2,206,433	$2,548,403
Accounts Receivable	$0	$0	$0	$0	$0	$0
Inventory	$0	$123,517	$126,318	$129,118	$131,945	$131,949
Total Current Assets	**$0**	**$1,513,389**	**$1,754,315**	**$2,029,581**	**$2,338,378**	**$2,680,352**
Long-Term Assets	$15,000	$224,000	$224,000	$224,000	$224,000	$224,000
Accumulated Depreciation	$0	($44,800)	($89,600)	($134,400)	($179,200)	($224,000)
Total Long-Term Assets	**$15,000**	**$179,200**	**$134,400**	**$89,600**	**$44,800**	**$0**
Total Assets	**$15,000**	**$1,692,589**	**$1,888,715**	**$2,119,181**	**$2,383,178**	**$2,680,352**
Accounts Payable	$0	$9,770	$9,910	$10,050	$10,192	$10,192
Sales Taxes Payable	$0	$0	$0	$0	$0	$0
Short-Term Debt	$0	$0	$0	$0	$0	$0
Total Current Liabilities	**$0**	**$9,770**	**$9,910**	**$10,050**	**$10,192**	**$10,192**
Long-Term Debt	$0	$1,298,867	$1,068,699	$826,755	$572,433	$305,099
Total Liabilities	**$0**	**$1,308,637**	**$1,078,609**	**$836,805**	**$582,625**	**$315,291**
Paid-In Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Retained Earnings	$0	$0	$188,952	$615,106	$1,087,376	$1,605,553
Earnings	$0	$368,952	$606,154	$652,270	$698,177	$744,508
Total Owner's Equity	**$1,500,000**	**$1,868,952**	**$2,295,106**	**$2,767,376**	**$3,285,553**	**$3,850,061**
Total Liabilities & Equity	**$1,500,000**	**$3,177,589**	**$3,373,715**	**$3,604,181**	**$3,868,178**	**$4,165,352**

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Cash Flow Statement

Cash Flow Statement (With Monthly Detail)

FY2015	Mar '14	Apr '14	May '14	Jun '14	Jul '14	Aug '14	Sep '14	Oct '14	Nov '14	Dec '14	Jan '15	Feb '15
Operations												
Net Profit	($141,879)	$54,421	$52,556	$50,276	$44,889	$47,181	$48,080	$48,979	$51,828	$51,027	$8,183	$53,411
Depreciation and Amortization	$3,732	$3,732	$3,732	$3,732	$3,733	$3,733	$3,733	$3,733	$3,735	$3,735	$3,735	$3,735
Change in Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory	($117,360)	($1,440)	($480)	($480)	($1,280)	($480)	($480)	($1,600)	$496	$24,624	($25,920)	$883
Change in Accounts Payable	$25,020	($15,736)	$274	$24	$64	$24	$25	$79	($25)	($1,232)	$1,297	($44)
Change in Sales Taxes Payable	$61,710	$62,348	($124,058)	$63,368	$63,622	($126,990)	$64,557	$64,813	($129,370)	$65,399	$52,318	($117,717)
Net Cash Flow from Operations	**($168,777)**	**$103,325**	**($67,976)**	**$116,920**	**$111,028**	**($76,532)**	**$115,915**	**$116,004**	**($73,336)**	**$143,553**	**$39,613**	**($59,732)**
Investing & Financing												
Assets Purchased or Sold	($209,000)	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Investments Received	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Short-Term Debt	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

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Change in Long-Term Debt	$1,500,000	($17,907)	($17,982)	($18,057)	($18,132)	($18,207)	($18,283)	($18,359)	($18,436)	($18,513)	($18,590)	($18,667)
Dividends and Distributions	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Net Cash Flow from Investing & Financing	**$1,291,000**	**($17,907)**	**($17,982)**	**($18,057)**	**($18,132)**	**($18,207)**	**($18,283)**	**($18,359)**	**($18,436)**	**($18,513)**	**($18,590)**	**($18,667)**
Cash at Beginning of Period	$0	$1,122,223	$1,207,641	$1,121,683	$1,220,546	$1,313,442	$1,218,703	$1,316,335	$1,413,980	$1,322,208	$1,447,248	$1,468,271
Net Change in Cash	$1,122,223	$85,418	($85,958)	$98,863	$92,896	($94,739)	$97,632	$97,645	($91,772)	$125,040	$21,023	($78,399)
Cash at End of Period	**$1,122,223**	**$1,207,641**	**$1,121,683**	**$1,220,546**	**$1,313,442**	**$1,218,703**	**$1,316,335**	**$1,413,980**	**$1,322,208**	**$1,447,248**	**$1,468,271**	**$1,389,872**

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	FY2015	FY2016	FY2017	FY2018	FY2019
Operations					
Net Profit	$368,952	$606,154	$652,270	$698,177	$744,508
Depreciation and Amortization	$44,800	$44,800	$44,800	$44,800	$44,800
Change in Accounts Receivable	$0	$0	$0	$0	$0
Change in Inventory	($123,517)	($2,801)	($2,800)	($2,827)	($4)
Change in Accounts Payable	$9,770	$140	$140	$142	$0
Change in Sales Taxes Payable	$0	$0	$0	$0	$0
Net Cash Flow from Operations	**$300,005**	**$648,293**	**$694,410**	**$740,292**	**$789,304**
Investing & Financing					
Assets Purchased or Sold	($209,000)	$0	$0	$0	$0
Investments Received	$0	$0	$0	$0	$0
Change in Short-Term Debt	$0	$0	$0	$0	$0
Change in Long-Term Debt	$1,298,867	($230,168)	($241,944)	($254,322)	($267,334)
Dividends and Distributions	$0	($180,000)	($180,000)	($180,000)	($180,000)
Net Cash Flow from Investing & Financing	**$1,089,867**	**($410,168)**	**($421,944)**	**($434,322)**	**($447,334)**
Cash at Beginning of Period	$0	$1,389,872	$1,627,997	$1,900,463	$2,206,433
Net Change in Cash	$1,389,872	$238,125	$272,466	$305,970	$341,970
Cash at End of Period	**$1,389,872**	**$1,627,997**	**$1,900,463**	**$2,206,433**	**$2,548,403**

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Media

Media

METRO NEWSPAPER BOSTON Feb 12, 2012

Boston 'Bugle Boy' brews buzz, aims to 'give away' shops

Tucked away on the side streets of Downtown Boston, something is brewing, and if you follow the sound of a bugle echoing through the alleyways, you are likely to find it.

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In just 88 days, the man behind the musical instrument, Tom Barnes, has made a name for himself as “Bugle Boy,” blowing in to a bronze horn and welcoming people to his new coffee shop “Boston Brewin’” on Bromfield Street.

Barnes, who owns the tiny cafe, has a vision to open 20 more local stores in the future, and give them away one by one to people willing to contribute to the community.

“It’s about giving back — you have got to give back,” said Barnes, who has a background in business and fundraising.

“I want to build a big family of people that really get it and take care of one another,” he said.

Barnes’ vision would work like an ecosystem of self-sustaining coffee shops, all relying on each other to pitch in, purchasing products from Barnes once he buys out his coffee bean wholesaler.

“I love it, it’s something the economy needs,” said store manager Joy Snow. “Basically, buy the store, pay off the debt, then give the store away and then go onto the next one … it’s like a rotating Ferris wheel.”

While Barnes admits it will take time and dedication, his shop has already doubled its sales as customers stop in and are known on a first-name basis.

“This place is the best — the coffee is good, service is really good and Thomas is superfriendly,” said Dana Lyford as she grabbed a cup of joe.

The coffee shop giveaway

If you can prove you have what it takes to run a Boston Brewin’ Coffee Company shop, Barnes will give it to you.

Barnes said he wants to create a community of “like-minded individuals who all have faith in Boston and Boston Brewin’ Coffee Co.” and once his idea gets going, he only expects a commitment to helping others.

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“If we open 20 shops that’s a big family of people making a big difference in this city. What couldn’t we do?,” he said.

Future shops

Barnes hopes to open a second store by next year.

New stores would offer Wi-Fi, seating and sandwiches.

Follow Steve Annear on Twitter @steveannear

NECN Segment - LOCAL FLAVOR

http://www.necn.com/03/02/13/Local-Flavor-Boston-Brewin-Coffee/landing_tvd_localflavor.html?blockID=833413

Future Boston Street Team Video - BOSTON BREWIN COFFEE CO.

http://www.youtube.com/watch?v=nd0OLtbeOw0&feature=youtu.be&t=5s

Future Boston - LOCAL HERO: DANNY CORDON

Posted on November 1, 2013

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Daniel Cordon is co-owner of Boston Brewin Coffee Co. Drawing upon his own changed-life experience, he developed the Transitional Employment Program and oversaw all Catering & Wholesale operations at the nonprofit Haley House Bakery Cafe. Daniel is a knowledgeable resource for the Boston community in the field of building sustainable change programs. Daniel has been a presenter, panelist, and keynote speaker at numerous conferences, events, and classes around social mission, sustainability, re-entry and business development. Major presentations include Harvard Innovation Lab – Social Enterprise Panel 2013 Millennium Campus Conference 2012, Northeastern University's conference on Social Enterprise, Social Enterprise Ecosystem Economic Development Summit Rhode Island. He lives in Woburn, MA with his wife Maria and five children.

Who has been your most influential mentor?

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My father has been the most influential professionally. He was corporate for many years and then opened his own business at 50 years old. He taught me patience and objectivity.

How did you get where you are today?

I have overcome tremendous poor decision making in my younger years. At each juncture along the way though, I committed myself to learning from that particular experience and others. I have had amazing support and belief from many. Today, I live my life to the fullest always staying rooted in

Where do you see yourself in five years?

In five years, Boston Brewin Coffee Co. will become the standard for a "Pay it 4ward" Business. We will have more than 10 locations at that point, each one contributing immensely to the community and local economy.

What about this city inspires you?

Boston is the best city in the world. It is so rich with history and culture. Our city embodies the spirit and potential of our country through its people, politics, and community. Above all, I see Boston as the standard for innovation and courage.

Finish these sentences:

Boston should be…the city that models inclusion for all of its urban members.
Boston could be…the city that redefines community.
Boston wants to be…the best
Boston needs…new courageous leadership that will lead with conviction, vision, and wisdom.

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