

INTERGALACTIC ADVENTURES

BUSINESS FINANCIAL PLAN

Olympia High School

Parth Mungra

Amanda Nath

Vineethsubbu Somasundaram



Business Concept

Family entertainment centers are activity-based businesses focused on attracting customers who want to spend time engaging in a variety of activities with family and friends. Intergalactic Adventures aims toward taking these attractive activities, adding an intergalactic theme to them, and providing them all in one place for people to enjoy as they please. Unlike many other themes, space appeals to both younger and older generations. Intergalactic Adventures is located in a 30,000 square foot building that has five main entertainment sectors: a go-kart track, a laser tag arena, a ten-lane bowling alley, a black light mini golf course, and an arcade with prizes. There will also be party rooms available to rent for customers seeking party packages as well as a food and smoothie bar to take a break and enjoy some space snacks. Intergalactic Adventures will operate as a limited liability company under Amanda Nath, Parth Mungra, and Vineethsubbu Somasundaram. Each of the owners have backgrounds in businesses management, marketing, and finance. The projected opening of the business will be in June of 2018.

Financial Plan

Included in this report are financial projections that the three managers plan to implement to align the goals and the operations of Intergalactic Adventures. Within the first fiscal year of the business, the plan is to create a repeating customer base by providing a form of entertainment that will keep them coming back. This plan will be supported by advertising that will promote and market the business within the community allowing for the projected sales. In year 2, the company anticipates a net cash flow of \$925,000 as shown in section 5.3.

Strategies to Obtain Loan

In order to successfully operate, Intergalactic Adventures will rely on a Small Business Administration (SBA) bank loan. Ms. Nath, Mr. Somasundram, and Mr. Mungra, will be receiving a \$1,710,000 loan for 72 months from Chase Bank to pay for all planned expenditures, expenses for the first quarter, and 5 months of rent due to construction. To obtain the loan, all three owners plan on providing a total equity contribution of \$435,000 from their own personal savings. By the end of the 6th year, the loan will be fully paid off.



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1.0 Company Description

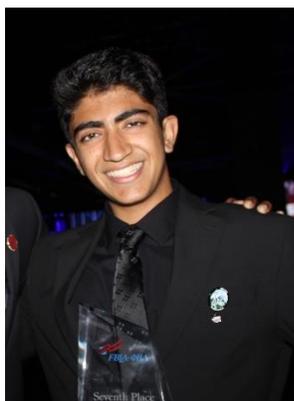


1.1: Legal Form of Business

Intergalactic Adventures will have three owners, Parth Mungra, Amanda Nath, and Vineethsubbu Somasundaram, who will run the business and coexist as equal members. Intergalactic Adventures will be registered in the state of Washington as a Limited Liability Company (LLC). Having this business structure allows the owners to acquire benefits of both a corporation and a partnership. By operating as an LLC, the three associates will not have to face some of the risks that would occur within a proprietorship or a corporation. As a Limited Liability Company, if the business were to unexpectedly amass extraordinary debt, the three associates will not be personally responsible for them. The only losses that the owners risk is their individual investment in the business. Furthermore, an Limited Liability Company will avoid the double taxation that occurs with a corporation. Due to these advantages, Intergalactic Adventures will be most successful under the legal entity of a Limited Liability Company. To establish Intergalactic Adventures as a Limited Liability Company in the state of Washington, a registered agent will be appointed, a Certificate of Formation will be filed, and an Operating Agreement will be created. Additionally, the business will obtain an Employer Identification Number for federal and state tax purposes and the required Unified Business Identified Number from the Department of Revenue.

1.2: Company Governance

Under a Limited Liability Company, the ownership of Intergalactic Adventures will be equally shared among Parth Mungra, Amanda Nath, and Vineethsubbu Somasundaram. Under contracts and legal documents, the three owners will equally share expenses and revenue from Intergalactic Adventures. Based on education and previous work experience, each of the owners will assume specific responsibilities of the business.



Parth Mungra

As a thirty-six year old graduate from Charles H. Lundquist College of Business in Oregon, Parth Mungra has a Master's degree in Accounting and Finance and is a Certified Public Accountant. Mr. Mungra has ten years of financial management experience. He managed an accounting firm out of debt and was able to obtain savings, which will allow him to provide \$145,000 in the startup of Intergalactic Adventures. Due to his expertise, Mr. Mungra will operate as the financial manager of Intergalactic Adventures. His role be to will be to oversee all of the financial aspects including the financial reporting in the company.

1.0 Company Description



Amanda Nath

As a thirty-seven year old graduate from the University of Washington Foster School of Business, Ms. Nath obtained her bachelor's degree in Marketing with a minor in Communications. She then went on to work as a sales representative for four years, before going to work as the marketing and communications director for an Economic Development Council in her local area, while saving \$145,000 to invest into Intergalactic Adventures. Her primary duties as the marketing manager will be to promote Intergalactic Adventures and implement outreach strategies for the business to thrive.



Vineethsubbu Somasundaram

After starting his own tutoring business in high school, Mr. Somasundaram went on to obtain a bachelor's degree in Business Administration at Oregon State University College of Business. As a thirty-seven year old, he has had experience working as a Human Resources representative as well as an Operations Manager for an international corporation, allowing him to save and invest \$145,000 into Intergalactic Adventures. Due to his expertise, Mr. Somasundaram will assume the position as operation manager at Intergalactic Adventures carrying the responsible for directing all business operations.

1.3: Company Location



Intergalactic Adventures will be located in Spokane, Washington, perfectly situated in between the residential and downtown areas. This location will allow for great publicity as the general population will see the entertainment center repeatedly. Located close to North Town mall, Intergalactic Adventure will receive significant exposure to the public. This location will help optimize visits and sales as suburban communities will be able to easily access the facility due to the large parking lot available, with almost 400 free parking spots. This advantage stands out because in many downtown locations, parking would be excruciating due to very limited parking spots.



The commercial population in the area also allows for direct promotion to the target market (3.0). The area is also composed primarily of eateries and shopping centers, so, by adding Intergalactic Adventures, the company will essentially be the main entertainment aspect, giving the area a complete set of activity options. Activities like family friendly bowling, go karting, laser tag, or mini golf are relatively limited in the Spokane area, which has its primary focus on retail businesses. So, Intergalactic Adventures would have an ideal market with little competition.

1.4: Goals

Short term (Years 1-2)

- **Year 1**
 - Create a culture with staff and visitors of “safety first”
 - Establish a social media network (Facebook, Instagram, Twitter, website) to help advertise
 - Develop functioning website with at least 5000 views
 - Reach 1200 clicks on online advertisements
 - Create 2 theme night plans per month to increase customer base
 - Offer youth groups discount packages to promote center to local community
- **Year 2**
 - Reach at least \$900,000 in yearly net cash flow
 - Grow in sales each month by at least 2%
 - Break even by month 16
 - Achieve 1,600 followers on social media
 - Add 4 new arcade games

Long Term (Years 3-5)

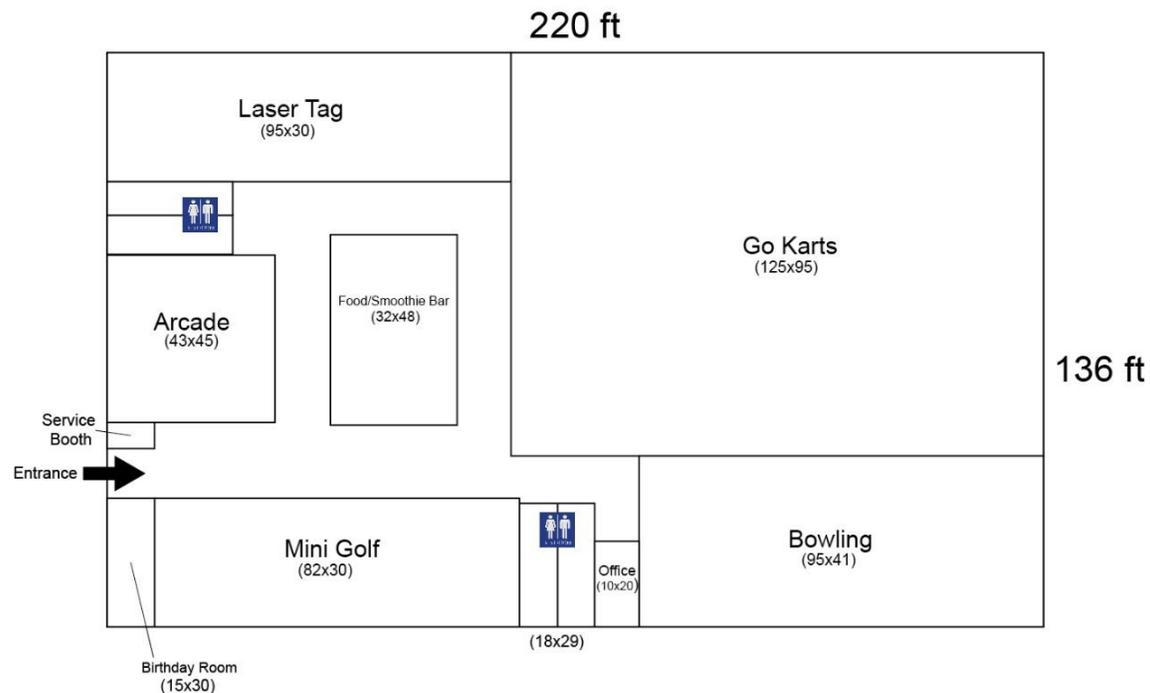
- **Year 3**
 - Manipulate black light mini golf course to new design
 - Create at least one billboard on Interstate 90
 - Have 3200 clicks on online ad
 - Generate \$1,200,000 yearly net cash flow
- **Year 4**
 - Reach total of 4,000 followers on social media
 - Develop theme nights specific to youth groups and summer camps
 - Establish 10 specialty smoothie drinks
- **Year 5**
 - Create at least 3 new game modes for both laser tag and go karts
 - Increase marketing by creating a TV advertisement for local cable channels

2.0 Operations and Management



2.1: Business Facilities

Intergalactic Adventures will be located at 5830 N Division St Spokane, Washington 99201. The facility is a 30,000 square feet warehouse selected by the three owners. The business will operate from 3pm to 9pm from Monday to Thursday. On Friday and Saturday, the hours will continue longer into the day, starting at 2pm till 12am. The hours will start later in the day to efficiently and successfully reach the target market (3.0). On Sunday, the hours will be from 11am to 7pm to accommodate for the start of the week as customers will be preparing for school and work for Monday.



2.2: Management Personnel

In the management sector of Intergalactic Adventures, there will be a marketing, financial, and operations manager. The owners, Ms. Nath, Mr. Mungra, and Mr. Somasundaram will occupy these positions as stated in the company governance (1.2). The marketing manager will be responsible for directing advertising strategies and expanding the customer base. The financial manager will be in charge of financial management and the short and long term financial health of the company. The operating manager will be in charge of customer relations for the company, employee training, and assure that all staff are fulfilling their duties of supervising activities in a safe, enjoyable manner.

2.0 Operations and Management



Job (number of workers)	Year 1	Year 2
Marketing Manager	\$60,000	\$75,000
Financial Manager	\$60,000	\$75,000
Operations Manager	\$60,000	\$75,000
Total People	3	3
Total Payroll	\$180,000	\$225,000

2.3: Workforce

Due to Intergalactic Adventures being an interactive company with the customers, the majority of people employed will need strong social and communication skills. These employees will mostly be comprised of high school and college students working a part time job. Their jobs would include working at the service desk, food services, sanitary operations, and supervising each of the activities.

There will be a few employees with full time jobs. The marketing manager, Amanda Nath, will hire two design specialists to help advertise the company, as well as manage a website. The financial manager, Parth Mungra, will have one accountant, who will have a college degree and some experience in the field.

Job (number of workers)	Wages	Salaries	Annual Totals
Accountant (1)		\$55,000	\$55,000
Graphic Design Coordinator (1)		\$48,000	\$48,000
Media Developer (1)		\$60,000	\$60,000
Activity Staff (16)*	\$11.00		\$237,952
Activity Staff Supervisor (2)*	\$12.50		\$33,800
Food/Smoothie Bar Staff (6)*	\$11.00		\$89,232
Front Desk Staff (5)*	\$12.50		\$67,600
Total People			32
Total Payroll			\$591,584

*Part Time Workers

3.0 Target Market



3.1: Target Market Defined

Intergalactic Adventures has 3 primary target groups: teenagers, children and their parents, and youth groups.

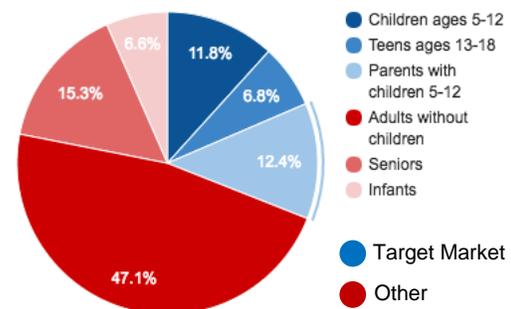
Teenagers:

Because the company desires to establish a repeating customer base, teenagers are a great target. Many teenagers look forward to the weekend, and they want to bring some energy into their lives. Intergalactic Adventures is one of the few family-friendly entertainment centers in the area to fit their needs. Activities like go karting, laser tag, and bowling strongly appeal to this age group, so a repeating customer base of teenagers is very probable. The population of people in the age range of 13-18 years takes up 6.82% (14,458) of the total Spokane population (212,000) allowing for a large opportunity for Intergalactic Adventures to expand and spread to other locations in the years to come.

Parents and Children:

Intergalactic Adventures' other market is aimed towards children in the range of 5-12 and their parents. Nowadays, kids love active and engaging games. Activities like laser tag, mini golf, and an arcade will gain much appeal from these children. By attracting the younger children, their parents will also accompany them to the center allowing for the target market to expand to include the parental market. But these parents won't have to sit and watch their kids. Activities like bowling, mini golf, and go karting can be great family activities that will engage the adults and children alike. The purpose of creating entertainment for the adults is to develop their interest with the safe, healthy environment so they are more likely to bring their kids in another time which will help establish a repeating customer base. In Spokane, 11.76% (24,931) of the total population are children from 5 to 12 years. A child's interest will also attract their parents, and with the child to parent ratio at 1.9:2, this will allow for more sales.

Spokane Demographics of 2017



Youth Groups:

Intergalactic Adventures will also work towards partnering with or offering discounts to youth groups such as sports teams, Boys and Girls clubs, YMCA camps, and church programs to help attract more kids into to the facility. By offering special discounts and packages to these specific youth groups, more people within the target market of ages 5 to 12 will be able to experience the facility and spread popularity.

3.0 Target Market



3.2: Risks and Adverse Results

Threat	Status	Risk Impact	Combat Method
Technology		Technology tends to provide a source of stationary entertainment, such as social media, video games, apps, and movies, to the target market. This creates a distraction by fulfilling the entertainment needs of customers and distracting the population from visiting the center.	Intergalactic Adventures plans to combat this by focusing on advertising within social media and other technology attractions. Additionally, teen nights, special events, and group package discounts will be offered to teens to attract their attention.
Single-Activity Competitors		In the surrounding area of Intergalactic Adventures, there are a few other single-activity competitors who have centers specifically for their one given activity, such as bowling centers or laser tag arenas. All these events will be able to satisfy the same entertainment needs for our customers, thus distracting attention.	By offering many of these single activities all in one place, Intergalactic Adventures will be able to stand out to customers by providing a variety of different options to choose from at an affordable price.
City Attractions		Within Spokane, there are a number of parks, museums, and theaters that will all catch the attention of tourists and local families looking for excursions to take part in together. This will divert the attention of groups seeking entertainment away from Intergalactic Adventures.	Intergalactic Adventures will provide customers with reliable entertainment that they will be able to use repeatedly. Unlike many city attractions which are only interesting initially, the center will be able to constantly draw in families with different theme nights.
Wonderland FEC		As another local entertainment center, Wonderland FEC provides customers with other attractions such as batting cages, a rock climbing wall, a pool with bumper boats, as well as a few other attractions that Intergalactic Adventures does not offer.	Intergalactic Adventures will be providing customers with reliable indoor entertainment all year round, unlike Wonderland FEC which has many of its activities outdoors. Additionally, Intergalactic Adventures will offer package discounts during the initial startup.

Risk Status Key:

Low Risk
 Medium Risk
 High Risk
 Trending Higher
 Unchanged
 Trending Lower



4.1: Name and Type of Financial Institution

Intergalactic Adventures will acquire a Small Business Administration (SBA) loan from Chase Bank in Franklin Park Mall. Chase Bank and the owners of Intergalactic Adventures have a great history with past investments. Credit history will not prevent Intergalactic Adventures' ability to make this loan because the reliable owners have experience with creating and managing businesses which will reduce risks for the bank. Each owner has paid off all of their previous loans and current bills, and they have low credit card balances. This excellence in money management history has benefitted the company in obtaining this loan.

Although the application for the SBA loan requires more time to be processed and approved, the low interest rates, in comparison to the other loans, will save the business money in the long run. Unlike Chase Bank, other banks see the company as a risk due to little history with the owners and the uncertainty of a start-up business.

Bank	Loan Type	Bank Contribution (in Millions)	Interest Rate	Equity Contribution	Time to Receive Loan	Loan Collateral
Chase Bank	SBA	\$1.71	5.75%	20%	High	Personal Assets from Owners
	Commercial	\$1.71	5.90%	20%	Medium	
	Secured	\$1.71	5.85%	20%	Low	
Washington Trust Bank	SBA	\$1.71	5.85%	20%	High	Personal Assets from Owners
	Commercial	\$1.60	6.20%	25%	Medium	
	Secured	\$1.71	6.10%	20%	Low	
Umpqua Bank	SBA	\$1.60	5.90%	25%	High	Personal Assets from Owners
	Commercial	\$1.45	6.25%	32%	Medium	
	Secured	\$1.60	6.15%	25%	Low	

*Equity Contribution calculated from difference of requested amount and bank contribution divided by requested amount

**Offers Received when asking for \$2,145,000

*** Equity Contribution split evenly between the three owners

5.0 Loan Request



5.1: Purpose of Loan and Amount Requested

Through the cash flow statement, the owners established the requested amount of \$2,145,000. This will cover the start-up costs, which include 5 months of construction, as well as first quarter expenses. Intergalactic Adventures will receive a \$1,710,000 loan with a 5.75% interest rate from Chase Bank. The company projects to pay back the loan within the sixth year. Each quarter, the loan principal payment will be \$71,250 and the interest payment will be \$4,097. A sufficient amount of the loan will be used to purchase many of the capital goods, such as the arcade games and the go karts, as well as help fund the installation of the activities.

5.2: Itemized Planned Expenditures

Expense	Cost	Description
Operating Expenses		
Advertising and Marketing	\$51,500	Expenses put towards promoting the company using billboards, website, radio advertisements, etc.
Consumer Goods	\$33,730	Replenishing inventory of smoothie/snack bar and arcade
Insurance	\$25,670	Insurance put toward minimizing risks and protecting the company against potential liabilities
Triple Net Expenses	\$135,000	Triple Net Lease makes the company pay property tax, property insurance, and building maintenance (garbage, sewer, etc.)
License Fee and Taxes	\$180	Used towards obtaining business license and for the payment of LLC fees every fiscal year
Office	\$2,400	General supplies and equipment for the office including computers, printers, desks, etc.
Payroll	\$891,584	Employee's salaries, non-wage compensations, and benefits such as social security, Medicare etc.
Rent	\$775,200	Down payment for 5 months due to construction prior to opening and monthly lease payment

5.0 Loan Request



Activity Maintenance	\$57,000	Costs for maintaining each of the activities (bowling, go karting, etc.) and overall facility
Utilities	\$73,440	Payments for services such as water, electricity, telephone, etc. for the facility
Non-Operating Expenses		
Capital Purchases		
Equipment	\$134,060	Expenses towards paying for equipment specific to each installation sector (bowling balls, bowling pins, laser guns, laser vests, go-karts, helmets, golf balls, golf clubs, arcade games)
Installation Costs	\$1,222,800	Costs towards installing each activity: the bowling alleys, go kart track, mini golf courses, laser tag arena, food stand, bathroom, and more
Income/Sales Tax Payments	\$129,378	A monthly tax of 6.5% of sales
Interest Payments	\$16,388	Interest rate on the loan, 5.75%
Loan Principal Payments	\$285,000	Monthly payments to efficiently pay off the loan for the borrowed money only

5.0 Loan Request



5.3: Projections for Future Stability

Year 1: Quarterly Cash Flow Projection						
	Pre-Startup	Quarter 1	Quarter 2	Quarter 3	Quarter 4	TOTALS
1. CASH ON HAND	435,000	521,315	263,528	160,583	180,032	
2. CASH RECEIPTS						
Bowling Sales		49,533	78,886	102,124	119,246	349,789
Arcade Sales		28,305	45,078	58,356	68,141	199,880
Laser Tag Sales		28,305	45,078	58,356	68,141	199,880
Go Kart Sales		89,160	141,995	183,823	214,644	629,622
Food and Smoothie Bar Sales		28,658	45,641	59,086	68,993	202,378
Black Light Mini Golf Sales		39,803	63,391	82,064	95,823	281,081
Birthday Room Sales		18,099	28,824	37,314	43,571	127,808
Total Sales		281,863	448,893	581,123	678,559	1,990,438
Loan	1,710,000					
3. TOTAL CASH RECEIPTS	1,710,000	281,863	448,893	581,123	678,559	1,990,438
4. TOTAL CASH AVAILABLE	2,145,000	803,178	712,421	741,706	858,591	3,115,896
5. CASH PAID OUT						
Operating Expenses						
Advertising and Marketing	10,500	15,000	13,500	12,500	10,500	51,500
Consumer Goods	675	4,776	7,607	9,848	11,499	33,730
Insurance	25,670					
Triple Net Expenses		33,750	33,750	33,750	33,750	135,000
License Fees and Taxes	180					
Office Expenses	1,800	150	150	150	150	600
Payroll Expenses		222,896	222,896	222,896	222,896	891,584
Rent	228,000	136,800	136,800	136,800	136,800	547,200
Activity Maintenance		14,250	14,250	14,250	14,250	57,000
Utilities		18,360	18,360	18,360	18,360	73,440
Non Operating Expenses						
Capital Purchases						
Equipment	134,060					
Installation Costs	1,222,800					
Income/Sales Tax Payments		18,321	29,178	37,773	44,106	129,378
Interest Payments		4,097	4,097	4,097	4,097	16,388
Loan Principal Payments		71,250	71,250	71,250	71,250	285,000
6. TOTAL CASH PAID OUT	1,623,685	539,650	551,838	561,674	567,658	2,220,820
7. CASH POSITION	521,315	263,528	160,583	180,032	290,933	
					Net Cash Flow:	(230,382)

Year 2-6: Yearly Cash Flow Projection						
	Year 2	Year 3	Year 4	Year 5	Year 6	TOTALS
1. CASH ON HAND	290,933	1,216,173	2,429,681	3,670,806	4,891,629	
2. CASH RECEIPTS						
Bowling Sales	603,570	684,902	705,694	717,313	722,817	2,830,726
Arcade Sales	344,897	391,373	403,254	409,893	413,038	1,617,558
Laser Tag Sales	344,897	391,373	403,254	409,893	413,038	1,617,558
Go Kart Sales	1,086,426	1,232,824	1,270,249	1,291,163	1,301,070	5,095,306
Food and Smoothie Bar Sales	349,208	396,265	408,294	415,017	418,201	1,637,777
Black Light Mini Golf Sales	485,012	550,368	567,076	576,412	580,835	2,274,691
Birthday Room Sales	220,535	250,253	257,850	262,095	264,106	1,034,304
Total Sales	3,434,545	3,897,358	4,015,671	4,081,786	4,113,105	16,107,920
Loan						
3. TOTAL CASH RECEIPTS	3,434,545	3,897,358	4,015,671	4,081,786	4,113,105	16,107,920
4. TOTAL CASH AVAILABLE	3,725,478	5,113,531	6,445,352	7,752,592	9,004,734	28,316,209
5. CASH PAID OUT						
Operating Expenses						
Advertising and Marketing	42,000	46,000	50,000	50,000	50,000	196,000
Consumer Goods	58,201	66,044	68,049	69,170	69,700	272,963
Insurance	25,670	25,670	25,670	25,670	25,670	102,680
Triple Net Expenses	135,000	135,000	135,000	135,000	135,000	540,000
License Fees and Taxes	180	180	180	180	180	720
Office Expenses	600	600	600	600	600	2,400
Payroll Expenses	952,380	1,014,000	1,075,000	1,136,000	1,197,000	4,422,000
Rent	547,200	547,200	547,200	547,200	547,200	2,188,800
Activity Maintenance	57,000	57,000	57,000	57,000	57,000	228,000
Utilities	73,440	73,440	73,440	73,440	73,440	293,760
Non Operating Expenses						
Capital Purchases						
Equipment	43,000	64,000	80,000	80,000	80,000	304,000
Installation Costs	50,000	100,000	100,000	120,000	120,000	440,000
Income/Sales Tax Payments	223,245	253,328	261,019	265,316	267,352	1,047,015
Interest Payments	16,388	16,388	16,388	16,388	16,388	65,552
Loan Principal Payments	285,000	285,000	285,000	285,000	285,000	1,140,000
6. TOTAL CASH PAID OUT	2,509,305	2,683,850	2,774,546	2,860,964	2,924,530	11,243,890
7. CASH POSITION	1,216,173	2,429,681	3,670,806	4,891,629	6,080,204	
8. NET CASH FLOW	925,240	1,213,508	1,241,125	1,220,822	1,188,575	5,789,271



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