

# 9 chapter

## Preparing a Business Plan

*"The purpose of this program was to provide the ladies from the halfway house with basic but marketable job skills. Many of the ladies have spent time in jail, been addicted to drugs and have had various other hardships in life. Some have never even had a job that required any specific experiences or skills. Now, all of that is changing thanks to the CTC."*

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### Introduction

Creating business plans has not been one of the routine tasks of non-profit directors or boards as it is in the for-profit sector, but, as non-profits are forced to model themselves more and more after for-profits, it is not a bad idea to look at and perhaps learn from some of standard for-profit strategies.

Not all business plans follow the same outline, but all contain similar elements. The process and outline that follows is presented only as a guide and will be most appropriate for those Steering Committees and CTC Directors who have little experience in developing documents of this nature. For an alternate structure, Exhibit 9-2 presents a business plan developed by one of CTCNet's affiliate members.

A business plan is a verbal picture of your project. It tells other people what you are going to do and how you plan to do it. It lets others know that you are serious about your project, and that you have taken time to consider all the relevant pieces. A business plan can serve the CTC in a number of ways:

- As a guide to help set up and run the CTC
- To illustrate, to partners and funders, why you need their help

- As a boilerplate for fund-raising proposals
- As background material for staff and volunteers
- As documentation accompanying the yearly formal audit
- As a basis for developing CTC budgets for ensuing years, and,
- In HUD funding applications, as a substitute for a “Computerized Community Connection Plan (CCCP)”.

The CTC Steering Committee and management staff should reexamine the business plan annually. Experience may dictate changes or require that certain sections be completely rewritten.

## The Business Plan: Process and Outline

Schedule a series of meetings of the Steering Committee (or sub-committees) with CTC management staff to work through each section of the business plan.

The documentation developed in the course of working through the preceding chapters will form the basis of your business plan. In particular, the material on budgeting and fund-raising (see Chapter 8) is absolutely necessary for preparation of the financial section of the business plan.

Assemble your documentation according to the outline in the following table, and provide a package to each person who will be working on the plan. The documentation will be used to produce the Business Plan narrative (see below). When the narrative has been completed, you will write an executive summary to precede the narrative, assemble the specified attachments, produce a table of contents, design a cover page, and bind the entire product in a manner befitting its importance. Please note that although different funders may require different documentation requirements, this particular plan covers a range of basic requirements and is especially helpful in a time crunch.

<b>Business Plan Section</b>	<b>Subsection</b>	<b>Documentation</b>	<b>Chapter Source</b>
Operations	Organization, governance and staff	Organizational chart Staffing plan	1 4
	Timeline		1
	Start-up needs and/or on-going operational needs	Staffing plan Software and hardware plans Space plan	4 5 & 6 6
	Communications and outreach		7
	Self-assessment and program evaluation		7
	Possible problems and solutions		
Financials	Start-up expenses		8
	Start-up income		2 & 8
	On-going expenses		8
	On-going support		2 & 8
	Projections (3-yr)		

# The Business Plan: Section by Section

## Program

This section describes the program focus for the CTC and explains why it is the right program for the intended participants. It has five subsections: mission statement, needs assessment, program description, community partners, user projections, and fees.

### *Needs assessment*

The narrative in this section must answer the question, “What are the important needs among intended participants?” It must also set the stage for the program section to follow, convincing the reader that a) adequate data has been obtained, and b) that the data points strongly to the program focus identified.

The narrative should:

- include the mission statement of the CTC, spelling out the vision, mission, and values of the program. Also mention of the value of inclusiveness and diversity, non-discrimination, etc.
- define the community to be served: existing agency clients? residents of a housing complex? neighborhood residents generally? participants from collaborating community agencies? community demographics and statistics?
- describe the steps the Steering Committee has taken to determine community needs (conducting focus groups, interviewing members of the community, developing partnerships and collaborations with other community agencies)
- summarize the resulting data

Actual reports may be included as attachments.

### *Program description*

The narrative in this section answers the question, “In what areas will the CTC focus its program and what offerings will it provide to address the identified community needs?” This section forms the basis for operational sections to follow: staffing, scheduling, financing, etc. The reader will need to be convinced that a) a variety of alternatives have been considered, b) other community

resources have been taken into consideration, and c) the resulting program is the ideal program for the community to be served. If the Steering Committee has developed a mission statement, it can be used (or referred to and included as an attachment) here.

The narrative should go on to describe, for each program area:

- the name of the program (e.g. open hours, GED instruction, job preparation, etc.)
- the scope, goals and objectives of the program (what will participants be doing?)
- the hours when the program will be offered
- the staff (paid and volunteer) who will supervise the program, and
- the anticipated outcomes

These descriptions need not be long or overly detailed. A description of an afterschool program might look something like this:

*The goal of the afterschool program will be to broaden the computer knowledge of grade school children by introducing them to software applications not generally part of their school curriculum. The program will be supervised by one teacher for every ten children and will be held every afternoon, Monday through Friday, from 3-5:30 pm. The activities will center around multimedia projects using sound and visual imaging. The children will use the World Wide Web as a resource for project materials. The result will be that children will do better in school, will improve their language and communication skills, and that fewer will get into trouble.*

### **Community partners**

This section will summarize the Steering Committee's work in mapping community assets and establishing partnerships and collaborations with other community agencies. It will answer such questions as:

- "How were the community partners identified?"
- "What specific collaborations have been established?"
- "What is the role of each partner and what will that partner expect in return?"
- "How will the relationship be sustained?"

As you review the documentation from Chapter 2, remember that community

partnerships can take many forms and reap many different kinds of benefits: in-kind contributions of space, hardware, software, furnishing, or renovations; participation by professionals and agency representatives on the Steering Committee or its subcommittees; technical advice and assistance, computer maintenance and repair; volunteers for a variety of staffing needs; an agency that wishes to bring its participants to the CTC; and so on.

The narrative should be very specific and inclusive as to the pledges made by each partner. Support letters and MOUs from each partner (individual or agency) should be included as attachments.

### *User projections*

This section should answer these questions:

- “How many people will attend in each of the CTC program areas?”
- “What increase in participation is anticipated as the CTC becomes established?”
- “What will a weekly (or monthly, or seasonal) schedule look like?”
- “How will the schedule change during holidays and vacation periods?”

In preparing this section, remember that a projection is only a “best guess”. As months of operation go by, you will accumulate attendance figures that will improve the validity of your projections for ensuing years. In the initial stages, the projections will be based on information from the focus groups, any pre-registration figures from collaborating agencies or advertised classes, and the results of any pilot program. The narrative should mention any currently envisioned caps on participation due to space, budget, or staffing restrictions.

Narrative statements can be as simple as:

*Six seniors from the Community Center lunch program attended the focus group. Five of these indicated that they would attend Computer Orientation classes. Since over 100 seniors are involved in the lunch program, we anticipate an additional 10% of these to register for the classes in the first month.*

It will be appropriate to include as attachments sample schedules showing the various offerings, the times these will be available, and the anticipated number of participants in each.

## User fees

The purpose of this section is to indicate any revenues that can be anticipated from fees charged or contributions solicited from participants. The documentation resulting from the work outlined in Chapter 8 together with the user projections above should provide this information.

The narrative can follow an outline such as:

*Membership fees are \_\_\_ for adults and \_\_\_ for children under 16. It is anticipated that the CTC will have an initial membership of 50 and will triple in size during the first year.*

*Outside groups that use the center to offer their own classes will be charged \_\_\_ per participant per session. Arrangements have been made with \_\_\_ organizations to bring classes for \_\_\_ week sessions, resulting in an estimated \_\_\_\_\_ of revenue.*

*Participants in public access sessions will be asked for a donation of \_\_\_\_, but any amount will be accepted and no one will be turned away for lack of a contribution. Based on user projections for these sessions, we estimate revenues of \_\_\_\_\_ per week.*

*Should any participants use the CTC for business activities, they will be asked to contribute \_\_\_% of their earnings to the center. Although no such profit sharing is anticipated during the first year, this may be a source of revenue in the future.*

*The total anticipated revenue from user fees during the first year of operation is \_\_\_\_\_.*

If no fees are to be charged for membership or classes, and it is not the intention of the Steering Committee to ask for participant contributions, this section need not be included.

## Operations

This section of the business plan outlines the nuts and bolts of your plan for getting the CTC started and keeping it going. It has the following sections: organization, timeline, start-up needs, on-going needs, communications, and possible problems and solutions.

### Organization

This section will answer the following questions:

- “What body will govern the CTC? Who are its members? What are their major responsibilities?”
- “Who will be in charge of the day-to-day operations of the CTC? To whom is this person responsible?”
- “What other staff will be required? What will their duties and hours be? To whom will they be responsible?”
- “What is the nature of the performance review process?”
- “What strategies will be employed to reward and recognize staff and volunteers?”

The narrative should describe the governance structure and include the chart of organizational structure developed as documentation in Chapter 1.

In describing the day-to-day administration, the staffing plan developed in Chapter 4 will be helpful. The narrative should summarize the tasks to be performed by paid full-time and part-time staff and by volunteers, together with qualifications required for each. It should detail hours, salary, and benefits for staff, and, in the case of volunteers, include plans made for coordination and supervision as well as plans for ***support and recognition***.

### ***Timeline***

This section answers the questions, “When do the steps in the process of setting up the CTC happen? Who is responsible for making them happen?”

A sample timeline was given in Chapter 1. Your Steering Committee modified this to form its own timetable and the results were documented. Review that document now and make any additions, subtractions, and other adjustments according to what has taken place and what future actions have been planned.

The narrative should reproduce and annotate your timetable, indicating period for accomplishment of the task, deadline, and positions of people (staff and/or committee or subcommittee chairs) responsible for seeing that the task is completed.

### ***Start-up needs***

The purpose of this section is to demonstrate care of planning and consideration of all relevant detail. The narrative should reassure the reader that all start-up aspects of the CTC have been considered and planned for. It may be the case that a CTC that has been in operation for some time is only now getting around to

developing a business plan. In this case, the section on start-up needs will not be included in the business plan.

Start-up needs include all items, services, and expenses that need to be acquired and/or paid for prior to opening the CTC, including space, staff, equipment, and supplies. Start-up needs do not include items, services, and other expenses to be acquired or supported after the CTC has opened.

The narrative should list the needs (space and utilities, salaries, software, hardware, furniture and supplies) and indicate what the timing and arrangements are for acquiring each. For example, the Steering Committee may have engaged a Center Director 3-4 months in advance of expected opening. Not only the salary and benefits for that period, but also the costs of that person's workspace, necessary equipment and supplies will be regarded as start-up needs.

A more detailed list of start-up needs can be included as an attachment. This should include itemizations of software, hardware, and supplies as well as necessary furniture and furnishings purchases. It should specify the pre-opening cost of space, utilities, and alterations. It should include any expenses related to outreach, promotion, and, of course, associated fees and salaries. In addition, it should list any necessary modifications to make the facility accessible to people with disabilities and functional limitations.

### ***On-going needs***

Again, the purpose of the section is to convince the reader that you've thought of everything—that every contingency has been covered. The on-going needs are the day-to-day expenses of running the center and cover, at a minimum:

- Space (rent, utilities, security, insurance, maintenance, trash removal)
- Staff (including salaries, benefits, and perks for volunteers)
- Outreach and promotion
- Equipment and furnishings (repair and replacement)
- Software (acquisition, upgrades, and replacement)
- Computer and office supplies
- On-line services and internet accounts
- Periodicals and reference material

- Special events budget

These can be summarized and described in the narrative, and a more detailed listing can be made available as an attachment.

### ***Communications and outreach***

Readers of your business plan will want to know how you intend to inform the community of the existence and location of the CTC and its intended services, membership options, hours, and classes.

As noted in Chapter 7, a popular misconception about CTCs is that you put computers in a room, open the doors, and people come. In fact, there are many reasons that this simply doesn't happen: people don't know about the CTC; they don't think it's there for them; they are shy about their self-perceived ignorance; they have no idea what being able to work with a computer can do for them. So public communication and outreach is an essential piece of your operations plan and hence of your business plan.

Marketing and Outreach is discussed in detail in Chapter 7. Use the documentation to inform the narrative for this section:

- What media will you use?
- What promotional materials will you generate?
- What meetings are targeted for personal presentations?
- What kinds of promotion can be expected from community partners?
- How will you approach intended participants who may not read, who may speak a different language, who seldom leave their homes, or who cannot hear or see?

The narrative should include a description of the process you went through to develop your outreach plan, and it should provide specific answers to the kinds of questions listed above as in the following example:

*We plan to communicate with local religious institutions. We would like to encourage service attendees to come to the center. We would like to open the door for these institutions to donate funds or provide interested and able volunteers. We plan to tell them personally about the CTC, what it intends to offer and whom it intends to serve. We plan to make contact by letters and phone calls to appropriate clergy and religious leaders and hope to be permitted to speak at services and distribute brochures and flyers to attendees. Religious institutions that we have been in touch with include \_\_\_\_, \_\_\_\_, and \_\_\_\_.*

## ***Self-Assessment and program evaluation***

Readers of the business plan will need assurance that the CTC is monitoring its own performance. This section describes the steps that will be taken to accumulate data and examine quantitative and qualitative outcomes in relation to the goals and objectives specified in the program description. Refer to the self-assessment plan developed as documentation for Chapter 7.

## ***Possible problems and solutions***

It is important to discuss what might possibly go wrong with your planning. The object here is twofold: a) to give the reader a sense that your plan is real - not just pie-in-the-sky—that you *know* things will go wrong, and b) to add further substance to the impression that you really have considered all the contingencies and are prepared.

This particular topic has not been directly addressed in the preceding sections of this manual. By working through each chapter, the Steering Committee and Center Management team have probably arrived at a good idea of what obstacles to program success may lie in wait.

Bite the bullet and make a list of these. Here are some possibilities:

- Hardware breakdown or malfunction—no technical assistance present
- Not enough participants—OR too many participants
- Scheduling plan not appropriate for those who most want to use the CTC
- Failure of fund-raising initiatives
- Inability to recruit and retain effective volunteers
- Space problems: too hot, too cold, not enough space, access difficulties
- Understaffing, inability of staff to respond to participants, staff turnover

Pick two or three that seem most likely to occur, given your planning, and write a short paragraph describing each and indicating strategies and mechanisms that the CTC will employ to overcome the obstacle. Here is an example:

*Participants resent and rebel against rules established for the CTC. They refuse to sign in OR they insist on bringing their own software OR they take sodas and food to the computer stations,*

*or otherwise behave in bizarre and threatening ways. The center director will meet with such participants and explain the rationale for the CTC rules, and solicit their cooperation. If behavior is not improved, the center director will deny these participants further access.*

## Financial Planning

The object of this section is to demonstrate the capability of the CTC to raise sufficient revenue to support its expenses. The narrative will summarize what the previous section projected in terms of expenses and income. You will be attaching a cash flow worksheet (see Exhibit 9-1 and documentation from Chapter 8) detailing expenses for start-up and on-going costs over at least one year. The narrative in this section must describe the strategies the CTC will use to achieve sufficient income to match these expenses.

If the business plan were being prepared by a for-profit technology center, the preparation of the cash flow worksheet might necessitate returning to the User Fee section (above), and adjusting the fee schedule so as to bring revenue into balance with expenses. Since the CTC is being established to serve people who otherwise would not have the opportunity to use technology because they can neither afford the technology itself nor the training, it is unlikely that a fee structure designed to support the center would allow the CTC to achieve its fundamental goal. Other revenue options have been discussed in Chapter 8.

### *Preparing the cash flow statement*

Exhibit 9-1 is a completely fictional cash flow worksheet, yet by examining it carefully, you will probably have a good idea how to use the budget information arrived at in Chapter 8 to prepare your version.

You will have 15 columns across. The first will be used to identify your line items. The next will specify expenses and income for start-up. Following will be monthly budgets for operating expenses. The last column will give the total for the year.

In the first column, the line items will parallel the sections (not all the line items) in your worksheets. An additional item in the Cash In section is Bank Interest. This is listed under “other” on Income worksheet in Chapter 8.

Since the income worksheet prepared in Chapter 8 shows annual figures, you may want to use your timetable and the grant decision dates from your funding research to place anticipated grant amounts in the months where they are most likely to come in. This will give a sense of reality to this statement. Similarly, if

certain expenses are payable annually or quarterly, you may want to enter the appropriate amount in the month when payment is due.

The “Cash Flow” line shows the difference between the “Total Cash In” line in the upper portion and the “Total Cash Out” line in the lower section. Note that it is not unusual for this figure to be negative. What is important is that “Ending Cash” not enter the negative area. The “Cash Flow” figure in the final column represents the “Beginning Cash” figure for the following year’s Cash Flow Statement.

### *The financial narrative*

Although both income and expense projections are just that—guesses—it is likely that readers of the business plan will be more interested in the probability of the CTC’s being able to meet expenses than in questioning the expenses themselves.

The narrative will describe the budgeting process undertaken by the CTC. It will also describe the research effort made and underway to uncover appropriate sources of support. Should the cash flow statement indicate negative cash flow areas, the narrative must address concretely the ways in which the CTC proposes to address these areas, and should include as many alternative income sources as possible along with conservative estimates of return from such alternative sources. For example, suppose that the estimate of start-up costs produces the following situation:

Start-up Costs		\$14,600.
Anticipated revenue		\$12,500.
National Bank	\$4,500.	
Housing Authority	\$500.	
Foundation Grant	\$7,500.	
Shortfall		(\$2,100.)

It would not be reasonable to anticipate raising this money from bake-sales or washing cars or mowing lawns or shoveling snow or even a combination of these. Why? Because the return is small for the organizational effort involved, and because the sum needed would involve an effort over a considerable length of time. More reasonable might be a statement such as:

*To meet this shortfall, the CTC will secure \$100 contributions from twenty-one local businesses. Each will receive a certificate of appreciation of their efforts as founding members of the CTC.*

## ***Presentation and revision***

Unless an accountant has been working with the Steering Committee on the business plan, the completed draft of the Financial section, the narrative and the cash flow statement should be given to a person familiar with financial statements for review and feedback. Appropriate changes should be made.

Even after the section is completed to everyone's satisfaction, it is important to use the cash flow statement (or the expense and income projections from Chapter 8) throughout the year to monitor and adjust the projections. This should be done monthly, using actual income and expense figures from CTC operation. Examination of the "Budget vs. Actual" statements should be a regular feature of Steering Committee meetings. They will also be invaluable in determining more realistic projections for following years.

## **Presenting the Business Plan**

With all the internal sections completed, the time has come for some finishing touches to make the business plan easy to read, substantiate the contents with attachments, and make it look like the important document that is. Be aware that some funders receive a large amount of grant applications and may specifically request that you not send additional attachments. Check with an individual funder before sending in additional documents.

### ***Attachments***

Suggestions have been made throughout the chapter for attachments. These include any documentation used to support the narrative, brochures, flyers, letters of support, press releases that aired or are in print from local media, statements from participants, a floor plan for the CTC, support letters from collaborators and those who have pledged in-kind support, an organizational chart, resumes of senior staff, personnel policies, and, of course, your cash flow statement.

### ***Executive summary***

The executive summary is the first item readers will see after the Table of Contents. It should excite the interest of readers so they continue reading the plan. It must be short, not more than two pages and preferably limited to a single page. And it should present the highlights of the plan starting with an introduction of the entity presenting the plan. Make sure you answer the following questions:

- Who Are You? (Describe the Committee or Sponsoring Agency)
- What are you planning? (Describe the CTC)
- Why are you planning it? (Describe the need)
- How will you do it? (Describe your plan)
- When will you do it? (Describe your timeline)
- What will happen? (Describe anticipated outcomes)

### ***Table of contents***

The table of contents appears after the cover page and should list in order the sections of the business plan starting with the Executive Summary. Subheadings may be included under Program, Operations, and Financial Planning, as appropriate. Page numbers should be provided including a page number where the Attachments start.

### ***Cover page***

The cover page states the name of the CTC, the name of the sponsoring agency or of the Steering Committee members, the fact that this document is a business plan, and gives the month and year of publication.

### ***Binding and distribution***

Choose a binding that looks professional and yet is not expensive. Three ring binders or velo binders are appropriate and allow you to insert colored tabs as section separators. These binders can be purchased at office supply stores and the assembly can be done by the Committee or CTC staff. There is a further advantage to this type, namely that extra binders can be used for other purposes.

Spiral binding is nice but has to be done professionally. A local printer can give you costs. If you go this route, you'll need a good estimate of the number of copies required. Cost will probably diminish as quantity increases, but on the other hand you don't want to have a closet full of unused or outdated business plans hanging around.

In estimating quantity, think about the following people who will need copies:

- Steering Committee members and/or Board members of the sponsoring agency



## Additional Resources

- **A Proposal Writing Short Course**  
<http://fdncenter.org/learn/shortcourse/prop1.html>
- **Apple - Education - Technology Planning Guide**  
<http://www.apple.com/education/planning/>
- **Business Planning (for nonprofits or for-profits)**  
[http://www.mapnp.org/library/plan\\_dec/bus\\_plan/bus\\_plan.htm](http://www.mapnp.org/library/plan_dec/bus_plan/bus_plan.htm)
- **Education Leadership Toolkit - Change and Technology Planning**  
<http://www.nsba.org/sbot/toolkit/index.html>
- **National Center for Technology Planning**  
<http://www.nctp.com/>
- **Sample grant proposal from Plugged In**  
[http://www.pluggedin.org/tool\\_kit/sample\\_grant.html](http://www.pluggedin.org/tool_kit/sample_grant.html)
- **Strategic Technology — Dynamic Planning for Organizational Effectiveness**  
<http://www.strategictechnology.net/>
- **TechAtlas - the tech planning tool for nonprofits**  
<http://www.techatlas.org/tools/>
- **TechBuilder, GrantWriter, Technology Planning**  
<http://compaq.edmin.com/>
- **YouthSpace** -- Sample CTC Business Plans  
<http://www.youthspace.net/>



## Exhibit 9-1

### Cash Flow Worksheet

	Startup	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year 1
<b>Beginning Cash</b>	0	32,265	30,468	28,462	26,605	24,505	22,445	20,132	17,754	15,112	12,587	9,787	6,991	
<b>Cash In:</b>														
User fees		60	100	100	100	160	160	160	200	200	200	240	240	1,920
Fundraising		200		200		200		200		200		200		1,200
Grants	46,000													46,000
Value of In-Kind Contributions	16,500	600	600	600	600	600	600	600	600	600	600	600	600	23,700
Interest on Savings Account	3,125	1,613	1,523	1,423	1,330	1,225	1,122	1,007	888	756	629	489	350	15,481
<b>Total Cash In</b>	<b>65,625</b>	<b>2,473</b>	<b>2,223</b>	<b>3,323</b>	<b>2,030</b>	<b>2,185</b>	<b>1,882</b>	<b>1,967</b>	<b>1,688</b>	<b>1,756</b>	<b>1,429</b>	<b>1,529</b>	<b>1,190</b>	<b>88,301</b>
														0
<b>Cash Out:</b>														
Start-Up Expenses:														0
Utility deposits	300													300
Office Equipment	5,000													5,000
Computer Hardware	15,000													15,000
Computer Software	2,000													2,000
Renovations	3,000													3,000
														0
<b>On-Going Expenses:</b>														0
Salaries	3,000	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	21,000
Health Insurance	1,000	200	200	200	200	200	200	200	200	200	200	200	200	3,400
FICA	370	185	185	185	185	185	185	185	185	185	185	185	185	2,590
Workers Comp	80	40	40	40	40	40	40	40	40	40	40	40	40	560
Unemployment Insurance	110	55	55	55	55	55	55	55	55	55	55	55	55	770
Professional Fees		100	100	100	100	100	100	100	100	100	100	100	100	1,200
Insurance	400	200	200	200	200	200	200	200	200	200	200	200	200	2,800
Telephone	200	200	200	200	200	200	200	200	200	200	200	200	200	2,600
Water	200	100	100	100	100	100	100	100	100	100	100	100	100	1,400
Electricity	300	150	150	150	150	150	150	150	150	150	150	150	150	2,100
Rent	1,600	800	800	800	800	800	800	800	800	800	800	800	800	11,200
Security	50	100	100	100	100	100	100	100	100	100	100	100	100	1,250
Equipment maintenance		200	200	200	200	200	200	200	200	200	200	200	200	2,400
On-line services		50	50	50	50	50	50	50	50	50	50	50	50	600
Advertising	100	100	100					100	100					500
Printing	100	20	20	20	20	20	20	20	20	20	20	20	20	340
Postage		20	20	20	20	20	20	20	20	20	20	20	20	240
Newsletter		50		50		50		50		50		50		300
Equipment Replacement		100	100	100	100	100	100	100	100	100	100	100	100	1,200
Supplies	50	100	60	60	60	95	95	95	110	110	110	135	135	1,215
Educational Materials	500		50	50	50	80	80	80	100	100	100	120	120	1,430
<b>Total Cash Out:</b>	<b>33,360</b>	<b>4,270</b>	<b>4,230</b>	<b>4,180</b>	<b>4,130</b>	<b>4,245</b>	<b>4,195</b>	<b>4,345</b>	<b>4,330</b>	<b>4,280</b>	<b>4,230</b>	<b>4,325</b>	<b>4,275</b>	<b>84,395</b>
<b>Cash Flow:</b>	32,265	(1,797)	(2,007)	(1,857)	(2,100)	(2,060)	(2,313)	(2,378)	(2,642)	(2,524)	(2,801)	(2,796)	(3,085)	3,906
<b>Ending Cash:</b>	32,265	<b>30,468.3</b>	<b>28,461.7</b>	<b>26,604.7</b>	<b>24,505</b>	<b>22,445.2</b>	<b>20,132.5</b>	<b>17,754.1</b>	<b>15,111.8</b>	<b>12,587.4</b>	<b>9,786.79</b>	<b>6,991.13</b>	<b>3,905.68</b>	

Please note that these numbers are purely for example. They are not based on any actual situation. You will need to get estimates for all of your center's costs as described in the financial section of the manual.

