

# Mosaic Tea & Coffee Business Plan



**The mission of Mosaic Tea & Coffee is to live out our personal values by positively impacting the quality of life in our Davis community, through the operation of a 'common good' café that utilizes a pay-it-forward model of interaction.**

# Mosaic Tea & Coffee Business Plan

## 1.0 Executive Summary

Mosaic is a new community venture whose opening is targeted for the Fall of 2014. The intent of Mosaic is to provide Davis, CA, with a community-supported 'common good' tea and coffee café that provides job training and placement for adults with disabilities while operating on a unique pay-it-forward model.

The 'common good' tea and coffee café will be located in the Fellowship Hall of Davis Community Church, which is at 421 D Street. It will be a single-unit, large-sized tea and coffee café with simple food and coffee options. It will be self-funded by offering high quality service, exceptional products, and by careful targeting of demographics not sufficiently served by current downtown Davis establishments, all through a unique pay-it-forward model. Start-up expenditures are \$62,668. Based on our expectations of receiving average donations of \$4 per customer, with approximately 12 customers per hour, the venture will generate \$121,368 in revenues by the end of year one.

## 1.1 Objectives

Mosaic has dual primary objectives. One is to provide a relevant way to live out our personal values in this post-Christian post-post-modern era. Another primary objective of Mosaic is to provide job training and placement for adults with disabilities. Secondary objectives include providing a venue that fosters community collaboration and conversation, offering an alternative economic model through the "pay it forward" concept of gift economy, showcasing local art and music, and creating community by providing a diversity-friendly gathering space.

## 1.2 Mission

Mosaic falls under the 501(c)3 status of Davis Community Church. However, it is fully run by volunteers from the community of Davis. We intend to provide high-quality products and services, and make them accessible to anyone regardless of socio-economic status (SES) or ability/disability. Mosaic will provide its products and services to the public utilizing a "pay-it-forward/gift economy" model (for an example of this, see Karma Kitchen, <http://vimeo.com/29671761>). By living out our personal values, we will impact the quality of life and improve the community of Davis and the region.

**"The mission of Mosaic Tea & Coffee is to live out our personal values by positively impacting the quality of life in our Davis community, through the operation of a 'common good' café that utilizes a gift economy model of interaction."**

## 1.3 Religious Affiliation

Mosaic's affiliation with Davis Community Church (DCC) is as follows. While being a ministry of DCC, and thus falling under the church's 501(c)3 status, Mosaic will be fully planned, implemented, and maintained through a collaboration of volunteers from the wider community, and it will be fully funded by outside organizations

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and individuals. Through Mosaic, the members of DCC endeavor to practice mutual care and accountability for our neighbors in the greater community. The church provides a venue and some oversight for the purpose of ensuring success, as determined by the objectives laid out in this document. Indeed, living out one's personal values is seen as an innovative way to be religious people in a secular world.

Mosaic provides a unique opportunity to create a “proximity space” where Christians and non-Christians can interact meaningfully with each other. The venture lends itself to outreach through hospitality, enabling members of the DCC congregation and the community of Davis to more fully meet, live with and know our neighbors. Since the original word for hospitality -- *philoxenia* -- literally means the ‘love of strangers,’ both Christians and non-Christians alike are called to an attitude of welcome toward others, not only toward believers, but also, if not especially, toward those who might be “outsiders.” Mosaic is a new expression of our personal values that allows us to respond to our changing culture in dynamic ways.

## 2.0 Summary

The Board of Directors will provide oversight, financial management, policy setting, and leadership support in consultation with Davis Community Church. It will have representatives of Davis Community Church, the disabled community, disability service providers, and the community at-large. The Action Committee will consist of the various leaders from Davis Community Church and the community and will be responsible for daily operations and event management for all that Mosaic will be doing. The make-up of the Action Committee will be fluid and include all responsible people who are leading activities and events as needed.

## 2.1 Ownership

Mosaic is a subsidiary of the registered nonprofit 501(c)3 Davis Community Church in Davis located at 412 C Street, Davis, CA 95616. However, Mosaic will be fully run by volunteers from the community of Davis.

## 2.2 Space Utilization

Mosaic will utilize the DCC Fellowship Hall with a schedule that does not impeded upon current usages of the space. The following Hours of Operation are based upon an analysis of *actual usage* of DCC's Fellowship Hall. DCC's Fellowship Hall will remain available to regular usage groups (such as Rotary) as well as memorial and wedding receptions on Thursday afternoons and Saturday afternoons.

### Hours of Operation

**Mondays: closed**

**Tuesdays: 7:00 a.m. – 4:00 p.m.**

- 7:00 a.m. – Mosaic To Go (morning coffee/tea to go for working folks)

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- 7:00 a.m. – 1:00 p.m. Family focused venue
- 1:00 p.m. – 4:00 p.m. Mosaic general, ½ room available to reserve
- 4:00 p.m. on Closed for DCC use

## **Wednesdays: 7:00 a.m. – 4:00 p.m.**

- 7:00 a.m. – Mosaic To Go
- 7:00 a.m. – 1:00 p.m. Family focused venue
- 1:00 p.m. – 4:00 p.m. Mosaic General, ½ room available to reserve

## **Thursdays: 7:00 a.m. – 1:00 p.m.**

- 7:00 a.m. – Mosaic To Go
- 7:00 a.m. – 1:00 p.m. family focused venue
- 1:00 p.m. Closed for DCC use: memorial and wedding receptions

## **Fridays: 7:00 a.m. – 4:00 p.m., 6:00 p.m. – 10:00 p.m.**

- 7:00 a.m. – Mosaic To Go
- 7:00 a.m. – 1:00 p.m. Family focused venue
- 1:00 p.m. – 4:00 p.m. General mosaic, ½ room available to reserve
- 6:00 p.m. – 10:00 p.m. Art/theatre/open Mike, etc.

## **Saturdays: 7:00 a.m. – 1:00 p.m.**

- Coincide with Farmer's Market, family focused venue. After 1:00 p.m., DCC use.

## **Sundays: 7:00 a.m. – 1:00 p.m.**

- Coincide with DCC Coffee Hour
- Fellowship focused with DCC congregation
- Open to public and family focused
- Alternative Worship opportunities after 1:00

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## 3.0 Services

### The Menu

The menu is going to be extremely simple, initially focusing on beverages (coffee, tea, sodas and smoothies) and simple “grab-as-you-go” food items.

### Ingredients

Mosaic will place a focus on vendors who employ individuals with disabilities or who support disability organizations. Mosaic will also be ecologically conscious, choosing vendors that are committed to sustainability and environmental care when possible. Patrons will feel like they have contributed to disability and environmental causes as well as to the greater good of the Davis community.

## 4.0 Space Design

### Flexibility

A primary function of Mosaic is to provide a space that retains necessary flexibility to accommodate current uses. The space will enable wedding and memorial receptions as well as meetings to occur in the space.

Movable walls will be utilized to provide the ability for different configurations of the space, from small, intimate settings to banquet hall.

### Interior Accessibility

Mosaic is committed to creating a space that is accessible and responsive to the full-spectrum of our community and will utilize universal design strategies.

### Interior Accoutrements

Mosaic will engage the wider public and local artists to provide art for the walls in DCC's Fellowship Hall.

## 5.0 Market Analysis Summary

The patrons of the Mosaic will fall into the following categories:

- People with disabilities
- Parents, family, friends, service providers and supporters of those living with a disability.
- Families with young children.
- Local Business people working in Downtown Davis.
- Business people and service people who come to downtown Davis occasionally.
- College students attending UC Davis.
- Parents visiting their college-age children at UC Davis.
- College students attending UC Davis.
- Local tourists.
- Friends through our partnerships with local nonprofits and churches.
- Young adults who resonate with our values, our vision, our community activities and our atmosphere.

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- People who will come for our special events and music.

## 6.0 Marketing Strategy

- Enlisting the aid of the various nonprofit, university and faith community groups that will help with our activities and our visibility.
- Utilizing the networks that already exist amongst the disabilities community.
- Our unique approach to providing a fully accessible venue that supports adults with disabilities in Davis will generate significant press and community buzz.
- The pay-it-forward model will allow ALL people to enjoy a cup of tea/coffee, fostering a spirit of generosity and abundance. This unique model will also create tremendous interest and offer residents an alternative way to participate in the local economy.
- Our positioning as a social enterprise will generate interest across the demographic spectrum

## 6.1 Sales Strategy

- We will appeal to a wide variety of supporters with various levels of approaches.
- For the average congregant at Davis Community Church, we will keep the activities, events and needs of Mosaic very visible. We will hold periodic information sessions to educate and inform both the congregation and the public.
- For the significant donor, we will hold an annual information and fund raising event to inform and solicit donations
- We will hold various fund raising events that will allow people to sample our exceptional beverages, experience unique music, and/or interact with renowned speakers.
- We will recruit and train volunteers to reduce our overhead costs, thus enabling more revenue to be utilized by Davis Community Church to further its “common good” mission.

### 6.1.1 Sales Forecast

The sales forecast for Mosaic is not based upon “sales” per se, but rather donations. All customers will be offered their food and tea free of charge as part of a gift economy system. In Mosaic, customers are invited to “pay-it-forward” (donations) so that the next customer(s) may also enjoy Mosaic. These and other donations from individuals will be the sole source of income after Mosaic has passed the startup period.

To predict donations, we had conversations with owners of coffee shops in the downtown area of Davis. We believe that 200 customers per day, or one customer every five minutes on average, is a reasonable estimate of demand given the location of DCC's Fellowship Hall. The business in Davis is known to be very cyclical, as many students leave town in the summer (July to September). It is hoped that within the first year of operation (and perhaps into the future), any donations in excess of operational costs will be employed to cover those costs during calmer summer months.

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We also consulted with experienced business owners associated with SCORE, a nonprofit organization “dedicated to helping small businesses start, grow and succeed.” They confirmed that Mosaic's unique business model will be an asset. Unlike a business transaction, in which people seek to save money, Mosaic leverages the naturally generous instinct to reciprocate when people are part of a community, given something for free, and invited to participate in making the world a better place. Thus, Mosaic is not in direct competition with other for-profit coffee shops in town. Rather than selling a good per se, Mosaic is offering a formational community experience.

Naturally, donation amounts will vary greatly. While a good number of customers may only donate a couple of dollars, and some nothing at all, a select few will generously donate much more than the value of the food and tea they consume. Thus, considering that many people spend around \$6 per visit to a coffee shop, we estimate an average donation of \$4 per customer. It is also somewhat likely that Mosaic will continue to do individual fundraising and receive donations from outside the context of visiting the tea shop.

We estimated one year of cash flow based on a constant demand process of getting \$4 in donations per customer and one customer every 5 minutes, on average (see Appendix D: Cash Flow Analysis). The analysis ignores seasonality, but shows that the cash on hand after one year exceeds the cost of operating for three months.

## 6.2 Competitive Edge

Mosaic will be the only pay-it-forward business in the region as well as the one of the few job training programs available for adults with disabilities. Mosaic will also be the only tea and coffee shop in downtown Davis that provides a venue suitable for families with young children as well as one of the few music/theater venues in the downtown. In addition, Mosaic will be one of only two shops in downtown Davis that focuses on loose teas. Mosaic will be seen as a way to have good tea, conversation, community while also supporting an outstanding cause.

The interior decor will tap into the diversity of art and art groups to foster a mixed community feel. Artwork on the walls will evoke the spirit of change and a dedication to the common good. We want other patrons to feel privileged to be dining with others not of their normal social milieu as a way to better the overall community of Davis. This will be a major competitive advantage.

## 7.0 Management Summary

Mosaic will employ General Manager(s) who will take charge of other employees and the overall operation of the business.

### 7.0.1 Responsibilities of Mosaic General Manager

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The Mosaic general manager supervises the hiring, scheduling, training, and disciplining of all employees and volunteers. Additionally, the Mosaic general manager will work closely with the trainers and trainees, assigning tasks as the trainer and general manager find appropriate.

Additionally, Mosaic managers oversee financial aspects, such as budgeting, inventory, and payroll. Mosaic managers will do a daily balance report to monitor the gift economy noting when Mosaic is in the black or if there is a deficit.

Managers will attend the Mosaic board of directors meetings on a regular basis. Mosaic will be in communication with the staff of Davis Community Church. The manager of Mosaic will also be involved with the Mosaic Care Team.

## 7.0.2 Job Qualifications

General managers in the coffee shop industry must possess some previous work experience in either customer service or management. Experience helps a manager lead employees and solve problems. Mosaic employees/volunteers/trainer-trainees should look to the general manager for guidance and support in the workplace. Along with experience, managers must also be at least 21 years of age. Many cafés insist managerial applicants possess a high school diploma or GED.

Mosaic job qualifications also include: ability to schedule and work with volunteers, the ability to work closely and be sensitive to people on the margins of our community, work collaboratively with many organizations including Davis Community Church. Healthy leadership and organizational skills are a must for Mosaic's Managerial position.

## 7.1 Organizational Structure

The Board of Directors will provide oversight, financial management, policy setting, and leadership support. It will have representatives Davis Community Church, the disabled community, disability service providers, and the community at-large. The Action Committee will consist of the various activity leaders and will be operations and event management for all that Mosaic will be doing. The make-up of the Action Committee will be fluid and include all responsible people who are leading activities and events as needed.

## 7.2 Personnel Plan

Mosaic would operate with two employees and a lot of volunteers. The two employed managers would work 32 hours/week and 10 hours/week at a pay rate of \$18.00/hour and \$15.00/hour, respectively. The following table lays out a typical weekly schedule for the managers and volunteers.



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Hour Shifts	Tues. 7am-4pm	Wed. 7am-4pm	Thurs. 7am-1pm	Fri. 7am-4pm	Sat. 7am-1pm	Sun. 7am-1pm	
6:30-7:30							
7:30-8:30							
8:30-9:30	M/V-2/Trs	M/V-2	M/V-2	M/V-2	MII/Vols	Ashenavi/V-2	
9:30-10:30	M/V-2	M/V-2	M/V-2	M/V-2	MII/Vols	Ashenavi/V-2	
10:30-11:30	M/V-2	M/V-2	M/V-2	M/V-2	MII/Vols	V-2	
11:30-12:30	M/V-2	M/V-2	M/V-2	M/V-2	MII/Vols	V-2	
12:30-1:30	M/V-2	M/V-2	M/V-2	M/V-2	MII/Vols	V-2	
1:30-2:30	M/V-2	M/V-2	M (office time)	M/V-2			
2:30-3:30	M/V-2	M/V-2	M (office time)	M/V-2			
3:30-4:30	M/V-2	M/V-2	M (office time)	M/V-2			
4:30-5:30							
5:30-6:30				MII/Vols			
6:30-7:30				MII/Vols			
7:30-8:30				MII/Vols			
8:30-9:30				MII/Vols			
9:30-10:30				MII/Vols			
			Payroll Costs	Hourly Wage	Hours/Wk	Weekly Pay	Monthly Pay
closed							
M=manger			Manager	\$18.00/hr	32	\$ 576.00	\$ 2,476.80
MII=Manager II			Manager II	\$15.00/hr	10	\$ 150.00	\$ 645.00
V=volunteer							
		11.25 months per year		\$35,120.25		Total Pay/Mo	\$ 3,121.80
Trainees/Coaches need separate schedule based on environmental needs of the trainee						(This does not include taxes)	

# Mosaic Tea & Coffee Business Plan

## 8.0 Financial Analysis

The following financial analyses are included in this section:

- Financial Overview
- Detailed Startup Expenses
- Monthly Revenue Analysis
- Cash Flow Analysis
- Break-even Analysis

## 8.1 Assumptions

These financial analyses are based on the following important assumptions:

- Slow growth in the local economy, without a major recession.
- No unforeseen changes in funding availability.
- A continued interest in Mosaic by the community at large.

The cash flow analysis makes additional important assumptions:

- 2,528 customers per month, on average (taken from monthly revenue analysis).
- \$4.00 per customer, on average (taken from monthly revenue analysis).
- Constant operational costs (although room exists for increases).
- Mosaic will retain funds equal to at least one month of operational expenses whenever possible.
- Startup expenses are covered by outside grants and donations from individuals and organizations.
- Mosaic is open for 49 hours each week and 49 weeks of each year (closed for 3 weeks for IRWS).
- Total DCC utility expenses increase by 36% and Mosaic pays the difference each month.
- DCC's Workman's Comp Insurance stays at current policy rate.
- No impact on DCC's liability insurance.
- No impact on DCC's existing human resources policies.
- Ignore seasonality in income.
- Channel all income/donations back into Mosaic operations.

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## Mosaic Financial Overview

Assumption: Funded entirely by grants and donations

### Summary of Startup Expenses

Minor remodelling of venue (lights & flooring)	\$32,000.00
One month of operations	\$7,049.42
Other startup expenses (see list)	\$1,948.00
Equipment (priced brand-new)	\$21,670.17
<b>Total Startup Costs</b>	<b>\$62,667.59</b>

### Summary of Monthly Operations

	Low Scenario	Anticipated Scenario	High Scenario	Very High Scenario
Food purchases	\$1,270	\$1,270	\$1,651	\$1,905
Paper products	\$965	\$965	\$1,255	\$1,448
Payroll	\$3,251	\$3,251	\$3,251	\$4,501
Payroll taxes	\$400	\$400	\$400	\$480
Utilities	\$993	\$993	\$993	\$1,274
<b>Total Monthly Operations Costs</b>	<b>\$6,879</b>	<b>\$6,879</b>	<b>\$7,550</b>	<b>\$9,608</b>
Number of customers per month	1,264	2,528	3,793	3,793
Average donations per customer	\$4.00	\$4.00	\$4.00	\$6.00
Monthly gross revenue and donations	<b>\$5,057</b>	<b>\$10,114</b>	<b>\$15,170</b>	<b>\$22,756</b>
Monthly repayment amount	-\$1,822	\$3,234	\$7,621	\$13,148
Years to breakeven (for comparison only)	∞	1.7	0.7	0.4

# Mosaic Tea & Coffee Business Plan

## Detailed Startup Expenses

### Remodelling

Floors (2,700 sq ft commercial grade vinyl)	\$20,000
Lighting	\$10,000
Plumbing water filtration system	\$2,000

<b>Total Remodel Expenses</b>	<b><u>\$32,000</u></b>
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### One Month of Operations

Food purchases	\$1,270
Paper products	\$1,135
Payroll	\$3,251
Payroll taxes	\$400
Utilities	\$993

<b>Startup Operating Funds</b>	<b><u>\$7,049</u></b>
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### Other Startup Expenses

Legal support	\$500
License fees, health dept. fees, facility use fees (donated facility 49 hrs/wk)	\$0
Workman's comp. insurance (based on current DCC rate of \$54 per month for 6 employees)	\$648
Insurance (no additional liability insurance nec.)	\$0
Menu design	\$100
Signage (for supplies only, donated time)	\$500
Research & development (donated time)	\$0
Marketing & web presence (donated time)	\$0
Brochures	\$200

<b>Total Other Startup Expenses</b>	<b><u>\$1,948</u></b>
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# Mosaic Tea & Coffee Business Plan

<a href="#">Equipment</a>	Cost Per	#	Manufacturer	Total Cost
Brewer, coffee into air pot	\$792	3	Crestco, West Sac.	\$2,376
Extra Air Pots	\$28	5	Crestco 2.2 Liters, Metal ex.	\$140
Speed Rack, 12 rack	\$158	1	Crestco	\$158
Speed Rack Cover	\$28	1	WEB rest. Store online	\$28
Ice Maker, small	\$1,500	1	Online, Manitowac Brand	\$1,500
Ice Tea Quick Brew	\$469	2	Bunn, 3 gal.	\$938
Sheet pan, 18x26	\$8	6	Crestco	\$48
Sheet pan, half 13x18	\$7	12	Crestco	\$84
Small plates, DCC's				\$0
Mugs, donation idea				\$0
Glasses, Iced drink 3 doz/case	\$59	3	Crestco, high ball Lexington	\$177
Spoons, for tea, long 12/pk	\$13	5	Crestco	\$63
Tea Infuser Systems	\$16	30	Teavana, Joli mug&infuser	\$480
Loose leaf Tea Canisters	\$22	12	Bamboo, 4.5 cup	\$264
Tongs	\$4	10	Crestco	\$40
Baked Goods Display Cases	\$260	2	Crestco	\$520
Dairy Holders, self serve	\$18	3	Crestco	\$54
Rack for sweeteners	\$56	1	Amazon	\$56
Bucket for bottled drinks	\$18	1	Amazon	\$18
Grinder for coffee beans	\$474	1	Astra, 2lb commercial	\$474
5 Gal hot water dispenser	\$900	1	Bunn, for tea at temp.	\$900
Commercial Grade Microwave	\$300	1	Crestco	\$300
Cash System ipads	\$380	2	Apple -2 series	\$760
Cube system	\$0		Apple free, no cost % based	\$0
Cash Drawer	\$100	1	Apple Square	\$100
Receipt Printer	\$279	1	Apple Square	\$279
Counter/Storage long counter	\$3,000	1	Home Depot	\$3,000
Blend Tech smoothie makers	\$830	2	jlhufford.com	\$1,660
True Freezer	\$1,850	1	Crestco	\$1,850
Couches and Coffee Tables	\$4,000	1	Ikea, 6 couches & 4 tables	\$4,000
Wheel Chair Ramp	\$1,000	1	just supplies for temp. one	\$1,000
Children's Tables	\$35	3	IKEA MAMMUT child's table	\$105
Children's Chairs	\$8	12	IKEA MAMMUT stool	\$96
Mat for play space	\$30	1	amazon, Eva Foam floor mat	\$30
Storage/Toy shelf	\$73	1	amazon, ECR4Kids shelf	\$73
Misc. Toys/books	\$100	1	Local, Target etc.	\$100

**Equipment (priced brand-new)**

**\$21,670**

**Total Startup Funding**

**\$62,668**

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## Monthly Revenue Analysis

Assumption: Operational 49 hours/week

		Average Number of Customers Per Hour								
		"1 every 10 min"	"2 every 15 min"	"1 every 6 min"	"1 every 5 min"	"2 every 9 min"	"1 every 4 min"	"2 every 7 min"	"1 every 3 min"	"2 every 5 min"
		6	8	10	12	14	16	18	20	22
Avg Income Per Cust	\$2	\$2,528	\$3,371	\$4,214	\$5,057	\$5,900	\$6,742	\$7,585	\$8,428	\$9,271
	\$2.50	\$3,161	\$4,214	\$5,268	\$6,321	\$7,375	\$8,428	\$9,482	\$10,535	\$11,589
	\$3	\$3,793	\$5,057	\$6,321	\$7,585	\$8,849	\$10,114	\$11,378	\$12,642	\$13,906
	\$3.50	\$4,425	\$5,900	\$7,375	\$8,849	\$10,324	\$11,799	\$13,274	\$14,749	\$16,224
	\$4	\$5,057	\$6,742	\$8,428	\$10,114	\$11,799	\$13,485	\$15,170	\$16,856	\$18,542
	\$4.50	\$5,689	\$7,585	\$9,482	\$11,378	\$13,274	\$15,170	\$17,067	\$18,963	\$20,859
	\$5	\$6,321	\$8,428	\$10,535	\$12,642	\$14,749	\$16,856	\$18,963	\$21,070	\$23,177
	\$5.50	\$6,953	\$9,271	\$11,589	\$13,906	\$16,224	\$18,542	\$20,859	\$23,177	\$25,495
	\$6	\$7,585	\$10,114	\$12,642	\$15,170	\$17,699	\$20,227	\$22,756	\$25,284	\$27,812
Cust/month		1,264	1,686	2,107	2,528	2,950	3,371	3,793	4,214	4,635

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represents  
anticipated case.

# Mosaic Tea & Coffee Business Plan

## Cash Flow

	Month 0	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12 (IRWS)
Startup Funding	\$62,668												
<u>Startup Expenses</u>													
Equipment Expense	\$21,670												
Remodel Expense	\$32,000												
Other	\$1,948												
<u>Operational Expenses</u>													
Food Purchases	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$1,270	\$384
Paper Products	\$1,135	\$965	\$965	\$965	\$965	\$965	\$965	\$965	\$965	\$965	\$965	\$965	\$292
Utilities		\$993	\$993	\$993	\$993	\$993	\$993	\$993	\$993	\$993	\$993	\$993	\$300
Payroll		\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$3,251	\$983
Payroll Taxes		\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$121
<u>Income</u>													
Revenue		\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$10,114	\$3,058
Retained Reserves		\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879	\$6,879
<b>Available Cash</b>	\$4,644	\$999	\$4,234	\$7,468	\$10,703	\$13,937	\$17,172	\$20,406	\$23,641	\$26,875	\$30,109	\$33,344	\$34,322



# Mosaic Tea & Coffee Business Plan

## Years to Breakeven, by Number of Customers and Income Per Customer

Assumption: Operational 49 hours/week, Costs are held constant

