Business Plan

A. “B&T’s Mountain Bike Adventure Tours”

Brett Sorrentino
Trent Thomas

The purpose of this business plan is to secure financing
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EXECUTIVE SUMMARY

B & T’s Mountain Bike Adventure Tours is a start-up business that will offer guided mountain bike tours and mountain bike rentals. The company will offer a variety of different tours that cater to all skill levels. These tours will take place on the Western Colorado and into Eastern Utah. The company will be located on Horizon Drive just off of Interstate 70, which is considered a very high tourism area. The doors will open March 1, 2002 and will remain open all year. Trent Thomas and Brett Sorrentino are the general partners of B &T’s Mountain Bike Adventure Tours. Both have extensive knowledge of the surrounding area and the industry. Mr. Sorrentino has worked in the industry for eight years and has a good understanding of the industry.

The goals and objectives that the partners have are to educate locals and tourists about the trail systems and the environment of Western Colorado. We also want to provide customers with a fun and adventurous experience that they will remember forever. While doing all this we are fulfilling personal goals and running a profitable business while positively contributing to the community.

Mountain biking is a popular activity and becoming more popular every year. The tour industry is still growing and we are excited to enter it while it is still in its growth stage. Many companies that are in the industry state that in peak season they are forced to turn customers away due to an overwhelming demand. B&T’s will pull their clients from people that do not live in the Grand Valley so most will come from the rest of Colorado and some from Utah. We feel that there is a growing demand for tour companies and we are certain that we will fill the void. The industry is some time away from saturation and we feel that it welcome B&T’s Mountain Bike Adventure Tours.
B&T’s clients will be predominantly male between the ages of 18-35 that live a healthy and adventurous lifestyle. The rider’s skills will range from moderate to extremely aggressive. There are quite a large number of potential clients and we are certain that we will obtain a substantial market share in the industry. The others who we will be competing against are; Rim Tours located in Moab, Utah and Over the Edge Sports in Fruita, Colorado. In comparison to the competition we will offer a lower priced service with a high degree of knowledge pertaining to the areas in which we will be giving our tours. We also offer tours in areas in which no other companies operate, hence B&T’s will have many incentives to offer to their clients in comparison to their competition.

Prior to opening day we will send out fliers to local residents and residents of other counties to inform the public of our opening. We will offer the public a substantial monetary discount for the first two weeks that we are open and we feel that this will encourage the public to request our services. The weight of our promotions will lie with local hotels and travel agencies in order to establish a relationship with them, which will in turn lead to a solid reputation within the market.

We will have an initial capitalization cost of about $82,000 and we will contribute 35% of that which is roughly $26,500, requiring us to finance about $55,000. This loan will go towards paying for initial inventory, rental bikes, company van, and other necessary equipment in order to get started. We have a market penetration of 1,612 clients in the first year times the average price of $250 per person leading to $403,000 in the first year open. The tour business is seasonal and we have taken that into account. We adjusted the attached twelve-month projection to reflect the seasonal changes. We
feel that with the low start up cost and the high annual earnings that this will be a profitable business. Refer to the financial section of the business plan for details.

We are excited to open B&T’s Mountain Bike Adventures Tours and we feel that we can fulfill are goals plus have the satisfaction of owning and operating a profitable business.

SECTION 1: BUSINESS DESCRIPTION

A. BUSINESS CONCEPT

Our business is going to consist of a mountain bike guided tour and rental facility. We will offer a variety of different ability level rides. They will range from your easy family rides all the way to extreme fast paced expert rides. The duration of these tours would range from a couple of hours to trips that take a week to complete. These tours will be all over the western-slope and even into Moab, Utah. Western Colorado has some of the best trails in the country and people come from all over to ride them, they just need guidance on where and how to ride the trails. We will offer a package rate that will include bikes if needed, transportation to and from the trailhead, meals if required, and a personal tour guide to show them the trails and give them information about the surrounding area. We will have a full bike rental fleet as well. The bikes will range from the low-end city cruiser to the high-end full blown mountain bike that is full suspension. Customers don’t have to be in a tour in order to rent bikes from us.

B. BUSINESS NAME
The name of our business is “B&T’s Mountain Bike Adventure Tours”. The relevance of the name lies in the letters B&T referring to our first names Brett and Trent, and we feel that adventure is of key relevance as to what our company/service will provide. We feel that the name is simple and catchy. We know that this name may be used legally because we conducted a trade name search and we found that the name was not registered. See appendix A for Trade Name Registration.

C.GOALS AND OBJECTIVES

What we hope to gain by opening this business is the following; we hope to breakeven in eighteen months after we open with a steady profit margin gain after that. We hope to educate people from the area and from out of town about our local trail system and its environment. We want to give people a fun and exciting adventure that they will remember forever. We would like to provide customers with a highly desirable time so that they comeback to see us year after year and bring more and more of their friends. We would like to establish ourselves in the valley and be involved with the community and the building of new trails. We as owners will find great satisfaction in regards to the
way that we will be living our lives and the way that we will be positively contributing to the community.
D. INDUSTRY TREND

In Western Colorado mountain biking is a very popular activity. It is becoming more popular every year. People come from all over the nation to ride this area especially out in the Fruita area, according to Over The Edge Sports. I have been in the bike industry personally for over seven years and ride the local trails very often. I meet people all the time that have came from all over to ride these trails. I also can say that I have noticed that the number of people riding the trails has increased over the years as well. We have talked to Candy at Rim Tours in Moab, Utah and she has noticed that the tour industry is still slightly growing but not as quickly as it was six years ago. She feels that the industry is at the end of its growth stage or into its early maturity stage. Candy was speaking for in Moab only and related it to the growth of the town. She also told us that they are out on the trails everyday. In the peak season they are so busy that they have to turn customers away because they are so full.

E. FORM OF OWNERSHIP

The form of business ownership will be a general partnership. This type of ownership was chosen for several
reasons. One reason is that general partnerships are relatively simple to form another benefit that has great importance is that financing is easier to attain. One benefit that should not be over looked is the fact that there are two people to share the workload and the responsibilities and the sharing of all profits and benefits is definitely attractive. Please refer to the appendix B for the required form that is associated with a general partnership. This form is a Partnership Agreement.

F. FACILITY NEEDS

We will lease a small building about 3000 square feet located on Horizon Drive near I-70. We will be paying roughly ten dollars per square-foot (figure given to us from a commercial real estate agent from Bray and Co.). Our building will contain an area for bike repair and maintenance, an office, floor space to display rentals and accessories, storage area, and an area to interact with customers. The area to interact with customers will consist of a waiting area with seats and a television, tour selections and an options and price list. We chose this area because it is centrally located to the trails, it allows for easy highway access, it is a high growth area, it is located near the hotels and airport, hence it is a
high tourism area, and it is an extremely high traffic area.

G. SIGN REQUIREMENTS

We will require a sign. We believe that the ideal size would be Four feet tall and six feet long. The sign will be made from plastic and will be mounted to the building, also the sign will not require internal lighting. The sign will have large letters and a graphic of a mountain biker and is expected to cost $750.00, the sign will be provided by, “Bud Signs”.

H. OPENING DAY

We will open March 1\textsuperscript{st} because that is when the mountain bike season is really getting started. I have been in the bike industry for seven years and that is the trend that I have noticed as to when the season is first getting started. This is when the season is starting because the ski season is finishing up and the days are getting steadily warmer triggering peoples interests to be outdoors.
I. LEGAL REQUIREMENTS

- Sales tax (city, state)
- State tax identification number
- Federal tax identification number
- Trade Name Registration
- State Business License
- Wage withholding tax
- Retailers tax
- Building lease agreement
- Worker compensation insurance
- Unemployment insurance tax
- Commercial Insurance—fire, theft, inventory
- Motor vehicle insurance
- OSHA standards
- Retailers license
- Release of liability agreement
- Special access permits
- Zoning regulations

SECTION 2: MARKETING PLAN

B. GEOGRAPHIC MARKET
The geographic market for B&T's Mountain Bike Adventure Tours will be segmented into the following percentages: 15% Grand Valley, 55% Front Range (including Aspen and Summit County), and 30% from the rest of Colorado and Eastern Utah. The source of this information was Rondo owner (and guide for 27 years) of, Over the Edge Sports in Fruita, Colorado. He has recently completed a business plan for a bicycle tour company based in Fruita.

C. CUSTOMER PROFILE

The target market for our business was chosen based on several demographics. Those demographics include, age, gender, type of rider, and lifestyle. Our target market will be between the ages of 18-35. The market will be primarily male, making up 70%, while females only account for 30% of the market. The customers in our market will need a moderate level to advanced level of biking ability. Most of our clients riding style will be advanced to extremely aggressive. Lastly our target market will consist of individuals who are outdoors and adventure enthusiasts that lead a healthy lifestyle. This information was given to us by Rondo the owner of Over the Edge Sports.

D. POTENTIAL CUSTOMERS

Due to the massive size of our geographic market the amount of potential customers that we have would be almost impossible to estimate. One thing is certain though and that is that the number of potential customers would number in the millions. Our geographic market includes the entire state of Colorado and Eastern Utah. Dealing with a geographic
market that encompasses an entire state and part of another makes it apparently clear that
the amount of potential customers could be infinite.

D. MARKET PENETRATION

The market penetration number that we expect to achieve is much more rooted in reality
in comparison to the millions of potential customers that were discussed previously. We
expect to provide an average of twenty-four tours a month, this is a modest estimate
taking into consideration down time for the guides and time to repair and maintain the
equipment. We expect to have one week of total down time every month to ensure both
the safety of our guides and our equipment. On average our day tours will consist of 6-8
guests and we expect to give twenty-four tours a month. Using these figures we
calculated that we would give tours to 168 guests on a monthly basis. One hundred and
sixty-eight monthly guest translates into 2,016 clients annually. Knowing that we are a
new company we cannot expect to draw the same number of clients as our competition so
we feel that 80% is a reasonable goal to set for the penetration level. 80% of 2,016 is
1,612 so we have set that as our penetration number. The penetration number is thought
to be accurate due to the fact that others in the industry report the same number of clients.

Candy from Rim Tours in Moab, Utah said that 24 tours a month is all her company will
do and in the past years they have never done less than 24 tours a month. Based on our
competition and our reference from Rim Tours our penetration will be 1,612 clients
annually.
E. COMPETITIVE ANALYSIS

Our top three competitors are:

• Over the Edge Sports in Fruita, Colorado.
• Rim Tours in Moab, Utah.
• Mountain bikers that do not use professional tours.

**Prices based on price of a day tour per individual

**Strengths and Weaknesses of Competition

• Rim Tours

  Strengths: I. Have a solid market share and a large client list.
  II. Have an extensive knowledge of the area.

  Weaknesses: I. Do not operate in Western Colorado.
  II. Most expensive of competition.

• Over the Edge Sports

  Strengths: I. Established name.
  II. Moderate prices.

  Weaknesses: I. New to the tour industry.
  II. Inadequate Transportation (according to owner).

• Mountain bikers that do not use tours

  Strengths: I. No charge to ride.
  II. Go whenever they want.

  Weaknesses: I. Inadequate knowledge of area.
  II. Lack of transportation to and from trails.

• B&T’s Mountain Bike Adventure Tours

  Strengths: I. Extensive knowledge of area.
  II. Offer transportation to and from trails.
  III. Lowest price for tours available.

  Weaknesses: I. Brand new to the industry.
  II. Lack of initial client list.
F. PRICING

We have assessed a price to our services based on the competition. We will closely mirror the prices of Over the Edge Sports in Fruita, Colorado. We will begin with a market penetration pricing strategy during the introductory stage of our business. We feel that this strategy will be effective in gaining initial market share. By the second quarter we will implement status quo pricing in order to mirror our competition’s prices. The following prices are for day trips only and the first two quarters will be 15% less than these figures.

- Guide only, 1-3 persons: $200.00
- Guide only, 4-7 people: $250.00
- Guide only, 8-12 people: $350.00 (receive two guides)
- Guide, lunch, shuttle, 1 person: $250.00 (free rental included)
- Guide, lunch, shuttle, 2 people: $175.00 Each (free rentals)
- Guide, lunch, shuttle, 3-6 people: $150.00 Each (free rentals)
- Guide, lunch, shuttle, 7-12 people: $140.00 Each (free rentals)
- Standard Bike Rental: $35.00 per day
- Deluxe Bike Rental: $50.00 per day

G. PROMOTION

We are going to promote our grand opening by mailing fliers to local residents that follow our target market, major bicycle retailers in and around Colorado, and begin to establish relationships with travel agencies and local hotels. We are going to have a lack of local broadcast advertising due to the small percentage that the Grand Valley
contributes to our geographic market. The largest portion of our dollars spent will go to literature (fliers) and establishing relationships with travel agencies and local hotels. We will run a promotional special of 25% off of all prices the first two weeks of business. We hope that the special will give the potential customers the final push that they need to take one of our tours and we believe that once they tour with us we will never have to convince them again. The strongest form of advertising in the tour industry is word of mouth so we will concentrate on customer satisfaction, which will in turn transform our previous clients into our most effective advertising tools.
SECTION 3: MANAGEMENT PLAN

A. EMPLOYEES

B&T’S is going to employ a total of three people. The three employees are Brett Sorrentino (owner), Trent Thomas (owner), and a third person who will have no other affiliation with the company besides that of an employee. The job description of the third position is as follows. The employee is expected to be able to ride at an expert level requiring high physical fitness, first-aid training, basic knowledge of bike maintenance, and knowledge of the area. The employee will report to either owner. The position requires the employee to conduct guided mountain bike tours of the local area, they are required to assist in sales and promotion of the company, and interact with customers on a daily basis. During downtime the employee will be expected to assist in the cleaning and maintaining of the facility and equipment. For the owners of the company they are expected to share equal responsibility in the daily management functions of the business. They are required to be capable to handle any element of the business. One owner does not have authority over the other. The owners will participate in the selling and promotion of the business, cover financial aspects, conduct guided tours, maintain the facility and equipment, be involved in customer and employee relations, and any other special circumstance that may arise.

B. ORGANIZATIONAL CHART

The two owners will share equal authority and equal responsibility in all business aspects associated with the business. There will be one subordinate employee that will report to
and answer to either owner in an equal fashion. The employee will have some level of empowerment in order to ensure customer satisfaction.

C. BUSINESS EXPERTISE

To our business I can offer a few different things that will apply. I have a long history of riding and racing. I have been riding mountain bikes for about ten years, during that period I raced competitively all four years in high school. I have worked in bike shops for the last four years and that has created a strong understanding of the industry and in depth level of product knowledge. With my bike shop experience I have had the responsibility of ordering and budgeting all the bikes and bike accessories at Gene Taylors. Therefore I have a good understanding what people like and don’t like plus I have a good idea on costs of items and mark up. I have a high degree of bicycle maintenance and repair as well. I have been living here for about four years and I have had the chance to ride all the popular and hidden trails in the area many times. This gives me a strong knowledge of the local trails. Mr. Thomas has also worked in the customer service industry for many years and has a great understanding of mountain biking as well. He has lived in the area for the past five years and has ridden the dozens upon dozens of trails in the area. We feel that due to our experiences in the service and bicycle industries and our passion and experience in the field of mountain biking we have a great understanding of the business that we are venturing into.
TRENT THOMAS

OBJECTIVE
To apply my education and knowledge to the upmost of my potential in order to contribute to the business world.

EXPERIENCE

1996–2001 Rockslide Brewery and Pub Grand Junction, CO
Bartender/ Cocktail Server
■ Dealt with customer service on a daily basis.
■ In charge of inventory.
■ Suggested new marketing and promotional ideas.

1999–1999 Powderhorn Ski Resort Mesa, CO
Marketing Analysis
■ Conducted surveys for demographic analysis.
■ Participated in focus groups.
■ Participated in writing literature focusing on a new target market.

1995–1996 Chili’s Bar & Grill Westminster, CO
Food Server
■ Dealt with customer service on a daily basis.
■ Was in charge of making staff schedule.
■ Won several sales contests.

EDUCATION

1997-2002 Mesa State College Grand Junction, CO
■ B.A., Business Administration with a concentration in Marketing.
■ Graduated Cum Laude.

INTERESTS

Have a passion for the world of marketing and a great interest in entrepreneurship.

REFERENCES

■ Mike Bell, Owner and GM of the Rockslide Brewery. (970) 245-2111

■ Cathy Dirks, Marketing Director at Powderhorn Resort.(970) 255-6778

■ John Johnson, VP of Investing at Bank One. (970) 234-567
OBJECTIVE

To pursue a career in ski industry sales or product development where I could use my experience and training.

EDUCATION

Mesa State College, Grand Junction, CO. Bachelor in Business Management. Courses taken where small business management, entrepreneurship, business law, marketing, advertising, accounting, and economics. 3.0 G.P.A.

Pomona High School, Arvada, CO. Courses taken where chemistry, physics, accounting business classes. Involved in Key Club and DECA. 3.8 G.P.A.

EXPERIENCE

Marker Ski Bindings, based out of Grand Junction, CO. Worked on mountain demo shows. Relayed facts and information to the consumer and retailers including sales. Developed customers needs and wants.

Gene Taylor’s Sporting Goods, Grand Junction, CO. Ski Technician, tuned professional race skis, ski sales, head bike technician, and bike sales. Involved in training people on bike maintenance, ordering of retail bikes and accessories, ordered skis and ski accessories. Showed my ability to learn quickly, handle responsibility, budget, sales, and problem solve.


REFERENCES

Duke Taylor
Manager and Owner of Gene Taylor’s (970) 242-8165

Kyle Crone
Manager of Verizon Wireless Store (970) 257-7611

Joe Loan
Loan Manager Of Dollar Bank (970) 555-BANK
SECTION 4: FINANCIAL PLAN

A. INITIAL CAPITALIZATION

PRO FORMA STATEMENTS

Beginning Inventory

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<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tubes 24&quot; and 26&quot;</td>
<td></td>
<td>$29.80</td>
</tr>
<tr>
<td>Patch kits glueless</td>
<td></td>
<td>$30.00</td>
</tr>
<tr>
<td>Chains Shimano HG and Sachs</td>
<td></td>
<td>$90.00</td>
</tr>
<tr>
<td>Lube Teflon and Dry</td>
<td></td>
<td>$30.00</td>
</tr>
<tr>
<td>Cables Brake and Derailuer</td>
<td></td>
<td>$20.00</td>
</tr>
<tr>
<td>Logo T-shirts Assorted SM-XL</td>
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<td>$320.00</td>
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<tr>
<td>Logo Hats Assorted Colors</td>
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<td>$300.00</td>
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<tr>
<td>Water bottles Assorted Colors</td>
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<td>$100.00</td>
</tr>
<tr>
<td>Jerseys Assorted SM-XL</td>
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<td>$216.00</td>
</tr>
<tr>
<td>Gloves Assorted SM-XL</td>
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<td>$160.00</td>
</tr>
<tr>
<td>Power Bars Assorted flavors</td>
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Total beginning inventory $1,355.80

Equipment

<table>
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<tr>
<th>Item</th>
<th>Cost</th>
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<tbody>
<tr>
<td>Cross Country 15 bikes</td>
<td>$7,200</td>
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<tr>
<td>Hardtails 10 bikes</td>
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<tr>
<td>Downhill 3 bikes</td>
<td>$3,000</td>
</tr>
<tr>
<td>Helmets Assorted SM-XL</td>
<td>$600</td>
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<tr>
<td>Tools Bike repair tools</td>
<td>$450</td>
</tr>
<tr>
<td>Repair and truing stand</td>
<td>$350.00</td>
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<tr>
<td>Van Ford Econoline</td>
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<tr>
<td>Office Desks, file cabinets, fixtures, phone, computer, etc</td>
<td>$6,500</td>
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<tr>
<td>Supplies Letterheads, business cards, etc</td>
<td>$1,500</td>
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Total Equipment $51,500.00

Other Costs

<table>
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<tr>
<th>Item</th>
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<tbody>
<tr>
<td>Advertising Initial promotions</td>
<td>$2,000</td>
</tr>
<tr>
<td>Legal fees Licenses, permits, liability waivers</td>
<td>$2,000</td>
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<tr>
<td>Utilities, water, phone, etc. Initial costs/deposits</td>
<td>$1,290</td>
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<tr>
<td>Sign Front of the building</td>
<td>$750</td>
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<tr>
<td>Misc. items Keys, alarm fees, safe setup</td>
<td>$300</td>
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<tr>
<td>Deposit on Facility First &amp; last months rent</td>
<td>$5,000</td>
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Total other costs $11,340

Three months of operating $17,424

Total Initial Capitalization Costs $81,619.80

Less: Principals Portion 35% of total initial capitalization costs $26,566.93

Required Financing $55,052.87

* Loan terms are six years @ 11% for a monthly payment of $1042.87
## 12 MONTH CASH FLOW CYCLE

<table>
<thead>
<tr>
<th>Pre Startup</th>
<th>March</th>
<th>April</th>
<th>May</th>
<th>June</th>
<th>July</th>
<th>August</th>
<th>September</th>
<th>October</th>
<th>November</th>
<th>December</th>
<th>January</th>
<th>February</th>
<th>Total</th>
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<tbody>
<tr>
<td><strong>CASH ON HAND</strong></td>
<td></td>
<td></td>
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<td></td>
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<td>$17,424</td>
<td>$47,073</td>
<td>$85,222</td>
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<td>$235,718</td>
<td>$276,917</td>
<td>$308,816</td>
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<td>$352,359</td>
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<td><strong>CASH RECEIPTS</strong></td>
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<td></td>
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<tr>
<td>2</td>
<td>Cash Sales</td>
<td>$36,500</td>
<td>$45,000</td>
<td>$50,250</td>
<td>$47,500</td>
<td>$44,000</td>
<td>$36,000</td>
<td>$48,000</td>
<td>$38,500</td>
<td>$18,000</td>
<td>$14,000</td>
<td>$12,750</td>
<td>$12,500</td>
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<td>2b</td>
<td>Collections</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td><strong>TOTAL CASH RECPTS</strong></td>
<td>$36,500</td>
<td>$45,000</td>
<td>$50,250</td>
<td>$47,500</td>
<td>$44,000</td>
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<td>$18,000</td>
<td>$14,000</td>
<td>$12,750</td>
<td>$12,500</td>
<td>$403,000</td>
</tr>
</tbody>
</table>

\[2a+2b=2c\]

| **TOTAL CASH AVAIL.** | $0 | $53,924 | $92,073 | $135,472 | $176,121 | $213,320 | $242,519 | $283,718 | $315,417 | $326,616 | $334,305 | $341,119 | $347,753 |

\[1+3\]

| **CASH PAID OUT** |       |       |     |      |      |        |           |         |          |          |         |          |       |
| 2a | Wages | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $1,800 | $19,400 |
| 2b | FICA | $138 | $138 | $138 | $138 | $138 | $138 | $138 | $138 | $138 | $138 | $138 | $138 | $1,656 |
| 2c | Gasoline | $160 | $160 | $160 | $160 | $160 | $160 | $160 | $160 | $160 | $160 | $160 | $160 | $1,720 |
| 2d | Rent | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $2,500 | $30,000 |
| 2e | Utilities | $450 | $450 | $450 | $450 | $450 | $450 | $450 | $450 | $450 | $450 | $450 | $450 | $4,050 |
| 2f | Vehicle Mileage | $60 | $60 | $60 | $60 | $60 | $60 | $60 | $60 | $60 | $60 | $60 | $60 | $720 |
| 2g | Promotions | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $3,000 |
| 2h | Promotions | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $300 | $3,000 |
| 2i | Other Expenses | $50 | $50 | $50 | $50 | $50 | $50 | $50 | $50 | $50 | $50 | $50 | $50 | $600 |
| **Subtotal** | $5,808 | $5,808 | $5,758 | $5,758 | $5,758 | $5,758 | $5,268 | $4,693 | $4,820 | $4,793 | $5,956 | $5,956 | $5,956 | $85,956 |
| 2k | Loan Principal | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $1,043 | $12,516 |
| M | Capital Purchases | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 2l | Other Startup Costs | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 2m | Reserve | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| 2n | Owner's Withdrawal | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 | $0 |
| **TOTAL CASH PD. OUT** | $5,808 | $5,808 | $5,758 | $5,758 | $5,758 | $5,758 | $5,268 | $4,693 | $4,820 | $4,793 | $5,956 | $5,956 | $5,956 | $85,956 |

\[(3a+3b+3c+3d+3e+3f+3g+3h+3i+3j+3k+3m+3n)\]

| **CASH POSITION** | $0 | $47,073 | $86,223 | $128,621 | $169,320 | $206,519 | $235,718 | $276,917 | $308,816 | $330,355 | $352,359 | $374,809 | $397,003 |

\[(4)-(6)\]

### OPERATING DATA (non-cash inflows)

- A. SALES VOLUME ($) $0
- B. ACCTS. REC. (EOM) $0
- C. BAD DEBT (EOM) $0
- D. ACCTS. PAY. (EOM) $0
- E. DEPRECIATION $0

* Cash sales is based on a penetration number of 1,612 clients x $250 for an annual cash sales of $403,000
Brett P. Sorrentino  
810 North 9th Street  
Grand Junction, CO 81501  
(970) 257-7043

OBJECTIVE  
To pursue a career in ski industry sales or product development where I could use my experience and training.

EDUCATION  
Mesa State College, Grand Junction, CO. Bachelor in Business Management. Courses taken where small business management, entrepreneurship, business law, marketing, advertising, accounting, and economics. 3.0 G.P.A.

EDUCATION  
Pomona High School, Arvada, CO. Courses taken where chemistry, physics, accounting business classes. Involved in Key Club and DECA. 3.8 G.P.A.

EXPERIENCE  
Marker Ski Bindings, based out of Grand Junction, CO. Worked on mountain demo shows. Relayed facts and information to the consumer and retailers including sales. Developed customers needs and wants.

EXPERIENCE  
Gene Taylor’s Sporting Goods, Grand Junction, CO. Ski Technician, tuned professional race skis, ski sales, head bike technician, and bike sales. Involved in training people on bike maintenance, ordering of retail bikes and accessories, ordered skis and ski accessories. Showed my ability to learn quickly, handle responsibility, budget, sales, and problem solve.

EXPERIENCE  

REFERENCES  
Duke Taylor  
Manager and Owner of Gene Taylor’s  
(970) 242-8165

Kyle Crone  
Manager of Verizon Wireless Store  
(970) 257-7611

Joe Loan  
Loan Manager Of Dollar Bank  
(970) 555-BANK
How to Build a Resume
1. **Choosing which format to use**

   a. chronological - emphasizes job history

   b. functional - focuses on their skills

   c. combination - capabilities and job history
The Structure

Strategically place your sections

The Heading
Name
Address
Telephone Number
E-Mail Address
Structure Continued

Career Objective

Make sure it matches company job description
Make your wording sound experienced

School

GPA is important
Don’t bore reader by listing classes
Work Experience

Very important piece of Resume

Have Experience
Most important job title
the job related to your career
Any promotions
Skills

What abilities do you have?

- Foreign languages
- Skilled in a specific area
- Main calm under stress
Honors

School clubs

Academic

Sports

Cognition
References

Want to have 3 to 5

do not include friends or neighbors

make sure that the reference will be a loyal one
Hints

- Use a common type face
- Make sure your name is the first thing on the page
- Use at least 12 point font size
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