Top Secrets to opening a new Frozen Yogurt Shop

Book updated for 2011
Top secret information from industry insiders on how to open your own Frozen Yogurt Business with tips from owners, managers and marketing experts

12/12/2010
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Opening Your Frozen Yogurt Store

Congratulations on your choice to open a new Frozen Yogurt Shop or fine tune your existing frozen yogurt business. This is the start of your new business endeavor. Owning your own Frozen Yogurt Shop is one of the most exciting and rewarding new business ventures available today, and is making thousands of people successful new business owners. One of the first things you should consider before going through with this packet is your company’s vision. Your company’s vision focuses upon what the company is striving to become in the future, which provides direction for future development. Further, your company should create a written set of goals and objectives to further its success. This is part of your business plan that you must develop for your Frozen Yogurt Shop.

Both your goals and objectives should state what your company is trying to achieve and when it will be accomplished. Once the overall company’s objectives have been placed, it is vital to formulate strategies for achieving those objectives. A strategy is a plan for using the company’s resources to attain your stated goals. After developing your company’s strategy, it should provide you with guidance for day to day operations.

Open a Yogurt Store was founded by a team of savvy entrepreneurs with a very successful track record developing and marketing a string of popular and highly profitable frozen yogurt stores.

About Our Business Plan

The team at Open a Yogurt Store wondered, based on their achievements, why some frozen yogurt stores fail, while others flourish and become successful frozen yogurt businesses. And then they realized the key to their continued success: effective planning and careful preparation.
Our team invested a great deal of time and effort in research and study as the chief component in laying the groundwork for each new store they opened. They always selected a desirable location, with the ideal size, at the most competitive rent. They selected the best products and located suppliers offering the most competitive prices. The team planned the entire business, drafted a marketing plan, designed their store’s interior and worked up a profile of the ideal employee, prior to spending a single dollar—creating the perfect plan to launch a new frozen yogurt business. You are benefitting from their experience and research which will save you from countless potential mistakes that many new business owners make.

From this point, the successful entrepreneurial team dubbed themselves **Open a Yogurt Store** and distilled countless hours of concentrated research and careful planning, not to mention a great deal of trial and error, into their exclusive **Open Your Own Frozen Yogurt Store** program. How do we know our program works? It’s simple. We have many new Frozen Yogurt Store owners that have successfully launched their own stores using our business plan. It has been proven to work.

**Location:**

The key to real estate in the commercial business is location, location, location. Finding the right location for your Frozen Yogurt Business is worth paying more for, and instead making some reductions in other areas of your start-up budget. A strong location is needed to get you through the initial 2 years of your business, or until you have established a loyal repeat clientele.
Corner location in an anchored shopping center which contains 1 or more large retailers
Fast food or other restaurant
Hotel or motel
Shopping mall
Close distance from Universities, Community Colleges and High Schools
Gyms, Fitness Centers
Sports Centers and Recreation

Ideally, look for a 1,500 to 1,600 sq ft location, but you can open a successful new Frozen Yogurt Shop from a stand, kiosk or location less than 1,000 sq ft. Don’t be afraid to be innovative with size and amenities if you can get the ideal location. Many successful Frozen Yogurt Shops have been opened in a space as small as 600 square feet.

Foot traffic
The most important thing in all real estate is location, so make sure to review several locations before making a decision. Make sure to watch foot traffic and automobile traffic patterns out of the area or parking lot. Do people rarely walk by the location? Do cars exit at the other end of the parking area? Is the store front easily visible throughout the immediate area? Are there other factors that alter or change traffic patterns that will affect visitors to your shop? These points should be taken into account when considering a location.

Foot traffic is a critical factor to consider when scouting for a new location for your Frozen Yogurt Shop. Look for other similar businesses in the immediate location. Remember, other corporations and chains have already spent thousands of dollars scouting and developing locations for their food and retail businesses. Follow the success of other shops and business when scouting a location. It is generally not a good idea to start a business in a location with multiple vacancies.

Your shop will come to depend on foot traffic, and perhaps initially, piggybacking on visitors to other retails and restaurant locations. Once the customer is in the parking lot, the chances of them visiting your Frozen Yogurt Shop are greatly increased!

**Average Number of Customers per Day in a Prime Location**

While there are several factors like competition, pricing, product quality and marketing that can determine the number of customers that reach you each day, a prime location is one factor that can amazingly shift the scales in your favor.

A shopping mall, a fitness center, or a busy college street is just some of the locations that are ideal for a frozen yogurt business.

Red Mango, which is one of the leading Frozen Yogurt chains in the country, has an average footfall of 500 to 750 customers per day in its Los Angeles stores. This number increases in its stores in other parts of the country which do not have as fierce a competition as Los Angeles.

While it would not be appropriate to expect a similar footfall each day in a startup venture, you can definitely expect about 35 customers on an average each day. This number can be worked upon and significantly improved as word gets around.

**Rent**
Rental expense depends on location. Rental amounts are usually monthly, but it is possible to negotiate a discount by paying 6-12 months in advance. Rent is due on the date specified on the property lease (note: it is not always the 1st of the month).

Commercial rental rates are calculated in terms of dollars per square foot (usually approximately $1/sq ft to $15-20 per square foot for prime locations) per month. This rate is usually determined from a market average for similar recently leased or sold commercial properties when figuring the rate. You should be an expert on what local market rates are for rentals, dollar per sq ft rates, prim locations, common area leases and allowances. Do your research. Every local market is different, and spending the time to know what the best terms are for your new business can save you thousands of dollars per year.

Typically, you will also be required to pay a deposit in order to take occupancy of the new space. In the current market, most landlords are willing to make concessions in this area. Most deposits can be negotiated in terms of the total amount held, to the number of months allowed to pay the total amount due. Sometimes it is possible to lease a space without a deposit, if the owner is anxious to place tenants in the building. As a rule of thumb, estimate about ½ months rent to a full month for the deposit. This will need to be paid in addition to the first month’s rent, prior to taking occupancy. The full deposit should be returned once the store has vacated the location, provided the store was left in the same condition as it was when initially rented.

Rental costs can also include items such as property maintenance, cleaning services, utilities and other items, as long as they are specified in the lease. Don’t assume anything that is not in writing. If you make arrangements or make agreement to terms not in the original lease, make sure it is in writing and signed by the landlord and the Frozen Yogurt Shop owner.

**Business Leases**

Business leases can be complex and have many hidden clauses not obvious to a new business owner. Leases can range from simple monthly space rental to net leases. It is a good idea to consult several real estate agents that specialize in commercial locations and leases, ask as many questions as possible about local market conditions and trends.

When it comes to signing a business lease, you can work with the real estate broker or sign on your own if you are confident you are getting the best terms. Remember that everything is negotiable in today’s real estate market. Look for ways to get discounted terms, equipment such as seating or refrigerators, cases and equipment included with the lease.
Advertising Expense & Marketing Research

_Yogurt Store Marketing Techniques_

Once you have your yogurt store set up, it’s time to get the word out and the crowd in. Marketing is probably the most important aspect of generating good business. What kind of marketing should be undertaken for a Yogurt Store? Does one stick to the tried and tested strategies? Or does one have to do something new and unique?

Do not reinvent the wheel

There is a good reason why tried and tested marketing techniques like distribution of flyers, posters, money mailers and free samples find a place in the holy grail of marketing. It is because they work!
So, do not try and reinvent the wheel. Just tweak it minutely so that it suits your business. Your marketing strategy should depend a lot on the demographics of your area, the competition within a 3 mile radius and lastly, the visibility of your store. A store with excellent visibility can do with a subtle but precise marketing approach whereas one with moderate visibility and severe competition will have to adapt an aggressive approach towards marketing their products.

The Right Mix

Chalk out a well detailed marketing plan that includes a mix of tried and tested techniques (the ones mentioned above) and innovative ones. You can tie up with local businesses (not your competition) in an advertising exchange program. You can incorporate a loyalty program where you encourage customers to come back. The rewards can be as simple as branded merchandise or even a free cup of Fro-Yo.

And if you want to make your presence felt when you are opening, have a grand event that announces the opening. Distribute flyers that showcase the ambience of your store.

Did we forget to mention that a courteous and upbeat staff always helps to create a good ambience for your store?

Use the internet to market your business

The internet is by far one of the best (and cheapest) places to market your local business. Try the Google local business center, create a good website and market it, create a community that lets your customers share and interact. If you are not targeting the online market, then you are losing out on a significant chunk of your target market.

Twitter and Facebook are also great tools to market your business and get the word out. You can create a loyal community of followers that you can immediately market to about specials, new products, grand openings, hours, etc. The best part is that it is completely free! If you are not savvy using social media and social networking tools, hire an employee (who can also work the counter) who is up to speed on using these tools.

Your Target Market
One of the most important aspects of marketing in determining your target market. It means you will maximize your marketing efforts by spending your advertising dollars to reach the right consumer. Who is the right consumer for your Frozen Yogurt Business? You must be able to describe this customer. The best way to learn this is by studying the market, and getting to know all the facts and figures about your “target market”. These factors include:

Demographics: how many people live within 3 miles of your store?
Ages: How many people are in your target age group of 18-35 yr olds?
Interests: Does the area support other health food and food businesses?
Ethnicities: What is the ethnic breakdown for you market?
Economic characteristics: What are the income levels of your customers?
Education: Is there a college in the immediate area?

You can get this information from a variety of sources. It’s a good idea to start with an internet search, or a trip to the local library or Chamber of Commerce to get these questions answered. These are all excellent sources of information and contacts. Remember to check for your local Small Business Administration as well. Local communities make it their business to provide this statistical information to new business ventures to encourage business investment in their communities.

New Marketing Ideas

Several Yogurt Companies are now opting for new forms of marketing like mobile marketing campaigns. Although fairly new, these can be highly effective and economical.

An SMS text campaign can send out about 15000 text messages to your target audience in your city. The best part is that it would cost you about half of what it would cost to print and distribute an equal number of flyers. SMS messages can include special offers, information about promotional events and more.

Advertising Costs and Budgeting

Average advertising expense should be around $1,500 per month, but can go much higher in your initial months. Make sure you have budgeted adequate resources to your initial Grand Opening marketing budget in order to get the word out.
Promotional coupons and stickers

Creating a promotional campaign is essential for your new Frozen Yogurt Store, in order to get the maximum number of people in the door when you first open. You have the highest level of opportunity to attract new customers when you are a brand new business. Your first impressions will hopefully make your new customers visit your store again and again.

Promotional coupons are a way of motivating a new customer to visit in order to take advantage of a special discount or product give-away. It is important to budget this in your initial budget, as product retail pricing can be increased once you have a reliable stream of customers coming through the door.

Promotional Codes:

Promotional codes can be very useful in tracking the effectiveness of your advertising. By using the codes to track where your customers are seeing your advertising promotions, you can keep track of which advertising sources are producing results. This means a better focus for your advertising dollars spent on newspapers, mailers, and other advertising that you can show has produced customer visits to your Frozen Yogurt Shop.

For example, you can use a range of promotional codes (#0001-0500) for advertising you place in a certain region or city, and different codes (such as #0600-1000) for advertising and coupons placed in a different area or market. You may also use different codes on different coupons placed in different newspapers or coupon packs to see which ad placement produced the best results.

Grand Opening
Ducky’s Frozen Yogurt
(location or map)
Premium Yogurt Sampler only $1
Save $2 on a Frozen Smoothie or Iced Coffee
Special offer code # 00001-0500
Some other useful advertising:

- Advertise in Universities and High Schools (bulletins, web sites and newspapers)
- Advertise in Central Business Districts
- Advertise in Daily newspapers
- Popular local web sites for food and restaurants
- Coupon packs, such as Val-Pack
- Flyers and door hangers
- Bandit signs
With Frozen Yogurt slowly but steadily taking over from ice cream as the chosen dessert option, it’s getting better each day for yogurt businesses. Sales are skyrocketing in most places and the health benefits and advantages of a guilt free snack are addictive. But also on the rise are cost for raw materials, fresh fruits and other toppings. Businesses need to take into account all sorts of costs when setting the price for a serving of yogurt.

Is it possible to cover all costs and charge customers in a way that it’s feasible for them as well and still make a profit out of it?

Yes, it is.

The average food cost per small serving (5 oz) of Frozen Yogurt is $0.60 which includes the cost for waffle cones, toppings, flavor and the base. The average selling price for the same is $2.50-$4.00 which gives a profit of $1.90-$3.00 per serving. The sales target per day is 30 to 50 small servings (May increase or decrease depending on the location and other factors). Make note of what your average sales totals are per day to determine your weekly gross income. This is will help you begin to estimate a profit projection for the month. This may change during the first few months of operations.

Similarly, for medium servings (8 oz) the cost per serving is $0.95 and the selling price is $3.95. The sales target for medium servings exceeds 15 per day. This makes it a daily profit of $45 in medium servings alone.

If the sales targets are met and the marketing strategies are aptly followed, then a Frozen Yogurt business can give you a yearly profit that exceeds $36,842.

**POS Software Systems for a Frozen Yogurt Business**

Using POS software for your Frozen Yogurt Business has numerous advantages including Inventory Control, Customer Retention, Security and eliminating manual error.

The Frozen Yogurt Boom has created a niche market for custom POS software systems specially designed for these businesses. Here are some of them that you might be interested in.

**Cielo USA** -http://www.cielousa.com – Offers custom Frozen Yogurt POS Software with features like complete and fully customizable end-to-end and full-service restaurant order management, fully customizable menu items, table layouts, side orders and modifiers, Multiple payment
methods including cash, credit cards, debit cards, gift cards, checks and employee security, all order types including eat-in, take-out and delivery, easily accessible detail reports, full employee and inventory control.

Café Cartel - http://www.cafecartel.com/ - Has numerous options when it comes to automating a Frozen Yogurt Store. You can choose the one that best suits you depending on your requirements.

Sintel Systems - http://www.sintelsystems.com – Another highend software vendor that offers custom POS software for Frozen Yogurt companies. The complete system includes a heavy duty cash drawer, scanner, printer, and customer display. This package includes everything you need to run your small business like a professional big business.

Financing

Small Business Association Loans

How do you get an SBA Loan?

Getting a loan guarantee from the Small Business Association of America is one definite way of assuring that your frozen yogurt business idea turns into reality, and doesn’t remain in the planning stages forever.

However, one must be armed with all the information and documentation required to fulfill the pre-requisites in order to qualify for the loan.

The SBA is not a lending organization and doesn’t give out loans itself. However, it has numerous partner lending organizations that will be willing to consider your application once you get an SBA guarantee.

So, what is the secret to getting an SBA loan guarantee? Here are the answers.

1. The Business Plan. Any lender willing to lend you a loan will want to know about the capacity of the business to generate cash flow to repay the loan. SBA loans are no different. So, the first and the most important step would be to have a strong business
plan on paper. It shows that you have done the research, studied the market and have an astute understanding of the business. Necessary details include nature of business, annual sales, legalities, number of employees, the ownership structure, etc.

2. **You must have a stake in the business.** If you have invested in the business, chances are that you will push harder for its success. The logic is simple and depending on the type of loan program that you apply for, your stake in the business must be from 20 to 40%.

3. **A good credit rating.** If you have a good credit history then you have won half the war. A bad credit history will make it all the more difficult for you to qualify for a loan guarantee.

4. **Financial Documents (Personal and Business).** Your personal and business financial statements will be scrutinized by the SBA and you must submit complete financial statements for the past 3 years. Each partner or stakeholder who has more than 20% stake in the business is required to submit the same.

5. **Collateral.** Borrowers must provide some collateral against the loan that can be liquidated if they fail to repay the loan. It can be real estate or personal property.

6. **Your expertise in the business.** SBA and its lending organizations need to know that you or someone on the management team has all the required skills and expertise needed to make the business work. So if you have no experience, then hire someone who does. It will significantly improve your chances of getting the loan.

7. **Time in the business.** If you have spent two to three years in the business, then it makes it easier for you to get the loan as opposed to a startup. Consider managing an existing Frozen Yogurt Shop as a way to gain valuable experience that will benefit you later.
Sample Business Plan outline for SBA Loan approval

(Name of Business)
(Name of Business Owner)
(Address of Business)
(Contact Phone Number/E-mail Address for Business)

BUSINESS PLAN

I. Business Description:

Name of Business:

Legal Structure:

Ownership Percentage by name(s):

Management qualifications & experience:

Date business was established and location of business:

II. Product(s)/Service(s) Offered:

Describe product or services offered:

Does one customer represent 25% or more of total net sales?

Does one vendor represent 50% or more of total net costs?

Pricing policy:

III. Industry/Market Segments

Description of target market(s) - size and trends:

Description of existing customer base:

Competition in and around the area:

Explain any competitive advantage and market niche:

IV. Marketing Plans
Overall strategy moving forward, potential immediate prospects/clients, sources of revenues:

Explain any new products/services/markets on the horizon:

V. Additional Information
This is where one can put any other information that doesn’t necessarily fit in one of the categories outlined above. Don’t feel like you have to put something here. There may not be anything else to add. Nevertheless, if there is something else you want to communicate, this is the place to put it. For example, all businesses, regardless of age or size, should have an anticipated “exit strategy”. This is a good place to talk about that.

How to write a Business Loan Proposal?

When you are looking for financing for your business, along with other pre-requisites, the vendor will also want to take a look at your written business proposal. A hastily written business plan will just end up stacked on the lender’s desk, and not taken seriously. A comprehensive, well written business plan will increase your chances of getting the loan.

The lender and risk factors

Please keep in mind that in order to approve a business loan, a lender must be convinced that the business has enough potential to generate profits and pay off the loan. If at all there is a risk involved, the collateral used against the loan must be significant enough to cover it. Your business proposal must therefore be constructed in such a manner that it highlights the best aspects of the business. So, let’s begin.

The importance of a good cover letter

Hire a professional and get a good cover letter written. A cover letter must contain a brief introduction to the company, the size of the loan requested, the purpose of the loan and your repayment strategy.

The Proposal

The loan proposal is not your typical business plan, yet it is something very close. You must include the most precise and up-to-date information about your business. Have there been any
recent changes to the business? If yes, what are they? Include technical operational terms if any.

**Financial Projections**

A very important aspect of your business loan proposal, financial projections must be genuine and realistic. Do not exaggerate them in order to increase your chances of getting the loan approved. Similarly, do not underestimate expenses. Give them a clear and concise picture. Include projected balance sheets, personal financial statements and more.

Here is a copy of the required Cash Flow Budget Worksheet required with your SBA application:

<table>
<thead>
<tr>
<th>Cash Flow Budget Worksheet</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Beginning Cash Balance</strong></td>
</tr>
<tr>
<td><strong>Cash Inflows (Income):</strong></td>
</tr>
<tr>
<td>Accts. Rec. Collections</td>
</tr>
<tr>
<td>Loan Proceeds</td>
</tr>
<tr>
<td>Sales &amp; Receipts</td>
</tr>
<tr>
<td>Other:</td>
</tr>
<tr>
<td><strong>Total Cash Inflows</strong></td>
</tr>
<tr>
<td><strong>Available Cash Balance</strong></td>
</tr>
<tr>
<td><strong>Cash Outflows (Expenses):</strong></td>
</tr>
<tr>
<td>Advertising</td>
</tr>
<tr>
<td>Bank Service Charges</td>
</tr>
<tr>
<td>Credit Card Fees</td>
</tr>
<tr>
<td>Delivery</td>
</tr>
<tr>
<td>Health Insurance</td>
</tr>
<tr>
<td>Category</td>
</tr>
<tr>
<td>--------------------------------</td>
</tr>
<tr>
<td>Insurance</td>
</tr>
<tr>
<td>Interest</td>
</tr>
<tr>
<td>Inventory</td>
</tr>
<tr>
<td>Purchases</td>
</tr>
<tr>
<td>Miscellaneous</td>
</tr>
<tr>
<td>Office</td>
</tr>
<tr>
<td>Payroll</td>
</tr>
<tr>
<td>Payroll Taxes</td>
</tr>
<tr>
<td>Professional Fees</td>
</tr>
<tr>
<td>Rent or Lease</td>
</tr>
<tr>
<td>Subscriptions &amp; Dues</td>
</tr>
<tr>
<td>Supplies</td>
</tr>
<tr>
<td>Taxes &amp; Licenses</td>
</tr>
<tr>
<td>Utilities &amp; Telephone</td>
</tr>
<tr>
<td>Other</td>
</tr>
</tbody>
</table>

Subtotal: $0  $0  $0  $0  $0  $0  $0  $0

Other Cash Out Flows:

<table>
<thead>
<tr>
<th>Category</th>
<th>0</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Purchases</td>
<td>0</td>
</tr>
<tr>
<td>Loan Principal</td>
<td>0</td>
</tr>
<tr>
<td>Owner's Draw</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
</tr>
</tbody>
</table>

Subtotal: $0  $0  $0  $0  $0  $0  $0  $0

Total Cash Outflows: $0  $0  $0  $0  $0  $0  $0  $0

Ending Cash Balance: $0  $0  $0  $0  $0  $0  $0  $0
Income Statement:

Here is an example of an Income Statement that will need to be included with your proposal:

<table>
<thead>
<tr>
<th>Year To Date</th>
<th>Sales</th>
<th>Other Income</th>
<th>Total Revenue</th>
<th>Cost of Goods</th>
<th>Total Cost of Goods</th>
<th>Gross Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

**Operating Expenses**

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Officer Salary</td>
<td>$</td>
</tr>
<tr>
<td>Salaries/Wages</td>
<td>$</td>
</tr>
<tr>
<td>Payroll Expenses</td>
<td>$</td>
</tr>
<tr>
<td>Accounting and Legal Fees</td>
<td>$</td>
</tr>
<tr>
<td>Advertising</td>
<td>$</td>
</tr>
<tr>
<td>Bank Charges</td>
<td>$</td>
</tr>
<tr>
<td>Depreciation</td>
<td>$</td>
</tr>
<tr>
<td>Insurance</td>
<td>$</td>
</tr>
<tr>
<td>Rent</td>
<td>$</td>
</tr>
<tr>
<td>Supplies</td>
<td>$</td>
</tr>
<tr>
<td>Telephone</td>
<td>$</td>
</tr>
<tr>
<td>Utilities</td>
<td>$</td>
</tr>
<tr>
<td>Taxes</td>
<td>$</td>
</tr>
<tr>
<td>Bad Debts</td>
<td>$</td>
</tr>
<tr>
<td>Misc. &amp; Contingency</td>
<td>$</td>
</tr>
<tr>
<td>Interest Expense</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Operating Expenses</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Operating Income</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>Provision for Tax</strong></td>
<td>$</td>
</tr>
<tr>
<td><strong>Net Income / (Loss)</strong></td>
<td>$</td>
</tr>
</tbody>
</table>
Pro-Forma Balance Sheet:

This balance sheet gives the lender of your business’s profitability in terms of assets and liabilities. This balance sheet is also used in calculating net worth and the leverage potential of the business.

"Name of the Borrower"

Pro Forma Balance Sheet

<table>
<thead>
<tr>
<th>Assets</th>
<th>Pro Forma</th>
</tr>
</thead>
<tbody>
<tr>
<td>Current Assets</td>
<td></td>
</tr>
<tr>
<td>Cash</td>
<td>$</td>
</tr>
<tr>
<td>Inventory</td>
<td>$</td>
</tr>
<tr>
<td>Other Current Assets</td>
<td>$</td>
</tr>
<tr>
<td>Total Current Assets</td>
<td>$</td>
</tr>
<tr>
<td>Non Current Assets</td>
<td></td>
</tr>
<tr>
<td>Furniture Fixtures &amp; Equipment</td>
<td>$</td>
</tr>
<tr>
<td>Real Estate</td>
<td>$</td>
</tr>
<tr>
<td>Other Non Current Assets</td>
<td>$</td>
</tr>
<tr>
<td>Total Non Current assets</td>
<td>$</td>
</tr>
<tr>
<td>Intangible Assets</td>
<td></td>
</tr>
<tr>
<td>Leasehold Improvements</td>
<td>$</td>
</tr>
<tr>
<td>Start up cost</td>
<td>$</td>
</tr>
<tr>
<td>Other Intangibles</td>
<td>$</td>
</tr>
<tr>
<td>Total Intangibles</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>$</td>
</tr>
</tbody>
</table>

<p>| Liabilities                           |           |
| Current Liabilities                   |           |
| Current Maturity Long term debt       | $         |
| Other Current Liabilities             | $         |
| Total Current Liabilities             | $         |
| Long Term Debt                        |           |
| Wells Fargo Bank SBA Loan             | $         |
| Other Long Term Debt                  | $         |
| Total Long Term Debt                  | $         |
| <strong>Total Liabilities</strong>                 | $         |</p>
<table>
<thead>
<tr>
<th>Equity</th>
<th>$</th>
<th>-</th>
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</thead>
<tbody>
<tr>
<td>TNW</td>
<td>$</td>
<td>-</td>
</tr>
</tbody>
</table>

Leverage (Tot Liab. / Net worth)
Leverage (Tot Liab. / TNW)

<table>
<thead>
<tr>
<th>Operating Expenses</th>
<th>Total Operating Income</th>
<th>Net Income / (Loss)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Month 1</td>
<td></td>
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<tr>
<td>Month 2</td>
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<td>Month 3</td>
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<td>Month 4</td>
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<td>Month 9</td>
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</tr>
<tr>
<td>Month 10</td>
<td></td>
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</tr>
</tbody>
</table>
Market Information

The market is what determines the number of sales a business makes and also the revenue it generates. So include complete and detailed market information (current customer base, competition analysis, target market). Most of this information can be found online, at the local library or Chamber of Commerce.

A good market analysis should contain the following information:

- Age range demographics
- Income levels
- Growth trend analysis
- Geographical issues
- Number of similar businesses and their locations

Important Insurance Information

Business Owners Policy: provides broad coverage for owners and tenants of small offices and retail stores. Additional coverage that can be added is business income coverage and extra expense coverage. Your store lease may require that you carry certain amounts for each of the items listed below, so be sure to review your commercial lease for any requirements.

Business Liability Coverage includes:

a.) Bodily Injury
b.) Property damage liability
c.) Personal injury liability
d.) Advertising injury liability

*For more specific explanation or for coverage availability, contact local insurance agent who sells Business Owner Policies.*
New Licenses and Permits

Get a “Resale Permit” from the state or County you plan to operate in

Do I need any licenses?

The answer is most likely "yes". Without this, you may be conducting business illegally. Just about all businesses need a county or city license. There may be local, county, state, and or federal licensing requirements, depending on the type of business you select. The fees associated with getting a license are typically minimal, if any.

Local licenses and permits:

Your local licensing requirements and will vary. Some examples of these variations are the following:

- You may need a zoning compliance permit before you can open for business. Make sure the space you own or lease is properly zoned for the specific type of business you select.
- You may need a special license if you're conducting business out of your house, a beauty salon for example.
- Are you planning on remodeling your space? You may need to get a permit, so you will want to check the building codes first.

Where do I go to get a license?

The best place to start is your local city hall or courthouse. See the city clerk, who should be able to direct you. You can also phone the city or county clerk's office with questions, or look in your local phone book under municipal government offices. Try a search online for "Your city hall" on Google or Yahoo local searches to find the Web site for your local city hall.

Business Name or DBA (Doing Business As)

What is a DBA?
A “DBA” (also known as Doing Business As, or as a Fictitious Business Name) is the legal name, other than the owner’s name, you decide to give your business.

Do I need to have a DBA?

Local Licenses and Permits:

The answer is probably "yes", and you definitely want to take the time to find out. Most states require that you get a DBA. Sole proprietors and general partnerships operating their businesses under fictitious and or assumed names may need to apply for a DBA certificate in the county where the business is physically located. You will not be able to enforce any contracts you sign under your business name unless the name legally belongs to you. Another important point is, unless you register your DBA, other businesses will not know that you exist and may take the name.

What are the benefits to establishing a DBA?

Here are some of the more important benefits to establishing a DBA:

- Operate and advertise under your business name.
- Prevent other businesses from using the name within your state.
- Operate with a bank account under your business name.
- Accept checks written out to your business name.
- Gain a more professional image.

What is the process of getting a DBA?

Contact or visit your local county clerk's office and ask about the specific requirements and fees. There typically is a small registration fee. The county clerk's office will often conduct a complimentary name search for the intended business name to make sure it's not already taken. There are several online resources available to conduct searches on your intended business name as well.

Some states may require you to place a fictitious name notice in a local newspaper for specified period of time. The costs for this are usually small, and the newspaper may even file the necessary papers with the county. Consider checking with different local newspapers to see what they offer.
For the majority of states, corporations are not required to file fictitious business names unless they do business under names other than their own. The incorporation documents have the same effect that fictitious names filed for partnerships and sole proprietorships do.

**Banking under your business name**

The vast majority of banks will not allow you to open a bank account unless you have shown them proof of a filed DBA. It is important to have a business bank account so that you can accept payments written out to your company name. You may consider checking with different banks to see the differences in services they will offer you and the requirements they have to set up a business account.

**Should I trademark my business name?**

You are not required by law to do this but registering your name as a trademark is always a good idea. It provides you with protection in case another business tries to use your business name or a name that is likely to be confused with your business name. It may be smart to file an application for a federal trademark if your company is doing business in several states. Run a search with the government or through a service to determine if your name is taken.

**Your Team**

Include management profiles for all the owners and key employees of your team. Details should include educational qualification, past accomplishments and expertise in the business arena. You will need people for a variety of special jobs in your new Frozen Yogurt Shop, from managers to shift leaders to product specialists. It is important to try to identify employees that have worked in similar industries in the past, and may be more experienced and capable of working with your customers. It is critical to find employees that can work evening and weekend shifts, as you will get a lot of your business in those hours!

It is important to reward valuable and loyal employees with raises, bonuses and other incentives in order to keep them with your business. Don’t make the mistake of losing your best people to another business just because they pay 25 cents an hour more. Make sure you make a market survey of what similar local businesses are paying for their employees (even if you have to call up and answer ads). You will need to pay competitively with other businesses.

Make sure your employees are professional and have excellent customer service skills before hiring them. Especially with a new business, first impression is everything.
How to hire employees

The first question for any new start-up should be whether you really need to hire anyone at first. For most businesses, employees wages are their highest cost of doing business. Naturally, it is a good idea for you to preserve your working capital for items to keep your Frozen Yogurt Shop running such as supplies, utility bills and rent.

If you choose to hire a new employee, start with part time hours for them, between 10-20 hours per week. You should interview at least 6 potential candidates before making a selection. Use a pre-prepared employee application form available at most office supply stores. Remember, you must treat every candidate exactly the same and be careful not to discriminate in any way.

Your peak hours are most likely to be afternoon and early evenings during the week, and weekends. Make sure your new staff is working during your peak hours, when the most customers are coming through the door. Nothing will turn away new business faster than long wait times and rude staff.

Where to advertise for employees

You could find a potential new-hire just about anywhere. The best place is by placing a hiring notice on your front door. Other excellent resources include Craig’s List, Monster, Yahoo Jobs, college newspapers, local bulletin boards, church newsletters, local business reviews, flyers, and telephone poles.

What qualities to look for in your staff

Be sure to hire someone who has a helpful and friendly attitude. Your first employee hires should be considered carefully, since they will determine how the public will see your Frozen Yogurt Shop. Consider every aspect of your contact with the potential new hire: telephone calls, personal interviews, emails and personal recommendations.

Ideally, you want someone who is willing to work flexible part time hours. This is what makes many college students ideal candidates for this position, although it could be anyone whom you feel will give a friendly and personal appeal to your business. Since you will need to change scheduled hours probably more often when you are first opening your business, make sure your employees are flexible and willing to work different shifts if required.
Another important quality to look for is their experience in the service or restaurant industry. Someone with experience with food service, especially another Frozen Yogurt Shop, ice cream shop or restaurant will have experience working with serving food and with waiting on the public. Someone who has worked in a competing Frozen Yogurt Shop can be an excellent resource of information on helpful tips and strategies.

**How to conduct an interview – What are some typical questions?**

1. Why did you apply for this position?
2. What qualifications and skills do you have that you think will make you an ideal choice for this job?
3. What supervisory experience have you had?
4. Describe a difficult work experience and how you dealt with it.
5. How would you describe yourself?
6. How would you characterize your supervisory or working style?
7. What are your strengths and weaknesses?
8. How would you describe your communication skills? Give some examples.
9. What are your personal goals?
10. What do you know about our company?
11. Describe your work experience.
12. Do you prefer working in groups or alone?
13. What have you chosen to leave your current/previous job?
14. What is your experience of working with particularly demanding or difficult customers? How did or would you deal with it?
15. In what ways do you think you can contribute to our company?
16. How do you prioritize your work?

**How to train a new hire**
Start off with the basics. Since they will probably start with part-time hours, there is a limited amount of information that most employees will recall.

Make sure they understand what you expect from them in terms of:

- Being on time at the beginning of their shift
- Work attire
- Calling in sick or late
- Reporting work hours
- When they are paid and how much
- Tax forms are completed
- Are there any benefits, perks, or bonuses?
- How to request time off
- How to treat the customer

Depending on whether they are opening or closing the store down, there may be some additional tasks that need completed at those times of day. These are excellent areas to focus your new staff, since it will have the biggest impact on the daily routine of opening or closing the business.

Opening tasks:

- Unlocking the shop, turning on lighting/equipment
- Preparing product for display cases or serving
- Cleaning and organization
- Stocking supplies
- Arranging dining areas
- Stocking display cases
- Opening register and change drawer
- Cleaning bathrooms or kitchen area

Closing Tasks:

- Locking the store and securing doors
- Storing perishable products and food
- Kitchen and food area clean-up
- Clean utensils, pans and equipment
- Sweep/mops floors
What kind of employees are needed

Initially, the business may only require and cashier that can also serve the product. Focus on finding the right people for this position first before adding any other personnel. They are the eyes and ears of your new business, they work with the customers every day and the store ownership should look for any areas of improvement in store operations from their feedback.

Hiring management should only be considered if you are considering opening multiple locations, or if the store is significantly busy enough to require a manager. Usually this means when you have at least 1 employee working in your Frozen Yogurt Store at all times, or the owner is no longer able to manage the shop full time. The best place to find a new manager is by promoting someone within the existing staff at your store, since they will already be familiar with your way of doing business.

Section 2: Your Frozen Yogurt Shop and the products

Frozen Yogurt Mixes and Recipes

Product

Frozen Yogurt Mix:

Plain Yogurt Mix:
1.) Water - 2 liters

2.) Non-fat plain Mountainhigh yogurt - 4 lbs

3.) Flavormine plain tart mix - 1 bag

4.) Mix thoroughly then pour into machine

**Flavored Yogurt Mix:**

1.) Water - 2 liters

2.) Non-fat plain Mountainhigh yogurt* - 4lbs / 64oz

3.) Flavormine Flavored tart mix - 1 bag

4.) Flavormine fruit concentrate syrup - 1 cup / 16oz (choose any flavor -strawberry, mango, blueberry, peach, etc)

5.) Mix thoroughly then pour into machine

Order Yogurt Mix and Syrup’s from:

Flavormine

Tel: (562) 404-2832

Fax: (562) 802-7640

*Buy Mountainhigh Yogurt from any supermarket or wholesale box store such as Costco.

**Chocolate Frozen Yogurt Recipe**

Original Recipe Yield 4 cups
Ingredients

3/4 cup white sugar  
2 teaspoons cornstarch  
1 (12 fluid ounce) can fat-free evaporated milk  
1/2 cup semisweet chocolate chips  
1 cup plain low fat yogurt  
1 teaspoon vanilla extract

Directions

1. Stir together the cornstarch and sugar, and place in a saucepan. Stir in the evaporated milk, and chocolate chips. Cook over medium heat until chocolate is melted and the mixture is thickened. Stir constantly to prevent burning.  
2. Remove the mixture from the heat, and stir in the plain yogurt and vanilla. Refrigerate until chilled.  
3. Pour the mixture into an ice cream maker, and freeze according to the manufacturer's instructions.

Creamy Frozen Vanilla Yogurt Recipe

Original Recipe Yield 1 quart

Ingredients

3 cups Greek yogurt  
3/4 cup white sugar  
1/2 teaspoon vanilla extract

Directions

1. Mix together the yogurt, sugar, and vanilla. Refrigerate the yogurt mixture for 45 minutes.  
2. Pour the yogurt mixture into the bowl of an ice cream maker and freeze according to the manufacturer's directions
Examples of frozen yogurt served with fruit or crumble toppings

Peach Frozen Yogurt Recipe

1/2 cup sugar
1 teaspoon gelatin
1/8 teaspoon nutmeg
1/2 cup milk
2 tablespoons corn syrup
1 1/2 pound peaches, peeled & quartered
1 cup plain yogurt
1/2 teaspoon vanilla

Combine the first 3 ingredients in a saucepan. Stir in milk; let stand 1 minute. Place over low heat; cook 5 minutes or until the gelatin dissolves, stirring constantly. Remove from heat; stir in the corn syrup. Let the mixture cool completely. In a food processor add the peaches and process until smooth; scraping the sides of the processor bowl occasionally. Combine the peach purée, gelatin mixture, yogurt, and vanilla in a large bowl; stir well. Cover and chill 8 hours. Pour mixture into an ice cream machine and freeze according to manufacturer's instructions.
Raspberry Frozen Yogurt Recipe

3 cups raspberries

2/3 cup sugar

1 tablespoon cornstarch

1 cup milk

1/4 cup corn syrup

1 cup plain yogurt

In food processor purée the raspberries for about 1 minute or until smooth. Strain and discard seeds. Set aside. Combine the sugar and cornstarch in a small saucepan. Add the milk and bring to a boil. Cook 1 minute, stirring constantly. Remove from the heat. Stir in raspberry purée and corn syrup. Let the mixture cool completely. Combine the raspberry mixture and yogurt in a bowl; stir well. Cover and chill 8 hours. Pour raspberry mixture into an ice cream machine. Freeze according to manufacturer's instructions.

Product presentation and appearance
Above are some more examples of frozen yogurt preparations. Notice how the product is focused on a consistent design and look. Product presentation is very important. Serve the frozen yogurt in a nice container with some design in the way the frozen yogurt is dispensed in the cup (notice the twirl or tower look to the frozen yogurt in their photos). There is also a preferred way to dispense the topping so that don’t overcrowd the frozen yogurt, which should be visible after toppings are applied. Your product should represent a culinary art that will make the customer feel like they are having a special experience.

**Some of the Manufacturers who make 100% Natural and Organic Frozen Yogurt**

While the Fro-Yo rage has witnessed thousands of new Frozen Yogurt companies popping up all around the country, one must be careful about choosing your guilt-free dessert purely because most of them are made from chemical derivatives that mimic the taste of the natural products.

There are very few Frozen Yogurt manufacturers who offer 100% natural and organic products that are made devoid of any chemical additives, preservatives, flavors or food color.

Here are a few of them.
http://www.yeovalleyorganic.co.uk – Based in Somerset in Britain, this is a family owned business that has revolutionized the Frozen Yogurt business with its range of 100% organic Frozen Yogurt. It has received numerous awards for product quality.

http://www.cloudtopyogurt.com – Cloud Top is one of the leading manufacturers of organic frozen yogurt that is naturally nutritious along with being tasty.

http://paradiseyogurt.com - If you are from San Diego then you cannot miss Paradise Organic Yogurt. It is one of the most famous Fro Yo shops in the state and has a steadily growing customer base.

http://www.blushyogurt.com – One of the forerunners in the Frozen Yogurt markets, Blush Yogurt from CA is also one of the oldest ones to introduce the concept of organic Fro-Yo.
It may contain traces of gluten, soy.
Expiry Date: See date on Bag
Net Wt.: 953 grams / bag, 10 bags / case

Mixing instructions:
Mix 73oz of water and 4lbs of non-fat plain yogurt with one bag of flavormine plain tart and blend thoroughly.
Flavormine Frozen Yogurt Mix label and ingredients
Frozen Yogurt Mix Dealers and Wholesalers

Yoflavor
Excellent choice for West Coast of U.S. vendors, local shipping.

Company Name: yoflavor
Street Address: 14545 Valley View Ave., Suite A, Santa Fe Springs, CA 90670
Province/State: CA
Country/Region:
United States Zip: 90670
Telephone: 1-562-802-0240
Website: http://www.yoflavor.com

**Cielo Tart**

Company Name: Cielo USA
Street Address: 14144 Central Ave# H
City: Chino
Province/State: California
Country/Region: United States
Zip: 91710
Telephone: 877-652-4356
Fax: 909-464-9640
Website: http://www.cielousa.com

**Alya Foods**
Company Name: Alya Foods
Street Address: Rua Pinto Ribeiro 430
City: barra mansa
Province/State: RJ
Country/Region: Brazil
Zip: 27345340
Telephone: 55-24-78116468

USA Concession Supplies

Company Name: USA CONCESSION SUPPLIES
Country/Region: United States
Telephone: 1-813-8752676
Website: http://www.usa-concession-supplies.com

Sami Corporation Ltd
Company Name: SAMI CORPORATION LTD.
Street Address: 1F 1643-14,Seocho-dong,Seocho-gu,Seoul,Korea City: Seoul
Country/Region: South Korea
Telephone: 82-8225848955

Alpha Freezz
Company Name: Alpha Freezz

Street Address: POB 14154, Clearwater, FL 33766

Country/Region: United States Zip: 33766

Telephone: 1-1-800-257-4248

Website: http://www.getfrozen.net

Where do you find wholesalers for fruits, base, toppings and information on machines for your Frozen Yogurt Business?

Once you have a clear understanding of the financial aspects of starting a Frozen Yogurt Franchise, it’s time to go to the next step which is purchasing the raw materials including the fresh fruits, the Yogurt Mix, the base, the toppings and the waffle cones. You should also check several sources for all your machine equipment and fixtures. You may find that it is good practice to get 3 written bids for any purchase over $500.
Now, while a simple search on the internet can yield many a good result, does it make sense to rely on one company purely on the basis of its online presence? Or should you opt for referrals? If so, then who is going to provide them?

Let’s take a look at a couple of options.

*Internet searches* are a good way to find wholesalers because, a lot of international companies from countries like Australia, Italy and other parts of Europe are suppliers of high quality organic Yogurt Mixes. Online searches are the best way to find them. Other than that, you can always enquire at trade associations and the Better Business Bureau for references.

*Referrals* are a great way to find a product that has a proven success rate because someone is already using it to run a profitable frozen yogurt business. You can ask for referrals on business forums, b2b sites or on trade associations. People online are usually very helpful and you can easily get a few referrals.

**Interior Decoration**

*Display tools for your Yogurt Store*

The display fixtures in your store go a long way in helping create the right ambience and image for your shop. While traditional businesses can do with ordinary display units, a frozen yogurt shop has to rely on specialty display units because of the unwrapped nature of the products.

When one thinks of a yogurt store, think Acrylic. Acrylic is strong, durable and attractive. There are a plethora of options when it comes to bins, racks and dispensing units for Yogurt stores.

Here are a list of display units and the best places to buy them.

*Acrylic dispensers*

Acrylic dispensers are a great way to dispense the yogurt and also to display them. They are attractive and many include scoops that help customers retrieve the toppings they require without having to touch anything else. These are available in a variety of sizes and include countertop racks, slatwall dispensers, gravity bins and mini bins.

The internet gives you access to numerous wholesalers who offer these display and dispensing units at extremely economical prices.

http://www.tradefixtures.com
http://www.candyconceptsinc.com

http://www.acrylic-display.com

http://www.allcandycontainers.com

**Countertop racks**

Maximize your display space with countertop racks. These are attractive and convenient and come in a variety of sizes. These can also hold other scoop bins and containers.

http://www.displays2go.com

http://www.allcandycontainers.com

http://www.americanretailsupply.com

**Interior Design Expense**

Average budget: $10,000 to $75,000

Interior design is critical to attracting new customers to your shop. Customers want a friendly vibe to the location if you want to attract repeat customers. It is a good idea to study other businesses that do this well, such as Starbucks, Pinkberry and other frozen yogurt or coffee shops in your area that draw a steady stream of business. Although you should create a unique appeal for your shop, keep your budget in mind when making choices in order to preserve your capital expenditures for other items such as equipment and supplies.

Some of the most successful stores have taken chances with unusual décor and styling in order to attract a unique clientele. Especially in a crowded market place that includes frozen ice cream shops such as Dairy Queen, having a unique appeal, as well as an excellent product, is critical for success.

Below you will find a list of international high quality and cost friendly vendors who will provide you with catalogs to order whatever you need.
Their direct phone numbers and emails are listed at your convenience. For designers strictly in the United States, search your local directory for more information. The ones below work with clients worldwide.

*Interior Decoration International*

*For Modern Flooring:*

Eagle Brand Holdings Limited
Dajiang Road, Chancheng District, Foshan,
Guangdong, People Republic of China 528000 http://www.eaglebrandholdings.com

Guangdong Grifine Ceramics Co., LTD.
Export Department:
Hefeng Industrial Zone, Nanzhuang Town Chancheng District, Foshan City
Guangdong Province, P.R. China
Website: Http://www.nengqiang.com
Tel: +86-757-8834-5932
+86-757-8834-5989
Eagle Rustic Tiles

Tel: 0757-83963631
Fax: 0757-83980492
Website: [http://www.eagleceramics.com](http://www.eagleceramics.com)

Interior Decorators: USA

King Casey

King-Casey
25 Sylvan Road South, Suite H
Westport, CT 06880 USA
Tel: +1-203-571-1776, Fax: +1-203-571-1599
e-mail: [innovators@king-casey.com](mailto:innovators@king-casey.com)

Affordable Seating

3023 N. Clark Street., Mailbox: #320
Chicago, IL, 60657
Monday to Friday, 9AM-9PM CST
Saturday to Sunday, 9AM-7PM CST
Toll-Free: (877) 254-5571
Fax: (888) 496-5554

Email:
Sales: sales@affordableseating.net
Customer Service: customer-service@affordableseating.net
Samples Inquires: samples@affordableseating.net

General Seating Solutions, LLC
45 South Satellite Road
South Windsor, CT 06074
(860) 242-3307 phone
(860) 242-3319 fax
info@generalseatingssolutions.com

Customers in Eastern Pennsylvania, Southern New Jersey, and Delaware please contact:

Joel Kaplan, Inc.
859 Sussex Boulevard
Broomall, PA 19008
(610) 328-2820 phone
(610) 328-5350 fax
jkinc@mac.com

Customers in Northern New England please contact:

Action! Marketing, LLC.
Toll Free 888-538-8851
FAX: 860-742-0482
www.actionmarketing1.com
Visit local links such as:

www.asidsandiego.org
http://www.asidla.org/

Interior Design Directory
http://www.i-d-d.com/

Directory of Interior Designers Worldwide:
http://www.interiordesignerworld.com/
Wall Design:

Sunny Wallcoverings Manufacturing LTD. Export Department:

56 Gang Er Road, Qian Shan,
Zhuhai, China

Tel: 0756-8527000
0756-8527020

Fax: 0756-8651298

Website: www.sunraywall.com

Sunray Wallcoverings

28E, Block A Jiafa Building, No. 1,
Lane 129, Datian Road, Shanghai China 200041 Tel: (021) 52287232
Fax: (021) 52287230

Lighting:

Zhongshan Foodstuffs Imp.& Exp.Co., LTD.Of Guangdong Zhongshan Osdan’ZLighting
#17 Zhongshan 2 Road, Zhongshan City, Guangdong, China, 528400
Tel: 86-760-88831169
Fax: 86-760-88849620
Email: osdan@osdan.com
Website: http://www.osdan.com

Shanghai Union Co., LTD
2060 Chuan Sha Road, Pudong, Shanghai, China Tel: 0086-21-58586752
Fax: 0086-21-58586753
Email: Shunion@126.com
Website: http://www. Shanghaiunion.com

Huayi Lighting Group Co., LTD.
Huayi Lighting Plaza, Guzhen, Zhongshan, Guangdong, China, 528421
Tel: +86-760-22349867
Fax: +86-760-22357732
Email: hy123@huayilighting.com; afterservice@huayilighting.com Website: huayilighting.com
AIDISI INT’L LIGHTING GROUP LIMITED
19 Building Business Mansion Jingfeng No.2-4 Tianle Xing WanZai Hong Kong.
Tel: 00852-27592923
Fax: 00852-27592926
Sell Tel: 0760-22322543
Email: yjads@yahoo.com.cn
Website: Http://www.yjads.com
Http://aidisi168.cn

Conis Lighting Co., LTD.
www.globalmarket.com/conis

Ignitor HK Co., LTD.
www.globalmarket.com/ignitor
Information on Shipping items:
logistics@globalmarket.com
Certified Manufacturing Online:

Hongkong Tel: +852-28666288
Guangzhou Tel: +86-2086996638
Shenzhen Tel: +86-75523960096
Xiamen Tel: +86-592 5821509
Shanghai Tel: +86-2161654008

Furniture for Store, Bathroom, & Kitchen

Sunrise Corporation Group
Sunrise (G.D) Sanitaryware Manufactory LTD. Export Department:

Fl. 16, China Textiles Centre Commercial Plaza No. 18 Qiutao Rd., Hangzhou, Zhejiang, China Tel: +86-571-86808811

Fax: +86-571-86803988

Email: export5@chinasunrisegroup.com

Website: http://www.chinasunrisegroup.com

Yekalon Industry, Inc.

3rd Floor, Flat A, JinXiu Building, WenJin Middle Road, ShenZhen City, P.R. China 518003

Tel: +86-755-25160926

Fax: +86-755-25419568

Email: webmaster@yekalonbuilding.com

Website: http://www.yekaloncabinets.com

http://www.yekalonbuilding.com

AOSIMEI Sanitary Ware

Export department:

Zone, Xingtan Town, Shnde, Foshan

Guangdong, China

Tel: +86-757-27789038

+86-757-27792800

Fax: +86-757-27789212

Email: aosimei_sunshine@yahoo.com.cn Website: http://www.aosimei.com
Soft Serve Freezer Machines:

US Division:

Taylor Company
A Division of Carrier Commercial Refrigeration, Inc. Rockton, Illinois 61072
Tel: 815-624-8333
  800-255-0626
Fax: 815-624-8000
Website: www.taylor-company.com
Email: info@taylor-company.com

International Office:
Taylor Company S.r.l
Roma, Italy
Tel: +39-06-420-12002
Fax: +39-06-420-12034
Email: romeoff@taylor-company.com

*Highly recommended Taylor model to use:
Model C713 Soft Serve Freezer: Crown Series
  (attached is the specification form)

Operate 1 to 2 machines in store.

*Model C706/C707 also recommended (see attached) *Model 8757 also recommended (see attached)
CUSTOMERS RECOMMEND: Taylor machines are known for their reliability and are the preferred machines of many Frozen Yogurt Shops. The best recommended machines are Taylor 754 and Taylor 339 machines for ice cream and frozen yogurt soft-serve machines.

Here is a youtube.com video that shows this machine in action:

http://www.youtube.com/watch?v=aeD_9z5rBwY

Spaceman Machines

Spaceman machines are more sleek and stylish than many machines on the market. They add a modern design or appearance to your shop.
There are a variety of different styles and applications for frozen yogurt machine. Here are examples of several floor units and a counter-top machine in the center.
Spaceman floor standing frozen yogurt machine
Here are a couple of counter-top frozen yogurt machines. These are great for saving valuable floor space in your Frozen Yogurt Shop.
Item No. __________

C713

Soft Serve Freezer

Twist

Features

Offer all the popular soft serve variations from low or non-fat ice creams to custards, yogurts, and sorberts. Serve two separate soft serve flavors, or an equal combination of both in a twist.

Freezing Cylinder
Two, 3.4 quart (3.2 liter).

Mix Hopper
Two, 20 quart (18.9 liter). Separate hopper refrigeration (SHR) maintains mix below 41°F (5°C) during Auto and Standby modes.

Indicator Lights
Digital readout displays hours since last brush cleaning to assure product safety. Mix Low light alerts operator to add mix. Audible alarm may be enabled to sound when mix is low. When the Mix Out light flashes, the unit shuts down automatically to prevent damage.

Touch Screen Controls
Microprocessor touch controls are embedded in durable tempered glass panel. Multiple languages are selectable. Viscosity is continually measured to dispense consistent quality soft serve desserts. Temperatures in the hoppers or freezing cylinders may be displayed at any point of operation, in either Fahrenheit or Celsius. Draw counter allows operator to view number of servings dispensed.

Standby
During long no-use periods, the standby feature maintains safe product temperatures in the mix hopper and freezing cylinder.

Integrated Syrup Rail Option - 2 room temperature with lids & ladles, 2 heated with syrup pumps
Suppliers

A lot of businesses look for suppliers with only one aspect in mind, Profit. While that is the main reason why anybody would venture into a business, with Frozen Yogurt, you must realize that an equal emphasis must be placed on brand value, health benefits and product quality. Can your Yogurt Mix provider provide you with high quality completely natural Yogurt Mixes that are DIFFERENT from your competitor...hang on, there’s more to it... at COMPETITIVE rates?

Yes, while there are providers who can provide you with a frozen yogurt mix powder for around $40 per 2.2 lbs bag, you need to look for cheaper and better alternatives.

Here are a few suppliers that you must take a look at while starting your Yogurt Business.

www.yoflavor.com : A wholesale supplier for Yogurt Machines, Yogurt Base powders, Yogurt Base Liquids, Flavors, cups and cones. Has 6 lbs bags for the powders and a wide range of flavors and toppings as well.

www.yogenfruz.com : A Canada based company that has a wide range of frozen yogurt mixes, toppings (including fresh fruits, dry fruits) and bases.

www.nancis.com : Based in Mesa, Arizona, Nancis is one of the biggest wholesalers for Frozen Yogurt Products in the US. Products include 90 plus base flavrs and 200 plus combinations with soft serve mixes amongst others.

www.pregelamerica.com : Once again, a large manufacturer and wholesaler of premium frozen dessert products. Has a wide range of bases, mixes and toppings.

http://www.greenleafsf.com: One of the biggest suppliers or fresh fruits, dry fruits and frozen toppings in the US.

If you want to replicate the taste of Pinkberry to your plain tart flavor, then you can use any of the below mentioned brands of plain yogurt to mix with the tart powder.

Mountain High Yogurt (Highly recommended)

www.MountainHighYoghurt.com
White Mountain Plain Yogurt

www.whitemountainfoods.com

Abali Plain Yogurt Lowfat (Highly recommended)
5471 San Fernando Rd.
W. Los Angeles, CA 90039
Plant # 06-2900
www.abali.com
info@sundairy.com

**Serving Containers and Paper Supplies:**

The following companies are good suppliers for bulk orders of paper supplies, such as yogurt cups. Bulk order have a minimum order of 10,000-100,000 pieces. A larger order of supplies can decrease the cost of the individual yogurt cups. Individual cup prices may range from 1 cent to 5 cents per cup depending on the size of the order.

Solo Cup Company
1-877-Solo-Now or info@solocup.com

Website: [http://www.solocup.com/solofoodservice/index.html](http://www.solocup.com/solofoodservice/index.html)
Yogurt Supply Company
4257 Dominoe Ave
Charleston, SC 29405
Phone USA (843) 747-7887
Fax USA (843)747-7377
www.yogurtsupplycompany.com

Excellent source for yogurt cups, spoons, holders and other display case items.
**Xiamen Yiching Paper Company**

Xiamen Yichang Paper Products Co., Ltd.

Street Address: No.170, Tong An Industry Centralization Zone,
Tong An District, Xiamen City,
Fujian Province. China City: Xiamen Province/
State: Fujian Country/Region: China (Mainland) Zip: 361012
Telephone: 86-592-5606668,5606669
Fax: 86-592-2610666
Website: [http://www.chinapapercup.cn](http://www.chinapapercup.cn)

**Ruian City Sowinpak Packaging**

Company Name: Ruian City Sowinpak Packaging Factory.

(We Sell): Paper cup,paper box,paper plate,food box,paper bag
Registered Address: Xiyang Village, Feiyun Town, Rui’an, Wenzhou, Zhejiang,
China (Mainland) Zip: 325200
Company Website URL: [http://www.sowinpak.com](http://www.sowinpak.com)
Sam Muk Hing Industries

Sam Muk Hing Industries Limited

Street Address: South of CaiBai bridge Industrial Zone, DaoJiao Town, DongGuan City, GuangDong Province, China City: Dongguan

Province/State: Guangdong Country

Region: China (Mainland) Zip: 823185

Telephone: 86-769-88831751

Mobile Phone: 013414230470

Fax: 86-769-88835170

Website: http://www.sanmuxing.com
Sample Business Plan for Yogurt X:

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XI. Appendix A..........Flavors

Appendix B..........Toppings
I. Executive Summary

1.1 Management Team

1.2 Description of Business

Yogurt X is a new entrant into the specialty Frozen Yogurt market. The company plans to make a grand entrance with some mouth watering delicious, tarty and healthy natural desserts. They have 50 upcoming stores all over the United States and Europe and already plan to increase the number to 60 by the end of this year. It promises to be a big debut.

The onus of the company is to provide premium services and products in the market while making consistent and continual efforts to improve the Yogurt X brand.

Business Objectives

1. To change the face of the Frozen Yogurt retail market with over 25 different flavors each with healthy and tasty seasonal fruits, dry fruits and other toppings.

2. To create and grow a healthier community within the frozen dessert market.
3. A gross margin of 70% or more by the second year of operation.
4. A net after tax profit above 45% of sales by the second year of operation

Our Company Objective and Goal

To outperform all the existing and new coming competitors in the market and consistently satisfy the customer’s needs.
Company Focus

Our focus will be to produce a consistent product that can be consistently produced at a low cost, and produce significant profit for the business. Costs will be constantly examined as part of a monthly process that will proactively work to keep costs below a threshold of 50% of gross monthly sales. We will maintain a healthy respect and awareness for the competing businesses in the marketplace, in order to learn about their business successes and failures and learn from their mistakes. Business marketing with represents 25% of the monthly budget in order to establish a consistent flow of customers during the initial starting period of 12 months.

Key Success Factors

1. Good prices and better products, Yogurt X will set new standards with the cleanest serving equipment, premium containers, flavor consistency and of course, the freshest Frozen Yogurt.

2. A low cost start up venture, a Yogurt X brick and mortar storefront will be easy to set up.

3. The company will provide the Yogurt X retailer network with highly competitive wholesale prices.

4. Superior locations with increased visibility and convenient access combined with quality
products are a winning mantra.

5. The staff will be an extension of the Yogurt X brand. Cheerful, skilled, helpful, friendly and professional, just the right mix for an everlasting customer service experience.

6. Yogurt X will keep adding new flavors. Probiotics was never this tasty.

7. Strong vendor relationships are the key to the success of a sound business and we will work towards achieving just that.

8. Effective marketing methods will be used to create a compelling reputation.

9. Institute and implement a quality training program.

10. Meet the sales projections for the first year.

1.3 Mission Statement

Yogurt X’s mission is to create a new reputation for Frozen Yogurt desserts with products that epitomize quality, customer service and pricing.

1.4 Implementation Strategy

High motivation strategy towards employees.

Team collaboration.
Incentives to employees.

Attract the employee while implementing the plan.

We will consider these points to motivate our employees to achieve the target so they can put their whole efforts and consumption of time will also be minimized.

1.5 Proposed Location

Yogurt X will operate its shop in a premier shopping mall outlet which does over $500 in sales per sq/ft.

1.6 Operating Agreement

Joe Smith is the sole member of Yogurt X Inc. which will execute and operate the new store location.

1.7 Operational and Regulatory Items

<In this section, add content about the local requirement for permits or licenses for your new shop.>
II. Products and Services

2.0 Product Overview

Yogurt X’s primary product will be natural non-fat Yogurt topped with the best of seasonal fresh fruits, dry fruits, and a variety of other toppings and sauces. The ‘Serve Yourself’ concept gives customers the option of ‘personalizing’ their Frozen Yogurt. Yes, they can order a cupful of Yogurt that is tailored to their preferences. Their choice of toppings, their choice of flavor and their choice of sauce.

Yogurt X has more than 50 flavors available and retail stores will have over 16 different flavors available on a daily basis.

2.1 Products & Services

Yogurt X is a delicious and healthy premium frozen Yogurt dessert that is topped with natural fruits, dry fruits and other healthier toppings. It is the perfect blend of good taste and health benefits and specializes in specialty frozen yogurt and custom blended yogurt.

Seasonal and newer products will be a highlight of the Yogurt X brand. It will be continually added to enhance our brand value and maintain the top position in this highly competitive market. Customers can also avail of special branded merchandise with the Yogurt X logo.
III. Marketing Plan

Industry Background

Industry Trend

While it is basically yogurt, it's the ice-cream like flavor that makes it a hot favorite amongst kids and teenagers. Besides, it is healthy and nutritional too.

3.0 Marketing Strategy

Other than Word of Mouth Publicity which in itself is an extremely powerful marketing strategy, Yogurt X has also started an online marketing campaign involving advertisements and search engine optimization. It opens up a whole new world of opportunities to attract both customers and retailers in the biggest marketplace around the globe.

The core of the marketing strategy is to create an image that Yogurt X offers high quality non fat frozen yogurt to health conscious customers. But customers today are looking beyond just health benefits. Taste buds play an important role in determining their choice of dessert and that's where Yogurt X scores over the rest. Besides
being naturally healthy, it is also extremely delicious and can be customized as per the choice of the customer. It is facts like these that fuel our Word of Mouth Advertising campaign and will be integrated into our online campaign as well.

Besides this, Media communication tools like fliers, print advertisements and grand opening events are also being planned to increase the reach of the brand in the offline world.

3.1 Market Analysis

What makes Yogurt X an ideal business opportunity for the health-conscious lifestyle consumer? Here are a few statistics.

- The total U.S. production of related frozen desserts in 2009 amounted to a staggering 1.9 billion gallons or .5 quarts a person.

- More than 92% of American households consume frozen desserts.

- The total sale of Frozen Desserts in the US was $28.4 billion in 2008. This number is expected to reach $30.6 billion by 2012, according to a new report from market research publisher, but with yogurt outpacing ice cream.

3.2 Target Market
An estimated 90% of American households consume frozen dairy desserts including frozen yogurt and ice cream. While ice cream has been the traditional favorite, frozen yogurt has maintained a growth of over 110% in the last 5 years.

There are several key factors to why the frozen yogurt industry is maintaining such significant gains in the industry. The main reason is that the frozen yogurt industry offers premium products for the health-conscious and lifestyle-oriented customers.

There are several main categories of consumers that trend to be the main consumers of frozen yogurt. These customers tend to be consumers with the following attitudes (that may be considered niches):

1. Consumers that primarily consume low-fat or fat-free desserts
2. Consumers that are diet-conscious and seek out low carb ‘No Sugar Added’ products that cater to a niche but large segment of the consumer base.
3. Consumers that are fitness-oriented and have special diet requirements. These people consume Supplemented Frozen Yogurt products fortified with calcium or other nutrients.
4. Consumers that have health or diet issues related to dairy products desire Lactose-free frozen yogurt.

Frozen Yogurt tends to sell best in areas that are middle-class income.
level or higher in the target market. These areas have a significant number of health-conscious consumers that have significant disposable income. There also tends to be a higher than normal emphasis on fitness and health in general in these areas. There are significant markets where there are limited number of health food choices available for the consumer, and establishing a niche clientele can produce health profits for the well-placed Frozen Yogurt Shop.

For example, Austin Texas is an ideal target city according to recent estimates. The city has a population of 783,295 and the median family income is $54,091. This implies that a majority of the population fits within the target market of middle to upper middle class families.

### 3.3 Marketing Objectives

- Each promotional campaign will have a target of 2,000 people.
- The goal will be to have more than 10,000 customers signing up for the customer loyalty program.
- To create brand awareness and a positive image for Yogurt X in the market.
- To create a first year sales revenue of $385,000

### 3.4 Sales Forecast

The Frozen Yogurt Dessert market is active throughout the calendar year, but has peaks and valleys like most consumer markets. A Frozen Yogurt Shop tends to make 70% or more of its profits during the
warmer summer months of the year.

For example, South Carolina, which is one of the best markets. However, the sales will reach its peak during the warm weather months of the year. Alternative products, such as coffee and baked goods will be utilized in order to promote sales during the winter months. The Frozen Yogurt Shop will start its consumer sales in 2011.

3.5 Promotional and Advertising Plan

A Grand Opening event will be held on the opening week of the store. We will be using both the mall’s advertising programs to promote the new shop as well as our own personal advertising efforts.

The mall advertising includes banner displays, food court table ads, direct mail announcements, and much more. The stores’ first year marketing commitment is going to be close to $6,000 Thereafter, a minimum percentage of sales must be spent on promotion and advertising, that percentage is still not certain.

The company has planned several promotional strategies including counter sale techniques, handing out free coupons to customers who have purchased items and reached a certain bill limit. Specials on high-profit items, new flavors and daily discounts will also be posted at the window.
3.6 Competitive Analysis

For many mid-sized and large markets in the US, such as Austin TX, a single business has been the first self-serve Frozen Yogurt Shop in the area. However in larger markets, such as California, there are multiple other products with a similar concept on offer resulting in significant competition. A new Frozen Yogurt Shop must remain competitively flexible in terms of pricing per ounce based on what the competition is charging.

Based on these factors, the actual cost per ounce to the end user can range from $0.30 to $0.39. It is not fixed like most other competitors. This gives a new Frozen Yogurt Shop an edge over its competition. In fact, this rate may become more competitive as and when the need arises.

Below you will find a SWOT analysis: Strengths, Weaknesses, Opportunities and Threats model. Due to the nature of physical location, market conditions, landlord specifications, and other variables, each location would be evaluated on an individual case basis (ICB).

**Swot Analysis**

| Strengths | Opportunities |
**High-quality flavored dessert like ice cream**
- Distinct taste and flavors that separate from competitors
- Competitive price scheme
- High promotional activities
- Very high traffic areas like malls or shopping centers
- No direct competition in the area

**The Frozen Yogurt**
- Yogurt market has really grown in the last few years. It's a hot favorite amongst consumers now.
- There still are very few established players in the market. Meaning less competition.
- There is a strong demand for innovative and premium products

<table>
<thead>
<tr>
<th>Weaknesses</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low financing</td>
<td>Unsaturated market</td>
</tr>
<tr>
<td>Low investment</td>
<td>Potential for new customers</td>
</tr>
<tr>
<td>New company in the market</td>
<td>Cost of core raw material (MILK) is increasing day by day which ultimately makes the cost high</td>
</tr>
<tr>
<td>Low profit because product is in the introductory phase whereas the promotional activities are very high. So, the startup cost is more than the initial profit.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
V. Risk Analysis

<In this section, add content about the conditions in the local market, number of similar competing Yogurt Shops and other external factors.>

VI. Pricing Strategy

<In this section, add content about the pricing of similar products in the marketplace including ice cream and frozen yogurt. What is the price per serving at the competition? What is the price per serving in your shop? How can you gain new customers with your pricing strategy?>

VII. Management and Organization

<In this section, add content about the management of your company. Include a brief bio and description of each owner or officer. Mention specific ventures and companies you have worked with, especially small business and start-ups. Talk about your business management skills and how you have many other businesses money.>

7.0 Company Ownership:

<In this section, add information on how the company is owned. Is it an LLC, corporation or partnership? Sole proprietor?>

7.1 Core Management and Personnel
<In this section, add information on who the key management personnel are for the company. List specific ways they will interact with the consumers, investors, management or other decision making entities.>

6. President - Bio’s

II. A brief introduction to the president or CEO of the frozen yogurt business. Mention specific retail background and experience, training and/or certification, licensing, degrees, management background, success stories, awards.>

2. Director of Operation - Bio’s

A brief introduction to the manager of the frozen yogurt business. Mention specific retail background and experience, training and/or certification, licensing, degrees, management background, success stories, awards.>

7.1 Roles & Responsibilities:

List specific duties and responsibilities of the key members of the management team. Mention specific checks and balances on how decisions will be made and how key members of your team are evaluated. Also mentioned other aspects of the business such as marketing, hiring, schedules, inventory, training and other critical business functions.>
7.3 Salary Structure:

<table>
<thead>
<tr>
<th>Weekly Payroll</th>
<th>Hourly Rate</th>
<th>Gross Pay</th>
<th>FICA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Manager</strong></td>
<td>$16.00</td>
<td>$650</td>
<td>x</td>
</tr>
<tr>
<td><strong>Supervisor</strong></td>
<td>$14.00</td>
<td>$450</td>
<td>x</td>
</tr>
<tr>
<td><strong>Full Time Salesperson</strong></td>
<td>$10.00</td>
<td>$400</td>
<td>x</td>
</tr>
<tr>
<td><strong>Full Time Salesperson</strong></td>
<td>$10.00</td>
<td>$400</td>
<td>x</td>
</tr>
<tr>
<td><strong>Part Time Salesperson #1</strong></td>
<td>$ 9.00</td>
<td>$350</td>
<td>x</td>
</tr>
<tr>
<td><strong>Part Time Salesperson #2</strong></td>
<td>$ 9.00</td>
<td>$350</td>
<td>x</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$4,000</td>
<td>$2600</td>
<td>x</td>
</tr>
</tbody>
</table>

Total Staff Hours: 70

VIII. Personal Financial Statements:

<Include a brief personal income and expenses statement for the last 12 months>

IX. Startup Expenses and Capitalization

9.0 Capitalization and Startup Summary
Yogurt X’s initial set-up expense will be approximately $191,000 which will include acquisition of premise, renovation, design, facility interior design, deposits, and operating capital.

Another $9,500 will be used for the initial inventory and other one-time expenses. Yogurt X anticipates roughly $20,000 in operating capital for the first few months of operation.

<table>
<thead>
<tr>
<th>Setup Cost</th>
<th>Requirements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition and Renovation</td>
<td>$70,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Start-up Expenses</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal &amp; Accounting</td>
<td>$2,500</td>
</tr>
<tr>
<td>New Equipment</td>
<td>$70,000</td>
</tr>
<tr>
<td>Lease (4 months)</td>
<td>$12,000</td>
</tr>
<tr>
<td>Utility Deposit</td>
<td>$500</td>
</tr>
<tr>
<td>Pre-opening salaries</td>
<td>$6,000</td>
</tr>
<tr>
<td>Promotional/Advertising</td>
<td>$5,000</td>
</tr>
<tr>
<td>Signage</td>
<td>$8,000</td>
</tr>
<tr>
<td>Inventory</td>
<td>$9,500</td>
</tr>
<tr>
<td>Furniture</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

| Other                                | $5,000                   |

| Total Expenses                       | $191,000                 |
X. Financial Plan

10.0 Primary Assumptions

The following assumptions provide the basis for the financial plan and management of Yogurt X’s:

- A minimum initial capitalization threshold of $200k in total assets is desired
- The owner will review all capital purchases, investments, and expenditures
- Certain benchmarks will be based on earnings before interest & taxes (EBIT)
- Failure to meet first years sales targets will trigger a comprehensive review by the owners, and the decision to continue as an ongoing enterprise will be a consensus decision.

10.1 Summary of Financial Results

The summary financial results are based on the results of the 3-year profit projection and provide the basis for Yogurt X’s financial goals and objectives as well as the
rationale for ongoing operations:

<table>
<thead>
<tr>
<th>Years</th>
<th>2010</th>
<th>2011</th>
<th>2012*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales ($)</td>
<td>$300,000</td>
<td>$450,000</td>
<td>$545,000</td>
</tr>
<tr>
<td>Cost of Goods ($)</td>
<td>$75,000</td>
<td>$90,000</td>
<td>$105,000</td>
</tr>
<tr>
<td>Operating Expenses ($)</td>
<td>$102,000</td>
<td>$104,000</td>
<td>$106,000</td>
</tr>
<tr>
<td>Net Profit ($)</td>
<td>$123,000</td>
<td>$256,000</td>
<td>$334,000</td>
</tr>
</tbody>
</table>

* Yogurt X is expecting 20% sales increase each year for the first 3 years
10.2 Twelve Month Profit-Loss Statement

**PROFIT and LOSS Statement**

**Year 1**

<table>
<thead>
<tr>
<th></th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>Jan</th>
<th>Feb</th>
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<tbody>
<tr>
<td><strong>Revenue:</strong></td>
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<tr>
<td>Gross Sales</td>
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<td></td>
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<tr>
<td>Less: Sales Returns and Allowances</td>
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<td><strong>Net Sales</strong></td>
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<td><strong>Cost of Goods:</strong></td>
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<td>Materials</td>
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<td>Variable Labor</td>
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<td>Misc.</td>
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## 10.3 Break-Even Analysis

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**Breakeven Sales level =** $13,000
APPENDICES

APPENDIX -A

Small Business Lending

https://www.wellsfargo.com/biz/loans_lines/compare_lines
http://www.bankofamerica.com/small_business/business_financing/
https://online.citibank.com/US/JRS/pands/detail.do?ID=CitiBizOverview
https://www.chase.com/ccp/index.jsp?pg_name=ccpmapp/smallbusiness/home/page/bb_business_bBanking_programs

Federal Government Assistance

U.S Small Business Administration: SBA
http://www.sba.gov/services/index.html
APPENDIX B

Flavors:

Original
1. Plain Non-Fat
2. Mountain Ripe Strawberry
3. Pomegranate Blueberry
4. Cherry Blossom
5. Tutti-Frutti
6. Mango
7. Hawaiian Pineapple
8. Peach
9. Green Apple
10. Strawberry Banana
11. Melon
12. Lemon
13. Raspberry
14. Watermelon

Vanilla-based
1. Coconut
2. Taro
3. Chai
4. Pistachio Almond
5. Peanut Butter
6. New York Cheese Cake
7. Coffee Cheese Cake
8. Kona Coffee

**Seasonal Flavors**
1. Eggnog
2. Lychee
3. Pumpkin Spice
4. Butter Scotch
5. Banana Maple Tofu

**Shaved Ice**
1. Mix with any Flavor
2. Matcha Green Tea
3. Triple Berry
4. Strawberry Banana
5. Sneakers
6. Chocolate
7. Oreo Cookie
8. Sneakers
APPENDIX –C  Sources for toppings

Fresh Toppings:

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