

prison  
entrepreneurship  
program

Business Plan Competition  
January 23-24, 2020

Michael  
Yumgry

Prison Entrepreneurship Program  
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# *Yumgry*

*“From ice cream to pastries, the taste is amazing, nothing is better than being Yumgry”*

Business Plan  
January 2020

*Michael*  
Owner & Founder

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**EXECUTIVE SUMMARY**

<b>Opportunity</b>	<b>Purpose</b>	<b>Solution</b>																																				
<p>There are no maximum human performance pastries or ice cream in the industry.</p>	<p>We are focused on HGH and MHP to promote our fitness products to keep our customers in shape while tasting seat victory. Our staff are highly experienced and will be delivering outstanding and timely results.</p>	<p>Mixed protein and MHP based products to create a fitness line.</p>																																				
<b>Customers</b>	<b>Differentiators</b>	<b>Extras</b>																																				
<p>My customers will be teens and adults from 18-45 years of age.</p>	<p>Ice cream and pastries and a customer create app.</p>	<p>Catering and fitness competition products.</p>																																				
<b>Marketing</b>	<b>Financials &amp; Extras</b>	<b>Start-up Costs</b>																																				
<p>Social media, fliers and T-shirt giveaways.</p>	<table border="0"> <tr> <td>Sales:</td> <td style="text-align: right;">\$ 87,400</td> <td style="text-align: right;">100%</td> </tr> <tr> <td>COGS</td> <td style="text-align: right; border-top: 1px solid black;">7,200</td> <td style="text-align: right; border-top: 1px solid black;">8%</td> </tr> <tr> <td>Gross profit</td> <td style="text-align: right;">80,100</td> <td style="text-align: right;">92%</td> </tr> <tr> <td>Overhead</td> <td style="text-align: right; border-top: 1px solid black;">85,800</td> <td style="text-align: right; border-top: 1px solid black;">98%</td> </tr> <tr> <td>Pretax income</td> <td style="text-align: right;">(5,700)</td> <td style="text-align: right;">-7%</td> </tr> <tr> <td>Tax expense</td> <td style="text-align: right;">-</td> <td style="text-align: right;">0%</td> </tr> <tr> <td>Owner withdrawals</td> <td style="text-align: right;">-</td> <td style="text-align: right;">0%</td> </tr> <tr> <td>Net income</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">\$ (5,700)</td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">-7%</td> </tr> </table>	Sales:	\$ 87,400	100%	COGS	7,200	8%	Gross profit	80,100	92%	Overhead	85,800	98%	Pretax income	(5,700)	-7%	Tax expense	-	0%	Owner withdrawals	-	0%	Net income	\$ (5,700)	-7%	<table border="0"> <tr> <td>Owner investment - cash</td> <td style="text-align: right;">\$ 30,000</td> </tr> <tr> <td>Owner investment - equipment</td> <td style="text-align: right;">24,000</td> </tr> <tr> <td>Vehicle and/or equipment loan</td> <td style="text-align: right;">-</td> </tr> <tr> <td>Start up financing</td> <td style="text-align: right;">5,000</td> </tr> <tr> <td><b>Total start up costs:</b></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;"><b>\$ 59,000</b></td> </tr> <tr> <td><b>Plan Purpose:</b></td> <td style="text-align: right;">Start-Up</td> </tr> </table>	Owner investment - cash	\$ 30,000	Owner investment - equipment	24,000	Vehicle and/or equipment loan	-	Start up financing	5,000	<b>Total start up costs:</b>	<b>\$ 59,000</b>	<b>Plan Purpose:</b>	Start-Up
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<b>Personal Fit</b>																																						

This is an opportunity for me as the owner and founder to market this amazing field of sweets and sweets. I will be combining work out supplements and sweets without gaining a pound of fat. We are here to satisfy body and taste buds at the same time.

## **PERSONAL FIT**

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At 5:50 am on an Easter Sunday I was born in Houston, Texas. My parents were married for twelve years and then later divorced because of my father's lack of responsibility and addictions to women and drugs. Over time as I grew and became a better student in school, my friends and I were making poor choices. Being three months shy of graduating high school I committed a robbery even though I had been working since I was fifteen years old.

My bad habits started at the age of sixteen; the smoking of marijuana, stealing from stores to support my addiction of clothes, drugs and street fame. Only once have I been incarcerated in TDCJ and, I now have eight years served on a ten year sentence. The different paradigm of my thoughts would be the most valuable change I have made. Even so I have thanked Jesus Christ for this abundant transformation. For the past few years I have been and will continue to hold myself to a higher standard. Which means integrity, love, excellence, execution and being a servant-leader.

Holding myself accountable and patience have become like a brother and sister to me. Now I help instead of destroying and give positive advice instead of negative. Beyond the prison gates my goals are to help veterans whom have been injured in the line of duty. My sole commitments are to utilizing knowledge of business, creating my own company and brand and going after my dreams as a hip hop artist and speaking for those who have no voice in their communities.

I will never commit an aggravated charge or any other crime again. Staying around positive individuals who see life as an opportunity, not a risk, is my way to ensure I keep away from wrong doing. I have embraced changed due to the humility and depth of understanding that I have been blessed with. As well as the things my family tell me which are in regards to my speech and walk. As a whole, the things that triggered my transformation were family, the death of my mother and circumstances I have been in, also my willingness to be a better man and never wanting my family to see me take this journey again. Finally, the qualities I possess now are brainstorming, making floor plans and putting forward an effort to be successful. Owning my own business is a dream of mine and I would like to do this within four years of my release. Being a wise steward is something I have had to become in order to make money. I will be released to Dallas, Texas in January 2020.

## **OPPORTUNITY**

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- Can I solve the problem given my skills and personality?
  - My two years of baking and love of creation will help tremendously.
- Is the customer looking for a more holistic solution than his or her immediate complaint?
  - The company will find a better way to deliver more efficiently to customers.
- Do I need to do all of the work myself or can I hire others to help me and still maintain quality?
  - I need others to help with a better form of creation of products and services.

- Is there growth potential to expand my business, or is this a dying market?
  - There is tons of growth to spread in this market.
- How soon can I get my business up and running?
  - The time frame will be 24 months from my release.
- Is this something that will take a lot of cash to get started or is it more of a question of hustle?
  - It will take money the product sells itself.
- Is this something I would be proud to share with my family and parole officer?
  - Yes, I can spread smiles upon the faces of Americans.
- Is the opportunity (Activity and Start Date) consistent with potential parole restrictions?
  - Yes, it is.
- Would my business start as a part-time venture or need to be full time?
  - It will be a full time venture for my employees and myself.

## SOLUTION

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- Is what I am offering filling the customer's real need?
  - They can and will receive healthy products.
- What are the benefits (not features) that I am providing?
  - Quality and quantity in products and fast delivery.
- Why can I do this better than another business (competitor)?
  - There is no other business that provides MHP pastries and ice cream.
- How will I deliver this better idea to my customers?
  - Through my social media contacts.
- Is my delivery (retail store, home service, etc.) consistent with how I will produce the service (one-day delivery, hand-made products, etc.)?
  - Yes, it is.
- Is my solution consistent with my passion for selling?
  - Time is what we focus on most.
- Is the price of my solution equal to or less than the customer's pain?
  - Less
- Is the approximate cost of my solution lower than the price?
  - No.
- Do I need a fixed location (Storefront) or is this a mobile business?
  - Both, products will be made in store front and delivered and pastry truck will have premade pastries from our store.
- Do I offer a guaranty or return policy?
  - We guarantee happiness.

## **CUSTOMERS**

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### **Demographics:**

- Will my service have different appeal to men versus women?
  - No, it will not.
- What is my ideal customer's age (children, young adult, middle aged, mature)?
  - Young adults and middle aged customers 18-45 years of age.
- Does my customer need to be married, single or does it matter?
  - Does not matter.
- Do language or ethnicity differences improve or limit my ability to sell to my ideal customer?
  - No.
- What aspect of my ideal customer am I appealing to (outdoors person, health conscious, nerd, their personal image, environmental concerns, recreation, etc.)?
  - Health conscious and sweet lovers.

### **Income:**

- Does my customer need a certain income (rich, middle class, poor)?
  - Middle class is the targeted customers.
- Does my customer need to own specific assets (car, house, boat)?
  - A home for us to deliver to.

### **Location:**

- Where will I sell to my customers (their home, their workplace, on the street, online, my store, an event like trades day)?
  - Homes, work in public, and events. This is where we will deliver.
- Do I go to my customer (home service) or does my customer come to me?
  - I go to my customer.
- What neighborhood will my ideal customer live/work in (River Oaks/Highland park, a suburb, or small rural community)?
  - Suburbs and luxury neighborhoods.
- How close are my customers geographically located (live close to each other or spread all over the city)? Time is money.
  - Time is money. They are within a five to 15 mile radius.
- How easily can I find this customer (one at a time or they will provide referrals)?
  - They will provide referrals.

### **Other:**

- Can I reach these individuals as a group or do I need to find and sell to them individually?
  - I can reach these people by groups.

- Once I sell to a customer, what is the likelihood that they will buy from me again?
  - On average they will buy weekly.

***If Doing Business to Business Operations (Optional):***

- Am I selling to a wholesaler, retailer or does it matter?
  - My clients are consumers and retailers.
- What industry is my customer in?
  - The fitness industry.
- What size customer do I want to serve (large/small, single/multiple locations)?
  - Large.
- Will my customer require special insurance (construction bonding, liability insurance)?
  - No.
- Does my customer require 24/7 service?
  - No.
- Do I have the capacity to meet the customer's demands?
  - I will make a great effort to deliver on time.
- Will the size of a customer allow me to develop other clients or will I be hostage to one company?
  - There will be multiple locations.

**DIFFERENTIATORS**

<b>My Competitors</b>	<b>Direct or Indirect</b>	<b>Promotion</b>	<b>Price</b>	<b>Their Advantages</b>	<b>Their Disadvantages</b>	<b>My Differentiators</b>
Braums	Indirect	Television	\$10,000	Been open for a long time – brand equity	No health menu – they have healthier offerings	I have maximum human performance pastries, ice cream
Marble Slab	Indirect	Television	\$10,000	Been open for a long time	No health menu	I have premade pastries on the pastry truck
Tiffs Treats	Indirect	Ads, Newspaper	\$500	Products stay hot upon delivery	No health menu	Delivery will be 24 hours – delivery can be as soon as 45 minutes sometimes

## **EXTRAS**

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### **External Extras:**

- Do you have a connection with a supplier in your industry?
  - No, I do not.
- Do you have access to a favorable location for your business?
  - Not at the time but I will get one pretty soon.
- Are you going to be the first company of your type in your chosen area operations?
  - Yes, I will.

### **Internal Extras:**

- Do you have a new or cutting edge concept?
  - My concept in the industry is MHP pastries and ice cream.
- Will you be able to offer specialized or flexible scheduling that your competitors cannot match initially?
  - Yes, I will make appointments and get it done.
- Are you an especially charming or personable person?
  - Not as much but I can sell a product.

## **MARKETING**

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### **Message:**

- What are three things your company name (with no other information provided) says about your company?
  - Satisfaction, comeback for more, I cannot believe it's ice cream.
- What is your tagline?
  - "The taste your buds will love".
- How does your name and tagline make you different than your competitors?
  - We're committing to satisfying the taste buds and bodies of America.
- Can your message be effectively conveyed through multiple types of media?
  - Yes, definitely.
- Is your message effective across different demographics?
  - Everyone will hear and see Yumgry.
- Is your pricing consistent with the market for similar offerings?
  - No, we charge a bit more than other pastry shops because of delivery and MHP fitness menu.
- Is your pricing consistent with the degree of personalization?
  - Yes, it is. Whatever the design we'll have a specific price.

### **Media:**

- What are three types of media you will use to reach your customers?
  - Instagram, snap chat, and Facebook.

- How many potential typical customers (not just total people) can you reach each month using the types listed above?
  - Between 10,000 to 100,000 customers.
- Once you've reached your typical customer, how many will actually buy from you?
  - Over 15,000
- For each of the three, what do you think the estimated cost will be?
  - \$100 to \$250 a month
- For each cost estimate, is this a one-time expense up front or a recurring monthly charge?
  - A recurring monthly charge.
- How will you collect customer reviews?
  - Online reviews will be made from every customer.

## RESUME

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### **Michael**

1100 Hwy 1807

Venus, TX 76084

Cell 999-999-999, myaccount@gmail.com

### **Experience**

#### ***Wings and more/ Server***

2008

Wait tables and serve meals

#### ***McDonalds/ Cashier***

2011

Take orders and serve food to customers

#### ***Golden Corral***

2011

Cook and line attendant

### **Skills**

- **Baking**
- **Leadership**
- **Cooking skills**
- **Oven attendant**
- **Cash register skills**
- **People friendly**

### **Education/Certifications**

#### ***PEP***

*May 2019-January 2020*

Values-based entrepreneurship program of intensive three-month leadership academy and six-month business plan competition with training in business, marketing, finance and competitive strategies. Participants are coached by top executives and MBA advisors from universities across the country culminating in a 30-minute presentation to CEOs and investors. Graduates earn certificate in Entrepreneurship from Baylor University's Hankamer School of Business.

#### ***Windham School District***

2013-2014

GED

Owner's name Michael  
 Company name Yumgry Ice cream & Pastries

**NAICS Business Classification**

Sector (general classification) \_72\_Accommodation\_and\_Food\_Services  
 Sub-sector (more specific classification) 722: Food Services and Drinking Places

**Start-up Costs  
 Year 1**

**Assumption 4 - Total Uses**

Non-Depreciable Costs	Paid or contributed in Month 1
marketing, business cards, fliers	500
cell phone purchase	500
car/truck down payment, if leased	
permits	100
supplies, office & misc.	
Ovens	7,500
Mixers	2,150
Bags/Boxes	600
Freezer/Fridge	3,000
Ingredients	5,000
<b>Cash needed for start-up expenses</b>	<b>19,350</b>

Depreciable Costs	Paid or contributed in Month 1	Equipment Financing (Additional to amount paid)	Depreciable Assets
company car, truck or van	15,000		15,000
company trailer			-
computer, printer, fax			-
			-
			-
building/office deposit		N/A	N/A
beginning cash balance		N/A	N/A
<b>Cash needed for start-up assets</b>	<b>15,000</b>	<b>-</b>	<b>15,000</b>

60 assumed life (months)  
250 monthly depreciation

**Total start up cost 34,350**

**Assumption 5 - Total Sources**

Cash owner will contribute and the value of owner's assets contributed to company	20,350	59%
Vehicle loan and other equipment debt (see note 7 for financing)	-	0%
Startup financing, if applicable (for example Kiva loan)	5,000	15%
Outside equity investment, if applicable	9,000	26%
<b>Total start up cost, total sources</b>	<b>34,350</b>	<b>100%</b>

**Michael dba Yumgry Ice cream & Pastries**  
**EOU, Financing, and Payroll Assumptions**  
**Year 1**

**Assumption 6 - Revenue Model (Economics of One Unit)**

	Product 1				Product 2				Product 3			
Product name	Pastries				Gluten Free Pastries				MHP/Pastries			
Product description	12 Sugar Filled Pastries.				12 Healthy Pastries w/Protein.				12 Supplement Pastries for Weight Lifters or Fitness.			
Price per unit	10.80		100%		13.20		100%		27.60		100%	
Cost of one unit	hours	rate			hours	rate			hours	rate		
Non-owner payroll exp.			-	0%			-	0%			-	0%
Non-owner payroll tax	9.0%		-	0%			-	0%			-	0%
cost 1 description	Flour	0.20	2%		Flour	0.20	2%		Flour	0.20	1%	
cost 2 description	Sugar	0.20	2%		Nectar	0.40	3%		Supplements	1.20	4%	
cost 3 description	Fruit	0.50	5%		Fruit	0.50	4%		Fruit	0.50	2%	
cost 4 description			0%				0%		Nectar	0.40	1%	
Total variable costs	0.90		8%		1.10		8%		2.30		8%	
<b>Gross profit per unit - what you see on income statement</b>	9.90		92%		12.10		92%		25.30		92%	

	Start-up Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
Pastries sold		100	100	150	170	200	200	200	200	200	210	300	2,030
Gluten Free Pastries sold		120	120	150	150	175	175	200	200	200	300	300	2,090
MHP/Pastries sold		75	75	75	100	100	100	150	150	150	200	200	1,375
total revenue		\$ 4,734	\$ 4,734	\$ 5,670	\$ 6,576	\$ 7,230	\$ 7,230	\$ 8,940	\$ 8,940	\$ 8,940	\$ 11,748	\$ 12,720	\$ 87,462
total cost of sales		\$ 395	\$ 395	\$ 473	\$ 548	\$ 603	\$ 603	\$ 745	\$ 745	\$ 745	\$ 979	\$ 1,060	\$ 7,289
total income statement gross profit (excludes owner labor)		\$ 4,340	\$ 4,340	\$ 5,198	\$ 6,028	\$ 6,628	\$ 6,628	\$ 8,195	\$ 8,195	\$ 8,195	\$ 10,769	\$ 11,660	\$ 80,174

**Assumption 7 - Financing**

		Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
Equipment financing, see Start-up Costs sheet		amortization schedule											
Amount borrowed	\$ -	principal, beginning	-	-	-	-	-	-	-	-	-	-	-
Interest rate (example 8%)		interest expense	-	-	-	-	-	-	-	-	-	-	-
Loan term (# of months)		principal payment	-	-	-	-	-	-	-	-	-	-	-
Monthly payment	-	principal, ending	-	-	-	-	-	-	-	-	-	-	-
Start-up financing, see Start-up Costs sheet													
Amount borrowed	\$ 5,000	principal, beginning	5,000	5,000	5,000	4,598	4,194	3,787	3,377	2,965	2,550	2,132	1,711
Interest rate (example 8%)	8.0%	interest expense	-	-	33	31	28	25	23	20	17	14	11
Payback period (# of months)	12	principal payment	-	-	(402)	(404)	(407)	(410)	(412)	(415)	(418)	(421)	(424)
Grace period (months pay delay)	3	principal, ending	5,000	5,000	4,598	4,194	3,787	3,377	2,965	2,550	2,132	1,711	1,288
Monthly payment	\$ 435												

**Assumption 8 - Payroll, nondirect**

	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year
# of employees	1	1	2	2	2	2	2	2	2	3	3	
avg hours each employee(s) worked per month, not in EOU above average per hour wage	160	160	160	160	160	160	160	160	160	160	160	
salary expense, excluding payroll taxes	1,440	1,440	2,880	2,880	2,880	2,880	2,880	2,880	2,880	4,320	4,320	31,680

**Assumption 9 - Equipment Purchases, after start-up**

Description	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total Year

**Michael dba Yumgry Ice cream & Pastries**  
**Projected Income and Cash Flow Statements**  
**Year 1**

	Assump- tions	Start-up Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	First Year	% of Total Revenue
Revenue	2														
Pastries	6	-	1,080	1,080	1,620	1,836	2,160	2,160	2,160	2,160	2,160	2,268	3,240	21,924	25%
Gluten Free Pastries	6	-	1,584	1,584	1,980	1,980	2,310	2,310	2,640	2,640	2,640	3,960	3,960	27,588	32%
MHP/Pastries	6	-	2,070	2,070	2,070	2,760	2,760	2,760	4,140	4,140	4,140	5,520	5,520	37,950	43%
<b>Total revenue</b>		-	4,734	4,734	5,670	6,576	7,230	7,230	8,940	8,940	8,940	11,748	12,720	87,462	100%
Cost of Goods Sold	2														
Pastries	6	-	90	90	135	153	180	180	180	180	180	189	270	1,827	2%
Gluten Free Pastries	6	-	132	132	165	165	193	193	220	220	220	330	330	2,299	3%
MHP/Pastries	6	-	173	173	173	230	230	230	345	345	345	460	460	3,163	4%
<b>Total COGS</b>		-	395	395	473	548	603	603	745	745	745	979	1,060	7,289	8%
<b>Gross profit</b>		-	4,340	4,340	5,198	6,028	6,628	6,628	8,195	8,195	8,195	10,769	11,660	80,174	92%
Expenses	2														
Auto or truck lease	-														0%
Depreciation	3	-	250	250	250	250	250	250	250	250	250	250	250	2,750	3%
Gasoline & fuels	-		300	300	300	300	300	300	300	300	300	300	300	3,300	4%
Insurance - bonding	-													-	0%
Insurance - vehicle	-		150	150	150	150	150	150	150	150	150	150	150	1,650	2%
Interest - equip & start up	7	-	-	-	33	31	28	25	23	20	17	14	11	202	0%
Marketing	500		100				150				200			950	1%
Office - rent	-													-	0%
Office - insurance	-													-	0%
Office - telephone	-													-	0%
Office - utilities	-													-	0%
Payroll - not owner and not in COGS	8	-	1,440	1,440	2,880	2,880	2,880	2,880	2,880	2,880	2,880	4,320	4,320	31,680	36%
Payroll taxes (9%)	6 & 8	-	130	130	259	259	259	259	259	259	259	389	389	2,851	3%
Permits	100		300											400	0%
Supplies	-		100			100				200		200		600	1%
Tax service	-													-	0%
Telephone - cellular	500		50	50	50	50	50	50	50	50	50	50	50	1,050	1%
Start-up expenses	18,250		-	-	-	-	-	-	-	-	-	-	-	18,250	21%
															0%
															0%
															0%
															0%
															0%
															0%
<b>Total expenses</b>		19,350	2,820	2,320	3,923	4,020	4,067	3,914	3,912	4,109	4,106	5,673	5,470	63,683	73%
Taxable profit (loss)	1	(19,350)	1,520	2,020	1,275	2,008	2,560	2,713	4,283	4,086	4,089	5,096	6,190	16,490	19%
Tax (expense) benefit	1									(279)			(3,844)	(4,123)	-5%
Owner's withdrawals	1														0%
<b>Net profit (loss)</b>		(19,350)	1,520	2,020	1,275	2,008	2,560	2,713	4,283	3,807	4,089	5,096	2,346	12,368	14%
Depreciation	3	-	250	250	250	250	250	250	250	250	250	250	250	2,750	
Equipment purchases	3	(15,000)	-	-	-	-	-	-	-	-	-	-	-	(15,000)	
Principle, equipment loan	7	-	-	-	-	-	-	-	-	-	-	-	-	-	
Repay debt financing	7	5,000	-	-	(402)	(404)	(407)	(410)	(412)	(415)	(418)	(421)	(424)	1,288	
Owner contribution	3	20,350	-	-	-	-	-	-	-	-	-	-	-	20,350	
Equity investor	3	9,000	-	-	-	-	-	-	-	-	-	-	-	9,000	
<b>Net cash flow</b>		-	1,770	2,270	1,123	1,854	2,403	2,553	4,121	3,642	3,921	4,925	2,173	30,755	
Cash, period start		-	-	1,770	4,040	5,163	7,017	9,420	11,974	16,095	19,737	23,657	28,583	-	
<b>Cash, period end</b>		-	1,770	4,040	5,163	7,017	9,420	11,974	16,095	19,737	23,657	28,583	30,755	30,755	