Nyack College
Master of Business Administration

Submitted to: *BUS609/BUS771 Dr. Gerald Becker*

Submitted by: *Caserin Leon*
721 Tinton Ave. Apt 14B
Bronx, NY 10455
Work Phone: *718-585-5618*
Home/Cell Phone: *646-339-5658*
Email: ***c-leon@verizon.net***

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Brilliant Keys - Career Services

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Running head: CAREER SERVICES

Brilliant Keys – Career Services

Caserin Leon

A Concept Proposal

Submitted in partial fulfillment

of the requirements for the degree

Master in Business Administration

School of Business and Leadership

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Abstract

This paper presents a concept proposal for creating a career services enterprise for young adults ages 18 to 29-years-old. The mission, vision and core values of Brilliant Keys, LLC will be demonstrated and examined in greater details. Furthermore, an industry scan will be presented concerning the career services enterprise together with an exhaustive PEST analysis. In conclusion, there will be a description of services that Brilliant Keys, LLC will be providing its customers, incorporated with an in-depth SWOT analysis of the career services industry together with the Porter's Five Force Model analyzing and identifying the competition of the career services business.

Executive Summary

Opportunity

Problem

Young adults feel lost when planning their careers and face challenges in discerning what kind of skills they need to cultivate to get there. They need assistance choosing the vocation they were predestined and called for and, this requires the expertise of more than school counselors and recent testimonies of young adults expressed the dissatisfaction with current career services provided at their colleges.

Solution

By Investing in the One, Brilliant Keys aims to simplify the way young adults transition from college to the business world successfully and effectively providing personal, individual-centered career coaching focused on their passion and calling. Additionally, it will offer valuable, professional networking opportunities and job search support to further their meaningful careers. All things considered, the sustainable key component that will guarantee success for Brilliant Keys LLC is the consumer relationship being fostered by valuing the identity, passion and self-worth of young adults.

Market

The business' primary target market are young adults 18-29 years old looking to fulfill their life calling and advance their employment opportunities. The potential customer will be someone who is preparing for a job interview but unsure how best to present his/her qualifications in the application, resume, and interview. They will be highly motivated and focused on further developing their education and purposeful careers with a household family income ranging from $25,000 to $35,000. According to the statistics by the national center

for education, “College enrollment rates of 18-24-year-olds increased from 26% to 41% over the past 3 decades” (Snyder, 2014), and by 2027, total undergraduate enrollment is projected to increase to 17.4 million students (NCES, 2019). The total population in the Bronx County area of New York City stands at 1,432,132 and the geographic target market size ages 18-29 is at 105,021 (17.45%). According to the 2012 economic census statistics report in the American Fact Finder, total sales in the New York City targeted metropolitan area was $3,421,619 giving the business a 6.84% in the market share.

Competition

The competition in the career service industry is high due to the amount of career service businesses currently in the market. However, recent testimonies from young adults expressing the dissatisfaction with the current career services provided at their colleges, demonstrates the necessity for the restoration of these services (New, 2016). There are many career services centers out in the market, yet few effectively address the needs of this target market. A competitive strategy Brilliant Keys intends to use to set itself apart from others, is the individual-centered personal communication factor it will have for young adults by Investing in the One! A lack of experience and knowledge in the marketplace poses a threat to the business since the competition can leverage their knowledge and experience against the business (i.e. knowing the hot spots for clientele, when to actively market the services, etc.), as renowned firms are well established. However, Brilliant Keys intends to counteract this barrier by augmenting its credibility obtaining certifications that validate the business (i.e., MBA, Certified by the Professional Association of Resume Writers & Career Coaches (PARM CC), The National Resume Writers’ Association (NRWA), and obtaining

certification as a Minority/Women-owned Business Enterprises (M/WBE) with the federal government to add status to the business where it can begin to brand its name in the industry.

Why Us?

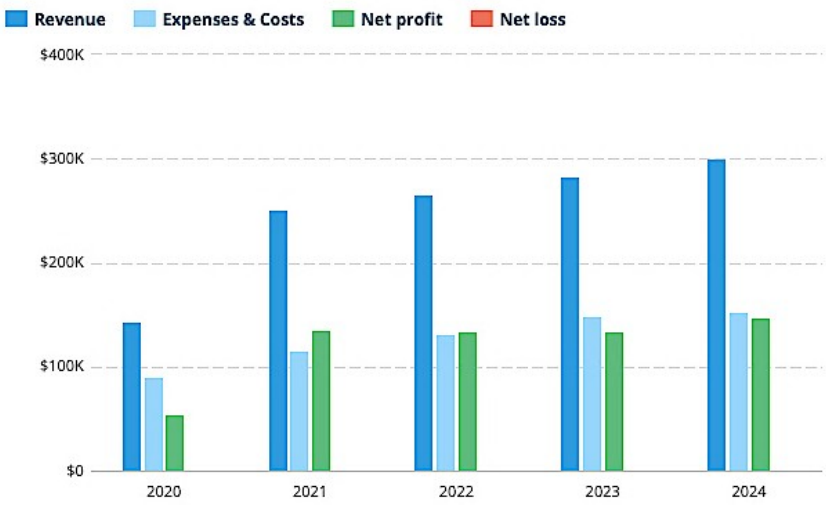
We invest in the one! Brilliant Keys aims to simplify the way young adults transition from college to the business world successfully and effectively providing individual-centered career coaching focused on their passion and calling. The founder has more than two decades experience working in business administration for several contracting firms and a marketing firm. She will use the skills and experience acquired to empower, build up and encourage young adults to find value in who they are and not in what they do so, they can be properly equipped in making better decisions for a purposeful career. She is confident that she has the management skills the business needs, marketing savvy, recruiting know-how, staff training and coaching, and supervision experience to make Brilliant Keys a success.

Expectations

Forecast

The business is projecting sales of $144,180 in year 1 and $250,740 in year 2 with a profit margin of 54%. That assumes that the business can average 3 resumes per day at an average price of $120 plus 2 career coaching sessions per day at a price of $60 each. The founder will draw only minimal salary so that it can reinvest the profits into growing the business. Additional staff will be the business' biggest expense, followed by rent, then by smaller allotments for advertising and marketing and, finally by professional consulting services. If the business decides to add additional services to the business in year 3, the earning potential should jump way up. For now, though the business is focused on making career coaching and resume writing services a great success!

Financial Highlights by Year



Financing Needed

According to the conservative estimates, Brilliant Keys, is expected to maintain a healthy financial position over the next five years. The business venture has estimated start-up costs of $12,485, plus 12 months of operating expenses $69,060 for total start-up costs of $81,545. The business will be initially financed by a $21,545 five-year term loan at a 7.5% APR, and total capital investment of ($5,000 by founder plus $55,000 from an investor). A new investor will be invited to participate in the company's capital and will be offered a rate of return of 20% on a $55,000 investment paid back in five (5) years. The business will be using the financing to cover the start-up costs of rent, domain and website, software, office furniture and supplies, business insurance, credentials, incorporation of business filing fees, marketing and legal consulting professional services. The source to repay the loan will be the cash flow generated from operations. The company will also finance growth through cash flow. After an initial period of about three years, the business will be able to offer other possible service extensions.

Mission, Vision and Core Values

This is a concept proposal for a Career Services Enterprise. The objective of this proposal is to secure funding to develop a profitable plan for the business. Brilliant Keys, LLC Career Services is a unique career center where people are the priority for the services provided. It aims to serve young adults ages 18 to 29 years old and seeks to simplify the way they transition from college to the business world successfully and effectively. In this proposal, the mission, vision and values are provided and defined, and an introduction of an industry scan provided with a PEST analysis. The mission, vision, and core values of Brilliant Keys, LLC will go into further details as to how this proposal will develop.

Mission Statement:

The mission of Brilliant Keys, LLC is to equip young adults with the keys of identity, self-confidence and passion in order for them to discover and fulfill their life calling. Brilliant Keys, LLC is a unique career services entity where the identity of young adults is refined, and confidence is emboldened to send them on their way to pursue a career with purpose. The objective of this enterprise is not only to equip young adults with the keys to their success by means of a brilliant resume, but it will also offer other high-quality career services such as; individual-centered career coaching including interview coaching and prep, job search support, professional networking assistance, business portfolio build-up, business pre-start up assistance, and notary public service. By investing in the one, Brilliant Keys aspires to prepare individuals to incorporate the principles given through the career services to further the calling of each individual in an effort to reach their divine blueprint. Next, Brilliant Keys will elaborate on the inspiration of our vision and the core values that keep us grounded.

Vision

To be recognized as the company that provides a safe environment where young adults learn and are coached to best present their skills and innate potential in the quest for fulfilling a career destiny. This company believes that the building up of others will make them conscious of the gifts and talents they already possess for them to change and impact the communities around them, one person at a time. As a result, this will ignite their innate passion in order to make professional, intentional and well-balanced career decisions that will have an everlasting impact for their careers, as well as their loved ones and those around them.

Over time, Brilliant Keys, LLC anticipates achieving optimal influence across the five boroughs of New York City (Bronx, Manhattan, Queens, Brooklyn and Staten Island) and expanding through social media platforms by means of internet advertising and word-of-mouth marketing.

Core Values

During seasons of transformation, the core values of this enterprise will endure as key elements recognizing that they affirm the high-quality services provided here. Brilliant Keys, LLC is determined to integrate and preserve the following core values as they represent the cornerstone of this career services venture. Endorsing these core values guarantees that the mission and vision of Brilliant Keys is carried out effectively.

Friendship:

Brilliant Keys, LLC believes that friendship is indispensable for establishing valuable communication and enduring relationships that will cultivate trust and loyalty between the provider and customer.

Authenticity:

We are convinced that being authentic in the products and high-quality services we offer will distinguish the business from others in uniquely crafting and specifically tailoring each product for each customer.

Integrity:

We believe integrity is the foundation on which customers, employees and stakeholders build effective interpersonal relationships which are the keys to success by demonstrating sound moral and ethical principles in the workplace.

Transparency:

Brilliant Keys, LLC holds to the principle of transparency in all transactions with customers; what you see is what you get when communicating with the company staff, making purchases and disclosing your information.

Hard-Working:

Our business is dedicated in ensuring that every customer is guaranteed high-quality performance across all of its services. By investing in the one, we aim to equip and assist young adults discover their divine blueprint in their professional career.

In addition to the aforementioned core values, the business will adhere to a code of ethics whereby all stakeholders of the business will comply to its fullest extent. Brilliant Keys will conduct its business honestly and ethically wherever we operate in the world. It

will constantly improve the quality of our services, products and operations and will create a reputation for honesty, fairness, respect, responsibility, integrity, trust and sound business judgment. No illegal or unethical conduct on the part of the officers, directors, employees or affiliates is in the company's best interest. Brilliant Keys, LLC will not compromise its principles for short-term advantage. The ethical performance of this company is the sum of the ethics of the men and women who work in this business. Thus, we are all expected to adhere to high standards of personal integrity.

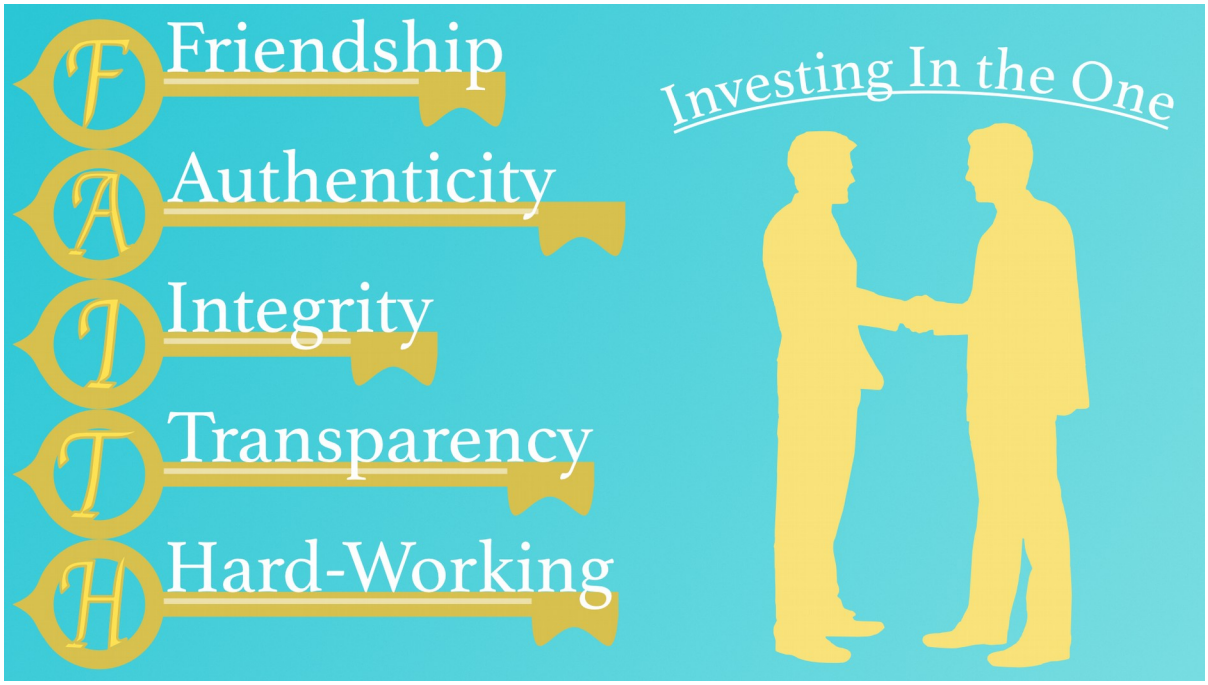


Figure 1. Core Values

Industry and Proposed Company

The career services industry has grown over the past decades (Henderson, 2012). With great reason, the need for career counseling has led entrepreneurs to pursue a business in this industry. Young adults are uncertain of what career paths are best suited for them or perhaps, they may have a sense of where they want to go but, do not have the faintest idea how to get there. Adding to this dilemma, is the recent testimonies from young adults expressing the dissatisfaction with the current career services provided at their colleges. "According to the newest data from an annual Gallup-Purdue University study of college graduates...less than 40 percent said they found career centers to be "somewhat helpful," and 17 percent said the interactions were not helpful at all" (New, 2016). These young adults face challenges in discerning what kind of skills they need to cultivate. Furthermore, they need assistance choosing the vocation best suited for them and this requires the expertise of more than school counselors. In an article titled "*School Counselors' Perceptions of Competency in Career Counseling*," the authors Morgan, Greenwaldt & Gosselin stated, "School counselors have historically lacked a clear identity in role and function...to provide students with a consistent avenue for college and career readiness" (2014). This provides a great opportunity for the career services venture to improve the services where others have failed to assist young adults with employment in their desired careers. Richard Henderson reports in The US Bureau of Labor Statistics, "Employment in the educational services sector is projected to rise from 3.1 million in 2010 to almost 4.0 million in 2020, a difference of 819,200 jobs" (2012, p.75). He also says, "Service-providing sectors are expected to have the most job growth, and the fastest growing throughout 2020" (2012, p.75), further demonstrating this career services industry to be confident and profitable.

Background

The career services industry has its early foundations in the higher education system traced back to the 1900s in the establishment of the Frank Parson's first career center. The public service business was first introduced and operated to assist immigrants change over life, to live in America. However, elements like the economy, job market's needs, and necessities of colleges and the general public, drove it to adjust and evolve with the changing of times. The career services industry began transforming following the economic downturn of 2008 forcing it to reinvent itself to meet the demands from "students, parents and even the government" (Dey & Cruzvergara, 2014). In an effort to provide better services and prepare students for success after graduation, institutions are elevating the level of importance of career services and contributing more resources to add to the value of this important service. The following figure shows how the career services industry has evolved and the focus each era had since commencement until now.

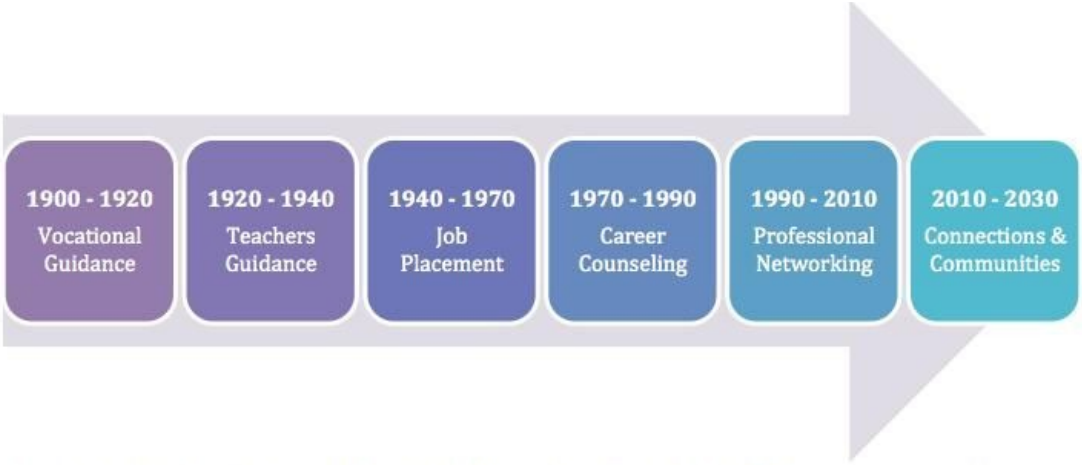


Figure 2. Evolution of Career Services in Higher Education (Dey & Cruzvergara, 2014).

Summary and Approach

Starting a career services venture is a concept that is not new however, it is a service that in great need of refinement. Recent testimonies from young adults expressing the dissatisfaction with the current career services provided at their colleges, demonstrates the necessity for the restoration of these services (New, 2016). Currently, there are many career service centers out in the market, yet few effectively address the needs of this target market. An element to consider when standing out, is the ability to differentiate the service from other competitors. New strategies, creativity and ideas should be sought after to solve this issue. Providing an effective, purposeful and high-quality service, can generate loyal consumers who will share the passion the business has of empowering and discovering the passion and identity of young adults. This will create word-of-mouth marketing to the communities around them, family and friends, and lead the business to establish an honorable reputation. One of the ways this career services venture intends to set itself apart from others, is the individual-centered personal communication element it will have for young adults by Investing in the One! In addition to this, the business will provide personal career coaching focusing on their passion and calling, as well as provide valuable, professional networking and job search support to further their meaningful careers.

The career services industry is on the rise and growing fast, so with great reason, now is an excellent time to invest in this industry. Henderson states, “Service-providing sectors are expected to have the most job growth, and the fastest growing throughout 2020” (2012, p.75). An entrepreneurial business serving a need in society by making a difference in the lives of young adults, can allow for a double fold favorable outcome both for the business and in giving back to the community.

Below is an in-depth PEST Analysis displaying the macro-economic factors that impact this business now and in the future.

Table 1

PEST Framework

Political:

There are several political factors such as the government shutdown, unemployment and immigration that can affect the activity and performance of this business venture. With the tension of the government shutdown taking place, a considerable number of individuals have ended up unemployed, without pay and without benefits forcing them to seek employment. Government employees who once gloried in job-security are now facing the tough decision to look for other jobs in private sector companies (Frankel, Telford & Paquette, 2019). This could prove to be a blessing for the career services industry given that it is an opportunity to assist these unemployed individuals with a career change or assistance in finding employment. Another element of the shutdown has been the devastating impact

it's had on individuals who have lost benefits once provided by the government prompting these individuals to search for a job or career, thus increasing the usefulness of the career services industry with unemployment (Abramsky, 2013). A final factor has to do with immigration. Immigrants don't mind operating in functions that some Americans just won't consider doing, essentially giving a boost to the economy (Davidson, 2013). As a result, it allows for the career services industry to assist them with job-seeking opportunities that on their own might prove difficult. The government shutdown, albeit a disfavor for many who have lost their government jobs, government assisted benefits, and immigration being overlooked on job opportunities, all these factors prove beneficial for the career services industry to provide opportunities for these individuals to reinvent themselves for a new career and/or new employment.

Economic:

Being aware of the economic factors affecting a business is a significant component in making smart financial decisions, especially in this current economy. Factors such as employment opportunities, minimum wage and economy growth can greatly influence the financial health of the business. There are plenty of unemployed individuals who desire to work while others are seeking to reinvent their careers and looking for new employment opportunities. New job opportunities are on the rise and we're experiencing one of the hottest markets for job hunters we have encountered in years (Global Data Point, 2017). With this in mind, the resume writing services component of the career services venture has a great opportunity to earn good revenue. Having a killer resume makes the difference between who will be the successful candidate in landing that dream job and who will be sent home without a job. Amanda Clark CEO of Grammar Chic states, "It is not about the format of a resume –

it's about the content and how it demonstrates with words how hiring you will solve what hurts in your area of expertise." In addition to requiring a great resume, there are a lot of individuals in need of job placement assistance however, lack of funds in getting that assistance is a barrier. This provides an opportunity for contenders ready to pay good money for a great resume to gain an upper hand (Peterson, 2013). Enlisting the help of a resume writing service in one of the strongest markets for new job opportunities in this time and age, can prove to be very profitable for the career services industry. On the other hand, a factor having a negative impact on the finances of the business is the rise in minimum wage. While raising the minimum wage may very well boost economic activity by creating new jobs, the negative ripple effect forces businesses to lay employees off increasing unemployment (ProCon.org, 2018). This could show disadvantageous for the career services industry since employers are reducing their hiring levels, resulting in lesser use of career services. Finally, the role of inflation is a final factor to consider in the business. When inflation increases, it impacts the costs of goods and services provided to the customer. "The overall costs for running your business are rising steadily, more or less in step with the annual inflation rate...it's important to understand, when failing to adjust prices to keep pace with the inflation rate, you have effectively lowered them" (Lynott, 2014). The price adjustment may seem unsafe considering the strains businesses go through in a competitive market these days and may perhaps discourage customers from purchasing the services. However, neglecting to adjust the prices to keep up with inflation can produce negative consequences to the business.

Social:

One of the social elements that can influence the success of the career services business, is communication that creates opportunities for word-of-mouth-marketing.

Communication among consumers is an excellent free marketing tool that can be helpful to the business without the help of the business. In an article titled "*Viral Marketing: Techniques and Implementations*," the authors Rollins, Anitsal & Anitsal state, "Because there is no direct corporate influence, recommendations from one consumer to another are perceived as pure and trustworthy" (2014). When you exercise high-quality customer service in addition to delivering brilliant services, customers can't help but brag to others about your business. When friends and associates get together and discuss good product results, word-of-mouth turns into a facilitator for generating buzz, increasing sales, increasing market share, and developing creditable status (Emakina, 2007). At the same time, social media is another factor that can be used as a profitable platform to engage people, develop brand awareness and create a community with the target intended audience. Social media has become a popular outlet for referrals, and in the words of authors Rollins, Anitsal & Anitsal "Businesses and consumers both benefit from viral marketing: businesses can benefit financially, and consumers can benefit socially" (2014). The use of social media platforms can be a powerful marketing tool when used to its fullest potential. A final factor in the social aspect of the business, is the ethical and religious factor. As a faith-based business publicly expressing Christianity, potential conflict can arise in today's society. Religious discrimination has increased over the past two decades raising conflict in businesses (Lambert, 2017). Despite the religious challenges the business may face, the position it takes is aimed at achieving positive influence and success in the world, no matter the price of its religious background and beliefs.

Technological:

Lastly, in concluding the industry scan, the final component of the PEST analysis is the technological aspect. The first factor in this area is having a website user interface. There has been a rise in the use of technology in recent times. Having an online presence, encourages profits via content marketing for the career services industry. Having a webpage that displays the prices and components of the business, can make it easy for people to navigate and research what they're looking for. Meanwhile, advancement in technology has soared, encouraging businesses to keep up with the trends in society in order to sustain. Opportunities are being produced more rapidly through digital innovations and in order to remain competitive and endure, businesses in every sector must make use of technological advances (Wertz, 2018). Businesses are being challenged to implement innovation in a world that flourishes with technology. A final factor potentially having a good influence for the career services industry, is the concept of artificial intelligence. In his research on artificial intelligence in the workplace, Gail Gottenher stated that, "The impact of AI on the workforce will be an area of study for the Committee analyzing ways... AI may eliminate existing jobs and how AI can be used to retrain workers whose jobs may be eliminated due to technology advances" (2018). These unemployed individuals would then need to step-up their game in their careers to land better jobs if artificial intelligence poses a threat in taking their jobs. Enlisting the help of career services at this point in time would prove beneficial to the unemployed individuals and profitable to the industry. After all, you still need humans to run the machines.

Conclusion:

In conclusion of the PEST analysis, the finalized research provided staggering results concerning the viability of the career services industry. In the political scan, the government shutdown resonated most with the business considering that unemployed government workers and benefit receiving recipients are in need of new careers, demonstrating the usefulness of career services. In the economical scan, new job opportunities on the rise in one of the strongest job markets in decades, reveals a favorable and profitable outcome for this industry. Lastly, in the social and technological scan of the PEST analysis, the use of social media platforms together with the advancement of technology, unveils the need for businesses to keep up with the use of technology in order to maintain their place with competitors. After reviewing the PEST analysis, the results demonstrate that the career services industry is both viable and profitable for anyone considering an entrepreneurial venture in this industry.

Products and Services

The career services industry's key target focuses on young adults. The services offered in this venture are at the heart for young adults since its purpose is aimed at helping them in the early stages of their career journeys and assisting them in finding a good career fit, one that is purposeful and meaningful. Providing successful and effective career counseling makes the career services department on university campuses the most important (Gobel, 2014). Career services is intended to provide valuable guidance on career paths, aid in discovering passion in career opportunities and counsel young adults on how to market themselves for future employment opportunities. In an article titled "*The University Commitment to Career Services*" the authors state, "This is a more complex activity than simply providing the student with greater levels of information and even more sophisticated general skills" (Koc & Tsang, 2015), indicating a challenge being experienced by current career services clearly lacking in effectively providing these services to young adults. The career services venture proposes to Invest in the One, by committing to personal communication on a one-on-one basis early on in the young adult's career in an effort to tap into their innate passion for them to reach their divine blueprint. Another challenge current career service centers are facing, is the lack of providing useful career-related resources for young adults. This can be attributed to a number of things such as: the lack of government support and the wages being compensated to the staff in addition to the non-simplified way information regarding resources and expertise availability is being presented to the students (Koc & Tsang, 2015). Despite these challenges, the business venture intends to offset these pain points by incorporating the resume writing services component of the business venture, outsourcing its services to private universities and government procurement.

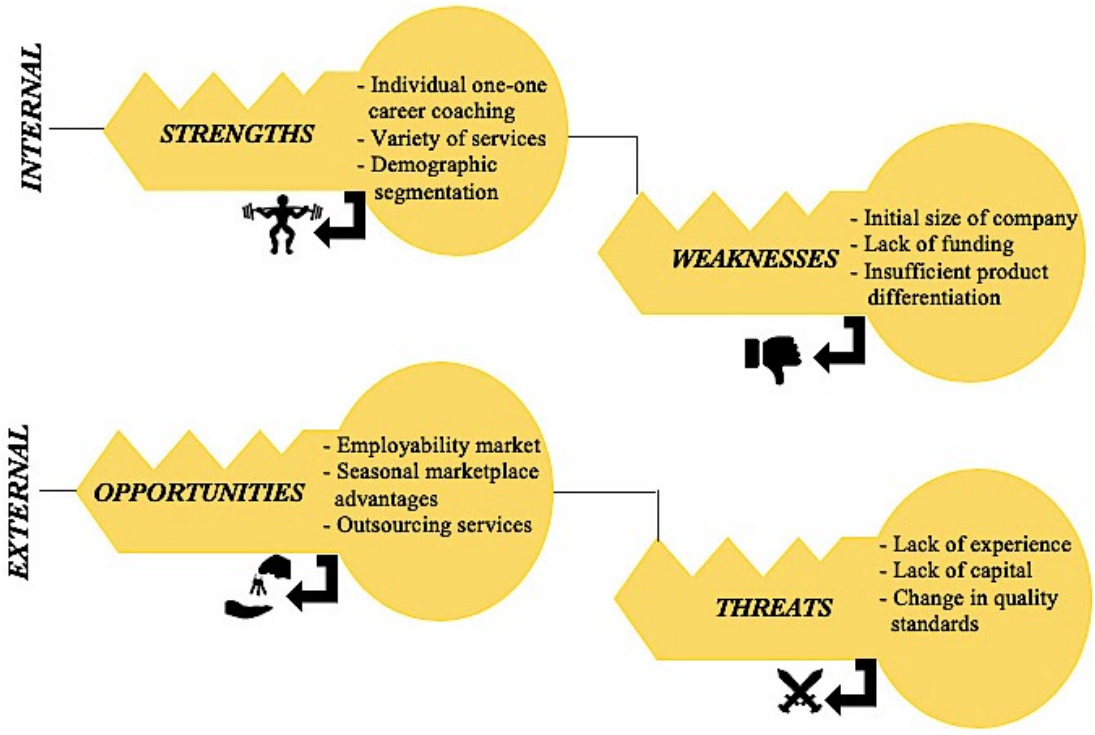
Service Description

Brilliant Keys, LLC will be providing career services to young adults ages 18 to 29 years old. The business will operate during normal business hours from 8:00AM to 6:00PM. The entity will provide career services such as**:** one-on-one individual-centered career coaching, resume writing services, cover letters, letters of recommendations, listing of references, business portfolio, assistance with professional networking and job search support, business pre-start up assistance and notary public service. In addition to this, career-related resources on employment opportunities in desired career markets will be provided, together with professional employment interviewing techniques and career preparedness for the best outcome in a successful, brilliant and purposeful career.

SWOT Analysis

Table 2

SWOT Framework



Strengths:

According to the statistics by the national center for education, “College enrollment rates of 18-24-year-olds increased from 26% to 41% over the past 3 decades” (Snyder, 2014). With the volume of young adults enrolling in higher education services in America and at the rate that is increasing, the need for career services is greater than ever. One of the strengths of this venture, is providing the convenience of personal communication and connection. Dey & Cruzvergara share, “Gone are the days of transactional services and general career information. Instead, new levels of expectations have emerged requiring career service professionals to redefine their value proposition for a larger group of stakeholders” (2014). Investing in the One by providing this individual-centered service can supply this need. Smith adds, “by focusing on authentic relationships with stakeholders, career service professionals can transform their offices into hubs of connectivity and provide more tailored advice, strategy, and feedback to their constituents” (2014). This certainly demonstrates a demand for personal counsel in each individual’s context. Next, complimenting the strengths of the career services venture, is the variety of services it offers versus the ones being offered by other career services. The ongoing transformation in career services is in need of obtaining supplementary resources which will boost the leadership of career centers to greater degrees of influence (Smith, Dey & Cruzvergara, 2014). Lastly, an additional strength for this venture is the demographic segmentation of low-income young adults. This business venture will operate and provide services both online and in-person, and the locality of the business will be placed in close proximity with the financially disadvantaged. The relatively underprivileged neighborhoods near the business, serves an influx of individuals that are not just in need of employment, but are in need of a career that will add meaning to

their lives. In an article titled "*The Market at the Bottom of the Pyramid: Understanding the Culture of Poverty*," the author states, "an understanding of how the poor see themselves is the first step towards developing a product/service that creates value for them. Contrary to popular belief, the market at the Bottom of the Pyramid (BOP) is highly differentiated" (Ahmed, 2013). In addition to this, there isn't another business nearby that provide career coaching and resume writing services. This will give the business venture a competitive advantage to serve that particular need, furthermore, take advantage of the word-of-mouth marketing to those around the area. Using the demographic segmentation to target the financially disadvantaged young adults near the business, can turn out to be rewarding for the young adults and profitable for the business.

Weaknesses:

A weakness affecting the business venture is the initial size of the company. At its current state, the business has a lack of employees, limiting the capacity to take on more clients. Catering to the "Investing in the One" aspect of the business would demonstrate a challenge. Eugenio states, "The rapid growth stage of a company can be extremely volatile environment. When it's time to make big decisions that determines your future, you need to be adequately prepared and financed" (2017). If consumers are used to receiving a prestige level of support by the business, being unable to meet those expectations will drive them away by the multitudes. In spite of this, at its early stages of the business, greater importance will be placed on quality over quantity to develop a solid base and a good name. Another concern for the business is a lack of funding and no investment in the business. These deficiencies limit the risks the business aspires to take. Additionally, it also confines the capacity to grow and move, and gain a higher influence in society to make its mark. Speights

says, “According to the 2015/2016 Global Entrepreneurship Report published by Babson College and several other organizations, over half of businesses discontinue operations because of lack of financial funding...A big issue is under-capitalization at the outset of starting a business” (2017). A lack of funding or not having enough capital, may not allow the business to grow and expand, making this is a crucial component for the success of the business. To offset this barrier the business will seek to be initially financed by a $21,545 five-year term loan at a 7.5% APR, and total capital investment of 60,000 ($5,000 by founder plus $55,000 from a private investor). Nonetheless, it is not uncommon for a business to reach break-even at around 2 years. A study was performed to determine the period of time it takes to achieve the break-even point (BEP) and the results stated by Rambo, “The duration taken by small-to-medium enterprise (SME) to break-even varies significantly from one sector to the other. While some firms reached the BEP within a few months of operation, the study showed that others took as long as 40 months before breaking-even” (2013). In the economics analysis worst-case scenario of the business, the observation made was that if the business produces 2 resumes and 1 career coaching session per day, it will generate an annual revenue of $79,300.00. This analysis further affirms the article in that the business will not only achieve break-even in the first year but also earn an additional $4,240.00 in profit. A potential final weakness for the business is having insufficient product differentiation. It is widely known that producing a product or service that customers can identify with generates better results and worth investing in than that of competitors because it provides businesses with a competitive edge over rivals. Having product differentiation to gain the upper hand in opposition to competitors seems to be a crucial driver for the productivity of businesses, in addition to this, it can used to secure the longevity of the business (Dirisu, 2013). However,

the business venture proposes to counteract this factor with relationship differentiation. Providing and displaying friendship, authenticity, integrity, transparency and hard-working, the core values of the business via customer interface and building on this relationship aspect, can establish a favorable differentiated position for the business. In an article titled "*You Can Win Without Differentiation,*" the author shares, "Research in Organizational Sociology shows that when there is uncertainty about the quality of a product or service, buyers rely on other signals to decide whether to purchase; such as the seller's status, its social network ties, and prior relationships" (Vermeulen, 2013). By interacting with customers on a day-to-day basis employing the relationship differentiation driver can create the bond between the service provided and the customer, turning out promising to the business.

Opportunities:

A favorable opportunity for the career services business industry, is the employability market that is significantly large right now. New job opportunities are on the rise and we're experiencing one of the most powerful markets for job hunters we have faced in years (Global Data Point, 2017). This can mean high profitability for the business as the demand for career services assistance in resume writing and career coaching increases. Another opportunity benefiting the career services industry, is the seasonal marketplace advantages. During the spring and fall seasons in colleges and universities, the resume writing services component of the business will be quite busy. This is due to young adults shifting over to recent grads in the spring or entering a program of study in the fall, needing a professional brilliant resume. This will increase the demand for resumes and some final career counseling for students venturing off to opportunities awaiting them. In addition to the spring and fall

seasons, the holiday season brings in new prospects needing resumes considering the need for additional help during the busy holiday season. Adam states, “Job-hunters who keep at it are actually more likely to find a job over the holidays...There's less competition, the season puts people in a receptive mood, and all those parties and family gatherings overflow with networking opportunities” (2012). The seasonal market advantages can turn out to be fruitful for the business. Lastly, a promising opportunity for the business is the additional benefit of outsourcing its services. There has been an increase in new college enrollees which provides an opportunity for the business to outsource its services. The National Center for Education Statistics (NCES) reported that, “The overall college enrollment rate for young adults increased from 35 percent in 2000 to 40 percent in 2017. By 2027, total undergraduate enrollment is projected to increase to 17.4 million students” (NCES, 2019). The rise in young adults registering in higher education, provides a great opportunity for the career services venture to outsource its services to other colleges and universities. In addition to this, the business intends on getting certified as a Minority/Women-Owned Business Enterprises (M/WBE) to bid on government contracts through government procurement. In today’s highly competitive market, many small business owners neglect to see the full potential available through small business certifications. These certifications allow for a business to bid on contracts and work with the world’s largest consumer of products and services, The Federal Government (“Small Business Certifications,” 2018). This added outsourcing service creates a competitive advantage and a great opportunity that further increases the profitability of the business.

Threats:

A threat affecting the career services business in its early stages is the lack of

experience and knowledge in the marketplace. Having inexperience can be a threat to the business since the competition can leverage their knowledge and experience against the business (i.e. knowing the hot spots for clientele, when to actively market the services, etc.), as renowned firms are well established. In an article titled "*Analysis of Barriers to Entrepreneurship in Small and Medium-sized Enterprises*," the author states, "It should be noted that entrepreneurship development has always encountered different challenges and barriers...lack of sufficient knowledge of the local market considered one of the most important barriers to entrepreneurship" (2013). Additionally, in a study done surveying young entrepreneurs proposing to launch their own business the authors add, "Among the factors that hamper the commencement of one's own business, respondents cited lack of experience" (Staniewski & Awruk, 2015). As can be seen, a lack of knowledge and experience in the market can pose a threat for the business' development. However, Brilliant Keys intends to counteract this barrier by augmenting its credibility obtaining certifications that validate the business (i.e., MBA, Certified Professional Resume Writers credential, Professional Association of Career Coaching certification, Minority/Women Business Enterprise certified, etc.). Another threat facing the business venture is the lack of capital upon commencement of the business and the deficiency of financial resources for the continuity of the business. Running into this financial and economic barrier can impede the business from thriving and constrict its operations. In a study done in Poland, research was conducted to evaluate the performance of newly formed businesses after being active for one year from its initial start date. The authors found that, "lack of sufficient financial resources is indicated by the owners of newly established enterprises as one of the main and often the most important barrier to running and developing business operations" (Zawadzka, Kurdyś-

Kujawska, & Sompolska-Rzechuła, 2018). As previously stated, lack of capital and limited funds in the early stages of the business venture demonstrates a harmful barrier for the success of the business. To counteract this barrier the business intends to seek financing for a $21,545 five-year term loan, and total capital investment of ($5,000 by founder plus $55,000 from an investor). A potential final threat to the business is the change in quality standards and specifications that career services are experiencing. The business venture has established a standard of services it proposes to offer its customers. If this standard is requiring major changes, then it could pose a threat to the framework of the business. There have been quite a few paradigms shifts in the career services role since the 1900s, demonstrating difficulties for career centers. Emerging trends in the areas of job placement, career counseling, professional networking and connected communities have undergone major changes to elevate its practices to meet the demands of college career services requirements (Dey & Cruzvergara, 2014). In spite of this, the business intends to work against this threat by revamping the standards offering high-quality products and services to achieve higher connection and engage all key stakeholders.

Porter's Five Forces

Competitive Rivalry:

The competition in the career services industry is high due to the amount of career service businesses currently in the market. In an article titled "*The Current Status of Career Services at Colleges and Universities*," the authors state, "Career services have become established functions in the student affairs division of institutions and the percentages of them is increasing" (Vinson, Reardon & Bertoch, 2011). In order to catch the eye of the

targeted consumer, the business venture needs to not only set itself apart from competitors, but also demonstrate how they are different. Brilliant Keys intends to combat this aspect by Investing in the One, providing individual-centered communication with the consumer offering a variety of high-quality services such as: personal one-one career coaching, resume writing service, interview coaching prep, job search support, professional networking assistance, business portfolio build-up, business pre-start up assistance and notary public service. These tailored services are currently not being offered in other career service centers giving the business a competitive edge to set itself apart. Adding to the competition, is the element that career services at colleges and universities are stepping up their game and reimaging themselves in these times in an effort to prepare students with their careers (Hudson, 2018). In spite of this, statistics show "College enrollment has increased from 26% to 41% over the past 3 decades" (NCES, 2014), revealing a greater need for career services and an opportunity for the business to have its share in the market. Having a good pricing strategy in place can give the business a great competitive edge against competitors. In addition to this, aggressive marketing such as: handing out business cards, brochures, adding a business profile on social media platforms, attend meetings of professional groups, asking customers to review the business and by engaging customers briefing them that a great resume and a personal one-on-one career coaching session can boost their opportunity for a better paying job, can all be anchor points for the business to stay above the competition.

Threat of Substitution:

The threat of substitution is low considering that targeted consumers are not only in need of a resume but also guidance toward their intended field of work. There isn't a substitute for resumes, cover letters or even a business portfolio as part of a customers'

business tools arsenal to land them in the right job. These services ideally have inelastic demand which means that increasing or decreasing the price for these services will have little or no change in the quantity demanded. Brilliant Keys aims to take advantage of this aspect by using the "Investing in the One" strategy. This strategy allows the business to tailor its individual-centered career coaching service to concentrate on the one, boosting consumer confidence to fulfill their calling in life in the desired field of work. This is something critically lacking in the career services being offered today. According to the newest data from an annual Gallup-Purdue University study of college graduates...less than 40 percent said they found career centers to be "somewhat helpful," and 17 percent said, "the interactions were not helpful at all...they did little to prepare students for other aspects of having a successful career, such as salary negotiation" (New, 2016). An addition concern came from graduates that were older than traditional-age college students who found the career services office unhelpful because "it catered to students looking for their first job, not to students rejoining the work force after returning to college to earn a degree" (New, 2016). This scarcity provides the business venture a great opportunity to offer targeted consumers better performance and higher quality of service superior than that of competitors currently offering.

Threat of New Entrants:

The threat of new entrants is low. Despite the fact that there has been an increase in the career services education sector posing a possible threat of new entrants for the business, Brilliant Keys proposes to establish significant barriers to protect itself against the new entrants. One of the barriers Brilliant Keys intends to utilize is the key differentiator factor of Investing in the One by offering its one-on-one career coaching aspect of the business.

The business aims to create customer loyalty by investing individual-centered time with the consumer to equip them with the necessary tools needed to fulfill their desired career. Offering the time and space where consumers feel at ease discussing their dreams and aspirations is vital to the growth of each individual. Brilliant Keys will gradually prepare each individual by starting with personal career coaching to inquire about their passion. During these sessions, the consumer strengths and weaknesses will be investigated in addition to the skills acquired or needed to fulfill the desired career. Monitoring this, a questionnaire to further evaluate their confidence will be conducted in order to encourage, empower and boost their self-confidence in any areas of lack, in such a way to launch them towards a good career choice. This will be followed by preparing a business portfolio which will include a resume, cover letter, letters of recommendations, a references list, and all certificates or degrees acquired. Finally, consumers will be connected to a network of business professionals and recruiters that will further lead them in obtaining the career of their dreams. Brilliant Keys anticipates establishing relationships with recruiting agencies and participate in job fairs in addition to partnering with government assisted employment programs. This one-on-one service will establish Brilliant Keys as a renowned career service company, create customer loyalty, build a reputation and lay down a good name. Another possible threat to the business is not having a brand name well established in the industry. Competitors new to the marketplace do not have enough experience or a well-known name established in the industry and this poses a threat to the business. To deflect this threat, the business intends to further its standing by obtaining certain accreditations that will add credibility to the services provided by the business. Becoming certified by the Professional Association of Resume Writers & Career Coaches (PARM CC), The National Resume

Writers' Association (NRWA), and obtaining certification as a Minority/Women-Owned Business Enterprises (M/WBE) with the government will add status to the business where it can begin to brand its name in the industry.

Bargaining Power of Buyers:

The bargaining power of buyers is medium. A factor giving buyers bargaining power, is the substitutes of services buyers can obtain from others out in the market. This aspect allows buyers some bargaining power over some of the services currently offered by the business. Another factor contributing to the bargaining power of buyers, is having an undifferentiated product. If buyers do not perceive a distinction in the product/services being offered by the business, they will have the flexibility of obtaining the product/services elsewhere, essentially granting strong bargaining power to buyers. However, considering the low-quality service consumers are currently receiving from other career centers, the business venture has a great opportunity and advantage to offer better and high-quality service. If buyers are uneducated about the services they can obtain at this business venture, then the bargaining power of buyers here is low.

Bargaining Power of Suppliers:

The bargaining power of suppliers is low. A factor playing a part in the low bargaining power of suppliers, is the availability of supplier product substitution. The products and materials needed for the business to operate, can be acquired from any major suppliers such as Staples, Office Depot, Amazon and Walmart to name a few. Additionally, being price sensitive and knowledgeable about the products and materials provides an advantage for the business, in essence making the bargaining power of suppliers low.

Market Analysis

The career services industry has grown over the past decades. Richard Henderson reports in The US Bureau of Labor Statistics, “Employment in the educational services sector is projected to rise from 3.1 million in 2010 to almost 4.0 million in 2020, a difference of 819,200 jobs” (2012, p.75). He also states that, “Service-providing sectors are expected to have the most job growth, and the fastest growing throughout 2020” (2012, p.75), demonstrating that the career services industry is a confident and profitable one. In an effort to provide better services and prepare students for success after graduation, institutions are elevating the level of importance of career services and contributing more resources to add to the value of this important service. The market analysis will provide data that explains and supports the assertions about the business venture concerning the target market, ability to capture the projected market share, along with the ability to handle the competition. First, the analysis will look at potential customers in the targeted market. It will then review the market size and trends to explore how many potential customers are there and what are their buying and shopping habits. Next it will look into the competition and the competitive strategies the business intends to set in place. Finally, the forecasted market share and sales will be further examined to evaluate whether the business will be a failure or a success.

Customers

The target customer will be male/female young adults ages 18-29 with a need to find their innate passion and a desire to fulfill their life calling through educational services and career coaching. The potential consumer will be someone who is preparing for a job interview but unsure how best to present his/her qualifications in the application, resume, and interview. They will be highly motivated and focused on further developing their education

and purposeful careers with a household family income ranging from $25,000 to $35,000. The ideal customer has social media influence on Facebook, Twitter, Instagram and Pinterest. The geographic location of the targeted customer will focus its services in the Bronx County area as it progresses and expands. Over time, Brilliant Keys, LLC anticipates achieving optimal influence across the five boroughs of New York City (Bronx, Manhattan, Queens, Brooklyn and Staten Island). Education level will be a high school graduate with an employed occupation status but will be examined and considered on a case by case basis as to have the consumer's career development as a priority.

Market Size and Trends

The total population in the Bronx County area of New York City stands at 1,432,132 and the geographic target market size ages 18-29 is at 105,021 (17.45%) with an average family income of $35,000 (census viewer, 2010). The population of the Bronx has increased by 26% between 1980 and 2017 and the youth unemployment was 21.5 percent in 2016, nearly five percentage higher than the citywide rate for this population (DiNapoli & Bleiwas, 2018). This gives the career services venture a great opportunity to position itself in this market size to better assist these young adults attain higher quality career opportunities that will ultimately impact their communities. Sales forecasting can play a key role in the success of the business allowing the business to identify potential issues while there's still time to avoid or mitigate them. The following table illustrates a five-year sales forecast allowing the business to analyze and forecast the unit sales, growth rate, profit margin and gross profit for the products and services of the business.

Table 3

Five-year Sales Forecast

There have been quite a few paradigms shifts in the career services role since the 1900s, demonstrating difficulties for career centers. Emerging trends in the areas of job placement, career counseling, professional networking and connected communities have undergone major changes to elevate its practices to meet the demands of college career service requirements. The career service industry has its early foundations in the higher education system traced back to the 1900s in the establishment of the Frank Parson's first career center. The public service business was first introduced and operated to assist immigrants change over life, to live in America. However, elements like the economy, job market's needs, and necessities of colleges and the general public, drove it to adjust and

evolve with the changing of times. The career services industry began transforming following the economic downturn of 2008 forcing it to reinvent itself to meet the demands from "students, parents and even the government" (Dey & Cruzvergara, 2014). Considering this, cultivating career competencies and social capital through work-based learning is an approach being sought after in recent times by career services in higher education. Hora states, "Besides instructional techniques like active learning, strategies such as internships, apprenticeships, and opportunities for students to make contacts with local employers helps them to cultivate social capital that may help them get a job" (2017).

Competition and Competitive Strategies

The competition in the career service industry is high due to the amount of career service businesses currently in the market. Vinson, Reardon & Bertoch state, "Career services have become established functions in the student affairs division of institutions and the percentages of them is increasing" (2011). Additionally, career services are stepping up their game and reimaging themselves in recent times in an effort to prepare students with their careers (Hudson, 2018). However, recent testimonies from young adults expressing the dissatisfaction with the current career services provided at their colleges, demonstrates the necessity for the restoration of these services (New, 2016). There are many career services centers out in the market, yet few effectively address the needs of this target market. A competitive strategy Brilliant Keys intends to use to set itself apart from others, is the individual-centered personal communication factor it will have for young adults by Investing in the One! This strategy allows the business to focus on the individual-centered career coaching service in order to encourage, empower and boost their self-confidence in any areas of lack, such in a way to launch them towards a good career choice to fulfill their calling in

life in the desired field of work. This is something critically lacking in the career services being offered today and, “by focusing on authentic relationships with stakeholders, career service professionals can transform their offices into hubs of connectivity and provide more tailored advice, strategy, and feedback to their constituents” (Smith, 2014). When you exercise high-quality customer service in addition to delivering brilliant services, customers can’t help but brag to others about your business. When friends and associates get together and discuss good product results, word-of-mouth turns into a facilitator for generating buzz, increasing sales, increasing market share, and developing creditable status (Emakina, 2007).

Another factor posing a risk for the business in its early stages is the lack of experience and knowledge in the marketplace. Having inexperience can pose a threat to the business since the competition can leverage their knowledge and experience against the business (i.e. knowing the hot spots for clientele, when to actively market the services, etc.), as renowned firms are already well established. However, Brilliant Keys intends to counteract this barrier by augmenting its credibility obtaining certifications that validate the business (i.e., MBA, Certified by the Professional Association of Resume Writers & Career Coaches (PARM CC), The National Resume Writers’ Association (NRWA), and obtaining certification as a Minority/Women-owned Business Enterprises (M/WBE) with the federal government to add status to the business where it can begin to brand its name in the industry.

Lastly, a competitive advantage for Brilliant Keys is the demographic segmentation of low-income young adults. This business venture will operate and provide services both online and in-person, and the locality of the business will be placed in close proximity with the financially disadvantaged. The relatively underprivileged neighborhoods near the

business, serves an influx of individuals that are not just in need of employment, but also in need of a career that will add meaning to their lives. In an article titled "*The Market at the Bottom of the Pyramid: Understanding the Culture of Poverty*," the author states, "an understanding of how the poor see themselves is the first step towards developing a product/service that creates value for them. Contrary to popular belief, the market at the Bottom of the Pyramid (BOP) is highly differentiated" (Ahmed, 2013). Furthermore, there isn't another business nearby that provides these services, especially resume writing services. This will give the business venture a competitive advantage and a great opportunity to serve that particular need and, also take advantage of the word-of-mouth marketing to those in close proximity.

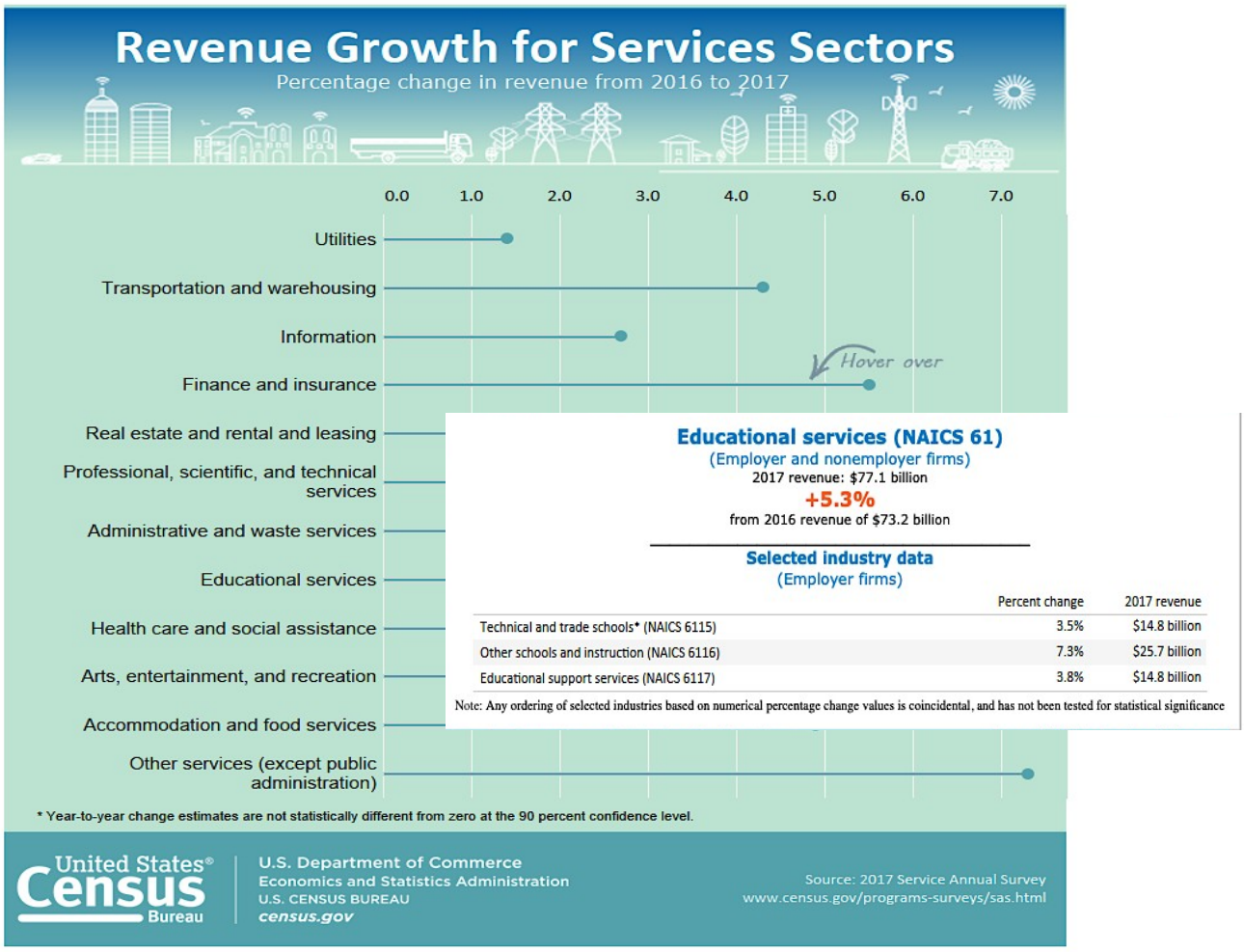
Forecasted Market Share and Sales

The number of businesses in the Bronx County area in New York City has grown by 17% over the past 10 years and taxable business sales grew by 60% since the end of the recession in 2009, reaching a record of $4.7 billion in 2016 (DiNapoli & Bleiwas, 2018). Moreover, the percentage change in revenue growth for services sectors from 2016 to 2017 has increased by a little over 5% with a revenue of $77.1 billion. The table below illustrates this increase together with the percent changes of other industries (United States Census Bureau, 2018). According to the 2012 economic census statistics report in the American Fact Finder, total sales in the New York City targeted metropolitan area was $3,421,619 (United States Census Bureau, 2015). This means that the projected annual sales of $261,300 for Brilliant Keys in the economics analysis 'expected case' scenario of the business gives the business venture a 6.84% in the market share. The products and services offered at Brilliant

Keys will continue to evolve in the market, offering service programs in career development that will further assist young adults in making well informed decisions about their future, create customized career plans and seek out work-based learning opportunities with employers eager to unite in this development.

Table 4

Revenue Growth for Services Sectors



Economics of the Business

Brilliant Keys' objective is to become a profitable business and sustain that profitability by assisting young adults in career development to fulfill their calling in life in the desired field of work. This section of the business plan will provide a detailed break-down of the costs to operate the business.

Fixed & Start-up Costs

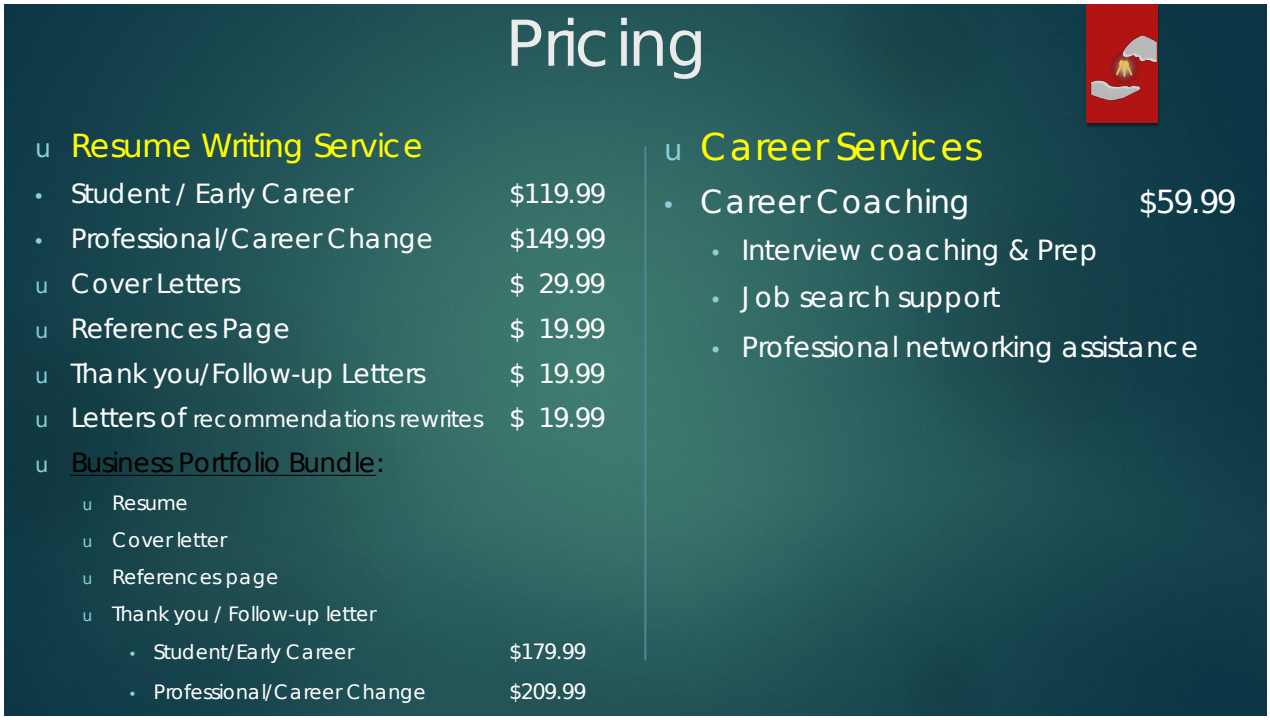
The business venture will operate as a home-based business for the first year of the business or until suffice revenue is achieved to acquire an office space rental. Figuring out the costs incurred in an effort to generate revenue for the business, is a great way to discern what will drain the profits made by the business. It is the difference between making a good and a poor profit margin. The figure below illustrates a detailed break-down of the start-up costs of the business, the fixed and variable monthly costs.

Figure 3. Costs

Pricing

Brilliant Keys will offer 2 levels of resume writing services accompanied with supplementary items, as well as offer career coaching services to further develop an individual's career path. The primary target will be young adults ages 18-29 and the secondary target market will be financially disadvantaged families, both targets looking to advance their career options. The career services component of the business will include: Career coaching including interview prep, job search support, professional networking assistance, internships opportunities, and notary public service. The Resume Writing Services will include student/early careers, and professional/career change resumes, as well as supplementary items such as cover letters, list of references, thank you and follow-up letters, letters of recommendations re-writes and business portfolio build-up. The figure below shows the individual pricing of the products and services that will be offered by the business.

Figure 4. Menu Pricing of Products and Services



Break-Even Analysis

The break-even analysis of the business is a critical step in the business plan as it informs the business and investors the number of units it needs to sell in order to avoid losses. This critical step is especially vital for start-ups considering the need to know the initial sales goals. It is the simplest way for the business venture to conclude if what it charges for its products and services will be enough to cover what it costs to make the products or provide the services. The total annual fixed costs for the business to operate the first year is $69,060. The business will have to sell a total of 576 units and break-even can be achieved within 9 months of operating the business. Once break-even status has been achieved the lead-time to reach profit margins will be an additional 3 months. The figure below demonstrates the break-even analysis with further details.

Figure 5. Break-Even Analysis

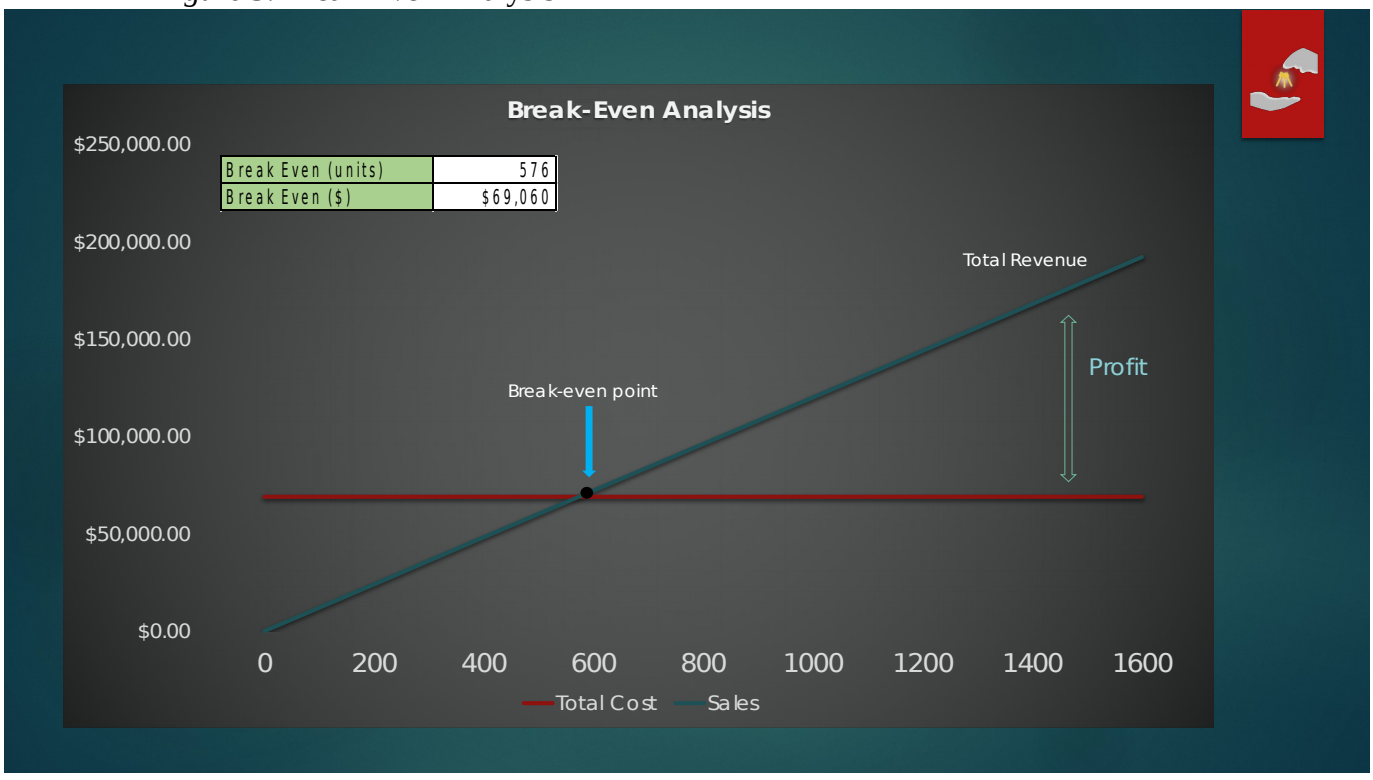


Table 5

Monthly Sales Forecast

Revenue	Jan '20	Feb '20	Mar '20	Apr '20	May '20	June '20	July '20	Aug '20	Sept '20	Oct '20	Nov '20	Dec '20	2020
Student/Early Career Resume	$5,160	$5,160	$5,160	$5,280	$5,280	$5,280	$5,280	$5,400	$5,400	$5,400	$5,400	$5,400	$63,600
Unit Sales	43	43	43	44	44	44	44	45	45	45	45	45	530
Unit Prices	$120	$120	$120	$120	$120	$120	$120	$120	$120	$120	$120	$120	$120
Professional Resume													
Unit Sales													
Unit Prices													
Student/Early Career -Portfolio Bundle	$3,960	$3,960	$3,960	$3,960	$3,960	$4,140	$4,140	$4,140	$4,140	$4,140	$4,140	$4,140	$48,780
Unit Sales	22	22	22	22	22	23	23	23	23	23	23	23	271
Unit Prices	$180	$180	$180	$180	$180	$180	$180	$180	$180	$180	$180	$180	$180
Professional Portfolio Bundle													
Unit Sales													
Unit Prices													
Career Coaching	$2,580	$2,580	$2,580	$2,640	$2,640	$2,640	$2,640	$2,700	$2,700	$2,700	$2,700	$2,700	$31,800
Unit Sales	43	43	43	44	44	44	44	45	45	45	45	45	530
Unit Prices	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60	$60
Totals	**$11,700**	**$11,700**	**$11,700**	**$11,880**	**$11,880**	**$12,060**	**$12,060**	**$12,240**	**$12,240**	**$12,240**	**$12,240**	**$12,240**	**$144K**

Expected Sales

The sales forecasting of the business is an important tool for the business to predict business performance as it helps measure the demand for its products and services, aids in better management of inventory and allows the business to financially plan for the growth of the company. Below is a break-down of the expected sales of the business illustrated in three different scenarios of the business' first year in operation as Best Case, Expected Case and the Worst-Case scenario.

Table 6

Expected Sales

Expected Sales	Worst Case	Expected Case	Best Case
Student/Early Career Resume			
Unit Volume	520	520	260
Unit Price	$120	$120	$120
Gross Sales	**$62,400**	**$62,400**	**$31,200**
Professional Resume			
Unit Volume	0	0	520
Unit Price	$150	$150	$150
Gross Sales	**$0**	**$0**	**$78,000**
Student/Early Career Portfolio Bundle			
Unit Volume	0	260	260
Unit Price	$180	$180	$180
Gross Sales	**$0**	**$46,800**	**$46,800**
Professional Portfolio Bundle			
Unit Volume	0	0	260
Unit Price	$210	$210	$210
Gross Sales	**$0**	**$0**	**$54,600**
Career Coaching Session			
Unit Volume	260	520	780
Unit Price	$65	$65	$65
Gross Sales	**$16,900**	**$33,800**	**$50,700**
Totals for All Product Lines			
Total Unit Volume	780	1300	2080
Total Gross Sales	**$79,300**	**$143,000**	**$261,300**
Operating Expenses	$75,060	$75,060	$75,060
TOTAL GROSS PROFIT	**$4,240**	**$67,940**	**$186,240**

Marketing Plan

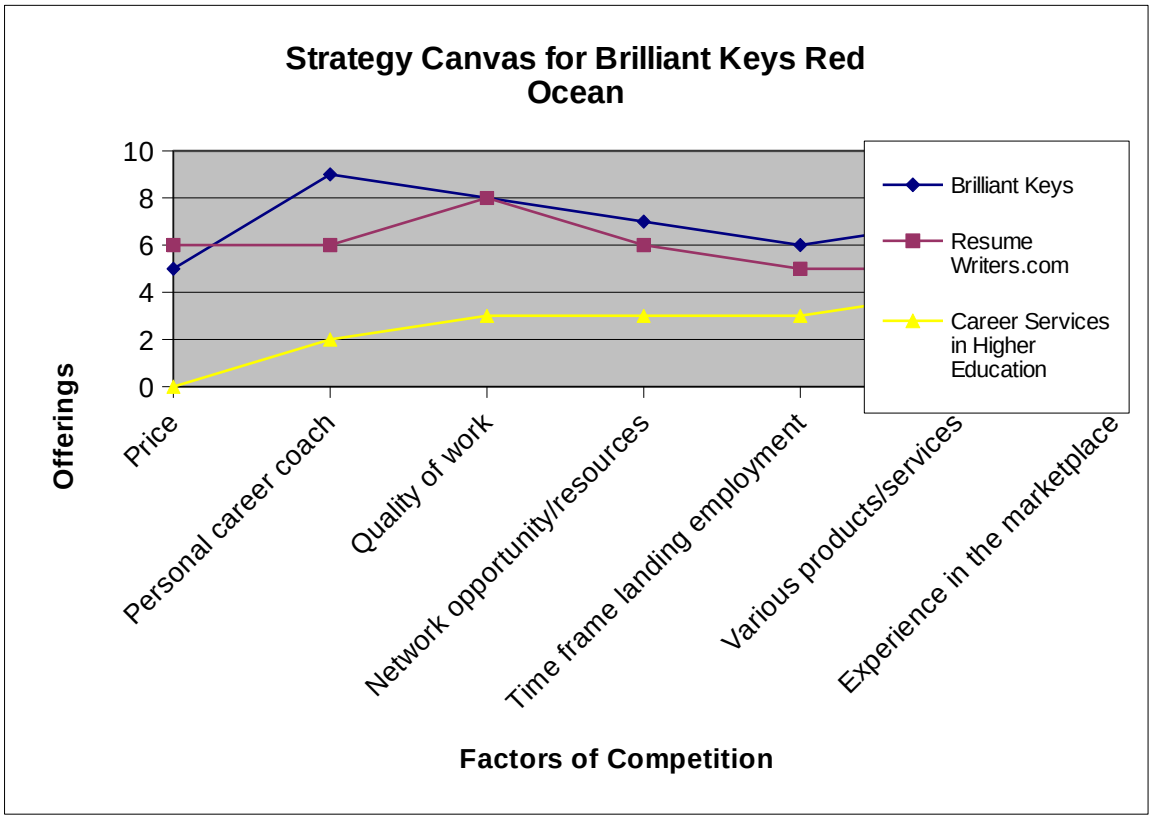
As an entrepreneur, venturing into the world of business requires an understanding of the market space that Brilliant Keys intends to swim in. Having an awareness of what customers want, need, and how to meet those needs is critical for the survival of the business no matter the ocean strategy aimed at diving into. On the one hand, a Blue Ocean strategy consists of untouched market space where a new business owner can dive into creating the rules of the game in a particular market. On the other hand, a Red Ocean strategy entails a new business owner to compete in an existing market space. In whatever ocean an entrepreneur decides to set sail in requires a thought-out strategic plan that includes focus, divergence and a compelling tagline (Kim & Mauborgne, 2015). A Red Ocean strategy is the ocean that Brilliant Keys has chosen to swim in. Despite the competition in this particular marketplace the business venture has the potential to succeed offering high-quality products and services that add real value to the lives of customers. Entering a saturated marketplace puts Brilliant Keys at a disadvantage considering its small size and lack of experience. However, to offset these weaknesses and attain customer acquisition the business intends to offer a variety of products and services focused on creating a positive experience with current and future customers that will sustain them passionate with the business. Additionally, Brilliant Keys anticipates cultivating enriching relationships with a target audience in mind and a specific demographic that is often overlooked. All things considered, the sustainable key component that will guarantee success for Brilliant Keys LLC is the consumer relationships being fostered by offering personal, individual-centered career coaching in order to get to know each consumer and their need.

Strategic Planning

To better understand the competitive factors of this industry, Brilliant Keys has decided to implement the four actions frameworks and map out a strategy canvas; developing a strategy canvas allows the capstone project to visualize strategy and pinpoint the key competitive factors to see where the business is at, identify where it wants to be and create specific actions to fill that gap. Brilliant Keys aims to raise the standards within the career services industry by offering high-quality personal career coaching, build up a professional network of opportunities and resources to guarantee success for young adults, and enhance the quality of work produced no matter the financial background an individual may have. To better serve the need of the financially challenged candidates, the business venture intends to lower the price on different products and services being offered as well as cut the time frame it takes for them to land a successful and secure employment opportunity in their desired field. Finally, Brilliant Keys intends to offer additional services such as assistance with business start-up, resume writing service, business portfolio, recruitment assistance and notary public service. As mentioned earlier, the business proposes to sustain long-term growth in its industry setting itself apart on the emphasis of its personal one-on-one career coaching that motivates and inspires its customers to become the best version of themselves; Brilliant Keys believes in – ***Investing in The One!***

Table 7

Strategy Canvas



Marketing Strategy

The mission of the marketing plan is to attract an audience of young adults, educate them on career development to fulfil their calling in life, and convert them into users of our career services. The buyer persona for this marketing campaign will be male/female young adults ages 18-29 with a need to find their innate passion and a desire to fulfill their life calling through educational services and career coaching. The potential customer will be someone highly motivated and focused on further developing their education and purposeful careers. A high school graduate with a household family income ranging from $25,000 to $35,000. They will have social media influence on various platforms to increase brand

awareness and hopefully drive sales. Brilliant Keys will implement the use of social media platforms such as Facebook, YouTube, Twitter, Instagram, LinkedIn, Pinterest and blog posts to create monthly content as a strategy to attract new customers. The business proposes reaching 1,000 new customers using our services at the end of 1 year.

To track the mission's progress the business intends to utilize a contact-centric CRM tool such as Agile CRM software which helps gather as much information as you can about the consumer so, when speaking to them again the CRM file can be pulled up first so you'll familiarize yourself with the contact again. The business intends to take advantage of the following benefits a CRM tool has to offer for the growth and competitive advantage of the business.

Customer Relationship Management (CRM)

Sales.

1. Lead Generation - to secure, foster, prepare and convert more leads.
2. Contact Management - 360-degree contact view, to view everything the business needs to know about each contact on a single page and deliver a customized experience with every customer or potential customer.
3. Project Management - stable integration of sales and marketing activities for easier project management. This aids the business in constant messaging, prevents data leaks and guarantees both departments are in sync with the tasks and deadlines.

Marketing.

1. Email marketing – to create and send professional emails and newsletters, personalize them, then track and analyze the results.

2. Landing pages, web forms, web popups – to manage the inbound traffic.
3. Analytics – to measure and move in the precise direction.

Service.

1. Support workflows – to automate the time-consuming components of customer support administration. This will allow the business to center its efforts on the "Investing in the One" one-on-one communications aspect of the business.
2. Service level agreements – to establish clear expectations around customer service with service level agreements and track performance against key performance indicators such as: tracking new customers using our services, order fulfillment time and monthly website traffic. Implementing the use of a CRM tool is a business-wide strategy aimed at increasing revenues and profitability, cut down on costs and strengthen customer loyalty.

Introduction Stage -Marketing Strategies

At the introduction and development stage of the product life cycle, the product is new and is initially introduced to the market prior to a demand for it. Following is a break-down of the pricing, distribution, sales promotion, advertising and direct sales marketing strategies Brilliant Keys proposes to use at the introduction stage of the products and services.

Pricing strategy.

1. The business will take a penetration strategy taking advantage of the novelty factor and enter the market with particularly low prices effectively luring customers away from higher-priced products and services (Melser & Syed, 2016).

2. Progressing to the slow growth stage the business will then proceed with a promotional strategy offering customers a discount via coupons and using a “buy one get one” campaign.

Distribution strategy.

1. Distribution will be selective and limited to a specific type of customer until products and services are accepted.

Sales promotion strategy.

1. The business will focus on building brand awareness and incorporate the branding of a logo and tagline. It will use samples and/or trial incentives to capture early adopters of the products and services.

Advertising strategy.

1. High advertising efforts will generally be focused on bringing brand awareness of the products and services to customers via distribution of business cards and flyers, website, business profile on social media platforms, and attending meetings of professional groups and customer testimonials on website.

The marketing budget is set at $6,000 for the first year of the marketing plan and will adjust accordingly to account for any hidden expenses within the free channels and platforms the business intends to use. The intended marketing plan of the business is critical since it speaks to the goal of achieving the sales projections of the business and will be used as a strategic roadmap to organize, execute, and track marketing strategy over a given time period.

Brilliant Keys LLC's 12-Month Marketing Plan			
MISSION:	To attract an audience of young adults, educate them on career development to fulfill their calling in life, and convert them into users of our career services.		
STRATEGY:	Converting leads into customers over the 12 months.		
INITIATIVE 1: Build Brand Awareness	Measured by: Leads/Conversion Rate	Goal: 1000 leads/month 10% conversion rate 100 customers/month	Stretch Goal: 1500
INITIATIVE 2: Differentiate Brand From Competitors	Measured by: Testimonials/Surverys	Goal: 1000 leads/month 10% conversion rate 100 customers/month	Stretch Goal: 1500
INITIATIVE 3: Introduce New Product/Service	Measured by: Referrals/Sales	Goal: Referrals > than 750 clicks/month Sales > than 75/month	Stretch Goal: 1000
OMISSIONS:	Grow Events Attendance - Increase Clickthrough Rate - Shorten Sales Cycle		

Figure 6. 12-Month Marketing Plan

Positioning Statement

"For young adults looking to fulfill their life calling and advance their employment opportunities, Brilliant Keys offers its customers career services that are individually-centered collaborating together to translate a passion or interest to tangible career opportunities. Unlike its competition, Brilliant Keys invests in the one, meaning it exceeds in customer's expectation with its superb relationship building through personal communication, transparency with every interaction, and uniquely fitted services for each customer, because the brand's quality is deeply centered on the needs of the customers."

Design and Development Plan

Process Design

Whenever the product design requirement is captured from the customer, the process design and production requirement need to also be captured from the customer. The following is a 4-step process Brilliant Keys will journey through in an attempt to develop the process design for its products and services.

Step 1 - Discovery and research phase - The first step in analyzing the process design will be to fully understand what it is the business is attempting to solve. Brilliant Keys aims to provide higher quality career services through the means of individual-centered career coaching and resume writing services for young adults. Author Segall states, "understanding the following: what the problem is, what is the goal of the project, what is the business trying to achieve with it, who is the audience, who is the competition, and how will a success look like" (2018), will give the business a head-start on designing a process that is successful. This step will be accomplished doing research about the industry, competition, the market and what other people are saying about the products and service and/or the brand. In addition to research, interviews will also be conducted with customers inquiring about their frustrations and feelings about current career services.

Step 2 – Ideation – This step will consist of brainstorming and coming up with plenty of ideas. It will remove constraints about having only to come up with just "good" ideas. It is important to come up with plenty of ideas since the need to explore many different types of solutions will be required and a lot of things come after soaking in the project for a while.

Step 3 – Validation and presentation - From the prior step, the business should have narrowed down and picked the best idea it feels will best solve the problem that was

understood from step 1. The business will take that rough idea and try to validate it and do a presentation explaining things like: why this was done, the process that it went through, after much research what was discovered, after going through all the ideas the business chose this one because it feels that it is one that solves the problem at hand. The business will do a customer presentation with the goal in mind of obtaining feedback, to listen and improve.

Step 4 – Refine and design - After listening and documenting feedback, the business will refine the design, improve it and make it better. It will then be ready for release and launch. Brilliant Keys will keep in mind that the refinement validation step may be executed more than once until it feels like the results really solve the problem and it truly resonates with the customer or target audience. Real design is never quite finished or completed. Once out there, it can always see how it can be improved.

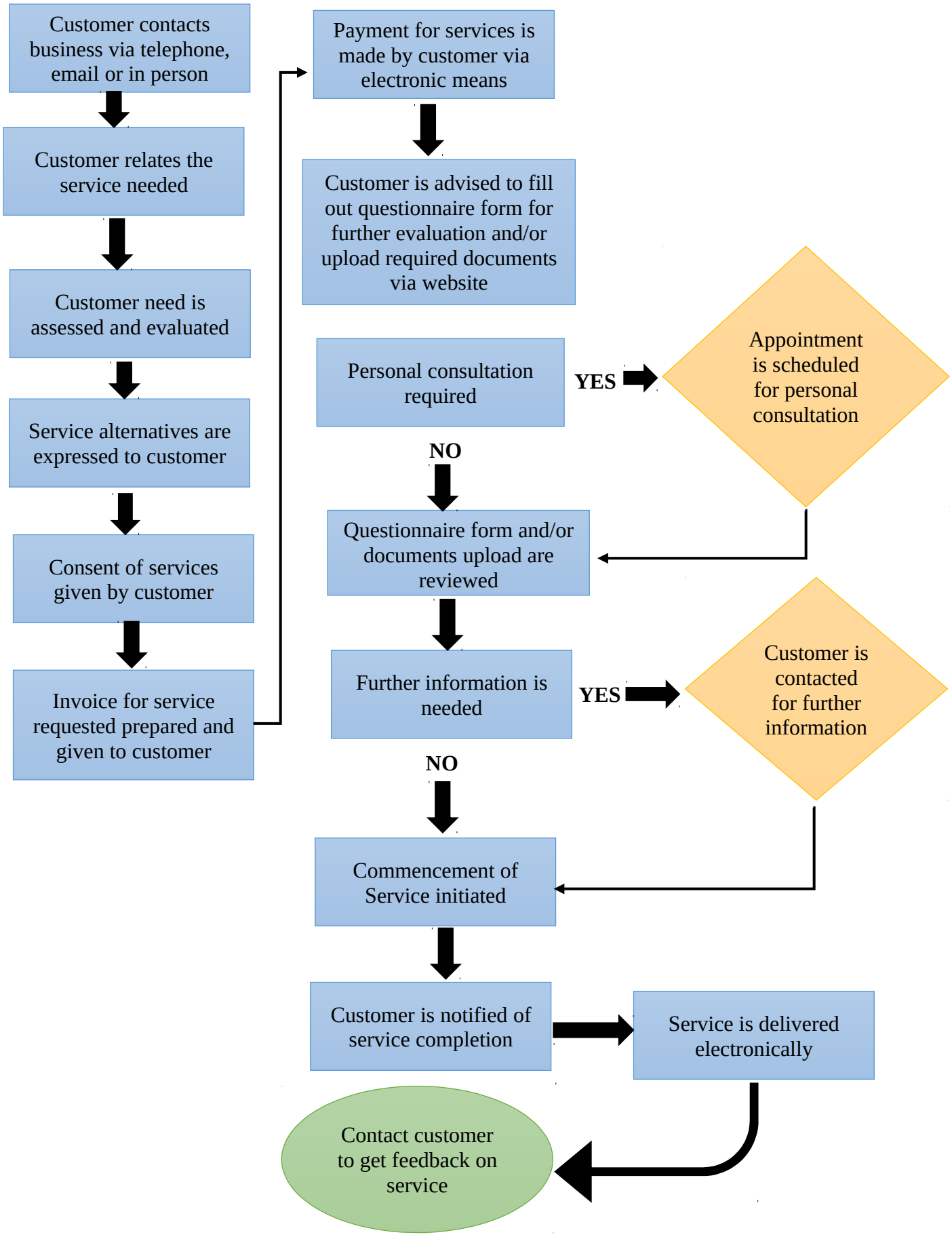
Service Design

When it comes to the value of producing a successful service offering, the challenge of service-business management starts with design. To produce a thriving service offering, business executives need to identify which characteristics to go after and which to target for poor performance. The design must successfully meet the needs and desires of an appealing group of customers and as a service business, the business would do better to focus on the experience customers want to have (Frei, 2008). The business will place priority on the needs of customers and on the relative importance customers place on certain attributes. The service design will be created based on the feedback obtained from engaging the customer to better understand their needs, preferences and perceptions of the services that are offered by the business.

Process Flow

Process flow determines the type of process to be used to make a product or service, how the work will be carried out and how customers will move through the process. The business venture intends to use a line operations progress in a linear fashion. In the line operations, the client will pass through a sequential experience starting at point A, when the customer contacts the business. Thereafter, service delivery crosses through a number of processes before completing the transaction. Albeit this may be one of the simplest service processes to implement and very efficient, it carries with it the disadvantage of being very inflexible (Schroeder, Goldstein & Rungtusanatham, 2013). It also bears the possibility that if one detail of the process is imprecise or bottlenecked, the customer will evaluate the service as a whole based on this poor area. Nonetheless, this type of service process is the simplest to automate and will be applied by the business. The following chart illustrates the service process flowchart of a transformation process that the business will be utilizing to execute its services to customers.

Figure 7. Process Flow Chart



Manufacturing and Operations Plan

The purpose of this operations management plan is to create a system where company operations are effectively and efficiently managed by the assigned operating team. It defines the actions it will take to support the strategic objectives and plans of upper management. This plan serves to address the company's objectives, goals, procedures, and timeline to complete the business' mission.

Keys Goals and Objectives

In this management plan, the company defines the following as its key goals and operational objectives:

- ***Strategic objective*** - Establish the business as a reputable source for resume writing services and career coaching.
- ***Technology department operational objective*** – Create a UX/UI that is easy to navigate and can finalize purchases swiftly and efficiently by December 2020.
- ***Customer objective*** – Obtain at least a four-star rating concerning the products and services being provided to customers via WordPress rating-widget plugin tool.
- ***Sales department operational objective*** – To procure no less than $128,040 within the first year of business in revenue.
- ***Marketing department operational objective*** - To measure which marketing medium is most successful amongst target audience for the purpose of increasing marketplace influence using brochures, business cards and coded flyers used for tracking.

Quality Planning

Quality, according to Juran, signifies that a product meets a customer's need leading to customer satisfaction (Nesyestani, 2017). Product and service quality goals are

established with a prior participation of those who will be affected. The way a business oversees quality on a project is by setting goals and taking measurements. If reviewing the goals is delayed until late in process development, there's a corresponding reduction in the available process design options. Alternatives which could have readily been adopted in earlier stages become even more expensive or prohibitive (Juran, 2015). After becoming familiar with the products and service goals, the process designer must also know the operating conditions of the process, understand the needs of the process users, know how the process will be used and the environment in which the process will be used. It is important that the business fully understands the aforementioned factors that go into quality planning. It is equally critical for the business to be clear on the quality levels key stakeholders consider satisfactory and guarantee the project meets those objectives. The business will implement the use of a quality plan as a way to recognize what a customer's expectations are for quality and ensuring those expectations are met by applying the six (6) steps of Quality Planning from Juran's Quality Trilogy (Neyestani, 2017).

Table 8

Quality Planning Process

	QUALITY PLANNING PROCESS
1	Establish quality goals
2	Identify who the customers are
3	Determine the needs of the customers
4	Develop product features that respond to customers' needs
5	Develop processes able to produce the product features
6	Establish process controls; transfer the plans to the process

Customer Contact

A service experience refers to the direct interaction of customers with a provider of service(s). From the viewpoint of a customer, services are experiences, and from the business' perspective, services are processes that need to be designed and managed to create the desired customer experience. The customer experience influences all areas of the business. Strong customer experience seems to be top priority and a focus for businesses these days and it is being used as a vehicle not only to retain existing customers but also to generate new ones. There are three (3) different levels of customer contact, which represent the level of interaction with the service staff, physical service aspect or both. High-level contact usually represents customers that need to visit the service facility. Here, customers are actively involved in the service organization and deal with service workers during the service delivery process. Medium-level contact services have less involvement of customers with service providers. They include cases in which customers may visit the service provider's facilities or the service provider visits the customer at home. Both of these do not remain at the same place during the service delivery process. Low-level contact services involve very little, if any, physical contact between customers and service providers.

Interaction takes place through the electronic medium or through physical distribution channels (Customer contact, 2017). The business will have a blend of low-level and medium-level contact services with customers considering that there will be times customers will visit the business facility for the personal career coaching component of the service offering. It will implement the use of a contact-centric Customer Relationship Management (CRM) tool to provide a positive experience with customers aimed at gaining customer loyalty. This contact-centric database system serves the purpose of recording, organizing and monitoring all business contact information such as names, address, emails and phone numbers for retrieval later. It is a database for the communications a business makes on a day-to-day basis which says that the customer is at the center of everything the business does. A contact-centric CRM will help you gather as much information as you can about the consumer you're talking to, log those interactions and write notes so that when you're ready to talk again, you'll pull your CRM up first so you'll familiarize yourself with the contact again. The business intends to take advantage of the following benefits a CRM tool has to offer for the growth and competitive advantage of the business.

Table 9

CRM Management

Sales	Marketing	Service
Lead Generation - to secure, foster, prepare and convert more leads.	**Email Marketing –** to create and send professional emails and newsletters, personalize them, then track and analyze the results.	**Support workflows -** to automate the time-consuming components of customer support administration. Allows the business to focus on the one-on-one communications aspect of the business.
Contact Management - 360-degree contact view to view all the business needs	**Landing Pages, web forms, web popups -** to	**Service level agreements -** to establish clear expectations around customer

to know about each contact on a single page and deliver a customized experience with every customer or potential customer.	manage the inbound traffic.	service with service level agreements and track performance against key performance indicators.
Project Management – stable integration of sales and marketing activities; easier project management, prevents data leaks and guarantees both departments are in sync with the tasks and deadlines.	**Analytics -** to measure and move in the precise direction.	

Customer Relationship Management (CRM) is a business-wide strategy aimed at increasing revenues and profitability, cut down on costs and strengthen customer loyalty. Effective use of CRM tools and solutions will result in happier loyal customers.

Quality Control

Quality control is a way a company inspects their products and services and, the work produced by its employees. Quality control helps a company reduce errors and produce products and services efficiently that are of great quality, Schroeder, Goldstein & Rungtusantham state, “it is the stabilization and maintenance of a process to produce consistent output” (2013). This can be achieved by offering training courses for managers and employees keeping them informed on what worked before, what’s working now and make goals and objectives for employees and products to meet. Ongoing improvement can take place once a stable process is reached.

Process Control

When creating any type of product/service there is a process involved. The process starts with fragments and works its way towards the end goal of a finished good/service. The

business will utilize a type of quality control that monitors and ensures that the processes within the business are operating properly and that all activities involved in each process are running at a stable pace with minor change. It will keep an eye on real output to the planned expectations using idashboards, a business information management software. The business dashboard will be comprised of charts and graphs displaying how the process should be operating, then document how the process is actually performing to identify divergence and point to corrective measures, keeping the process on target.

Service Quality

A popular approach in measuring service quality is SERVQUAL, a questionnaire consisting of 22 items (or questions) which measures customer perceptions concerning five dimensions: tangibles, reliability, responsiveness, assurance and empathy, of a provided service. Brilliant Keys, LLC will be utilizing this approach considering that the five dimensions of SERVQUAL has a high level of acceptance for overall quality measurement and these perceptual measures can help management understand and improve the quality of service offered (Schroeder, Goldstein & Rungtusanatham, 2013).

Quality Metrics – are a key component of an effective quality management plan. The measurements used are to ensure customers receive acceptable products or deliverables. The following quality metrics will be used to ensure high quality standards are being met and improve the overall business operations.

1. **Productivity –** tracking productivity is a great way to measure the performance of employees and the processes that strongly rely on human elements (Mulholland, 2017). It is a measure of output over time and extremely beneficial considering

minor changes in the workflow can lead in great shifts in the time taken to complete a task. It will be used as a rough guide to see exactly what is being done and how long tasks such as producing 1-unit ex: a standard resume, is taking.

2. **Customer Satisfaction –** explores the habit of asking users and customers how they feel with the business' products and services, its ability to meet their specific needs, and the accomplishment of its objective. It will gather customer satisfaction information using a short customer survey.
3. **Ratings –** Using a reputation "ratings" system for products and services will allow customers to rate the business. This metric will be used to evaluate flaws in performance in a transaction and make improvements to gain trust and loyalty with potential customers (Spacey, 2016).

The following is a table illustrating the quality metrics the business will use, the standard it will use, the frequency and the monthly report it will generate to review the results.

Table 10

Quality Metrics

Metric	Standard	Frequency	Report
Productivity	No less than 2 units per day	Per prototype	Monthly Quality Management Review (QMR)
Customer Satisfaction	8/10 or higher with no individual score below 7	Per prototype	Monthly QMR

Ratings of service	4-Star and above	Per prototype	Monthly QMR

Location

At the outset, the business will operate as a home-based business as a service provider in the Bronx county geographic area. The demographic segmentation of low-income young adults is a competitive advantage for the business. The business venture will operate and provide services both online and in-person, and the locality of the business will be placed in close proximity with the financially disadvantaged. The relatively underprivileged neighborhoods near the business, serves an influx of individuals that are not just in need of employment, but are in need of a career that will add meaning to their lives. In an article titled "*The Market at the Bottom of the Pyramid: Understanding the Culture of Poverty"* the author states, "an understanding of how the poor see themselves is the first step towards developing a product/service that creates value for them. Contrary to popular belief, the market at the Bottom of the Pyramid (BOP) is highly differentiated" (Ahmed, 2013). In addition to this, there isn't another business nearby that provide these services, especially resume writing services. This will give the business venture a competitive advantage to serve that particular need, furthermore, take advantage of the word-of-mouth marketing to those around the area. Using the demographic segmentation to target the financially disadvantaged young adults near the business can turn out to be rewarding for the young adults and profitable for the business.

Service Description & Hours of Operation

Brilliant Keys, LLC will be providing career services to young adults ages 18 to 29 years old. The business will operate during normal business hours from 8:00AM to 6:00PM. The entity will provide career services such as: individual-centered career coaching, resume writing services, cover letters, letters of recommendations, listing of references, business portfolio build-up, assistance with professional networking and job search support, business pre-start up assistance and notary public service. In addition to this, career-related resources on employment opportunities in desired career markets will be provided, together with professional employment interviewing techniques and career preparedness for the best outcome in a successful, brilliant and purposeful career.

Management Team

A team is more than just a group of people working together. It is a group of people working towards common goals and objectives and sharing responsibility for the outcomes. The management team at Brilliant Keys, LLC will consist of key personnel qualified to execute the venture in the start-up stage demonstrating that the business has the necessary talent to succeed. This section will start by defining the organizational structure with key roles and responsibilities. It will then describe the experience of key management team members and conclude identifying the advisory and professional services support requirements.

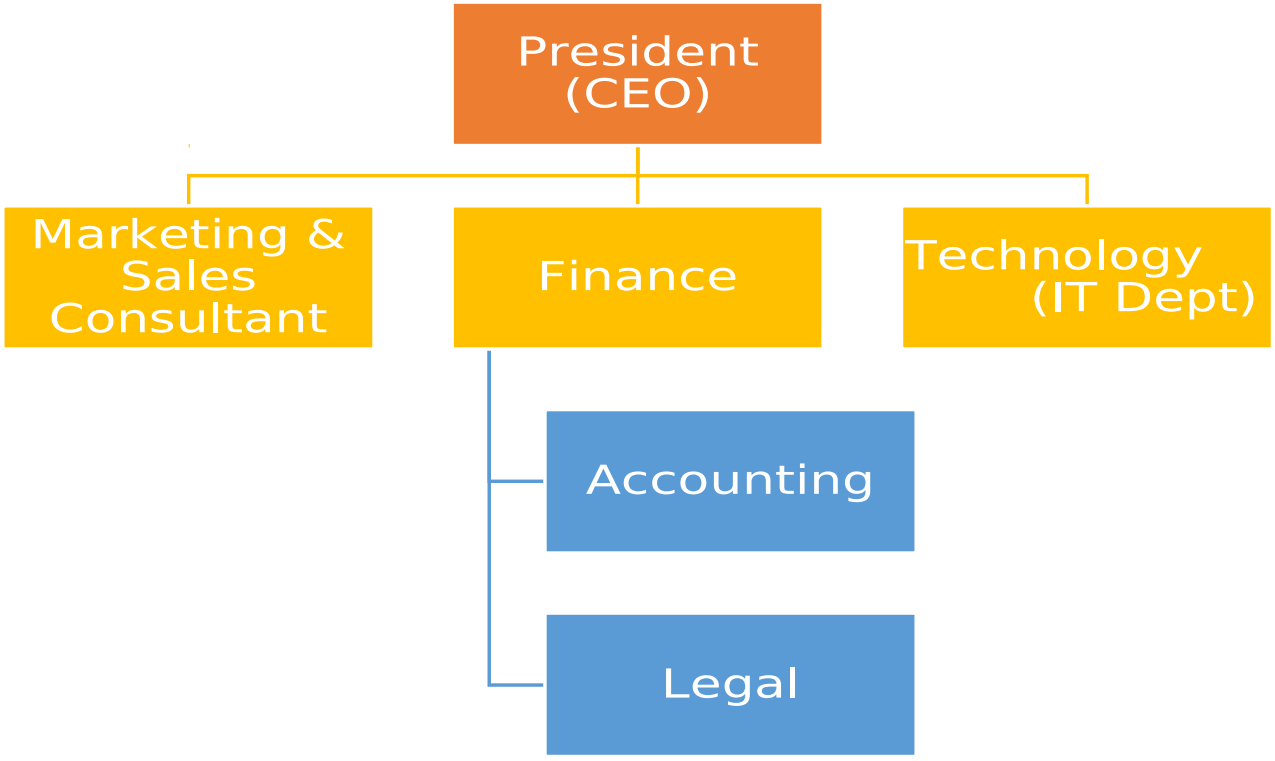


Figure 8. Company Organization

Organizational Structure

CEO - Duties & Responsibilities

1. Create strategy and vision and then communicate it. Express the vision and communicate it in a way that's going to make to sense to all the different stakeholder groups in and around the company which usually tends to be the team, the customers and potential investors or shareholders.
2. Build a team to ensure the organization has the talent it needs to succeed. Discovering who will be part of the management team in the organization is certainly vital for the success of the business. The first 5 to 10 employees are the individuals that are going to make the business sink or swim. They're the ones that end up doing the majority of the work and have the influence in shaping the culture, practices and behaviors of the organization. Moving past selection, motivation becomes incredibly important. The role of the CEO can change into being a leader or manager making sure that the workforce is motivated to leap out of bed in the morning and come give the company their absolute best. This is extremely important and what drives the business forward.
3. Making sure the company executes its plan and has cash in the bank.
    - Executing the plan. Execution is associated directly to the motivation of individuals in the organization. Making sure goals are clear, that everyone is pointed and flowing in the same direction, making sure that deadlines are respected, and that people are held accountable for results.
    - Making sure there's enough cash in the bank and having the company properly financed is the life force of the organization. It all boils down to

being able to sell the vision, marketing the story and selling the growth against the story to investors and potential investors (Blumberg, 2016).

Marketing & Sales Consultant (will be outsourced).

Marketing.

1. External customer development; spending time with customers and prospects, understanding what their needs are, and how the company is either meeting those needs or could be meeting those needs and building those relationships.
2. Developing the best methods of promoting the services/products of the company's brand and organizing the creation of marketing materials such as brochures, flyers, etc. Attend sales meetings, conferences and trade events or campaigns.
3. Identify company's target market and think of ideas to reach these prospective clients and develop marketing campaigns while remaining within company budget. Monitoring and reporting on campaigns (digital, advertising, etc.) to determine their effectiveness. Analyze and research popular market trends (Hofmaier, 2015).

Sales.

1. Evaluate the strengths and weaknesses of the sales team and manage the sales training program accordingly. Provide support for sales team as they generate leads and close new deals. Meet with sales team one-on-one weekly to review performance, progress and targets.
2. Meet with customers to discuss their evolving needs and to assess the quality of our company's relationship with them.

3. Develop and implement new sales initiatives, strategies and programs to capture key demographics. Provide daily report of field sales success and communicate Voice of Customer (VOC) data to head or senior (Hofmaier, 2015).

Technology -IT Dept. (will be outsourced).

1. Responsible for everything technology related. Ensure that the servers and network are healthy and running smoothly.
2. Making sure that the security is strong, that patching is taking place and all infrastructure is being monitored.
3. Responsible for vendor management: dealing with the service providers, the vendors of the hardware and software, making sure that things are within warranty, and if things are reaching the end of life, plans are being formed to deal with the vendors to get things replaced.

   Responsible for the day-to-day systems administration, network administration, looking after websites and creating some basic programs for the company to use.

Key Management Personnel

Caserin Leon, Chief Executive Officer, (CEO)

Background of Caserin Leon

Caserin Leon has over 17+ years' experience as a successful, creative and, motivated professional in Business Administration providing support to company's activities, ensuring smooth running, technical services for managers, project teams, and clients. She has assisted CEOs, COOs, supervisors, drivers and call center staffs with any situation arising needing prompt resolutions. She has managed and supervised 4 businesses at a time in the main headquarters location of a contracting business,

handling accounts payables, accounts receivables, bank deposits and bank ledger reconciliation. Has managed a large base clientele ensuring communication between associates and clients were always running smoothly. Maintained and managed accounts on contracts awarded ranging from $1M to $4M dollars, has prepared and produced contracts, sub-contracts, certificates of insurance, proposals, letters and memos. She has also prepared and provided all necessary documents for auditors, accountants and bank officials.

Advisory and Professional Services Support (will be outsourced)

Finance.

1. Provide accurate projections that will help establish and grow the business. Lead the business to cost savings and guide the path to profitability by providing timely insights on factors such as exposure to risk, where can the business economize, and investment opportunities.
2. Determine expenses, level of income, insurance coverage, financial objectives and goals, tax status and risk tolerance. Regularly review company's bank account and other accounts and analyze the financial data to understand if life or economic changes are necessary to reach company financial goals.
3. Give advice to CEO and shareholders about insurance coverage, investment planning, cash management or any other areas in order to help the company reach financial goals. Understand the financial needs of the company. Preparing and interpreting financial document summaries, investment performance reports and income projections for company.

Accounting.

1. Develop and maintain financial databases or records. Prepare financial management reports and solve accounting discrepancies and irregularities. Monitor and support taxation records as requirements.
2. Continuous management and support of budget and forecast activities. Make certain all financial reporting deadlines are met by CEO. Prepare for financial audit and coordinate the audit process. Ensure accurate and timely monthly, quarterly and year end closing processes.
3. Ensure financial records are maintained in compliance with accepted policies and procedures. Develop and monitor the implementation and maintenance of accounting control procedures. Compile and analyze financial information to prepare financial statements including monthly and annual accounts.
4. Oversee accurate and appropriate recording and analysis of revenues and expenses. Evaluate and advise on business operations including revenue and expenditure trends, financial commitments and future revenues. Ensure compliance with relevant laws and regulations and integrity of financial data. Collect and analyze financial information to recommend or develop efficient use of resources and procedures, provide strategic recommendations and maintain solutions to business and financial problems.

Legal.

Assist the business prevent, navigate, and resolve complex legal issues. Assist and advice on the structure of the business, its policies, objectives, and procedures of the business operations. Ensure all relevant laws and outcomes are understood and obeyed by the business as well as examine and resolve legal disputes through the

analysis of relevant laws, argument development, evidence collection, and legal representation. Draft, review, complete, and file legal paperwork related to the business operations. Examine and report any potential or existing legal issues to the relevant authorities. Negotiate contract terms, transactions, and settlements on behalf of the business. Ensure all business processes, strategies, and actions comply with all relevant local, state, federal, and international laws (“Questions to ask”, 2015).

Table 11

Personnel Compensation

Personnel	2020	2021	2022	2023	2024
Head Count	**1**	**3.83**	**5**	**6**	**6**
Personnel Expenses	**$54,000**	**$64,920**	**$82,189**	**$99,508**	**$101,277**
Salaries and Wages	$45,000	$55,650	$72,641	$89,673	$91,148
Caserin Leon	$45,000	$46,350	$47,741	$49,173	$50,648
Marketing & Sales Consulta...		$6,000	$6,000	$6,000	$6,000
Professional Services (0.77)		$3,000	$3,000	$3,000	$3,000
Technology IT Dept (0.8)		$300	$300	$300	$300
Employee #1 (0.6)			$15,600	$15,600	$15,600
Employee #2 (0.4)				$15,600	$15,600
Employee-Related Expenses	$9,000	$9,270	$9,548	$9,835	$10,129
Totals	**$54,000**	**$64,920**	**$82,189**	**$99,508**	**$101,278**

Sustainability and Impact

More than ever, entrepreneurs have a great opportunity to create new ventures with a fresh outlook in incorporating sustainability principles such as supporting communities, improving human health and protecting ecological systems that will create corporate social responsibility for society in general. This next section of the business plan will elaborate on the importance of corporate social responsibility and how the career services venture intends to be socially responsible, demonstrate sustainability and its impact on the economy, society and the environment. It will first present the economic benefits of equipping and empowering young adults to become what they were destined to be in their careers propelling them to become up-and-coming entrepreneurs. It will follow with the advantages that society can enjoy having career minded and well-prepared individuals living in their neighborhoods. Thirdly, it will discuss the environmental marketing tactics the business proposes to take in support of environmental health. And, finally will conclude with potential exit strategies of the venture.

Economy

Being aware of the economic factors affecting a business is a significant component in making smart financial decisions, especially in this current economy. Factors such as employment opportunities and economy growth can greatly influence the financial health of the business and produce sustainability. There are plenty of unemployed individuals who desire to work while others are seeking to reinvent their careers and looking for new employment opportunities. New job opportunities are on the rise and we're experiencing one of the hottest markets for job hunters we have encountered in years (Global Data Point, 2017). With this in mind, the career services venture has great potential to earn sustainable

revenue by prepping and empowering individuals by means of career coaching, resume writing services and job search support. These young adults face challenges in discerning what kind of skills they need to cultivate. Furthermore, they need assistance choosing the vocation best suited for them and this requires the expertise of more than school counselors. Richard Henderson reports in The US Bureau of Labor Statistics, “Employment in the educational services sector is projected to rise from 3.1 million in 2010 to almost 4.0 million in 2020, a difference of 819,200 jobs” (2012, p.75). He also says, “Service-providing sectors are expected to have the most job growth, and the fastest growing throughout 2020” (2012, p.75), further demonstrating this career services venture to be confident, profitable and sustainable.

Society

It is not that great people don’t exist. It is about discovering the go-to-market strategy that motivates value, in terms of what the customer is searching for, to their problems. “Roughly 60 percent of millennials want to increase sustainability efforts in business. Millennials make up the largest group of consumers...and 72 percent are willing to pay more for products from businesses committed to sustainability” (Matthews, 2018). The business will focus on creating high-value products and services with high capabilities useful for individuals. It will aim to simplify the way young adults transition from college to the business world successfully and effectively providing individual-centered career coaching focused on their passion and calling. The business venture will operate and provide services both online and in-person, and the locality of the business will be placed in close proximity with the financially disadvantaged. The relatively underprivileged neighborhoods near the business, serves an influx of individuals that are not just in need of employment, but are in

need of a career that will add meaning to their lives. In an article titled "*The Market at the Bottom of the Pyramid: Understanding the Culture of Poverty,"* the author states, "an understanding of how the poor see themselves is the first step towards developing a product/service that creates value for them and society. Contrary to popular belief, the market at the Bottom of the Pyramid (BOP) is highly differentiated" (Ahmed, 2013). In addition to this, there isn't another business nearby that provide career coaching and resume writing services. This will give the business venture a competitive advantage to serve that particular need adding value to society by investing in the people of the neighborhood investing in the one. Using the demographic segmentation to target the financially disadvantaged young adults near the business, can turn out to be rewarding for the young adults and profitable for the business.

Environment

Learning to think at a micro-level as if one were a molecule can be beneficial to the business. The business can learn to embrace the reduction and elimination of hazardous substances in the design, manufacture, and application of chemical products so that it can operate in a corporate socially responsible way and think about innovation of materials (Spinelli & Adams, 2016, p.99). Molecule thinking is being able to look at products made by humans, with an invisible human eye, since for the most part people tend to direct their attention on things seen with the human eye only. Hence goes the old saying "out of sight, out of mind". The business will employ the use of eco-marketing by using environmentally friendly advertising and marketing materials as per the requirements of customers and society in a profitable and sustainable way. The promotion and marketing strategies of the career services business will be effectuated to generate revenue but, it will do so in ways not to

harm the environment or society at large. "Companies now are looking for cost savings, improved raw materials supply and reduced carbon footprint, and are clearly seeking to use sustainability in their product design and marketing (Baker, 2013). Having the business view society and its environment from a molecule perspective can uncover effective and creative possibilities that speak to the issues of dangerous materials exposure. Implementing sustainable business practices, demonstrating social responsibility and demonstrating how safe and mindful products or services are is a proposed approach the career services venture intends to take.

Exit Strategy

The business recognizes that any investor in a start-up company, no matter how well on paper ultimately needs an exit vehicle. The business' intentions are to provide the best alternatives to protect the investor's interest, while maintaining the potential growth of the company, the liquidity, and the profitability of future operations. Usually, the fear of investors is that they will become locked into a company that might show no sign of either going public or going bankrupt. To get past this risk, the business is open to discuss the following three strategies with the investors and include the best provisions in the agreements that are expected to be reached by the time of company formation. A first potential exit strategy will be a merger acquisition. Should cash flow or liquidity become an issue, the possibility of merging with another company will be considered ensuring that business stays above waters providing a level of security for the investor. The investor can rest assured knowing he/she will get their money back should the deal deteriorate. A second possible exit strategy would be selling the business to a friendly individual. The ideal buyer will be someone who obtains more skills and interest on the operational side of the business and can

balance it. In this strategy, the business will cash out, pay the owner and pay the investor. A third and final exit strategy for the business would be creating an additional service that would cater to a new target audience. This service extension would consist of providing business pre-start up assistance to women ages 35-50 with entrepreneurial tactics; this will not only widen the target market for the business to increase its growth but, also provide an added service to further diversify the tools in the business' growth strategy.

Overall Schedule

The following table lists important start-up program milestones, with dates, personnel in charge, and budgets for each. The schedule indicates Brilliant Keys,' emphasis on planning for implementation.

Table 12

Milestones

Milestone	Start Date	End Date	Budget	Assigned	Department
Apply for Funding	3/1/2020	3/30/2020	$ (85,000.00)	Caserin Leon	CEO
Professional Services	3/15/2020	3/30/2020	$ 1,000.00	Attorney	Legal Consultant
Incorporation of Venture	4/1/2020	5/1/2020	$ 375.00	Attorney	Legal Consultant
Apply for Credentials (W/MBE & PARW CC)	4/15/2020	5/15/2020	$ 2,290.00	Caserin Leon	CEO
Completion of Design Development - Website & Domain Registration	4/25/2020	6/1/2020	$ 130.00	IT Consultant	IT Dept
Software (CRM & QuickBooks Online)	4/25/2020	6/1/2020	$ 600.00	IT Consultant	IT Dept
Market Planning & Sales Programs	5/1/2020	6/1/2020	$ 1,050.00	Market & Sales	Marketing & Sales Consultant
Business Cards	5/1/2020	6/1/2020	$ 50.00	Market & Sales	Marketing & Sales Consultant
Business Insurance	5/15/2020	5/30/2020	$ 740.00	Caserin Leon	Overhead
Office Furniture and Supplies	5/15/2020	5/30/2020	$ 1,500.00	Caserin Leon	CEO
Rent	6/1/2020	6/30/2020	$ 1,000.00	Caserin Leon	Overhead
Payroll	6/1/2020	7/1/2020	$ 3,750.00	Caserin Leon	Overhead
Other Start-up Activities	6/1/2020	6/1/2021	$ 69,060.00	Caserin Leon	Overhead
Totals			**$ 81,545.00**		

Critical Risks, Problems, and Assumptions

At the start of a business venture it is understood that there are risks, problems and assumptions associated with development. Identifying these problems, risks and assumptions that must be dealt with during the development and growth of the business can provide insight to construct a road map to effectively power through these obstacles perceived to be in the path of operating a successful business. The business plan will discuss the critical risks encountered, its impact on the business and alternatives to a solution. It will consider and address any problems dealing with possible show-stoppers and how they will be managed and, finally conclude with the assumptions made in the sales projections and how the numbers were determined.

Risks

One of the risks associated with the development and growth of the business is obtaining financing for the initial operations of the business. Lack of funding and no investment in the business limits the potential opportunities available to the business given that it depends heavily on its ability to sell the services, get paid and expand and grow the business. Additionally, it also confines the capacity to grow and move, and gain a higher influence in society to make its mark. Speights says, “According to the 2015/2016 Global Entrepreneurship Report published by Babson College and several other organizations, over half of businesses discontinue operations because of lack of financial funding...A big issue is under-capitalization at the outset of starting a business” (2017). A lack of funding or not having enough capital, may not allow the business to grow and expand, making this is a critical risk for the success of the business. For its initial operation start-up costs and an additional 12 months expenses, the business proposes to obtain funding by obtaining a

$21,545 debt crowdfunding five-year term loan payable in equal monthly installments. Additionally, for capital, the founder will invest $5,000 and seek a $55,000 investment from an investor with 20% rate of return payable back in 5 years.

In spite of everything, it is not uncommon for a business to reach break-even at around 2 years. A study was performed to determine the period of time it takes to achieve the break-even point (BEP) and the results stated by Rambo, “The duration taken by small-to-medium enterprise (SME) to break-even varies significantly from one sector to the other. While some firms reached the BEP within a few months of operation, the study showed that others took as long as 40 months before breaking-even” (2013). In the economics analysis ‘worst-case’ scenario of the business, the observation made was that if the business produces 2 resumes and 1 career coaching session per day, it will generate an annual revenue of $79,300.00. This analysis further affirms the article in that the business will not only achieve break-even in the first year but also earn an additional $4,240.00 in profit.

Another potential risk for the business is the initial size of the company. At its current start-up stage, the business will have a lack of employees, limiting the capacity to take on more clients, thus presenting a risk for service development. Catering to the “Investing in the One” aspect of the business would demonstrate a challenge. Eugenio states, “The rapid growth stage of a company can be extremely volatile environment. When it’s time to make big decisions that determines your future, you need to be adequately prepared and financed” (2017). If consumers are used to receiving a prestige level of support by the business, being unable to meet those expectations can drive them away by the multitudes. At its early stages of the business, greater importance will be placed on quality over quantity to develop a solid base and a good name.

Problems

A potential problem for the business is the potential price cutting by competitors. At the outset of the business, the venture will be fresh stepping into an already saturated market, focused on building brand awareness and gaining customer approval. The prices set for the high-quality services offered by the business are generously lower than most competitors given that no credibility has yet been established. Not having enough credibility can also prove to be another problem since competitors who have been in the game for some time can have the upper hand with consumers. The lower prices set by the business can be a motivator for competitors to initiate price cutting. However, Brilliant Keys intends to counteract this problem by augmenting its credibility obtaining certifications that validate the business (i.e., MBA, Certified Professional Resume Writers credential, Professional Association of Career Coaching certification, Minority/Women Business Enterprise certified, etc.). These credentials will ensure the credibility of the business allowing it to stay competitive in the market.

Assumptions

The sales projections for the business were analyzed and scrutinized intensely. Using the more than two decades experience by the founder, in addition to researched statistics, allowed for clearer and more precise assumptions of the expected sales for the business. New job opportunities are on the rise and we're experiencing one of the hottest markets for job hunters we have encountered in years (Global Data Point, 2017). Richard Henderson reports in The US Bureau of Labor Statistics that employment in the educational services sector is projected to rise from 3.1 million in 2010 to almost 4.0 million in 2020, a difference

of 819,200 jobs. Moreover, the service-providing sectors are expected to have the most job growth, and the fastest growing throughout 2020 (2012, p.75).

In the 3-case analysis scenario of the business, the 'expected case' sales projection proposed by the business was to produce and sell 3 resumes and 2 career coaching sessions per day. This was based on the overall college enrollment rate for young adults which has increased from 35% percent in 2000 to 40% percent in 2017 and by 2027, total undergraduate enrollment is projected to increase to 17.4 million students (NCES, 2019). With the volume of young adults enrolling in higher education services in America and at the rate that is increasing, the need for career services is greater than ever. Successful projection reached at the expected capacity will generate the business with $143,000 in annual sales and a gross profit of $67,940. In the 'worst-case' projection, if the business only produces 2 early career resumes and 1 career coaching session per day, the business will generate $79,300 annual sales with a gross profit of $4,240. And, in the 'best-case' sales projection, the business proposes to sell 3 resumes, 2 business portfolio bundles and, 3 career coaching sessions per day. At this juncture the business expects to have additional staff working to fulfill the seasonal marketplace advantages and demand. During the spring and fall seasons in colleges and universities, the resume writing services component of the business will be quite busy due to young adults shifting over to recent grads in the spring or entering a program of study in the fall. This will increase the demand for resumes and some final career counseling for students venturing off to opportunities awaiting them. In addition to the spring and fall seasons, the holiday season brings in new prospects needing resumes considering the need for additional help during the busy holiday season. From this 'best-case' sales projection, the business' annual sales would total $261,300 with a profit of $186,240.

The business venture assumes access to capital and financing in the amount of $81,545 dollars to maintain the financial plan. For its initial operation start-up costs and an additional 12 months expenses, the business proposes to receive funding by obtaining a $21,545 debt crowdfunding five-year term loan with a 7.5% interest, payable in equal monthly installments. Additionally, for capital, the founder will invest $5,000 and a $55,000 investment is being sought from an investor offering a rate of return of 20% to be paid back in 5 years. The following table illustrates the 3-case sales projections with greater clarity.

Table 13

Sales Projections – 3 Case Scenario

Sales Projection - 3 Case Scenario	Worst Case	Expected Case	Best Case
Student/Early Career Resume			
Unit Volume	520	520	260
Unit Price	$120	$120	$120
Gross Sales	**$62,400**	**$62,400**	**$31,200**
Professional Resume			
Unit Volume	0	0	520
Unit Price	$150	$150	$150
Gross Sales	**$0**	**$0**	**$78,000**
Student/Early Career Portfolio Bundle			
Unit Volume	0	260	260
Unit Price	$180	$180	$180
Gross Sales	**$0**	**$46,800**	**$46,800**
Professional Portfolio Bundle			
Unit Volume	0	0	260
Unit Price	$210	$210	$210
Gross Sales	**$0**	**$0**	**$54,600**
Career Coaching Session			
Unit Volume	260	520	780
Unit Price	$65	$65	$65
Gross Sales	**$16,900**	**$33,800**	**$50,700**
Totals for All Product Lines			
Total Unit Volume	780	1300	2080
Total Gross Sales	**$79,300**	**$143,000**	**$261,300**
Operating Expenses	$75,060	$75,060	$75,060
TOTAL GROSS PROFIT	**$4,240**	**$67,940**	**$186,240**

The Financial Plan

According to the conservative estimates, Brilliant Keys, LLC is expected to maintain a healthy financial position over the next five years. The following plan outlines the financial development of the business. The business will be initially financed by a $21,545 five-year term loan, a total capital investment of ($5,000 by founder plus $55,000 from a private investor).

The source to repay the loan will be the cash flow generated from operations. The company will also finance growth through cash flow. After an initial period of about three years, the business will be able to offer other possible service extensions. At that time, it is envisioned that if a bank loan or equity funding is necessary, it will be sought to finance the service extensions, in addition to retained earnings.

The projected financial statements have been prepared in accordance with the general accounting principles, and necessarily include some amounts that are based on reasonable estimates and judgment.

Break-Even Analysis

For our break-even analysis, the business assumes running costs of approximately $5,755 per month, which include payroll, utilities, insurance, rent and other fixed costs. The business needs to sell about 48 early career resumes per month in order to break even, based on the business' assumptions. Since the normal operating capacity is 3 resumes per day and 2 coaching sessions per day (65 resumes for $7,800 per month, and 43 coaching sessions for $2,580 per month, as explained in the sales forecast section), the average projected sales of $10,380 per month is expected to be much greater than the computed break-even point, the

business is likely to easily reach and maintain profitability. Brilliant Keys, LLC is expected to break even in the seventh month of operations.

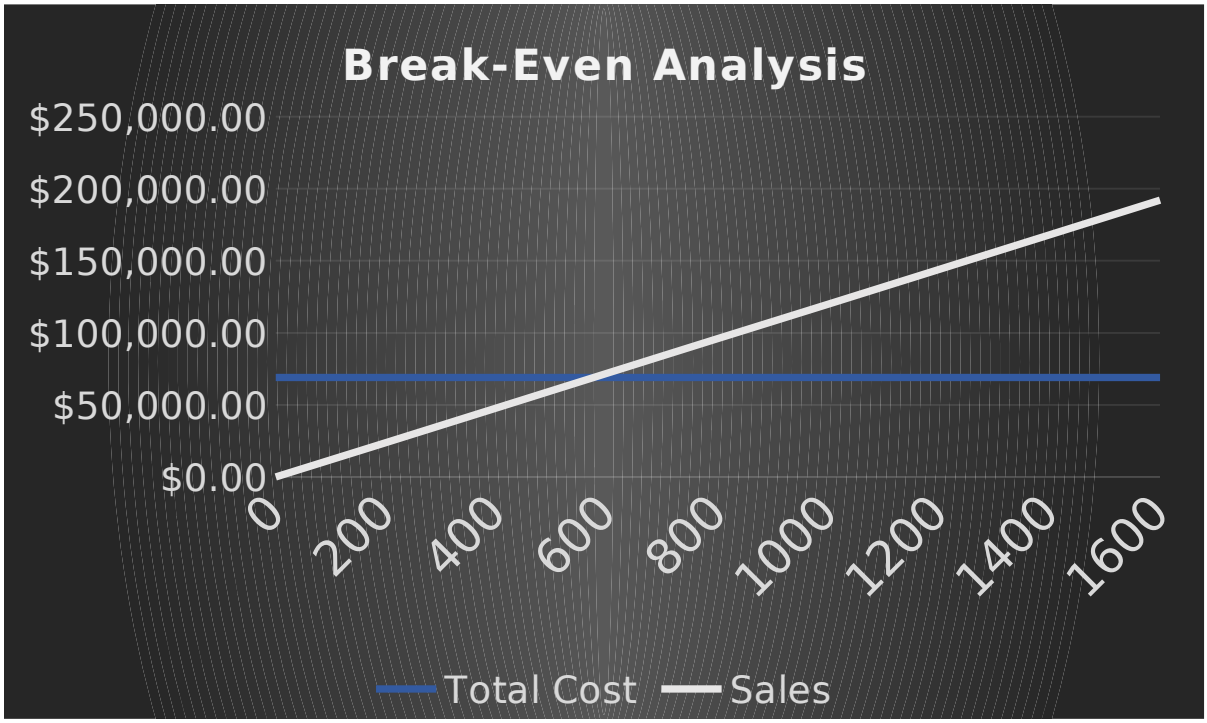


Figure 9. Break-even Analysis

Projected Profit and Loss

The business expects to be profitable in the first year of operations, with profits increasing over the next four years, as it establishes and increase its customer base. The following table shows the projected profit and loss for five years.

Table 14

Profit Yearly

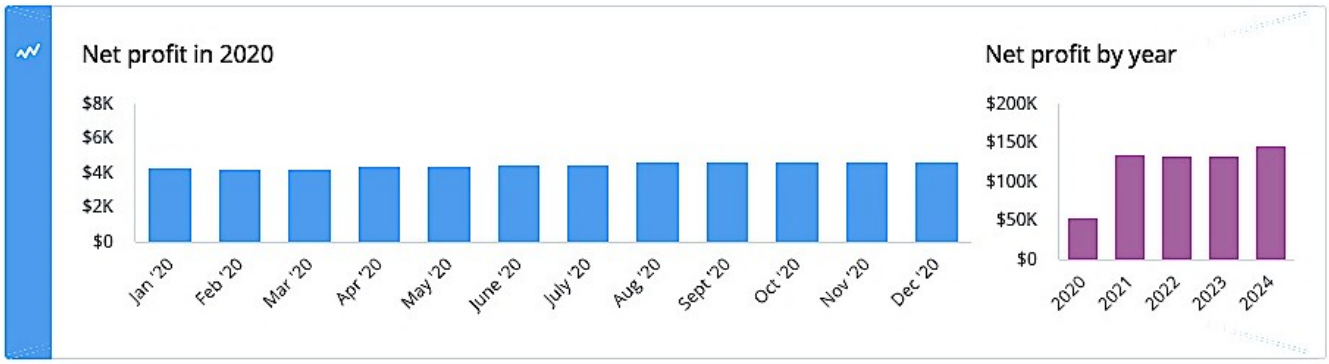


Table 15

Projected Profit & Loss

Projected Profit & Loss	2020	2021	2022	2023	2024
Revenue	**$144,180**	**$250,740**	**$266,400**	**$282,960**	**$300,420**
Direct Costs					
Gross Margin	$144,180	$250,740	$266,400	$282,960	$300,420
Gross Margin %	100%	100%	100%	100%	100%
Operating Expenses	**$75,060**	**$79,980**	**$97,249**	**$114,568**	**$116,337**
Salaries & Wages	$45,000	$55,650	$72,641	$89,673	$91,148
Employee Related Expenses	$9,000	$9,270	$9,548	$9,835	$10,129
Rent	$12,000	$12,000	$12,000	$12,000	$12,000
Internet	$1,200	$1,200	$1,200	$1,200	$1,200
Website	$480	$480	$480	$480	$480
Business Insurance	$780	$780	$780	$780	$780
Advertising and Marketing	$6,000				
Agile (CRM)	$120	$120	$120	$120	$120
QuickBooks Online	$480	$480	$480	$480	$480
Operating Income	**$69,120**	**$170,760**	**$169,151**	**$168,392**	**$184,083**
Interest Expense	$1,377	$1,229	$921	$591	$234
Income Taxes	$13,549	$33,906	$33,646	$33,560	$36,770
Total Expenses	$89,986	$115,115	$131,816	$148,719	$153,341
Net Profit	$54,194	$135,625	$134,584	$134,241	$147,079
Net Profit %	**38%**	**54%**	**51%**	**47%**	**49%**

Projected Cash Flow

Many profitable businesses go bankrupt because of cash flow deficiencies and run out of money due to lack of forecast planning. That is why Brilliant Keys,' main concern will be to be have enough cash on hand to meet payment obligations and be prepared for unexpected needs of cash. The business' projections indicate that the business is able to generate positive cash flows and appropriate cash reserves. In addition to normal cash inflows and outflows, the business will focus on establishing adequate cash reserves for contingencies. That includes a possible line of credit with the venture's bank that could be used in slow sales periods as well. This is a good way to control the cash flow risk. In addition, excess cash, as projected, should not remain idle, especially during periods of high interest rates. Management will consider investing idle funds in time deposits or certificates of deposit at banks or in other trading securities. The following table and chart show the projected cash flow for five years.

Table 16

Projected Cash Flow

Projected Cash Flow	2020	2021	2022	2023	2024
Net Cash from Operations	**$57,715**	**$140,865**	**$134,659**	**$133,765**	**$147,872**
Net Profit	$54,194	$135,625	$134,584	$134,241	$147,079
Change in Accounts Receivable	$0	$0	$0	$0	$0
Change in Accounts Payable	$0	$0	$0	$0	$0
Change in Income Tax Payable	$3,521	$5,240	$76	($477)	$794
Change in Sales Tax Payable	$0	$0	$0	$0	$0
Net Cash from Investing					
Net Cash from Financing	**$67,170**	**($14,955)**	**($15,262)**	**($15,593)**	**($15,950)**
Investments Received	$60,000				
Dividends & Distributions	($11,000)	($11,000)	($11,000)	($11,000)	($11,000)
Change in Short-Term Debt	$3,955	$307	$331	$357	($4,541)
Change in Long-Term Debt	$14,215	($4,262)	($4,593)	($4,950)	($409)
Cash at Beginning of Period	$0	$124,885	$250,795	$370,192	$488,363
Net Change in Cash	$124,885	$125,910	$119,397	$118,171	$131,922
Cash at End of Period	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**

The business expects a healthy growth in net worth and a healthy financial position. It does not project any real trouble meeting the debt obligations, as long as it achieves the business' specific objectives. The following table is the projected balance sheet for five years.

Table 17

Projected Balance Sheet

Projected Balance Sheet	2020	2021	2022	2023	2024
Assets	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**
Current Assets	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**
Cash	$124,885	$250,795	$370,192	$488,363	$620,286
Accounts Receivable	$0	$0	$0	$0	$0
Long-Term Assets					
Liabilities & Equity	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**
Liabilities	**$21,691**	**$22,976**	**$18,789**	**$13,719**	**$9,563**
Current Liabilities	**$7,476**	**$13,023**	**$13,430**	**$13,310**	**$9,563**
Accounts Payable	$0	$0	$0	$0	$0
Income Taxes Payable	$3,521	$8,761	$8,837	$8,360	$9,154
Sales Taxes Payable	$0	$0	$0	$0	$0
Short-Term Debt	$3,955	$4,262	$4,593	$4,950	$409
Long-Term Liabilities	**$14,215**	**$9,952**	**$5,359**	**$409**	**$0**
Long-Term Debt	$14,215	$9,952	$5,359	$409	$0
Equity	**$103,194**	**$227,819**	**$351,403**	**$474,644**	**$610,723**
Paid-In Capital	$60,000	$60,000	$60,000	$60,000	$60,000
Retained Earnings	($11,000)	$32,194	$156,819	$280,403	$403,644
Earnings	$54,194	$135,625	$134,583	$134,242	$147,078

Proposed Funding Requirements

After spending several months considering what would be the best financial position for the business, it has opted to run its operations as a home-based business in the first year of operations. The home-based location of the business is situated in a highly populated area where the target young adult population makes up about 18% of the 1,471,160-total population (neighborhood scout, 2019). The start-up capital will be used for legal expenses, insurance, rent, promotion, domain and website, software and credentials as detailed in the company summary section of this plan. The business venture has estimated start-up costs of $12,485, plus 12 months of operating expenses $60,060 for total start-up costs of $81,545. The numbers in the start-up and the start-up funding tables are meant to reflect these estimates. The business capital will be $60,000. Caserin Leon as founder, will contribute start-up financing in the amount of $5,000 and will have 100% ownership. Approximately 76,545 additional funding is needed. The purpose of this business plan is to secure financing for that amount and an investor is welcome to participate in the business' capital for the amount of $55,000. The funds provided by the investor will be used to cover part of the start-up expenses. More details about the investor's potential interest in the business are provided in the assumptions section of this plan. For the remaining $21,545 additional financing needed to cover the start-up costs, the business plans to receive a debt crowdfunding five-year term loan which will meet the cash flow requirements. The borrowed funds will be used exclusively to cover the start-up costs plus 12 months operating expenses. The loan could be repaid in equal monthly installments over a five-year period with an estimated 7.5% APR. The cash flow analysis demonstrates the business' ability to repay the loan and meet the interest payment obligations while maintaining adequate

liquidity and generating positive cash flow, and sufficient cash reserves for unforeseen future events.

Brilliant Keys, LLC will be a privately held Limited Liability Company owned by Caserin Leon. A new investor will be invited to participate in the company's capital and will be offered a rate of return of 20% on a $55,000 investment paid back in five (5) years. The new investor would be invited to discuss the investment and additional information is provided concerning the entry and exit strategy in the assumptions section of this plan.

Table 18

Start-up Cost Breakdown

Startup Budget				
Budget Goal:	$85,000.00			
Estimated Startup Expenses	$12,485.00			
Estimated Losses	$69,060.00			
Toal Estimated Budget	$81,545.00			
Over/Under:	-$3,455.00			

Startup Expenses				
Expense	Category	Budget	Padding	Total
Rent	Essential	$1,000.00	0%	$1,000.00
Bluehost Website Hosting / Domain Name	Essential	$130.00	0%	$130.00
Agile - CRM (annually)	Non-Essential	$120.00	0%	$120.00
LLC Filing Fees	Essential	$375.00	0%	$375.00
Business Cards	Non-Essential	$50.00	0%	$50.00
QuickBooks Online (annually)	Non-Essential	$480.00	0%	$480.00
Office Furniture & Supplies	Essential	$1,500.00	0%	$1,500.00
Business Insurance (annually)	Essential	$740.00	0%	$740.00
Credentials	Essential	$2,290.00	0%	$2,290.00
Marketing	Essential	$1,050.00	0%	$1,050.00
Payroll	Essential	$3,750.00	0%	$3,750.00
Legal Fees	Essential	$1,000.00	0%	$1,000.00
				$0.00
	Total Estimated Startup Costs	$12,485.00		**$12,485.00**

Overhead Expenses		
Mothly Overhead Expenses	Category	Budget
Rent	Essential	$1,000.00
Internet	Essential	$100.00
Website	Essential	$40.00
Business Insurance	Essential	$65.00
Salary	Essential	$3,750.00
Advertising and Marketing	Essential	$500.00
Agile (CRM)	Essential	$10.00
Quickbooks online	Essential	$40.00
Professional Services	Essential	$250.00
Monthly Overhead Costs		$5,755.00
Estimated Months at a Loss		**12**
Total Estimated Losses		$69,060.00
Overhead Padding		0%
Total Estimated Losses		$69,060.00
Total Estimated Budget		**$81,545.00**

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Appendix

Brilliant Keys, LLC

2020-2024 Forecast

Original Forecast

Generated December 6, 2019

Statements

Projected Profit and Loss

	2020	2021	2022	2023	2024
Revenue	**$144,180**	**$250,740**	**$266,400**	**$282,960**	**$300,420**
Direct Costs					
Gross Margin	$144,180	$250,740	$266,400	$282,960	$300,420
Gross Margin %	**100%**	**100%**	**100%**	**100%**	**100%**
Operating Expenses					
Salaries & Wages	$45,000	$55,650	$72,641	$89,673	$91,148
Employee Related Expenses	$9,000	$9,270	$9,548	$9,835	$10,129
Rent	$12,000	$12,000	$12,000	$12,000	$12,000
Internet	$1,200	$1,200	$1,200	$1,200	$1,200
Website	$480	$480	$480	$480	$480

Business Insurance	$780	$780	$780	$780	$780
Advertising and Marketing	$6,000				
Agile (CRM)	$120	$120	$120	$120	$120
QuickBooks Online	$480	$480	$480	$480	$480
Total Operating Expenses	**$75,060**	**$79,980**	**$97,249**	**$114,568**	**$116,337**
Operating Income	**$69,120**	**$170,760**	**$169,151**	**$168,392**	**$184,083**
Interest Incurred	$1,377	$1,229	$921	$591	$234
Depreciation and Amortization					
Gain or Loss from Sale of Assets					
Income Taxes	$13,549	$33,906	$33,646	$33,560	$36,770
Total Expenses	**$89,986**	**$115,115**	**$131,816**	**$148,719**	**$153,341**
Net Profit	**$54,194**	**$135,625**	**$134,584**	**$134,241**	**$147,079**

Net Profit / Sales	**38%**	**54%**	**51%**	**47%**	**49%**

Projected Balance Sheet

	2020	2021	2022	2023	2024
Cash	$124,885	$250,795	$370,192	$488,363	$620,286
Accounts Receivable	$0	$0	$0	$0	$0
Inventory					
Other Current Assets					
Total Current Assets	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**
Long-Term Assets					
Accumulated Depreciation					
Total Long-Term Assets					
Total Assets	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**
Accounts Payable	$0	$0	$0	$0	$0
Income Taxes Payable	$3,521	$8,761	$8,837	$8,360	$9,154

Sales Taxes Payable	$0	$0	$0	$0	$0
Short-Term Debt	$3,955	$4,262	$4,593	$4,950	$409
Prepaid Revenue					
Total Current Liabilities	**$7,476**	**$13,023**	**$13,430**	**$13,310**	**$9,563**
Long-Term Debt	$14,215	$9,952	$5,359	$409	$0
Long-Term Liabilities	**$14,215**	**$9,952**	**$5,359**	**$409**	**$0**
Total Liabilities	**$21,691**	**$22,976**	**$18,789**	**$13,719**	**$9,563**
Paid-In Capital	$60,000	$60,000	$60,000	$60,000	$60,000
Retained Earnings	($11,000)	$32,194	$156,819	$280,403	$403,644
Earnings	$54,194	$135,625	$134,583	$134,242	$147,078
Total Owner's Equity	**$103,194**	**$227,819**	**$351,403**	**$474,644**	**$610,723**
Total Liabilities & Equity	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**

Projected Cash Flow

	2020	2021	2022	2023	2024
Net Cash Flow from Operations					
Net Profit	$54,194	$135,625	$134,584	$134,241	$147,079
Depreciation & Amortization					
Change in Accounts Receivable	$0	$0	$0	$0	$0
Change in Inventory					
Change in Accounts Payable	$0	$0	$0	$0	$0
Change in Income Tax Payable	$3,521	$5,240	$76	($477)	$794
Change in Sales Tax Payable	$0	$0	$0	$0	$0

Change in Prepaid Revenue					
Net Cash Flow from Operations	**$57,715**	**$140,865**	**$134,659**	**$133,765**	**$147,872**
Investing & Financing					
Assets Purchased or Sold					
Net Cash from Investing					
Investments Received	$60,000				
Dividends & Distributions	($11,000)	($11,000)	($11,000)	($11,000)	($11,000)
Change in Short-Term Debt	$3,955	$307	$331	$357	($4,541)
Change in Long-Term Debt	$14,215	($4,262)	($4,593)	($4,950)	($409)

Net Cash from Financing	**$67,170**	**($14,955)**	**($15,262)**	**($15,593)**	**($15,950)**
Cash at Beginning of Period	$0	$124,885	$250,795	$370,192	$488,363
Net Change in Cash	$124,885	$125,910	$119,397	$118,171	$131,922
Cash at End of Period	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**

Append

Profit and Loss Statement (With monthly detail)

2020	Jan '20	Feb '20	Mar '20	Apr '20	May '20	June '20	July '20	Aug '20	Sept '20	Oct '20	Nov '20	Dec '20
Total Revenue	**$11,700**	**$11,700**	**$11,700**	**$11,880**	**$11,880**	**$12,060**	**$12,060**	**$12,240**	**$12,240**	**$12,240**	**$12,240**	**$12,240**
Total Direct Costs												
Gross Margin	$11,700	$11,700	$11,700	$11,880	$11,880	$12,060	$12,060	$12,240	$12,240	$12,240	$12,240	$12,240
Gross Margin %	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Operating Expenses												
Salaries and Wages	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750	$3,750
Employee Related Expenses	$750	$750	$750	$750	$750	$750	$750	$750	$750	$750	$750	$750

CAREER SERVICES

Rent	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Internet	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100
Website	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40
Business Insurance	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65
Advertising and Marketing	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500	$500
Agile (CRM)	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10
QuickBooks Online	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40
Total Operating Expenses	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**	**$6,255**
Operating Income	**$5,445**	**$5,445**	**$5,445**	**$5,625**	**$5,625**	**$5,805**	**$5,805**	**$5,985**	**$5,985**	**$5,985**	**$5,985**	**$5,985**

CAREER SERVICES

Interest Incurred		$135	$132	$131	$129	$128	$125	$123	$122	$119	$118	$115
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	$1,089	$1,062	$1,063	$1,098	$1,100	$1,135	$1,136	$1,172	$1,173	$1,173	$1,174	$1,174
Total Expenses	**$7,344**	**$7,452**	**$7,450**	**$7,484**	**$7,484**	**$7,518**	**$7,516**	**$7,550**	**$7,550**	**$7,547**	**$7,547**	**$7,544**
Net Profit	**$4,356**	**$4,248**	**$4,250**	**$4,396**	**$4,396**	**$4,542**	**$4,544**	**$4,690**	**$4,690**	**$4,693**	**$4,693**	**$4,696**
Net Profit / Sales	**37%**	**36%**	**36%**	**37%**	**37%**	**38%**	**38%**	**38%**	**38%**	**38%**	**38%**	**38%**

CAREER SERVICES

2021	Jan '21	Feb '21	Mar '21	Apr '21	May '21	June '21	July '21	Aug '21	Sept '21	Oct '21	Nov '21	Dec '21
Total Revenue	**$20,340**	**$20,340**	**$20,520**	**$20,520**	**$20,700**	**$21,060**	**$21,060**	**$21,060**	**$21,060**	**$21,240**	**$21,420**	**$21,420**
Total Direct Costs												
Gross Margin	$20,340	$20,340	$20,520	$20,520	$20,700	$21,060	$21,060	$21,060	$21,060	$21,240	$21,420	$21,420
Gross Margin %	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Operating Expenses												
Salaries and Wages	$4,387	$4,387	$5,137	$4,387	$4,387	$5,137	$4,388	$4,388	$5,138	$4,388	$4,388	$5,138
Employee Related Expenses	$772	$773	$772	$773	$772	$772	$773	$773	$772	$773	$772	$773

CAREER SERVICES

Rent	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Internet	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100
Website	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40
Business Insurance	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65
Advertising and Marketing												
Agile (CRM)	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10
QuickBooks Online	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40
Total Operating Expenses	**$6,414**	**$6,415**	**$7,164**	**$6,415**	**$6,414**	**$7,164**	**$6,416**	**$6,416**	**$7,165**	**$6,416**	**$6,415**	**$7,166**
Operating Income	**$13,926**	**$13,925**	**$13,356**	**$14,105**	**$14,286**	**$13,896**	**$14,644**	**$14,644**	**$13,895**	**$14,824**	**$15,005**	**$14,254**

CAREER SERVICES

Interest Incurred	$114	$111	$110	$107	$106	$103	$102	$99	$97	$96	$93	$91
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	$2,762	$2,763	$2,649	$2,800	$2,836	$2,758	$2,909	$2,909	$2,759	$2,946	$2,982	$2,833
Total Expenses	**$9,290**	**$9,289**	**$9,923**	**$9,322**	**$9,356**	**$10,026**	**$9,426**	**$9,424**	**$10,022**	**$9,456**	**$9,491**	**$10,090**
Net Profit	**$11,050**	**$11,051**	**$10,597**	**$11,198**	**$11,344**	**$11,034**	**$11,634**	**$11,636**	**$11,038**	**$11,784**	**$11,929**	**$11,330**
Net Profit / Sales	**54%**	**54%**	**52%**	**55%**	**55%**	**52%**	**55%**	**55%**	**52%**	**55%**	**56%**	**53%**

CAREER SERVICES

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Total Revenue	**$21,420**	**$21,600**	**$21,600**	**$21,960**	**$21,960**	**$22,140**	**$22,320**	**$22,320**	**$22,380**	**$22,710**	**$22,860**	**$23,130**
Total Direct Costs												
Gross Margin	$21,420	$21,600	$21,600	$21,960	$21,960	$22,140	$22,320	$22,320	$22,380	$22,710	$22,860	$23,130
Gross Margin %	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
Operating Expenses												
Salaries and Wages	$5,803	$5,803	$6,553	$5,803	$5,803	$6,553	$5,803	$5,804	$6,554	$5,804	$5,804	$6,554
Employee Related Expenses	$796	$795	$796	$795	$796	$796	$795	$796	$796	$796	$795	$796

CAREER SERVICES

Rent	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000
Internet	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100	$100
Website	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40
Business Insurance	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65	$65
Advertising and Marketing												
Agile (CRM)	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10	$10
QuickBooks Online	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40	$40
Total Operating Expenses	**$7,854**	**$7,853**	**$8,604**	**$7,853**	**$7,854**	**$8,604**	**$7,853**	**$7,855**	**$8,605**	**$7,855**	**$7,854**	**$8,605**
Operating Income	**$13,566**	**$13,747**	**$12,996**	**$14,107**	**$14,106**	**$13,536**	**$14,467**	**$14,465**	**$13,775**	**$14,855**	**$15,006**	**$14,525**

CAREER SERVICES

Interest Incurred	$89	$86	$85	$82	$80	$78	$76	$74	$71	$69	$67	$64
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	$2,695	$2,732	$2,583	$2,804	$2,806	$2,691	$2,879	$2,878	$2,741	$2,957	$2,988	$2,892
Total Expenses	**$10,637**	**$10,672**	**$11,272**	**$10,740**	**$10,739**	**$11,373**	**$10,808**	**$10,807**	**$11,417**	**$10,881**	**$10,909**	**$11,561**
Net Profit	**$10,783**	**$10,928**	**$10,328**	**$11,220**	**$11,221**	**$10,767**	**$11,512**	**$11,513**	**$10,963**	**$11,829**	**$11,951**	**$11,569**
Net Profit / Sales	**50%**	**51%**	**48%**	**51%**	**51%**	**49%**	**52%**	**52%**	**49%**	**52%**	**52%**	**50%**

CAREER SERVICES

	2020	2021	2022	2023	2024
Total Revenue	**$144,180**	**$250,740**	**$266,400**	**$282,960**	**$300,420**
Total Direct Costs					
Gross Margin	$144,180	$250,740	$266,400	$282,960	$300,420
Gross Margin %	**100%**	**100%**	**100%**	**100%**	**100%**
Operating Expenses					
Salaries and Wages	$45,000	$55,650	$72,641	$89,673	$91,148
Employee Related Expenses	$9,000	$9,270	$9,548	$9,835	$10,129
Rent	$12,000	$12,000	$12,000	$12,000	$12,000
Internet	$1,200	$1,200	$1,200	$1,200	$1,200

CAREER SERVICES

Website	$480	$480	$480	$480	$480
Business Insurance	$780	$780	$780	$780	$780
Advertising and Marketing	$6,000				
Agile (CRM)	$120	$120	$120	$120	$120
QuickBooks Online	$480	$480	$480	$480	$480
Total Operating Expenses	**$75,060**	**$79,980**	**$97,249**	**$114,568**	**$116,337**
Operating Income	**$69,120**	**$170,760**	**$169,151**	**$168,392**	**$184,083**
Interest Incurred	$1,377	$1,229	$921	$591	$234
Depreciation and Amortization					
Gain or Loss from Sale of Assets					

CAREER SERVICES

Income Taxes	$13,549	$33,906	$33,646	$33,560	$36,770
Total Expenses	**$89,986**	**$115,115**	**$131,816**	**$148,719**	**$153,341**
Net Profit	**$54,194**	**$135,625**	**$134,584**	**$134,241**	**$147,079**
Net Profit / Sales	**38%**	**54%**	**51%**	**47%**	**49%**

CAREER SERVICES

Balance Sheet (With Monthly Detail)

2020	Jan '20	Feb '20	Mar '20	Apr '20	May '20	June '20	July '20	Aug '20	Sept '20	Oct '20	Nov '20	Dec '20
Cash	$86,990	$92,003	$97,016	$98,995	$104,188	$109,561	$111,601	$117,154	$122,707	$124,779	$130,332	$124,885
Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory												
Other Current Assets												
Total Current Assets	**$86,990**	**$92,003**	**$97,016**	**$98,995**	**$104,188**	**$109,561**	**$111,601**	**$117,154**	**$122,707**	**$124,779**	**$130,332**	**$124,885**
Long-Term Assets												
Accumulated Depreciation												

CAREER SERVICES

Total Long-Term Assets												
Total Assets	**$86,990**	**$92,003**	**$97,016**	**$98,995**	**$104,188**	**$109,561**	**$111,601**	**$117,154**	**$122,707**	**$124,779**	**$130,332**	**$124,885**
Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Income Taxes Payable	$1,089	$2,151	$3,214	$1,098	$2,198	$3,333	$1,136	$2,308	$3,481	$1,173	$2,347	$3,521
Sales Taxes Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Short-Term Debt	$3,693	$3,716	$3,740	$3,763	$3,787	$3,810	$3,834	$3,858	$3,882	$3,906	$3,931	$3,955
Prepaid Revenue												
Total Current Liabilities	**$4,782**	**$5,867**	**$6,954**	**$4,861**	**$5,985**	**$7,143**	**$4,970**	**$6,166**	**$7,363**	**$5,079**	**$6,278**	**$7,476**

CAREER SERVICES

Long-Term Debt	$17,852	$17,531	$17,209	$16,884	$16,558	$16,229	$15,899	$15,566	$15,231	$14,895	$14,556	$14,215
Long-Term Liabilities	**$17,852**	**$17,531**	**$17,209**	**$16,884**	**$16,558**	**$16,229**	**$15,899**	**$15,566**	**$15,231**	**$14,895**	**$14,556**	**$14,215**
Total Liabilities	**$22,634**	**$23,399**	**$24,162**	**$21,745**	**$22,542**	**$23,373**	**$20,869**	**$21,732**	**$22,595**	**$19,974**	**$20,834**	**$21,691**
Paid-In Capital	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000
Retained Earnings												($11,000)
Earnings	$4,356	$8,604	$12,854	$17,250	$21,646	$26,188	$30,732	$35,422	$40,112	$44,805	$49,498	$54,194
Total Owner's Equity	**$64,356**	**$68,604**	**$72,854**	**$77,250**	**$81,646**	**$86,188**	**$90,732**	**$95,422**	**$100,112**	**$104,805**	**$109,498**	**$103,194**
Total Liabilities & Equity	**$86,990**	**$92,003**	**$97,016**	**$98,995**	**$104,188**	**$109,561**	**$111,601**	**$117,154**	**$122,707**	**$124,779**	**$130,332**	**$124,885**

CAREER SERVICES

2021	Jan '21	Feb '21	Mar '21	Apr '21	May '21	June '21	July '21	Aug '21	Sept '21	Oct '21	Nov '21	Dec '21
Cash	$138,379	$151,872	$161,275	$166,774	$180,628	$194,092	$199,910	$214,122	$227,585	$233,400	$247,973	$250,795
Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory												
Other Current Assets												
Total Current Assets	**$138,379**	**$151,872**	**$161,275**	**$166,774**	**$180,628**	**$194,092**	**$199,910**	**$214,122**	**$227,585**	**$233,400**	**$247,973**	**$250,795**
Long-Term Assets												
Accumulated Depreciation												
Total Long-Term Assets												

CAREER SERVICES

Total Assets	**$138,379**	**$151,872**	**$161,275**	**$166,774**	**$180,628**	**$194,092**	**$199,910**	**$214,122**	**$227,585**	**$233,400**	**$247,973**	**$250,795**
Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Income Taxes Payable	$6,283	$9,046	$8,174	$2,800	$5,636	$8,394	$2,909	$5,818	$8,577	$2,946	$5,928	$8,761
Sales Taxes Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Short-Term Debt	$3,980	$4,005	$4,030	$4,055	$4,081	$4,106	$4,132	$4,158	$4,184	$4,210	$4,236	$4,262
Prepaid Revenue												
Total Current Liabilities	**$10,263**	**$13,051**	**$12,204**	**$6,855**	**$9,717**	**$12,500**	**$7,041**	**$9,976**	**$12,761**	**$7,156**	**$10,164**	**$13,023**
Long-Term Debt	$13,872	$13,526	$13,179	$12,829	$12,477	$12,123	$11,767	$11,409	$11,048	$10,685	$10,320	$9,952

CAREER SERVICES

Long-Term Liabilities	**$13,872**	**$13,526**	**$13,179**	**$12,829**	**$12,477**	**$12,123**	**$11,767**	**$11,409**	**$11,048**	**$10,685**	**$10,320**	**$9,952**
Total Liabilities	**$24,135**	**$26,577**	**$25,383**	**$19,684**	**$22,194**	**$24,623**	**$18,808**	**$21,384**	**$23,808**	**$17,841**	**$20,484**	**$22,976**
Paid-In Capital	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000
Retained Earnings	$43,194	$43,194	$43,194	$43,194	$43,194	$43,194	$43,194	$43,194	$43,194	$43,194	$43,194	$32,194
Earnings	$11,050	$22,101	$32,698	$43,896	$55,240	$66,274	$77,908	$89,544	$100,582	$112,366	$124,295	$135,625
Total Owner's Equity	**$114,244**	**$125,295**	**$135,892**	**$147,090**	**$158,434**	**$169,468**	**$181,102**	**$192,738**	**$203,776**	**$215,560**	**$227,489**	**$227,819**
Total Liabilities & Equity	**$138,379**	**$151,872**	**$161,275**	**$166,774**	**$180,628**	**$194,092**	**$199,910**	**$214,122**	**$227,585**	**$233,400**	**$247,973**	**$250,795**

CAREER SERVICES

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Cash	$263,929	$277,244	$281,047	$286,712	$300,386	$313,490	$319,224	$333,257	$346,600	$352,525	$367,099	$370,192
Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Inventory												
Other Current Assets												
Total Current Assets	**$263,929**	**$277,244**	**$281,047**	**$286,712**	**$300,386**	**$313,490**	**$319,224**	**$333,257**	**$346,600**	**$352,525**	**$367,099**	**$370,192**
Long-Term Assets												
Accumulated Depreciation												
Total Long-Term Assets												

CAREER SERVICES

Total Assets	**$263,929**	**$277,244**	**$281,047**	**$286,712**	**$300,386**	**$313,490**	**$319,224**	**$333,257**	**$346,600**	**$352,525**	**$367,099**	**$370,192**
Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Income Taxes Payable	$11,456	$14,188	$8,010	$2,804	$5,610	$8,301	$2,879	$5,757	$8,498	$2,957	$5,945	$8,837
Sales Taxes Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Short-Term Debt	$4,289	$4,316	$4,343	$4,370	$4,397	$4,425	$4,452	$4,480	$4,508	$4,536	$4,565	$4,593
Prepaid Revenue												
Total Current Liabilities	**$15,745**	**$18,504**	**$12,353**	**$7,174**	**$10,007**	**$12,726**	**$7,331**	**$10,237**	**$13,006**	**$7,493**	**$10,510**	**$13,430**
Long-Term Debt	$9,582	$9,210	$8,836	$8,459	$8,080	$7,698	$7,315	$6,928	$6,540	$6,149	$5,755	$5,359

CAREER SERVICES

Long-Term Liabilities	**$9,582**	**$9,210**	**$8,836**	**$8,459**	**$8,080**	**$7,698**	**$7,315**	**$6,928**	**$6,540**	**$6,149**	**$5,755**	**$5,359**
Total Liabilities	**$25,328**	**$27,714**	**$21,189**	**$15,633**	**$18,087**	**$20,424**	**$14,646**	**$17,166**	**$19,546**	**$13,642**	**$16,265**	**$18,789**
Paid-In Capital	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000	$60,000
Retained Earnings	$167,819	$167,819	$167,819	$167,819	$167,819	$167,819	$167,819	$167,819	$167,819	$167,819	$167,819	$156,819
Earnings	$10,783	$21,710	$32,039	$43,259	$54,479	$65,247	$76,758	$88,272	$99,235	$111,064	$123,015	$134,583
Total Owner's Equity	**$238,602**	**$249,530**	**$259,858**	**$271,078**	**$282,299**	**$293,066**	**$304,578**	**$316,091**	**$327,054**	**$338,883**	**$350,834**	**$351,403**
Total Liabilities & Equity	**$263,929**	**$277,244**	**$281,047**	**$286,712**	**$300,386**	**$313,490**	**$319,224**	**$333,257**	**$346,600**	**$352,525**	**$367,099**	**$370,192**

CAREER SERVICES

	2020	2021	2022	2023	2024
Cash	$124,885	$250,795	$370,192	$488,363	$620,286
Accounts Receivable	$0	$0	$0	$0	$0
Inventory					
Other Current Assets					
Total Current Assets	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**
Long-Term Assets					
Accumulated Depreciation					
Total Long-Term Assets					
Total Assets	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**

CAREER SERVICES

Accounts Payable	$0	$0	$0	$0	$0
Income Taxes Payable	$3,521	$8,761	$8,837	$8,360	$9,154
Sales Taxes Payable	$0	$0	$0	$0	$0
Short-Term Debt	$3,955	$4,262	$4,593	$4,950	$409
Prepaid Revenue					
Total Current Liabilities	**$7,476**	**$13,023**	**$13,430**	**$13,310**	**$9,563**
Long-Term Debt	$14,215	$9,952	$5,359	$409	$0
Long-Term Liabilities	**$14,215**	**$9,952**	**$5,359**	**$409**	**$0**
Total Liabilities	**$21,691**	**$22,976**	**$18,789**	**$13,719**	**$9,563**
Paid-In Capital	$60,000	$60,000	$60,000	$60,000	$60,000

CAREER SERVICES

Retained Earnings	($11,000)	$32,194	$156,819	$280,403	$403,644
Earnings	$54,194	$135,625	$134,583	$134,242	$147,078
Total Owner's Equity	**$103,194**	**$227,819**	**$351,403**	**$474,644**	**$610,723**
Total Liabilities & Equity	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**

CAREER SERVICES

Cash Flow Statement (With Monthly

2020	Jan '20	Feb '20	Mar '20	Apr '20	May '20	June '20	July '20	Aug '20	Sept '20	Oct '20	Nov '20	Dec '20
Net Cash Flow from Operations												
Net Profit	$4,356	$4,248	$4,250	$4,396	$4,396	$4,542	$4,544	$4,690	$4,690	$4,693	$4,693	$4,696
Depreciation & Amortization												
Change in Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory												
Change in Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0

CAREER SERVICES

Change in Income Tax Payable	$1,089	$1,062	$1,063	($2,116)	$1,100	$1,135	($2,197)	$1,172	$1,173	($2,308)	$1,174	$1,174
Change in Sales Tax Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Prepaid Revenue												
Net Cash Flow from Operations	**$5,445**	**$5,310**	**$5,312**	**$2,280**	**$5,496**	**$5,678**	**$2,347**	**$5,862**	**$5,864**	**$2,385**	**$5,867**	**$5,869**
Investing & Financing												
Assets Purchased or Sold												
Net Cash from Investing												

CAREER SERVICES

Investments Received	$60,000											
Dividends & Distributions												($11,000)
Change in Short-Term Debt	$3,693	$23	$23	$23	$24	$24	$24	$24	$24	$24	$24	$25
Change in Long-Term Debt	$17,852	($320)	($322)	($324)	($326)	($329)	($331)	($333)	($335)	($337)	($339)	($341)
Net Cash from Financing	**$81,545**	**($297)**	**($299)**	**($301)**	**($303)**	**($305)**	**($307)**	**($309)**	**($311)**	**($313)**	**($314)**	**($11,316)**
Cash at Beginning of Period	$0	$86,990	$92,003	$97,016	$98,995	$104,188	$109,561	$111,601	$117,154	$122,707	$124,779	$130,332
Net Change in Cash	$86,990	$5,013	$5,013	$1,979	$5,193	$5,373	$2,040	$5,553	$5,553	$2,072	$5,553	($5,447)
Cash at End of Period	**$86,990**	**$92,003**	**$97,016**	**$98,995**	**$104,188**	**$109,561**	**$111,601**	**$117,154**	**$122,707**	**$124,779**	**$130,332**	**$124,885**

CAREER SERVICES

CAREER SERVICES

2021	Jan '21	Feb '21	Mar '21	Apr '21	May '21	June '21	July '21	Aug '21	Sept '21	Oct '21	Nov '21	Dec '21
Net Cash Flow from Operations												
Net Profit	$11,050	$11,051	$10,597	$11,198	$11,344	$11,034	$11,634	$11,636	$11,038	$11,784	$11,929	$11,330
Depreciation & Amortization												
Change in Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory												
Change in Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Income Tax Payable	$2,762	$2,763	($872)	($5,374)	$2,836	$2,758	($5,485)	$2,909	$2,759	($5,631)	$2,982	$2,833

CAREER SERVICES

Change in Sales Tax Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Prepaid Revenue												
Net Cash Flow from Operations	**$13,812**	**$13,814**	**$9,725**	**$5,824**	**$14,180**	**$13,792**	**$6,149**	**$14,545**	**$13,797**	**$6,152**	**$14,911**	**$14,163**
Investing & Financing												
Assets Purchased or Sold												
Net Cash from Investing												
Investments Received												
Dividends & Distributions												($11,000)

CAREER SERVICES

Change in Short-Term Debt	$25	$25	$25	$25	$25	$26	$26	$26	$26	$26	$26	$26
Change in Long-Term Debt	($343)	($345)	($347)	($350)	($352)	($354)	($356)	($358)	($361)	($363)	($365)	($368)
Net Cash from Financing	**($318)**	**($320)**	**($322)**	**($324)**	**($326)**	**($329)**	**($331)**	**($333)**	**($335)**	**($337)**	**($339)**	**($11,341)**
Cash at Beginning of Period	$124,885	$138,379	$151,872	$161,275	$166,774	$180,628	$194,092	$199,910	$214,122	$227,585	$233,400	$247,973
Net Change in Cash	$13,494	$13,494	$9,403	$5,500	$13,854	$13,464	$5,818	$14,212	$13,462	$5,815	$14,572	$2,822
Cash at End of Period	**$138,379**	**$151,872**	**$161,275**	**$166,774**	**$180,628**	**$194,092**	**$199,910**	**$214,122**	**$227,585**	**$233,400**	**$247,973**	**$250,795**

CAREER SERVICES

2022	Jan '22	Feb '22	Mar '22	Apr '22	May '22	June '22	July '22	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22
Net Cash Flow from Operations												
Net Profit	$10,783	$10,928	$10,328	$11,220	$11,221	$10,767	$11,512	$11,513	$10,963	$11,829	$11,951	$11,569
Depreciation & Amortization												
Change in Accounts Receivable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Inventory												
Change in Accounts Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Income Tax Payable	$2,695	$2,732	($6,178)	($5,206)	$2,806	$2,691	($5,422)	$2,878	$2,741	($5,541)	$2,988	$2,892

CAREER SERVICES

Change in Sales Tax Payable	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Change in Prepaid Revenue												
Net Cash Flow from Operations	**$13,478**	**$13,660**	**$4,151**	**$6,014**	**$14,026**	**$13,458**	**$6,090**	**$14,392**	**$13,704**	**$6,288**	**$14,938**	**$14,461**
Investing & Financing												
Assets Purchased or Sold												
Net Cash from Investing												
Investments Received												
Dividends & Distributions												($11,000)

CAREER SERVICES

Change in Short-Term Debt	$27	$27	$27	$27	$27	$27	$28	$28	$28	$28	$28	$29
Change in Long-Term Debt	($370)	($372)	($374)	($377)	($379)	($382)	($384)	($386)	($389)	($391)	($394)	($396)
Net Cash from Financing	**($343)**	**($345)**	**($347)**	**($350)**	**($352)**	**($354)**	**($356)**	**($358)**	**($361)**	**($363)**	**($365)**	**($11,368)**
Cash at Beginning of Period	$250,795	$263,929	$277,244	$281,047	$286,712	$300,386	$313,490	$319,224	$333,257	$346,600	$352,525	$367,099
Net Change in Cash	$13,134	$13,314	$3,803	$5,664	$13,674	$13,104	$5,733	$14,033	$13,343	$5,925	$14,573	$3,093
Cash at End of Period	**$263,929**	**$277,244**	**$281,047**	**$286,712**	**$300,386**	**$313,490**	**$319,224**	**$333,257**	**$346,600**	**$352,525**	**$367,099**	**$370,192**

CAREER SERVICES

	2020	2021	2022	2023	2024
Net Cash Flow from Operations					
Net Profit	$54,194	$135,625	$134,584	$134,241	$147,079
Depreciation & Amortization					
Change in Accounts Receivable	$0	$0	$0	$0	$0
Change in Inventory					
Change in Accounts Payable	$0	$0	$0	$0	$0
Change in Income Tax Payable	$3,521	$5,240	$76	($477)	$794
Change in Sales Tax Payable	$0	$0	$0	$0	$0
Change in Prepaid Revenue					

CAREER SERVICES

Net Cash Flow from Operations	**$57,715**	**$140,865**	**$134,659**	**$133,765**	**$147,872**
Investing & Financing					
Assets Purchased or Sold					
Net Cash from Investing					
Investments Received	$60,000				
Dividends & Distributions	($11,000)	($11,000)	($11,000)	($11,000)	($11,000)
Change in Short-Term Debt	$3,955	$307	$331	$357	($4,541)
Change in Long-Term Debt	$14,215	($4,262)	($4,593)	($4,950)	($409)
Net Cash from Financing	**$67,170**	**($14,955)**	**($15,262)**	**($15,593)**	**($15,950)**
Cash at Beginning of Period	$0	$124,885	$250,795	$370,192	$488,363

CAREER SERVICES

Net Change in Cash	$124,885	$125,910	$119,397	$118,171	$131,922
Cash at End of Period	**$124,885**	**$250,795**	**$370,192**	**$488,363**	**$620,286**

Appendix

Code of Ethics and Business Conduct

The purpose and focus of the following code of conduct is to establish a set of guidelines for employees and management in order to assist you in conducting actions in accordance with Brilliant Keys LLC's primary values and ethical standards. It provides guidelines for the following: employees behavior, compliance with the law and government, establish a better corporate culture, avoid conflict of interest and make proper use of company asset and property. Brilliant Keys, LLC anticipates all employees to be truthful and realistic in stating claims, be responsive to customer needs and concerns, treat all stakeholders fairly and with respect and, show an interest in community.

Company Vision

To be recognized as the company that provides a safe environment where young adults learn and are coached to best present their skills and innate potential in the quest for fulfilling a career destiny.

Values

By investing in the one, we aim to equip and assist young adults in discovering their divine blueprint in the work field.

Mission

The mission of Brilliant Keys, LLC is to equip young adults with the keys of identity, self-confidence and passion in order for them to discover and fulfill the calling in their life.

Build Trust and Credibility

The success of our business is dependent on the trust and confidence we earn from our employees, customers and shareholders. We gain credibility by adhering to our commitments, displaying honesty and integrity and reaching company goals solely through honorable conduct. It is easy to *say* what we must do, but the proof is in our *actions*. Ultimately, we will be judged on what we do.

When considering any action, it is wise to ask: will this build trust and credibility for Brilliant Keys? Will it help create a working environment in which Brilliant Keys, LLC can succeed over the long term? Is the commitment I am making one I can follow through

718.585.5618
cassie@brilliantkeyssvcs.com
www.brilliantkeyssvcs.com

with? The only way we will maximize trust and credibility is by answering “yes” to those questions and by working every day to build our trust and credibility.

Respect for the Individual

We all deserve to work in an environment where we are treated with dignity and respect. Brilliant Keys is committed to creating such an environment because it brings out the full potential in each of us, which, in turn, contributes directly to our business success. We cannot afford to let anyone’s talents go to waste.

Brilliant Keys, LLC is an equal employment/affirmative action employer and is committed to providing a workplace that is free of discrimination of all types from abusive, offensive or harassing behavior. Any employee who feels harassed or discriminated against should report the incident to his or her manager or to human resources.

Create a Culture of Open and Honest Communication

At Brilliant Keys, LLC everyone should feel comfortable to speak his or her mind, particularly with respect to ethics concerns. Managers have a responsibility to create an open and supportive environment where employees feel comfortable raising such questions. We all benefit tremendously when employees exercise their power to prevent mistakes or wrongdoing by asking the right questions at the right times.

Brilliant Keys, LLC will investigate all reported instances of questionable or unethical behavior. In every instance where improper behavior is found to have occurred, the company will take appropriate action. We will not tolerate retaliation against employees who raise genuine ethics concerns in good faith.

For your information, Brilliant Keys LLC’s whistleblower policy is as follows:

[*Please see Whistleblower Policy attached*]

Employees are encouraged, in the first instance, to address such issues with their managers or the HR manager, as most problems can be resolved swiftly. If for any reason that is not possible or if an employee is not comfortable raising the issue with his

or services for Brilliant Keys, LLC or the sales of its products or services, nor will we engage or assist in unlawful boycotts of particular customers.

Proprietary Information

It is important that we respect the property rights of others. We will not acquire or seek to acquire improper means of a competitor's trade secrets or other proprietary or confidential information. We will not engage in unauthorized use, copying, distribution or alteration of software or other intellectual property.

Selective Disclosure

We will not selectively disclose (whether in one-on-one or small discussions, meetings, presentations, proposals or otherwise) any material nonpublic information with respect to Brilliant Keys, LLC, its securities, business operations, plans, financial condition, results of operations or any development plan. We should be particularly vigilant when making presentations or proposals to customers to ensure that our presentations do not contain material nonpublic information.

Health and Safety

Brilliant Keys, LLC is dedicated to maintaining a healthy environment. A safety manual has been designed to educate you on safety in the workplace. If you do not have a copy of this manual, please see the HR department.

Avoid Conflicts of Interest

Conflicts of Interest

We must avoid any relationship or activity that might impair, or even appear to impair, our ability to make objective and fair decisions when performing our jobs. At times, we may be faced with situations where the business actions we take on behalf of Brilliant Keys, LLC may conflict with our own personal or family interests. We owe a duty to Brilliant Keys, LLC to advance its legitimate interests when the opportunity to do so arises. We must never use Brilliant Keys, LLC property or information for personal gain or personally take for ourselves any opportunity that is discovered through our position with Brilliant Keys, LLC.

Here are some other ways in which conflicts of interest could arise:

1. Being employed (you or a close family member) by, or acting as a consultant to, a competitor or potential competitor, supplier or contractor, regardless of the nature of the employment, while you are employed with Brilliant Keys, LLC.
2. Hiring or supervising family members or closely related persons.
3. Serving as a board member for an outside commercial company or organization.
4. Owning or having a substantial interest in a competitor, supplier or contractor.
5. Having a personal interest, financial interest or potential gain in any Brilliant Keys LLC transaction.
6. Placing company business with a firm owned or controlled by a Brilliant Keys, LLC employee or his or her family.
7. Accepting gifts, discounts, favors or services from a customer/potential customer, competitor or supplier, unless equally available to all Brilliant Keys, LLC employees.

Determining whether a conflict of interest exists is not always easy to do. Employees with a conflict of interest question should seek advice from management. Before engaging in any activity, transaction or relationship that might give rise to a conflict of interest, employees must seek review from their managers or the HR department.

Gifts, Gratuities and Business Courtesies

Brilliant Keys, LLC is committed to competing solely on the merit of our products and services. We should avoid any actions that create a perception that favorable treatment of outside entities by Brilliant Keys, LLC was sought, received or given in exchange for personal business courtesies. Business courtesies include gifts, gratuities, meals, refreshments, entertainment or other benefits from persons or companies with whom Brilliant Keys, LLC does or may do business. In the event that any such “courtesies” or “gifts” are offered or given, employees are to report these immediately to manager or respective supervisor. We will neither give nor accept business courtesies that constitute, or could reasonably be perceived as constituting, unfair business inducements that would violate law, regulation or polices of Brilliant Keys, LLC or customers, or would cause embarrassment or reflect negatively on Brilliant Keys, LLC’s reputation.

718.585.5618
cassie@brilliantkeyssvcs.com
www.brilliantkeyssvcs.com

Accepting Business Courtesies

Most business courtesies offered to us in the course of our employment are offered because of our positions at Brilliant Keys, LLC. We should not feel any entitlement to accept and keep a business courtesy. Although we may not use our position at Brilliant Keys, LLC to obtain business courtesies, and we must never ask for them, we may accept unsolicited business courtesies that promote successful working relationships and good will with the firms that Brilliant Keys, LLC maintains or may establish a business relationship with.

Employees who award contracts or who can influence the allocation of business, who create specifications that result in the placement of business or who participate in negotiation of contracts must be particularly careful to avoid actions that create the appearance of favoritism or that may adversely affect the company's reputation for impartiality and fair dealing.

The prudent course is to refuse a courtesy from a supplier when Brilliant Keys, LLC is involved in choosing or reconfirming a supplier or under circumstances that would create an impression that offering courtesies is the way to obtain Brilliant Keys, LLC business. Management will advise employees if any gifts or gratuities represent a compliance issue and need to be returned.

Meals, Refreshments and Entertainment

We may accept occasional meals, refreshments, entertainment and similar business courtesies that are shared with the person who has offered to pay for the meal or entertainment, provided that:

- They are not inappropriately lavish or excessive.
- The courtesies are not frequent and do not reflect a pattern of frequent acceptance of courtesies from the same person or entity.
- The courtesy does not create the appearance of an attempt to influence business decisions, such as accepting courtesies or entertainment from a supplier whose contract is expiring in the near future.
- The employee accepting the business courtesy would not feel uncomfortable discussing the courtesy with his or her manager or co-worker or having the courtesies known by the public.

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cassie@brilliantkeyssvcs.com
www.brilliantkeyssvcs.com

Gifts

Employees may accept unsolicited gifts, other than money, that conform to the reasonable ethical practices of the marketplace, including:

- Flowers, fruit baskets and other modest presents that commemorate a special occasion.
- Gifts of nominal value, such as calendars, pens, mugs, caps and t-shirts (or other novelty, advertising or promotional items).

Generally, employees may not accept compensation, honoraria or money of any amount from entities with whom Brilliant Keys, LLC does or may do business. Tangible gifts (including tickets to a sporting or entertainment event) that have a market value greater than $100 may not be accepted unless approval is obtained from management. Employees with questions about accepting business courtesies should talk to their managers or the HR department.

Offering Business Courtesies

Any employee who offers a business courtesy must assure that it cannot reasonably be interpreted as an attempt to gain an unfair business advantage or otherwise reflect negatively upon Brilliant Keys, LLC. An employee may never use personal funds or resources to do something that cannot be done with Brilliant Keys, LLC resources. Accounting for business courtesies must be done in accordance with approved company procedures.

Other than to our government customers, for whom special rules apply, we may provide nonmonetary gifts (i.e., company logo apparel or similar promotional items) to our customers. Further, management may approve other courtesies, including meals, refreshments or entertainment of reasonable value, provided that:

- The practice does not violate any law or regulation or the standards of conduct of the recipient's organization.
- The business courtesy is consistent with industry practice, is infrequent in nature and is not lavish.
- The business courtesy is properly reflected on the books and records of Brilliant Keys, LLC.

718.585.5618
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Set Metrics and Report Results Accurately

Accurate Public Disclosures

We will make certain that all disclosures made in financial reports and public documents are full, fair, accurate, timely and understandable. This obligation applies to all employees, including all financial executives, with any responsibility for the preparation for such reports, including drafting, reviewing and signing or certifying the information contained therein. No business goal of any kind is ever an excuse for misrepresenting facts or falsifying records.

Employees should inform Executive Management and the HR department if they learn that information in any filing or public communication was untrue or misleading at the time it was made or if subsequent information would affect a similar future filing or public communication.

Corporate Recordkeeping

We create, retain and dispose of our company records as part of our normal course of business in compliance with all Brilliant Keys, LLC policies and guidelines, as well as all regulatory and legal requirements.

All corporate records must be true, accurate and complete, and company data must be promptly and accurately entered in our books in accordance with Brilliant Keys, LLC's and other applicable accounting principles.

We must not improperly influence, manipulate or mislead any unauthorized audit, nor interfere with any auditor engaged to perform an internal independent audit of Brilliant Keys, LLC books, records, processes or internal controls.

Promote Substance Over Form

At times, we are all faced with decisions we would rather not have to make and issues we would prefer to avoid. Sometimes, we hope that if we avoid confronting a problem, it will simply go away.

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cassie@brilliantkeyssvcs.com
www.brilliantkeyssvcs.com

At Brilliant Keys, LLC, we must have the courage to tackle the tough decisions and make difficult choices, secure in the knowledge that Brilliant Keys, LLC is committed to doing the right thing. At times this will mean doing more than simply what the law requires. Merely because we can pursue a course of action does not mean we *should* do so. Although Brilliant Keys, LLC's guiding principles cannot address every issue or provide answers to every dilemma, they can define the spirit in which we intend to do business and should guide us in our daily conduct.

Accountability

Each of us is responsible for knowing and adhering to the values and standards set forth in this Code and for raising questions if we are uncertain about company policy. If we are concerned whether the standards are being met or are aware of violations of the Code, we must contact the HR department. Brilliant Keys, LLC takes seriously the standards set forth in the Code, and violations are cause for disciplinary action up to and including termination of employment.

Be Loyal

Confidential and Proprietary Information

Integral to Brilliant Keys, LLC's business success is our protection of confidential company information, as well as nonpublic information entrusted to us by employees, customers and other business partners. Confidential and proprietary information includes such things as pricing and financial data, customer names/addresses or nonpublic information about other companies, including current or potential supplier and vendors. We will not disclose confidential and nonpublic information without a valid business purpose and proper authorization.

Use of Company Resources

Company resources, including time, material, equipment and information, are provided for company business use. Nonetheless, occasional personal use is permissible as long as it does not affect job performance or cause a disruption to the workplace.

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cassie@brilliantkeyssvcs.com
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Employees and those who represent Brilliant Keys, LLC are trusted to behave responsibly and use good judgment to conserve company resources. Managers are responsible for the resources assigned to their departments and are empowered to resolve issues concerning their proper use.

Generally, we will not use company equipment such as computers, copiers and fax machines in the conduct of an outside business or in support of any religious, political or other outside daily activity, except for company-requested support to nonprofit organizations. We will not solicit contributions nor distribute non-work related materials during work hours.

In order to protect the interests of the Brilliant Keys, LLC network and our fellow employees, Brilliant Keys, LLC reserves the right to monitor or review all data and information contained on an employee's company-issued computer or electronic device, the use of the Internet or Brilliant Keys, LLC's intranet.

We will not tolerate the use of company resources to create, access, store, print, solicit or send any materials that are harassing, threatening, abusive, sexually explicit or otherwise offensive or inappropriate.

Questions about the proper use of company resources should be directed to your manager.

Media Inquiries

Brilliant Keys, LLC is a high-profile company in our community, and from time to time, employees may be approached by reporters and other members of the media. In order to ensure that we speak with one voice and provide accurate information about the company, we should direct all media inquiries to the [Public Relations Executive]. No one may issue a press release without first consulting with the [Public Relations Executive].

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cassie@brilliantkeyssvcs.com
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Do the Right Thing

Several key questions can help identify situations that may be unethical, inappropriate or illegal. Ask yourself:

- Does what I am doing comply with the Brilliant Keys, LLC guiding principles, Code of Conduct and company policies?
- Have I been asked to misrepresent information or deviate from normal procedure?
- Would I feel comfortable describing my decision at a staff meeting?
- How would it look if it made the headlines?
- Am I being loyal to my family, my company and myself?
- What would I tell my child to do?
- Is this the right thing to do?

Information and Resources
CEO / Founder
Caserin Leon
cassie@brilliantkeyssvcs.com
(718)585-5618

Whistleblower Policy

This policy is intended to encourage Board members, staff (paid and volunteer) and others to report suspected or actual occurrence(s) of illegal, unethical or inappropriate events (behaviors or practices)

1. The Whistleblower should promptly report the suspected or actual event to his/her supervisor.

2. If the Whistleblower would be uncomfortable or otherwise reluctant to report to his/her supervisor, then the Whistleblower could report the event to the next highest or another level of management, including to an appropriate Board committee or member.

3. The Whistleblower can report the event with his/her identity or anonymously.

4. The Whistle blower shall receive no retaliation or retribution for a report that was provided in good faith – that was not done primarily with malice to damage another or the organization.

5. A Whistleblower who makes a report that is not done in good faith is subject to discipline, including termination of the Board or employee relationship, or other legal means to protect the reputation of the organization and members of its Board and staff.

6. Anyone who retaliates against the Whistleblower (who reported an event in good faith) will be subject to discipline, including termination of Board or employee status.

7. Crimes against person or property, such as assault, rape, burglary, etc., should immediately be reported to local law enforcement personnel.

8. Supervisors, managers and/or Board members who receive the reports must promptly act to investigate and/or resolve the issue.

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9. The Whistleblower shall receive a report within five business days of the initial report, regarding the investigation, disposition or resolution of the issue.

10. If the investigation of a report, that was done in good faith and investigated by internal personnel, is not to the Whistleblower's satisfaction, then he/she has the right to report the event to the appropriate legal or investigative agency.

11. The identity of the Whistleblower, if known, shall remain confidential to those persons directly involved in applying this policy, unless the issue requires investigation by law enforcement, in which case members of the organization are subject to subpoena.

My signature below indicates my receipt and understanding of this policy. I also verify that I have been provided with an opportunity to ask questions about this policy.

_____
Signature

_____
Date

718.585.5618
cassie@brilliantkeyssvcs.com
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Appendix

CASERIN LEON

TECHNICAL SKILLS

Computer literate – Proficient in Microsoft Office; Word, Excel, Power Point, Outlook, eClinical Works software, Erply POS system, bilingual Spanish/English and Licensed Notary Public.

EDUCATION

Nyack College, New York, NY
MBA, Expected May 2020

Nyack College, New York, NY
B.A. with High Honors in Biblical and Theological Studies, May 2014
Honors: Magna Cum Laude
Alpha Chi Honor Society

ASA College for Excellence, New York, NY
AOS with High Honors in Medical Assisting, June 2011
Honors: Summa Cum Laude
Phi Theta Kappa Honor Society

Chaplain, *United Chaplains State of New York*

WORK EXPERIENCE

OTC Mobile Stores, Inc., Bronx, NY – *Coordinator of Operations*
2016–2018

- Operated as Liaison between OTC and 14 Center Pace Centers for all communications concerning orders, delivery inquiries, inventory, member enrollment status and payroll inquiries.
- Maintained weekly member roster updated to ensure accuracy.
- Coordinated with warehouse to ensure all pre-packed orders were complete and ready for Navigator dispatch to their prospective Pace Center sites daily.
- Oversaw call center staff and Navigators to ensure all notes, invoice changes, web shop order outreach and Hello tracks entries were entered properly and efficiently into Erply System.
- Managed daily all printing of invoices and maintained the invoice printing log updated.

Health Plus Organization, New York, NY – *Marketing Assistant*
2011–2012

- Ensured accuracy and inspected quality of enrollment applications submitted by sales representatives.
- Assisted marketing manager by periodically conducting presentations and marketing orientations to both internal and external customers in an effort to increase market shares.
- Provided feedback to representatives on quality of work, job performance and productivity goals.
- Coordinated marketing activities and promotions to increase enrollments and retention.
- Attended, coordinated and executed marketing team and staff meetings held to disseminate general information and departmental updates.
- Assisted in establishing and maintaining productive and cooperative relationships with clients to ensure that profitability and membership goals were maintained.

Technical Construction Svcs., Inc., Teterboro, NJ – *Office Manager/A.A.*
2000–2009

- Managed and supervised 4 businesses at the main headquarters location, handling accounts payables, accounts receivables, bank deposits and bank ledger reconciliation.
- Conducted certified payroll as well as ADP payroll reporting for entire 300+ employee staff.
- Generated billing for ongoing projects on Quick Books and A.I.A. requisitions forms.
- Prepared and produced contracts, sub-contracts, certificates of insurance, proposals, letters and memos.
- Prepared and provided all necessary documents for auditors, accountant and bank officials.
- Operated as a receptionist and performed other general administrative duties as requested or required. Provided notary public services.

Gibraltar Waterproofing & Rest. Inc.., Bronx, NY – *Office Manager/A.A.*
1992–2000

- Managed clientele contact and maintained all accounts on contracts awarded ranging from $1MM to $4MM dollars.
- Provided bookkeeping services, including accounts payables, account receivables and maintained general ledger.
- Generated billing for all ongoing projects on invoices and A.I.A. requisitions forms, sales and purchase orders.
- Conducted certified payroll for eight (8) accounts weekly payroll for entire 50+ employee staff.
- Prepared, printed solicitations, proposals, letters, missing items, memos. Ordered supplies and/or materials for clients and the office.

VOLUNTEER AND ACTIVITIES

Church of God New Life Tabernacle, Bronx, NY

Activities: 2018-Present
Secretary for finance department. Manage all aspects of the finance department to ensure processes and transactions are running smoothly consisting of the following: accounts payable, weekly bank ledger reconciliation, maintain track of expenses and receipts for church general fund and all ministry departments, collection of tithes and offerings, maintain member roster and attendance up to date, make bank deposits, pick up mail at post office and weekly upload of payables to google drive to maintain records up to date. Print any and all necessary materials for all ministry departments as needed and/or requested.

Activities: 2014-2016
Assistant secretary for finance department. Maintained an efficient, friendly, and quality of service filled atmosphere. Created, organized, and managed files and all member records. Composed emails and spreadsheets using Microsoft Office. Sorted mail, accounts payable and made bank deposits.