

## Executive Summary

The demand for sustainable, ethical products is no longer a niche market; it's a rapidly growing global trend. Our unique approach of combining a curated marketplace with a mission to empower small businesses and promote regenerative practices gives us a significant competitive advantage. We are not just a retailer; we are a force for economic and global good.

My journey from my interdisciplinary liberal arts education to my hands-on experience as a cosmetologist, product innovator, and entrepreneur, has equipped me with a diverse knowledge base. This includes an understanding of natural sciences, communications, and business administration, all of which are critical to the success of this enterprise. My upcoming graduation with a Bachelor of Science in Business Management will further solidify my leadership qualifications and ensure the strategic direction of our company.

We are not just a business; we are a movement. With your investment, we can scale our marketplace, expand our training programs, and create a model that proves that doing good and doing well can go hand in hand. We are seeking partners who share our vision and want to be part of building a profitable, purpose-driven future.

Are you ready to invest in a business that's poised for both financial success and a lasting positive impact on our world?

# Opportunity

## Problem & Solution

### Problem Worth Solving

All Natural Body, Face and Scalp Solution

I am solving the problem of synthetic, toxic ingredients found in bath and beauty products that are poisoning us and stopping us from pursuing a healthy life. Because these ingredients are not monitored by the FDA Many cosmetics and personal care products contain toxic ingredients. Major cosmetics companies have not publicly committed themselves to removing harmful ingredients. Cosmetic products do not have to be approved by the Food and Drug Administration before they go on the market. These hormone-disrupting and allergenic chemicals are not required to be listed on personal care products in the U.S. Check out the EWG website [www.ewg.org](http://www.ewg.org) to learn more about the cosmetics cover-up issue.

My name is Hannah Bracken, owner and creator of Holy Herbal Healing Salve. I am personally committed to preventing health conditions, allergies, and harmful side-effects associated with synthetic chemicals in commercial cosmetics. I am solving this problem by formulating my recipes using all natural, organic, food-grade ingredients with NO fillers or preservatives, artificial or synthetic ingredients. These products are gentle and healthy. I am dedicated to bringing a healthy, affordable alternative to traditional, commercial cosmetics. I use holistic ingredients that nurture the skin like organic shea butter, coconut oil, raw honey, dried flowers and herbs, and essential oils for aromatherapy. Trust me, your skin will eat it up! This product is different than anything you can get because it contains NO fillers such as alcohol, dimethicone or peroxide. It is completely filled with organic, natural healing ingredients. This is the cornerstone for our business model. Every product and service we create will operate using lean, sustainable practices that enable greater returns, environmental rewards and health benefits.

## Our Solution

As the founder and creator of Holy Herbal Healing Salve, I am deeply committed to revolutionizing the cosmetics industry by offering a safer, healthier alternative to synthetic-laden products. Our mission is to prevent health conditions, allergies, and harmful side effects associated with commercial cosmetics by harnessing the power of nature.

What sets us apart is our unwavering dedication to purity and quality. We meticulously formulate our recipes using only all-natural, organic, food-grade ingredients. Unlike mass-produced alternatives, our products contain absolutely NO fillers, preservatives, or synthetic ingredients. This commitment ensures that every application nourishes and protects your skin, promoting overall wellness.

Our unique blend of holistic ingredients works in harmony with your body's natural processes. We carefully select each component for its specific benefits:

- Organic shea butter for deep moisturization
- Coconut oil for its antimicrobial properties
- Raw honey for its healing capabilities
- Dried flowers and herbs for their therapeutic effects
- Essential oils for aromatherapy and skin health

Experience the difference of truly natural skincare - your skin will not just absorb our products, it will thrive on them! Unlike conventional options that often contain harsh chemicals like alcohol, dimethicone, or peroxide, our salves are 100% filled with organic, healing ingredients that work in synergy to rejuvenate and protect your skin.

This ethos of purity and sustainability is the cornerstone of our business model. Every product and service we create adheres to lean, eco-friendly practices that not only yield greater returns but also provide significant environmental rewards and health benefits. Choose Holy Herbal Healing Salve for a skincare revolution that your body and the planet will thank you for!

## Target Market

The market for health and wellness products, particularly in the natural and organic space, is a multi-billion dollar industry with strong growth. Your product taps into a specific, high-growth subset of this market.

- **The "Sensitive Skin" Market:** This is a major segment. The global sensitive skin care products market was estimated at **\$41.12 billion in 2022** and is projected to reach **\$80.97 billion by 2030**, growing at a CAGR of 8.8%.
  - **Gender:** While historically women have been the primary buyers (accounting for a large share of revenue), the male segment is growing quickly as more men become conscious of skin health.
  - **Product Type:** While facial care leads the market, the body care segment is growing rapidly.
- **The "Clean Beauty" Market:** This trend is driven by a desire to avoid synthetic chemicals and is a huge opportunity. The global natural and organic personal care market is projected to reach **\$54.3 billion by 2032**, with a healthy CAGR of 9.7%. Your product directly aligns with this consumer preference.
- **Demographics:**
  - **Age:** While the need for gentle products is universal, a significant portion of consumers interested in holistic health and wellness are Millennials and Gen Z. They are particularly active in seeking out transparent and ethical brands. An aging population also drives demand for products that address chronic skin conditions and general wellness.
  - **Psychographics:** This is where you really need to focus. Your customers are **proactive, health-conscious, and discerning**. They conduct research, read labels, and value transparency. They are not impulse buyers, but rather informed consumers making a careful choice.
- **The "Medical" Segment:** Customers with a specific, diagnosed condition (e.g., eczema, rosacea). Your marketing to them would focus on doctor recommendations, clinical testing, and the "free-from" ingredients that are known to be common irritants.

- **The "Preventative" Segment:** People who may not have a severe condition but want to avoid future problems. They are "clean beauty" advocates and are concerned about the long-term effects of synthetic ingredients. Your messaging here would focus on the product's natural benefits, versatility, and nourishing properties.
- **The "Family" Segment:** Parents and caregivers looking for a safe, gentle, and effective product for their children, who often have very sensitive skin. The versatility of a body, face, and scalp remedy is a huge selling point for busy families.

## Competition

### Current Alternatives

#### 1. The "Big Pharma" and "Dermatologist-Recommended" Brands

These are the established, widely available brands that are often the first stop for consumers with a new diagnosis of a skin condition or sensitivity. They are considered "safe" and are often recommended by doctors. **Key Brands: Vanicream, CeraVe, Cetaphil, and La Roche-Posay** (specifically their Toleriane line)

#### *Strengths:*

**Trust & Authority:** They have a clinical, no-frills reputation and are backed by dermatologists.

**Accessibility:** Widely available in drugstores (CVS, Walgreens), big-box retailers (Target, Walmart), and online.

**Ingredient Transparency (to a point):** They often make "free-from" claims (e.g., fragrance-free, dye-free, paraben-free) that appeal to your target market.

#### **Weaknesses/Opportunity:**

**Not truly "natural":** Many of these products still contain synthetic ingredients, chemical preservatives, or petroleum-derived substances that a "clean beauty" consumer would avoid.

**Lacks Versatility:** They are often single-use products (e.g., a specific face cleanser, a separate body cream). Your product's "all-in-one" nature is a key differentiator.

**Lacks a "Holistic" Feel:** The branding is often clinical and utilitarian, not appealing to the consumer who wants a product that feels nourishing and aligns with a natural lifestyle.

## 2. The "Clean Beauty" or "Natural" Niche Brands

This is your most direct competition. These brands prioritize natural, organic, and ethically sourced ingredients and appeal to the "preventative" and "ingredient-conscious" segments. **Key Brands:** The Honest Company, Weleda, Juice Beauty, Dr. Bronner's, and many smaller, direct-to-consumer startups.

### *Strengths:*

**Shared Values:** They speak the same language as your target customer, focusing on natural ingredients, sustainability, and transparency.

**Loyalty:** They have a very dedicated customer base that believes in the brand's mission.

**Aesthetic & Lifestyle:** Their branding is often beautiful and aspirational, appealing to the consumer who sees their health and beauty routine as a form of self-care.

### *Weaknesses/Opportunity:*

**May not be a "remedy":** While "clean," many don't have a specific focus on being a "remedy" for conditions like eczema or psoriasis. They are often more about general wellness.

**Ingredient Overload:** Some "natural" brands use a large number of essential oils or botanicals that, while natural, can still be an irritant to a highly sensitive consumer. Your formula, if it is simpler and focused on a few core, non-irritating ingredients, is a significant advantage.

**Lack of Versatility:** Like the mainstream brands, they often have separate products for face, body, and hair/scalp, leading to a cluttered routine.

### 3. DIY and Single-Ingredient Solutions

Many people with severe sensitivities or a distrust of commercial products will simply make their own remedies or use single, pure ingredients. **Key "Products":** Pure shea butter, coconut oil, argan oil, aloe vera gel, or homemade balms.

#### ***Strengths:***

**Ultimate Control:** The consumer knows exactly what is in their product.

**Cost-effective:** Buying bulk ingredients can be cheaper.

#### ***Weaknesses/Opportunity:***

- **Lack of Convenience & Performance:** Making your own product is time-consuming and messy. Single ingredients often don't have the same emollient or absorption properties as a well-formulated cream.
- **Not a "Remedy":** While these can be moisturizing, they may not contain the specific blend of active ingredients needed to effectively soothe and treat a skin condition.
- **Unproven Efficacy:** Homemade products aren't tested for stability or efficacy.

### 4. Direct Competitors Offering Versatility

While less common, some brands have also tried to create multi-purpose products.

- **Key Examples:** Brands with multi-purpose balms or ointments (e.g., Aquaphor, Vaseline) or products marketed for both face and body.
- **Strengths:** Versatility and often a strong brand name.
- **Weaknesses/Opportunity: Ingredients.** Most of these are petroleum-based, which your target market actively avoids. They are not "natural" and do not have the health halo your product offers.

### Summary: Competitive Advantage

Our product doesn't cut corners, we don't compromise the integrity of our healthy ingredients in exchange for cheap fillers. We are the best of all worlds:

- **More Trustworthy than "Big Pharma":** A truly natural, holistic solution without the synthetic ingredients.
- **More Targeted than "Clean Beauty" Brands:** We are a "remedy" for specific, uncomfortable conditions. The simple, non-irritating formulation is a key selling point.
- **More Convenient than DIY:** Provide the convenience and professional formulation of a commercial product, while still aligning with the customer's desire for pure ingredients.

## Our Advantages

At the prestigious Aveda Institute in Denver, CO, I received comprehensive training in cosmetology, igniting a passion for pure product ingredients and aromatherapy. However, I soon realized that obtaining high-quality Aveda products often came with a hefty price tag. This realization sparked an idea: why not create my own beauty products using the same key ingredients and techniques, without the astronomical costs?

After extensive research and rigorous testing of various oils, butters, tinctures, and raw ingredients, I formulated a recipe that truly delivers results. Our cornerstone

product focuses on the essential elements of skincare: soft, dewy skin, sun protection, moisturization, and exfoliation. These are the keys to achieving younger, more radiant, and beautiful skin.

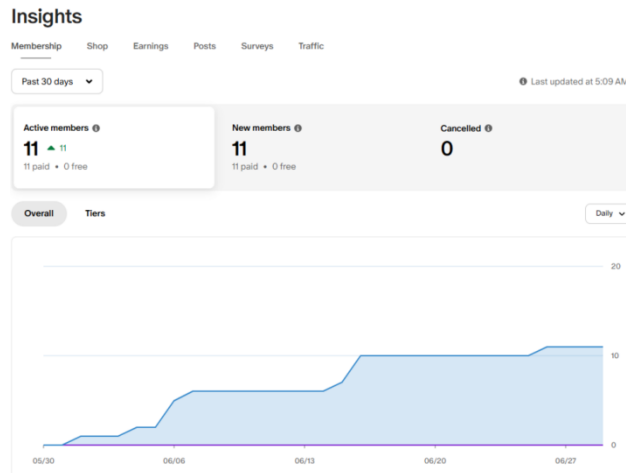
At Milk and Honey Road LLC, we're driven by a powerful mission: everyone should have access to the highest quality health and beauty products. By eliminating harmful chemicals from our formulations, we not only enhance your skin's natural beauty but also promote clearer thinking and overall well-being. Our products allow your inner beauty to shine through naturally, without compromise.

Choose Milk and Honey Road LLC for a skincare experience that combines professional expertise, pure ingredients, and affordability. Your skin deserves the best - and we're here to deliver it.

# Execution

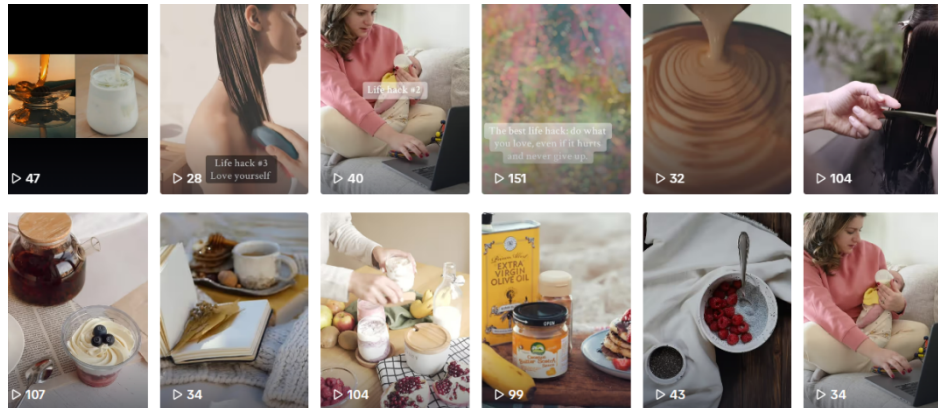
## Marketing & Sales

### Marketing Plan



The marketing scheme for Milk and Honey Road is built on a foundation of **values-driven attraction, community building, and expert-led support**, with a clear emphasis on addressing a specific underserved demographic.

- TikTok has been an integral part of our marketing as it allows us to easily create tester campaigns showcasing our brand's holistic, healthy and eco-inspired content.



In summary, MHR's marketing scheme is ever-evolving. It builds trust through data, offers a holistic solution, and leverages the power of community to attract and retain members, all while positioning itself for insurmountable growth.

Through our marketing plan we will use these standards to make sure we are

1. **Deepening Engagement**
2. **Providing Value-Added Content**
3. **Dedicating a full Community Niche Platform**
4. **Monetizing Through Affiliate Marketing Strategies**
5. **Reinforcing MHR's Mission and Brand Loyalty**

## Sales Plan

### Sales Plan: Sprint 1

**Objective:** To achieve initial market penetration, build brand awareness, and gather direct customer feedback to inform future product development and marketing. This sprint will focus on testing and validating our go-to-market strategy across three key channels: Farmers' Markets, Natural Food Co-ops, and Direct Online Sales.

### Channel 1: Farmers' Markets

This channel will serve as our primary customer discovery and education platform. We will leverage the face-to-face interaction to build a local community of loyal customers and gather essential feedback.

#### Strategy:

- **Customer Engagement & Education:** Set up a professionally branded booth. Use a clean, minimalist aesthetic that reflects the natural purity of the product.
- **Demonstration:** Offer live demonstrations of the product. Show its versatility by applying it to hands, explaining its use for face and scalp, and allowing customers to feel the texture and scent.
- **Build Trust:** Display our story and mission. Share the "why" behind the product, emphasizing the project manager's journey and dedication to a natural, gentle, and effective remedy.
- **Direct Feedback Loop:** Use a simple, one-question survey or QR code at the point of sale to collect email addresses and gather feedback on the customer's specific condition and how they plan to use the product.

#### Initial Goals:

- Participate in 2-3 local farmers' markets per week for the duration of the sprint.
- Achieve an average of 20-30 sales per market day.
- Collect 100+ email addresses for the email marketing list.

### Channel 2: Natural Food Co-ops

This channel will be our first foray into wholesale and retail distribution. Targeting co-ops aligns with our brand values and provides access to a pre-qualified customer base that already seeks natural and local products.

#### Strategy:

- **Product Preparation:** Prepare professionally packaged products with clear, attractive labels that meet retail standards. Ensure all ingredients, uses, and certifications are prominently displayed.
- **The Pitch:** Research 5-10 local co-ops and prepare a concise pitch for the buyer. Highlight the product's unique value proposition (natural, versatile, all-in-one remedy), its alignment with the co-op's values, and how it fills a specific need for customers with sensitivities.
- **Pricing:** Develop a wholesale pricing structure that provides a healthy margin for the co-op while remaining competitive.
- **In-Store Promotion:** Offer to conduct in-store product demonstrations or provide small samples to the co-op staff to get them excited about the product.

#### **Initial Goals:**

- Secure a wholesale agreement with 1-2 local co-ops.
- Sell an initial order of 20-30 units per co-op.
- Negotiate a plan for reorders and future promotion.

#### **Channel 3: Direct Online Sales**

Our online presence will provide broader market reach, control over the customer experience, and a platform for storytelling.

#### **Strategy:**

- **E-commerce Platform:** Set up a simple, clean, and mobile-friendly e-commerce website (e.g., using Shopify). The site's design will reflect the brand's aesthetic and focus on educating the customer.
- **Content Marketing:** Create a blog or a "Remedy Stories" section to share articles on topics like "Why You Should Avoid Fragrance in Skincare" or "The Best Natural Remedies for Scalp Conditions." This will attract organic traffic and build authority.
- **Social Media:** Establish a presence on Instagram and TikTok. Focus on visually appealing content (before/after photos, product demos) and short, educational videos that address common pain points of our target customer. Use relevant hashtags to reach new audiences.

- **Email Marketing:** Use the email addresses collected from farmers' markets to build a newsletter. Send out engaging content, exclusive offers, and product updates to drive repeat purchases and long-term loyalty.

### Initial Goals:

- Launch a fully functional e-commerce site.
- Generate 50+ online sales within the sprint.
- Grow the email subscriber list to 250+.
- Achieve an initial social media following of 500+ across all platforms.

### Key Performance Indicators (KPIs) for the Sprint

To measure the success of this sprint, we will track the following metrics:

- **Total Revenue:** Track total sales from all three channels.
- **Customer Acquisition Cost (CAC):** For online sales, track the cost of acquiring a customer through paid ads or other marketing efforts.
- **Average Order Value (AOV):** Monitor how much customers are spending per purchase.
- **Customer Lifetime Value (CLV):** After the initial sprint, begin to track repeat purchases to understand the long-term value of a customer.
- **Conversion Rate:** For online sales, track the percentage of website visitors who make a purchase.
- **Qualitative Feedback:** Actively collect and analyze customer stories, testimonials, and suggestions. This is our most valuable asset at this stage.

## Operations

### Locations & Facilities

This section outlines the physical infrastructure required to support the business operations for this initial sprint. The focus is on a lean, scalable model that minimizes overhead while ensuring quality and compliance.

#### 1. Production & Formulation:

- **Requirement:** A designated production space that adheres to local, state, and federal health and safety regulations for cosmetic and personal care product manufacturing. **A home kitchen may not be sufficient or compliant, so a dedicated, licensed facility is crucial.**
- **Solution:** Secure access to a **shared or rented commercial kitchen or lab space**. This is a cost-effective alternative to building a private facility, allowing for professional-grade equipment and an environment that can be certified and inspected.
- **Key Needs:**
  - Sanitized workspace with stainless steel surfaces.
  - Proper ventilation and temperature control.
  - Dedicated equipment for mixing, pouring, and packaging.
  - Storage for raw ingredients away from contaminants.

## 2. Inventory & Storage:

- **Requirement:** A clean, secure, and climate-controlled space to store both raw materials (ingredients) and finished products.
- **Solution:** A dedicated area within the licensed production facility or a **small-scale, commercial storage unit**. The space must be protected from extreme temperatures, direct sunlight, and humidity to maintain product integrity and shelf life.

## 3. Administrative & Online Fulfillment:

- **Requirement:** A space to manage business operations, process orders, and prepare packages for shipping.
- **Solution:** A **dedicated home office or co-working space**. This provides a central hub for administrative tasks, marketing, and customer service. For order fulfillment, a small, organized packing station will be set up to ensure orders are prepared efficiently.
- **Key Needs:**
  - Computer and reliable internet access.
  - Printer and packaging supplies (boxes, labels, filler).
  - A designated, clean space for order assembly and storage of finished goods before shipping.

## 4. Farmers' Market Operations:

- **Requirement:** A portable, professional setup for weekly market days.
- **Solution:** Invest in high-quality, reusable equipment that can be transported easily.
- **Key Equipment:**
  - 10' x 10' canopy or tent with weights.
  - Folding tables and tablecloths.
  - Attractive product displays (tiered stands, baskets).
  - Branded signage and banners.
  - Point-of-sale system (POS) for credit card payments and cash box for change.
  - Coolers and insulated containers for temperature-sensitive products.

## Technology

Project Management Software:

**Requirement:** A central tool to manage tasks, workflows, and deadlines across all sales channels.

**Solution: monday.com.** This platform offers visual and customizable dashboards that can be used to track everything from production schedules and inventory to farmers' market bookings and social media content calendars.

### Key Features:

- Visual task boards and customizable workflows.
- Automation of repetitive tasks.
- Centralized communication and file sharing.
- Real-time progress tracking to ensure the team stays on schedule for sprint goals.

E-commerce & Web Platform: Core Web-Based Platform:

SystemIO. This central hub serves as the foundation of our technology infrastructure and includes:

- **User Management System:** Facilitates secure onboarding, profile management, and role-based permissions (e.g., members, mentors, educators, lifestyle advisors) with robust multi-factor authentication.
- **Intuitive User Interface:** Provides role-specific dashboards displaying relevant metrics and information for enhanced user experience.
- **Content Management System (CMS):** Enables efficient publication and organization of articles, resources, educational materials, and exclusive content.
- **Advanced Search and Discovery:** Implements sophisticated algorithms to help members locate relevant content, connect with peers, and identify subject matter experts.

A user-friendly, secure, and professional online store

**Solution: ECWID online store.** It provides an all-in-one solution for hosting the website, managing products, processing payments, and fulfilling orders. Its built-in analytics will be essential for tracking online sales KPIs.

**Key Features:**

- Secure payment processing.
- Mobile-friendly design.
- Integrated blog for content marketing.

Communication & Customer Service:

**Requirement:** A professional way to manage customer inquiries and provide support.

**Solution:** A dedicated business email address (e.g., yourname@yourcompany.com) and a customer service portal or a simple contact form on the website. This maintains a professional image and keeps all customer interactions in one place.

Business Management & Finance:

**Requirement:** A system for tracking finances, managing expenses, and preparing for future reporting.

**Solution: QuickBooks Self-Employed or Wave Accounting.** These platforms are designed for small businesses and freelancers, providing tools for managing income, tracking expenses, and simplifying tax preparation.

Digital Marketing & Analytics:

**Requirement:** Tools to automate marketing efforts and analyze performance.

**Solution:**

- **Mailchimp** or a similar email marketing service to manage the email list collected from farmers' markets and the website. It will be used for creating and sending newsletters and promotional campaigns.
- **Google Analytics** to track website traffic, user behavior, and conversion funnels.
- Built-in analytics from Instagram and TikTok to monitor social media engagement, reach, and follower growth.

Point of Sale (POS):

**Requirement:** A reliable system for accepting payments at farmers' markets and tracking sales data.

**Solution: Square** provides a mobile app and a card reader that plugs into a smartphone or tablet, making it easy to accept credit card payments on the go.

**Key Features:**

- Accepts credit/debit cards.
- Tracks sales by date and product.
- Provides digital receipts.
- Syncs sales data for simplified financial reporting.

## Equipment & Tools

### Production & Formulation

- **Sanitized workspace and equipment:** Tools for mixing, pouring, and packaging.
- **Storage containers:** Food-grade or lab-grade containers for raw ingredients and finished products.
- **Climate control:** A system to maintain consistent temperature and humidity.
- **Proper ventilation:** To ensure a clean and safe working environment.
- **Safety gear:** Goggles, gloves, lab coats, etc.

### Farmers' Market Booth

- **Shelter:** A 10' x 10' canopy or tent with weights for sun and weather protection.
- **Displays:** Folding tables and tablecloths, as well as tiered stands and baskets for attractive presentation.
- **Signage:** Branded banner and product information signs.
- **POS System:** A mobile POS device (**Square/PayPal Here**) and a cash box.
- **Packaging:** Shopping bags for customers and packaging supplies for products.
- **Samples:** Small containers and spatulas for product sampling.

### Administrative & Fulfillment

- **Office Equipment:** A computer, printer, and basic office supplies.
- **Packing Station:** A dedicated area for order fulfillment with packaging supplies (**boxes, labels, filler**).
- **Shipping Labels:** A scale for weighing packages and label printing system.

### Technology & Software

- **E-commerce Platform:** **ECWID** for your online store.
- **Payment Processing:** **Square** or **PayPal Here** for mobile payments.
- **Digital Marketing:** **Mailchimp** for email campaigns and social media platforms (Instagram, TikTok).
- **Analytics:** **Google Analytics** for website tracking and social media's built-in analytics.
- **Finance:** **QuickBooks Self-Employed** or **Wave Accounting** for financial management.
- **Project Management:** **monday.com** to organize tasks and workflows.

### Physical Equipment & Office Setup:

- **12 Ergonomic Workstations:**
  - **High-Performance Computers:** \$1,000 to \$8,000+ each.
  - **Ergonomic Chairs:** \$500+ each.
- **Video Conferencing Equipment:** \$2,000 to \$10,000 per room.
- **High-Speed Internet:** \$50 to \$500+ monthly.
- **Mobile Devices for Testing:** Various models, several thousand dollars total.
- **Standard Office Supplies:** For daily operations.

## Milestones & Metrics

### Milestones Table

| Milestone                                | Due Date           | Who's Responsible | Details                                                      |
|------------------------------------------|--------------------|-------------------|--------------------------------------------------------------|
| Complete MVP Brand Kit                   | September 17, 2025 |                   |                                                              |
| Get product onto Market for retail sales | December 13, 2025  |                   |                                                              |
| Launch App                               | January 12, 2026   | Development Team  | Investment App will be released and accessible to the public |

### Key Metrics

At Milk and Honey Road, we understand that tracking key metrics is crucial for measuring our success and identifying areas for improvement. As a financial management service dedicated to serving our local community, we have identified

several key performance indicators (KPIs) that align with our mission and business goals. These metrics help us gauge our financial health, community impact, and the effectiveness of our innovative app-based service delivery.

Our key metrics focus on the following areas:

- **Client Acquisition and Retention:** We track our client base growth, aiming to expand by 8,000 new clients within the next year. We also monitor our client retention rate to ensure we're providing value and maintaining long-term relationships.
- **Conversion Rate:** We strive for a 5-10% conversion rate from app users to active clients, measuring the effectiveness of our onboarding process and the appeal of our services.
- **App Engagement:** We monitor daily active users, session duration, and feature utilization to continually improve our app's user experience and functionality.
- **Investment Performance:** We track the average return on investment for our clients' portfolios, aiming to outperform industry benchmarks.
- **Microloan Impact:** We measure the number of microloans issued, their repayment rates, and the economic impact on local businesses receiving these loans.
- **Financial Education Effectiveness:** We track attendance at our workshops and webinars, as well as improvements in clients' financial literacy scores over time.

These metrics are monitored through our integrated Banking-as-a-Service platform and proprietary app. Our data analysis team reviews these KPIs to identify trends, challenges, and opportunities. By closely tracking these metrics, we can make data-driven decisions to enhance our services, improve community impact, and ensure the sustainable growth of Milk and Honey Road.

# Company

## Overview

As the Sole Proprietor, Hannah maintains complete control over the company's operations, decision-making processes, and strategic direction. This autonomy allows for agile responses to market changes and client needs, ensuring Milk and Honey Road remains adaptable and customer-focused. The LLC structure also provides a solid foundation for potential future growth, allowing for the possibility of adding partners or transitioning to a different business entity if needed.

Hannah's role as both founder and active manager of Milk and Honey Road positions her to directly oversee all aspects of the business, from client relationships to financial strategies. This hands-on approach ensures that the company's core values and high standards of service are consistently maintained across all client interactions and business operations.

The business will be established as a **Limited Liability Company (LLC)**. This structure offers a balance of legal protection and flexibility that is well-suited for a purpose-driven startup.

- **Liability Protection:** An LLC separates the founder's personal assets from the company's debts and liabilities. This is crucial for a product-based business that could face potential claims related to manufacturing or product use.
- **Tax Flexibility:** An LLC can choose to be taxed as a sole proprietorship, partnership, or even a corporation, allowing for flexibility as the business grows. Initially, as a single-member LLC, profits and losses will pass through to the founder's personal tax return, simplifying financial reporting.
- **Simplified Management:** This structure has fewer formal requirements compared to a corporation, making it easier to manage in the early stages without a large board of directors or extensive corporate minutes.
- **Credibility:** The LLC designation adds a layer of professionalism and credibility when dealing with suppliers, co-ops, and investors.

The ownership will initially be held solely by the founder. As the company raises capital, the ownership structure will evolve to include investors and future team members. This initial LLC formation provides a clean, well-defined entity for future growth and investment.

## Team

Our current roster of Mentors also serves as our primary Investors. However, we are actively expanding our network of advisors and potential partners through various channels. We are leveraging both in-person and digital platforms to connect with a diverse range of professionals who can provide valuable insights and support to Milk and Honey Road.

Our networking efforts include:

- Attending industry-specific events and conferences
- Engaging with our audience through our online journal and blog
- Establishing connections with university professors and academic experts
- Reaching out to seasoned business advisors
- Forming relationships with finance professionals
- Liaising with relevant state and federal agencies

This multi-faceted approach to networking and relationship-building aligns with our mission as a financial management service dedicated to serving the local community. By fostering connections with a wide range of professionals and local businesses, we aim to create a robust ecosystem of support and expertise that will benefit both Milk and Honey Road and our clients.

# Financial Plan

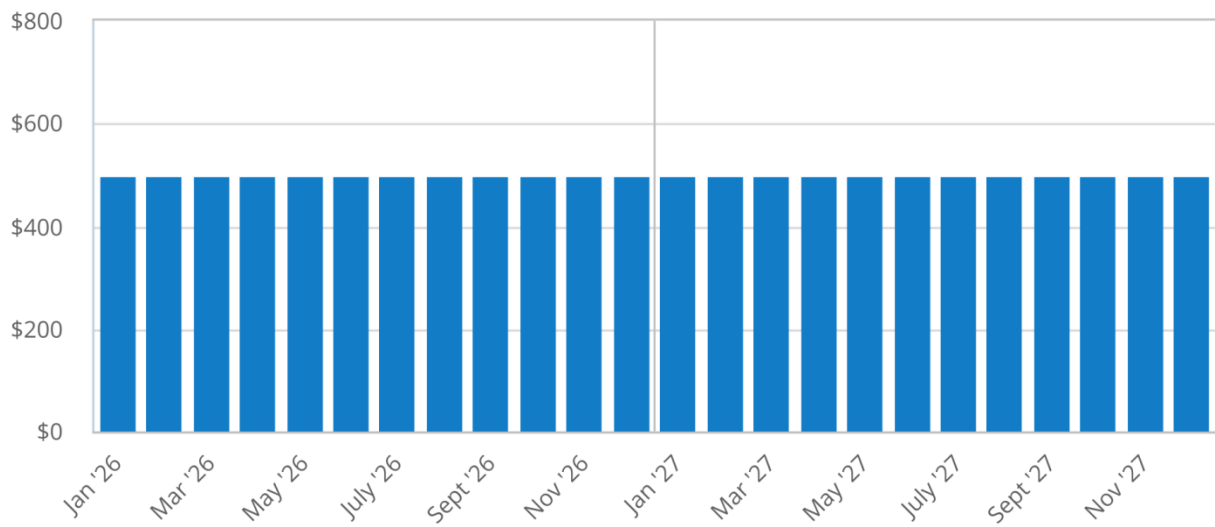
## Forecast

### Key Assumptions

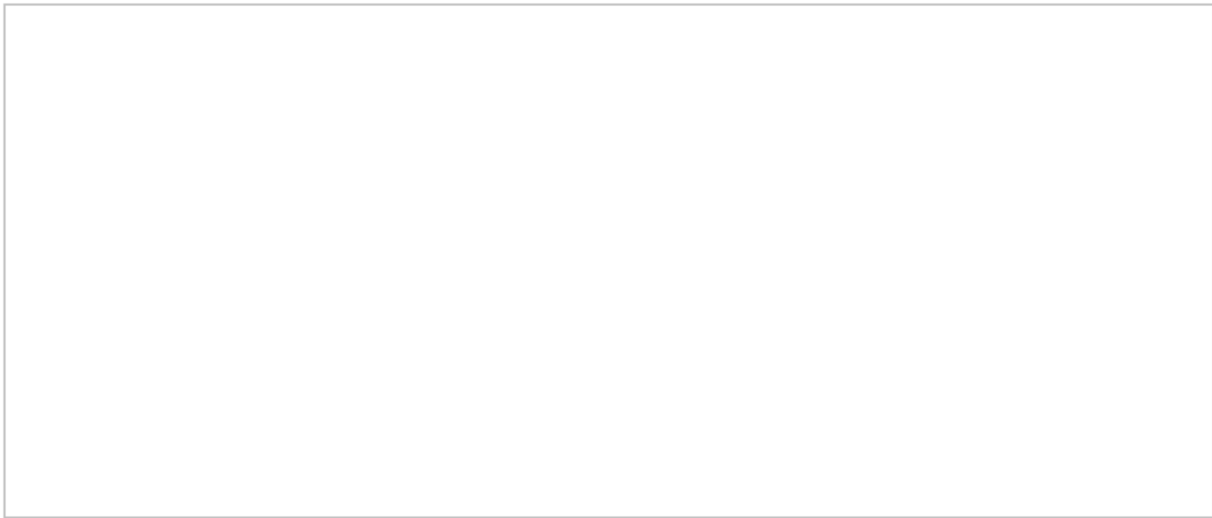
This sales plan is built on several key assumptions that are critical to its success. We will actively work to validate or adjust these assumptions throughout the sprint.

- **Product-Market Fit:** We assume there is a strong and unmet demand for a versatile, single product that addresses a wide range of needs for people with sensitive skin, allergies, and disorders.
- **Price Sensitivity:** We assume our target market is willing to pay a premium for a product that is demonstrably natural, safe, and effective, positioning us as a high-value alternative to both mainstream and other natural brands.
- **Channel Viability:** We assume that farmers' markets will be a successful channel for initial sales and customer discovery, and that local co-ops will be receptive to a new, local brand that aligns with their mission.
- **Regulatory Compliance:** We assume we will be able to secure the necessary licenses and certifications for cosmetic production in a shared commercial facility, allowing us to legally manufacture and sell our products.
- **Scalability:** We assume our production process is scalable, allowing us to meet demand from all three channels without compromising quality or increasing costs to an unsustainable level.
- **Founding Team's Capacity:** We assume the founder can manage all operational aspects of the business—from production and marketing to sales and fulfillment—in this initial sprint. As the business grows, this assumption will be tested and the team will need to expand.

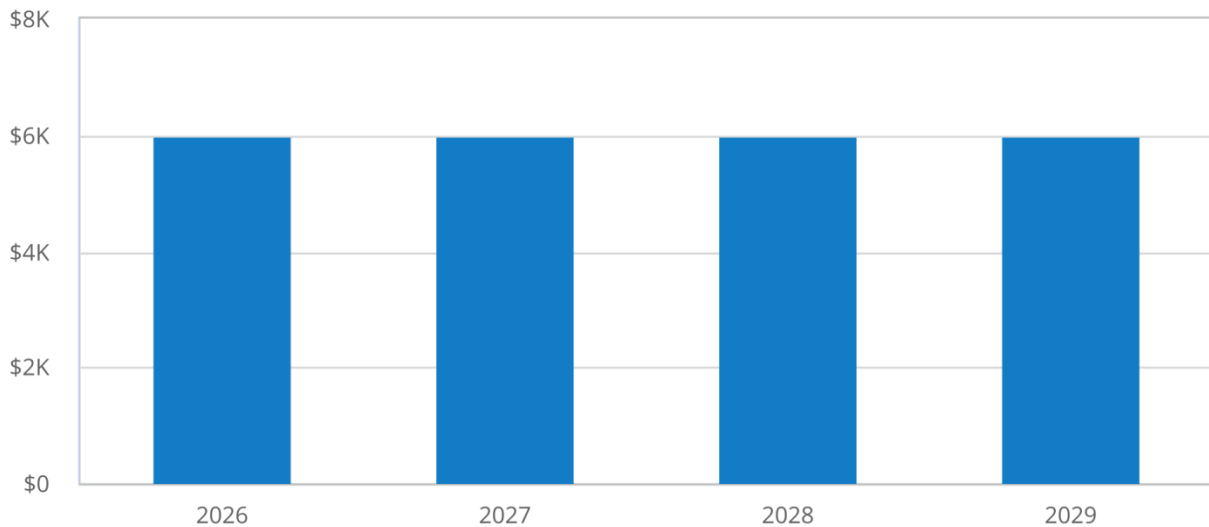
Revenue by Month



Expenses by Month



## Net Profit (or Loss) by Year



## Financing

### Use of Funds

The initial capital raised will be strategically allocated to support the foundational activities outlined in this plan, ensuring a lean and focused launch. The following is a breakdown of how the funds will be used:

- **Production and Inventory (50%):**
  - **Raw Materials:** Purchase initial quantities of high-quality, natural ingredients.
  - **Packaging:** Procure a starting inventory of bottles, labels, and boxes.
  - **Small Equipment:** Acquire essential tools for formulation and packaging to supplement the rented commercial space.
- **Marketing and Sales (30%):**
  - **Farmers' Market Setup:** Invest in a professional tent, tables, signage, and a mobile POS system.
  - **E-commerce Launch:** Cover the initial costs for the Shopify platform, professional photography, and website design.

- **Digital Advertising:** Allocate a small budget for targeted social media ads to drive initial online traffic.
- **Product Samples:** Produce sample-sized products for co-op buyers and farmers' market customers.
- **Operational and Legal (20%):**
  - **Business Formation:** Cover legal fees for establishing the LLC.
  - **Licensing & Certification:** Pay for initial permits, licenses, and certification costs for the commercial production space.
  - **Software Subscriptions:** Fund the first year of subscriptions for essential software (Shopify, QuickBooks/Wave, Mailchimp, monday.com).
  - **Insurance:** Secure necessary business liability insurance.

## Sources of Funds

## Statements

### Projected Profit and Loss

|                                  | 2026    | 2027    | 2028    | 2029    |
|----------------------------------|---------|---------|---------|---------|
| Revenue                          | \$6,000 | \$6,000 | \$6,000 | \$6,000 |
| Direct Costs                     |         |         |         |         |
| Gross Profit                     | \$6,000 | \$6,000 | \$6,000 | \$6,000 |
| Gross Margin                     | 100%    | 100%    | 100%    | 100%    |
| Operating Expenses               |         |         |         |         |
| Total Operating Expenses         |         |         |         |         |
| Operating Income                 | \$6,000 | \$6,000 | \$6,000 | \$6,000 |
| Interest Incurred                |         |         |         |         |
| Depreciation and Amortization    |         |         |         |         |
| Gain or Loss from Sale of Assets |         |         |         |         |
| Income Taxes                     | \$0     | \$0     | \$0     | \$0     |
| Total Expenses                   | \$0     | \$0     | \$0     | \$0     |
| Net Profit                       | \$6,000 | \$6,000 | \$6,000 | \$6,000 |
| Net Profit Margin                | 100%    | 100%    | 100%    | 100%    |

## Projected Balance Sheet

|                                  | Initial Balances | 2026           | 2027            | 2028            | 2029            |
|----------------------------------|------------------|----------------|-----------------|-----------------|-----------------|
| Cash                             |                  | \$5,880        | \$11,880        | \$17,880        | \$23,880        |
| Accounts Receivable              |                  | \$120          | \$120           | \$120           | \$120           |
| Inventory                        |                  |                |                 |                 |                 |
| Other Current Assets             |                  |                |                 |                 |                 |
| <b>Total Current Assets</b>      |                  | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| Long-Term Assets                 |                  |                |                 |                 |                 |
| Accumulated Depreciation         |                  |                |                 |                 |                 |
| <b>Total Long-Term Assets</b>    |                  |                |                 |                 |                 |
| <b>Total Assets</b>              |                  | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| Accounts Payable                 |                  |                |                 |                 |                 |
| Income Taxes Payable             |                  | \$0            | \$0             | \$0             | \$0             |
| Sales Taxes Payable              |                  | \$0            | \$0             | \$0             | \$0             |
| Short-Term Debt                  |                  |                |                 |                 |                 |
| Prepaid Revenue                  |                  |                |                 |                 |                 |
| <b>Total Current Liabilities</b> |                  | <b>\$0</b>     | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      |
| Long-Term Debt                   |                  |                |                 |                 |                 |
| <b>Long-Term Liabilities</b>     |                  |                |                 |                 |                 |
| <b>Total Liabilities</b>         |                  | <b>\$0</b>     | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      |
| Paid-In Capital                  | \$6,000          | \$6,000        | \$6,000         | \$6,000         | \$6,000         |
| Retained Earnings                | (\$6,000)        | (\$6,000)      | \$0             | \$6,000         | \$12,000        |
| Earnings                         |                  | \$6,000        | \$6,000         | \$6,000         | \$6,000         |

|                                           |            |                |                 |                 |                 |
|-------------------------------------------|------------|----------------|-----------------|-----------------|-----------------|
| <b>Total Owner's<br/>Equity</b>           | <b>\$0</b> | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| <hr/>                                     |            |                |                 |                 |                 |
| <b>Total Liabilities<br/>&amp; Equity</b> | <b>\$0</b> | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| <hr/>                                     |            |                |                 |                 |                 |

## Projected Cash Flow Statement

|                                      | 2026           | 2027           | 2028           | 2029           |
|--------------------------------------|----------------|----------------|----------------|----------------|
| <b>Net Cash Flow from Operations</b> |                |                |                |                |
| Net Profit                           | \$6,000        | \$6,000        | \$6,000        | \$6,000        |
| Depreciation & Amortization          |                |                |                |                |
| Change in Accounts Receivable        | (\$120)        | \$0            | \$0            | \$0            |
| Change in Inventory                  |                |                |                |                |
| Change in Accounts Payable           |                |                |                |                |
| Change in Income Tax Payable         | \$0            | \$0            | \$0            | \$0            |
| Change in Sales Tax Payable          | \$0            | \$0            | \$0            | \$0            |
| Change in Prepaid Revenue            |                |                |                |                |
| <b>Net Cash Flow from Operations</b> | <b>\$5,880</b> | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> |
| <b>Investing &amp; Financing</b>     |                |                |                |                |
| Assets Purchased or Sold             |                |                |                |                |
| <b>Net Cash from Investing</b>       |                |                |                |                |
| Investments Received                 |                |                |                |                |
| Dividends & Distributions            |                |                |                |                |
| Change in Short-Term Debt            |                |                |                |                |
| Change in Long-Term Debt             |                |                |                |                |
| <b>Net Cash from Financing</b>       |                |                |                |                |

|                              |                |                 |                 |                 |
|------------------------------|----------------|-----------------|-----------------|-----------------|
| Cash at Beginning of Period  | \$0            | \$5,880         | \$11,880        | \$17,880        |
| Net Change in Cash           | \$5,880        | \$6,000         | \$6,000         | \$6,000         |
| <b>Cash at End of Period</b> | <b>\$5,880</b> | <b>\$11,880</b> | <b>\$17,880</b> | <b>\$23,880</b> |

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# Appendix

## Profit and Loss Statement (With Monthly Detail)

| 2026                             | Jan '26 | Feb '26 | Mar '26 | Apr '26 | May '26 | June '26 | July '26 | Aug '26 | Sept '26 | Oct '26 | Nov '26 | Dec '26 |
|----------------------------------|---------|---------|---------|---------|---------|----------|----------|---------|----------|---------|---------|---------|
| Total Revenue                    | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Total Direct Costs               |         |         |         |         |         |          |          |         |          |         |         |         |
| Gross Profit                     | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Gross Margin                     | 100%    | 100%    | 100%    | 100%    | 100%    | 100%     | 100%     | 100%    | 100%     | 100%    | 100%    | 100%    |
| Operating Expenses               |         |         |         |         |         |          |          |         |          |         |         |         |
| Operating Income                 | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Interest Incurred                |         |         |         |         |         |          |          |         |          |         |         |         |
| Depreciation and Amortization    |         |         |         |         |         |          |          |         |          |         |         |         |
| Gain or Loss from Sale of Assets |         |         |         |         |         |          |          |         |          |         |         |         |
| Income Taxes                     | \$0     | \$0     | \$0     | \$0     | \$0     | \$0      | \$0      | \$0     | \$0      | \$0     | \$0     | \$0     |
| Total Expenses                   | \$0     | \$0     | \$0     | \$0     | \$0     | \$0      | \$0      | \$0     | \$0      | \$0     | \$0     | \$0     |
| Net Profit                       | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Net Profit Margin                | 100%    | 100%    | 100%    | 100%    | 100%    | 100%     | 100%     | 100%    | 100%     | 100%    | 100%    | 100%    |

## Milk and Honey Road LLC

| 2027                             | Jan '27 | Feb '27 | Mar '27 | Apr '27 | May '27 | June '27 | July '27 | Aug '27 | Sept '27 | Oct '27 | Nov '27 | Dec '27 |
|----------------------------------|---------|---------|---------|---------|---------|----------|----------|---------|----------|---------|---------|---------|
| Total Revenue                    | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Total Direct Costs               |         |         |         |         |         |          |          |         |          |         |         |         |
| Gross Profit                     | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Gross Margin                     | 100%    | 100%    | 100%    | 100%    | 100%    | 100%     | 100%     | 100%    | 100%     | 100%    | 100%    | 100%    |
| Operating Expenses               |         |         |         |         |         |          |          |         |          |         |         |         |
| Operating Income                 | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Interest Incurred                |         |         |         |         |         |          |          |         |          |         |         |         |
| Depreciation and Amortization    |         |         |         |         |         |          |          |         |          |         |         |         |
| Gain or Loss from Sale of Assets |         |         |         |         |         |          |          |         |          |         |         |         |
| Income Taxes                     | \$0     | \$0     | \$0     | \$0     | \$0     | \$0      | \$0      | \$0     | \$0      | \$0     | \$0     | \$0     |
| Total Expenses                   | \$0     | \$0     | \$0     | \$0     | \$0     | \$0      | \$0      | \$0     | \$0      | \$0     | \$0     | \$0     |
| Net Profit                       | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500   | \$500    | \$500   | \$500   | \$500   |
| Net Profit Margin                | 100%    | 100%    | 100%    | 100%    | 100%    | 100%     | 100%     | 100%    | 100%     | 100%    | 100%    | 100%    |

|                                  | 2026           | 2027           | 2028           | 2029           |
|----------------------------------|----------------|----------------|----------------|----------------|
| <b>Total Revenue</b>             | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> |
| <b>Total Direct Costs</b>        |                |                |                |                |
| Gross Profit                     | \$6,000        | \$6,000        | \$6,000        | \$6,000        |
| <b>Gross Margin</b>              | <b>100%</b>    | <b>100%</b>    | <b>100%</b>    | <b>100%</b>    |
| <b>Operating Expenses</b>        |                |                |                |                |
| <b>Operating Income</b>          | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> |
| Interest Incurred                |                |                |                |                |
| Depreciation and Amortization    |                |                |                |                |
| Gain or Loss from Sale of Assets |                |                |                |                |
| Income Taxes                     | \$0            | \$0            | \$0            | \$0            |
| <b>Total Expenses</b>            | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     |
| <b>Net Profit</b>                | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> | <b>\$6,000</b> |
| <b>Net Profit Margin</b>         | <b>100%</b>    | <b>100%</b>    | <b>100%</b>    | <b>100%</b>    |

## Balance Sheet (With Monthly Detail)

|                                      | Initial<br>Balances | Jan '26      | Feb '26        | Mar '26        | Apr '26        | May '26        | June '26       | July '26       | Aug '26        | Sept '26       | Oct '26        | Nov '26        | Dec '26        |
|--------------------------------------|---------------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Cash                                 |                     | \$380        | \$880          | \$1,380        | \$1,880        | \$2,380        | \$2,880        | \$3,380        | \$3,880        | \$4,380        | \$4,880        | \$5,380        | \$5,880        |
| Accounts<br>Receivable               |                     | \$120        | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          |
| Inventory                            |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| Other Current<br>Assets              |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| <b>Total Current<br/>Assets</b>      |                     | <b>\$500</b> | <b>\$1,000</b> | <b>\$1,500</b> | <b>\$2,000</b> | <b>\$2,500</b> | <b>\$3,000</b> | <b>\$3,500</b> | <b>\$4,000</b> | <b>\$4,500</b> | <b>\$5,000</b> | <b>\$5,500</b> | <b>\$6,000</b> |
| Long-Term<br>Assets                  |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| Accumulated<br>Depreciation          |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| <b>Total Long-<br/>Term Assets</b>   |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| <b>Total Assets</b>                  |                     | <b>\$500</b> | <b>\$1,000</b> | <b>\$1,500</b> | <b>\$2,000</b> | <b>\$2,500</b> | <b>\$3,000</b> | <b>\$3,500</b> | <b>\$4,000</b> | <b>\$4,500</b> | <b>\$5,000</b> | <b>\$5,500</b> | <b>\$6,000</b> |
| Accounts<br>Payable                  |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| Income Taxes<br>Payable              |                     | \$0          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| Sales Taxes<br>Payable               |                     | \$0          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
| Short-Term Debt                      |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| Prepaid Revenue                      |                     |              |                |                |                |                |                |                |                |                |                |                |                |
| <b>Total Current<br/>Liabilities</b> |                     | <b>\$0</b>   | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     |
| Long-Term Debt                       |                     |              |                |                |                |                |                |                |                |                |                |                |                |

**Long-Term  
Liabilities**

| <b>Total<br/>Liabilities</b>                  |            | \$0          | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            |
|-----------------------------------------------|------------|--------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Paid-In Capital                               | \$6,000    | \$6,000      | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        |
| Retained Earnings                             | (\$6,000)  | (\$6,000)    | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      | (\$6,000)      |
| Earnings                                      |            | \$500        | \$1,000        | \$1,500        | \$2,000        | \$2,500        | \$3,000        | \$3,500        | \$4,000        | \$4,500        | \$5,000        | \$5,500        | \$6,000        |
| <b>Total Owner's<br/>Equity</b>               | <b>\$0</b> | <b>\$500</b> | <b>\$1,000</b> | <b>\$1,500</b> | <b>\$2,000</b> | <b>\$2,500</b> | <b>\$3,000</b> | <b>\$3,500</b> | <b>\$4,000</b> | <b>\$4,500</b> | <b>\$5,000</b> | <b>\$5,500</b> | <b>\$6,000</b> |
| <b>Total<br/>Liabilities &amp;<br/>Equity</b> | <b>\$0</b> | <b>\$500</b> | <b>\$1,000</b> | <b>\$1,500</b> | <b>\$2,000</b> | <b>\$2,500</b> | <b>\$3,000</b> | <b>\$3,500</b> | <b>\$4,000</b> | <b>\$4,500</b> | <b>\$5,000</b> | <b>\$5,500</b> | <b>\$6,000</b> |

## Milk and Honey Road LLC

| 2027                             | Jan '27        | Feb '27        | Mar '27        | Apr '27        | May '27        | June '27       | July '27       | Aug '27         | Sept '27        | Oct '27         | Nov '27         | Dec '27         |
|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Cash                             | \$6,380        | \$6,880        | \$7,380        | \$7,880        | \$8,380        | \$8,880        | \$9,380        | \$9,880         | \$10,380        | \$10,880        | \$11,380        | \$11,880        |
| Accounts Receivable              | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120          | \$120           | \$120           | \$120           | \$120           | \$120           |
| Inventory                        |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| Other Current Assets             |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Total Current Assets</b>      | <b>\$6,500</b> | <b>\$7,000</b> | <b>\$7,500</b> | <b>\$8,000</b> | <b>\$8,500</b> | <b>\$9,000</b> | <b>\$9,500</b> | <b>\$10,000</b> | <b>\$10,500</b> | <b>\$11,000</b> | <b>\$11,500</b> | <b>\$12,000</b> |
| Long-Term Assets                 |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| Accumulated Depreciation         |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Total Long-Term Assets</b>    |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Total Assets</b>              | <b>\$6,500</b> | <b>\$7,000</b> | <b>\$7,500</b> | <b>\$8,000</b> | <b>\$8,500</b> | <b>\$9,000</b> | <b>\$9,500</b> | <b>\$10,000</b> | <b>\$10,500</b> | <b>\$11,000</b> | <b>\$11,500</b> | <b>\$12,000</b> |
| Accounts Payable                 |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| Income Taxes Payable             | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0             | \$0             | \$0             | \$0             | \$0             |
| Sales Taxes Payable              | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0             | \$0             | \$0             | \$0             | \$0             |
| Short-Term Debt                  |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| Prepaid Revenue                  |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Total Current Liabilities</b> | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      |
| Long-Term Debt                   |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Long-Term Liabilities</b>     |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Total Liabilities</b>         | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>     | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      |
| Paid-In Capital                  | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000        | \$6,000         | \$6,000         | \$6,000         | \$6,000         | \$6,000         |

## Milk and Honey Road LLC

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|                                       |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
|---------------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Retained Earnings                     | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0            | \$0             | \$0             | \$0             | \$0             | \$0             |
| Earnings                              | \$500          | \$1,000        | \$1,500        | \$2,000        | \$2,500        | \$3,000        | \$3,500        | \$4,000         | \$4,500         | \$5,000         | \$5,500         | \$6,000         |
| <b>Total Owner's Equity</b>           | <b>\$6,500</b> | <b>\$7,000</b> | <b>\$7,500</b> | <b>\$8,000</b> | <b>\$8,500</b> | <b>\$9,000</b> | <b>\$9,500</b> | <b>\$10,000</b> | <b>\$10,500</b> | <b>\$11,000</b> | <b>\$11,500</b> | <b>\$12,000</b> |
| <hr/>                                 |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |
| <b>Total Liabilities &amp; Equity</b> | <b>\$6,500</b> | <b>\$7,000</b> | <b>\$7,500</b> | <b>\$8,000</b> | <b>\$8,500</b> | <b>\$9,000</b> | <b>\$9,500</b> | <b>\$10,000</b> | <b>\$10,500</b> | <b>\$11,000</b> | <b>\$11,500</b> | <b>\$12,000</b> |
| <hr/>                                 |                |                |                |                |                |                |                |                 |                 |                 |                 |                 |

## Milk and Honey Road LLC

|                                       | Initial Balances | 2026           | 2027            | 2028            | 2029            |
|---------------------------------------|------------------|----------------|-----------------|-----------------|-----------------|
| Cash                                  |                  | \$5,880        | \$11,880        | \$17,880        | \$23,880        |
| Accounts Receivable                   |                  | \$120          | \$120           | \$120           | \$120           |
| Inventory                             |                  |                |                 |                 |                 |
| Other Current Assets                  |                  |                |                 |                 |                 |
| <b>Total Current Assets</b>           |                  | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| Long-Term Assets                      |                  |                |                 |                 |                 |
| Accumulated Depreciation              |                  |                |                 |                 |                 |
| <b>Total Long-Term Assets</b>         |                  |                |                 |                 |                 |
| <b>Total Assets</b>                   |                  | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| Accounts Payable                      |                  |                |                 |                 |                 |
| Income Taxes Payable                  |                  | \$0            | \$0             | \$0             | \$0             |
| Sales Taxes Payable                   |                  | \$0            | \$0             | \$0             | \$0             |
| Short-Term Debt                       |                  |                |                 |                 |                 |
| Prepaid Revenue                       |                  |                |                 |                 |                 |
| <b>Total Current Liabilities</b>      |                  | <b>\$0</b>     | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      |
| Long-Term Debt                        |                  |                |                 |                 |                 |
| <b>Long-Term Liabilities</b>          |                  |                |                 |                 |                 |
| <b>Total Liabilities</b>              |                  | <b>\$0</b>     | <b>\$0</b>      | <b>\$0</b>      | <b>\$0</b>      |
| Paid-In Capital                       | \$6,000          | \$6,000        | \$6,000         | \$6,000         | \$6,000         |
| Retained Earnings                     | (\$6,000)        | (\$6,000)      | \$0             | \$6,000         | \$12,000        |
| Earnings                              |                  | \$6,000        | \$6,000         | \$6,000         | \$6,000         |
| <b>Total Owner's Equity</b>           | <b>\$0</b>       | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |
| <b>Total Liabilities &amp; Equity</b> | <b>\$0</b>       | <b>\$6,000</b> | <b>\$12,000</b> | <b>\$18,000</b> | <b>\$24,000</b> |



## Cash Flow Statement (With Monthly Detail)

| 2026                                 | Jan '26      | Feb '26      | Mar '26      | Apr '26      | May '26      | June '26     | July '26     | Aug '26      | Sept '26     | Oct '26      | Nov '26      | Dec '26      |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Net Cash Flow from Operations</b> |              |              |              |              |              |              |              |              |              |              |              |              |
| Net Profit                           | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        |
| Depreciation & Amortization          |              |              |              |              |              |              |              |              |              |              |              |              |
| Change in Accounts Receivable        | (\$120)      | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
| Change in Inventory                  |              |              |              |              |              |              |              |              |              |              |              |              |
| Change in Accounts Payable           |              |              |              |              |              |              |              |              |              |              |              |              |
| Change in Income Tax Payable         | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
| Change in Sales Tax Payable          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
| Change in Prepaid Revenue            |              |              |              |              |              |              |              |              |              |              |              |              |
| <b>Net Cash Flow from Operations</b> | <b>\$380</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> |
| <b>Investing &amp; Financing</b>     |              |              |              |              |              |              |              |              |              |              |              |              |
| Assets Purchased or Sold             |              |              |              |              |              |              |              |              |              |              |              |              |
| <b>Net Cash from Investing</b>       |              |              |              |              |              |              |              |              |              |              |              |              |
| Investments Received                 |              |              |              |              |              |              |              |              |              |              |              |              |

|                             |       |       |         |         |         |         |         |         |         |         |         |         |
|-----------------------------|-------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Dividends & Distributions   |       |       |         |         |         |         |         |         |         |         |         |         |
| Change in Short-Term Debt   |       |       |         |         |         |         |         |         |         |         |         |         |
| Change in Long-Term Debt    |       |       |         |         |         |         |         |         |         |         |         |         |
| Net Cash from Financing     |       |       |         |         |         |         |         |         |         |         |         |         |
| Cash at Beginning of Period | \$0   | \$380 | \$880   | \$1,380 | \$1,880 | \$2,380 | \$2,880 | \$3,380 | \$3,880 | \$4,380 | \$4,880 | \$5,380 |
| Net Change in Cash          | \$380 | \$500 | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   |
| Cash at End of Period       | \$380 | \$880 | \$1,380 | \$1,880 | \$2,380 | \$2,880 | \$3,380 | \$3,880 | \$4,380 | \$4,880 | \$5,380 | \$5,880 |

| 2027                                 | Jan '27      | Feb '27      | Mar '27      | Apr '27      | May '27      | June '27     | July '27     | Aug '27      | Sept '27     | Oct '27      | Nov '27      | Dec '27      |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>Net Cash Flow from Operations</b> |              |              |              |              |              |              |              |              |              |              |              |              |
| Net Profit                           | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        | \$500        |
| 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           |              |              |              |              |              |              |              |              |              |              |              |              |
| Change in Income Tax Payable         | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
| Change in Sales Tax Payable          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          | \$0          |
| Change in Prepaid Revenue            |              |              |              |              |              |              |              |              |              |              |              |              |
| <b>Net Cash Flow from Operations</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> | <b>\$500</b> |
| <b>Investing &amp; Financing</b>     |              |              |              |              |              |              |              |              |              |              |              |              |
| Assets Purchased or Sold             |              |              |              |              |              |              |              |              |              |              |              |              |
| <b>Net Cash from Investing</b>       |              |              |              |              |              |              |              |              |              |              |              |              |
| Investments Received                 |              |              |              |              |              |              |              |              |              |              |              |              |
| Dividends & Distributions            |              |              |              |              |              |              |              |              |              |              |              |              |

|                             |         |         |         |         |         |         |         |         |          |          |          |          |
|-----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|----------|----------|----------|----------|
| Change in Short-Term Debt   |         |         |         |         |         |         |         |         |          |          |          |          |
| Change in Long-Term Debt    |         |         |         |         |         |         |         |         |          |          |          |          |
| Net Cash from Financing     |         |         |         |         |         |         |         |         |          |          |          |          |
| Cash at Beginning of Period | \$5,880 | \$6,380 | \$6,880 | \$7,380 | \$7,880 | \$8,380 | \$8,880 | \$9,380 | \$9,880  | \$10,380 | \$10,880 | \$11,380 |
| Net Change in Cash          | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500   | \$500    | \$500    | \$500    | \$500    |
| Cash at End of Period       | \$6,380 | \$6,880 | \$7,380 | \$7,880 | \$8,380 | \$8,880 | \$9,380 | \$9,880 | \$10,380 | \$10,880 | \$11,380 | \$11,880 |

|                                      | 2026           | 2027            | 2028            | 2029            |
|--------------------------------------|----------------|-----------------|-----------------|-----------------|
| <b>Net Cash Flow from Operations</b> |                |                 |                 |                 |
| Net Profit                           | \$6,000        | \$6,000         | \$6,000         | \$6,000         |
| Depreciation & Amortization          |                |                 |                 |                 |
| Change in Accounts Receivable        | (\$120)        | \$0             | \$0             | \$0             |
| Change in Inventory                  |                |                 |                 |                 |
| Change in Accounts Payable           |                |                 |                 |                 |
| Change in Income Tax Payable         | \$0            | \$0             | \$0             | \$0             |
| Change in Sales Tax Payable          | \$0            | \$0             | \$0             | \$0             |
| Change in Prepaid Revenue            |                |                 |                 |                 |
| <b>Net Cash Flow from Operations</b> | <b>\$5,880</b> | <b>\$6,000</b>  | <b>\$6,000</b>  | <b>\$6,000</b>  |
| <b>Investing &amp; Financing</b>     |                |                 |                 |                 |
| Assets Purchased or Sold             |                |                 |                 |                 |
| <b>Net Cash from Investing</b>       |                |                 |                 |                 |
| Investments Received                 |                |                 |                 |                 |
| Dividends & Distributions            |                |                 |                 |                 |
| Change in Short-Term Debt            |                |                 |                 |                 |
| Change in Long-Term Debt             |                |                 |                 |                 |
| <b>Net Cash from Financing</b>       |                |                 |                 |                 |
| Cash at Beginning of Period          | \$0            | \$5,880         | \$11,880        | \$17,880        |
| Net Change in Cash                   | \$5,880        | \$6,000         | \$6,000         | \$6,000         |
| <b>Cash at End of Period</b>         | <b>\$5,880</b> | <b>\$11,880</b> | <b>\$17,880</b> | <b>\$23,880</b> |