

# *Fresh Finds*

## *Market & Deli*

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## Executive Summary

The organic and natural food industry is seeing a tremendous upward expansion; driven by numerous factors such as consumer awareness of the correlation between the role that nutrition and organic food play in long term health and the heightened concern over the purity of food. Fresh Finds Market and Deli, a soon-to-be Market/Deli franchise based and headquartered in Missoula, MT, will tap into this exploding industry by offering a variety of products, both prepared and grocery items, while emphasizing natural, organic and regionally sourced products. Other natural and organic food stores such as Whole Foods Market and Trader Joes limit their expansion based on population criteria; simply they currently do not expand into tertiary markets (like Missoula). In Missoula, the natural and organic food sector is limited to only a few businesses situated in inconvenient locations. Fresh Finds will fill the discrepancy by capturing the growing amount of customers in smaller, higher socioeconomic market like Missoula.

Ben Sokoloski and the Fresh Finds team developed this plan after seeing a lack of organic and natural 'grab-and-go' options in communities such as Missoula, MT. White Fish, MT. Jackson Hole, WY. and Summit County CO. Over the past ten months, the Fresh Finds team has been fulfilling the proper due diligence and research within the Missoula population to launch the first beta market.

The Fresh Finds appointed Chef de Cuisine and sous-chefs will create healthy and exciting cuisine options as well as traditional consumer favorites. Fresh Finds will also offer a natural grocery section. Our goal at Fresh Finds is to create a product that is not only affordable, fast and healthy, but is also inspired by the customer and community. Fresh Finds will also feature a wide selection of local and regionally sourced food and beer in addition to having an international selection of wine. We will cater to a majority of Missoulians seeking of healthy fast dining options, those who are looking for a convenient and accessible store in downtown, as well as many students, residents, and professionals who are within a close proximity of our market.

Why headquarter in Missoula, Montana? According to western region territory manager of United Natural Foods, Inc., ("UNFI") Michael Magleby, "Per capita, Montana has one of the largest demands for organic foods and products in the country." This demand coupled with a large entry wedge for the sale of organic products and food will be beneficial for the success of Fresh Finds Market and Deli.

Our team has embraced the Fresh Finds motto of, "from field to fork we are your culinary destination," and we believe that upon review of this plan our potential investors and consumers will also agree. The proposed grand opening for Fresh Finds is in the fourth quarter of 2012. Our team would like to thank you for taking the time to review this comprehensive plan.

## The Company – Fresh Finds

### Description Of The Business

#### Organization

Fresh Finds Market is designed to address the current trend in organic and natural food consumption. According to Nielsen TDLinx and *Progressive Grocer*, the U.S. grocery industry, which includes conventional supermarkets, supercenters, limited-assortment and natural/gourmet-positioned supermarkets, had approximately \$563 billion in sales in 2010, a 1% increase over the prior year. Within this broader category, natural product sales through retail channels were approximately \$65 billion, a 7% increase over the prior year, according to *Natural Foods Merchandiser*, a leading trade publication for the natural foods industry. The Fresh Finds Market team believes the growth in sales of natural and organic foods is being driven by numerous factors, including:

- Increased awareness of the correlation between the role that nutrition and organic food play in long-term health,
- Concern of environmental degradation in water and soil,
- Heightened concern over the purity of food.

Fresh Finds Market will offer a variety of prepared foods in which all of the ingredients are natural or organic and as many as possible are locally grown. Fresh Finds will also offer natural and organic grocery items. All foods located within this market will be pure, that is without artificial flavors, colors, sweeteners, preservatives or trans-isomer fats. Below is a tentative rotating menu:

**(See exhibit A)** – Similar market grab-and-go models

## *Fresh Finds*

### *Dinner Specials*

*May 10, 2012*

#### ***Greek Salad***

*Crispy Romaine, Feta, Kalamata Olives, Tomatoes, Cucumber, Balsamic Vinaigrette* **\$9.50**

#### ***Southwestern Cobb***

*Grilled Chicken Breast over Romaine, Bell Peppers, Black Beans, Shredded Cheddar, & Tomatoes with a Honey Lime Vinaigrette* **\$11.00**

#### ***Maple Pecan Cranberry Salad***

*Field Greens, Feta, Dried Cranberries, Red Onions, & Cucumbers in a Balsamic Vinaigrette topped with Maple-Glazed Pecans* **\$11.00**

#### ***Grilled Portabelas on Field Greens***

*Grilled over Field Greens topped with Roasted Red Peppers, Goat Cheese, Cucumbers, and Balsamic Vinaigrette* **\$8.50**

#### ***Herb-Rubbed Eye of Round***

*Marinated and then slow-roasted* **\$13.50**

#### ***Terra Ranch Casserole***

*Corn Tortilla layered with Tender Chicken, Tomatillo Sauce, Sour Cream and Cheddar Cheese* **\$13.50**

#### ***Oven-Baked Lasanga***

*Your choice of Spinach, Turkey Sausage, or Traditional Meat* **\$10.00**

#### ***Chicken Scallopini***

*Chicken Breast Pounded Thin, breaded and seasoned with Italian Herbs and fried crispy* **\$10.50**

#### ***Grilled or Poached Salmon***

*Fresh North West Salmon Grilled or Poached in White Wine Lemon and Herbs* **\$14.00**

*We accept cash, check, UMoney, EBT, and all major credit cards.*

### *Fresh Finds Market & Deli*

*201 W. Front Street  
Downtown Missoula  
Phone: (406) 555-5555*

Fresh Finds will be launched and headquartered in Missoula, Montana in the fourth quarter of 2012. It will be one of the first fast casual restaurants in Montana designed to be predominately *fast food* natural/organic cuisine. It will differentiate itself from other organic and natural food markets and restaurants in Missoula by being first a prepared foods “grab-and-go” market and deli and second a grocery store; ultimately, we are labeling this approach as ‘organic fast-food’.

### Management Team

The ownership team has been assembled based upon professional expertise to fulfill one ultimate goal: bring great, prepared organic food and products to the customer without compromising the environment or one's wallet.

**Ben Sokoloski** will be the co-owner and manager of Fresh Finds Market and Deli. Ben received a degree in Finance and Real Estate with an emphasis of entrepreneurship from the University of Denver. During college, Ben mentored both “in front of the house and back of the house (kitchen)” at one of Denver’s premier restaurants, *Elway’s Steakhouse*. During his time at Elway’s, he developed an understanding for restaurant success: consistency, over the top customer service, an excellent/fresh product, and an impeccable checks and balance system. Upon graduation, Ben traveled around the world for one year with the objective to learn cultures and languages. Moreso, he viewed the societal motives when individuals conduct business transactions predominately in the food market industry. After returning to Denver, Ben became aware of the popular food markets, which offered everything from fresh produce to prepared dinners. These establishments were consistently busy and Ben realized that Missoula and other tertiary markets would be the perfect location for a similar business. This May, Ben will be travelling back to Denver to partake in a review and internship at a local market deli where he will assist in the opening of a new location and the operations that are forecasted to ensue from the new establishment.

**Brint Wahlberg** will be the expansion analyst and chief operating officer of Fresh Finds Market and Deli. Brint was born and raised in Missoula, he graduated from Hellgate High School in 1998 and has been in business selling real estate since 1999. His professional accomplishments include various sales clubs and regional recognitions as being part of the top sales team for the RE/MAX Pacific Northwest Region. In addition to his sales success, Brint has also served as a volunteer board member to the local Realtor’s association and served as the 2010 Board President of the Missoula Organization of Realtors. His service to the industry as well as sales record earned him the 2011 recognition as the MOR 2011 Realtor of the Year. Currently, Brint is completing a degree in Business Administration with a major in Management from the University of Montana as a part-time non-traditional student.

**Suzanna Simmons** will also be focusing on expansion analytics and chief marketing officer and interior aesthetics. Suzanna has a bachelor degree in both Organizational Communication and Business Management. Her expertise is primarily in public relations, community involvement, and employee management. Suzanna worked for two years as the office manager for Garland Thayer at Raymond James Financial Services where she was responsible for the private, financial information for over 400 clients totaling over 40 million dollars in assets. Suzanna also has experience as a server at a local downtown Missoula, restaurant allowing her to understand the food and service industry as well as the customers in the downtown market.

### Vision Statement

We aspire to become a premier brand synonymous with natural, organic, locally sourced foods. We will offer the highest quality food in every community that we are located. Fresh Finds will offer fast and convenient prepared foods and grocery (coffee and beverages fall under grocery) items that fit the lifestyles of their customers and communities.

### Mission Statement

We aim to transform the shopping experience into a vibrant, energetic, inspirational atmosphere which provides the opportunity to sample and take home the inspirations of artisans who have prepared the highest quality products.

The team at Fresh Finds wants to challenge the notion that organic, environmentally and sustainable products are accessible only to a select few. Our target audience is everyone, and our objective is to be completely dedicated to customer satisfaction and provide a comfortable, enriching, and healthy environment.

### Key Personnel and Responsibilities

Management Team:

- Ben Sokoloski, co-owner/co-founder and CEO: Daily operations, Inventory control, Train employees, Public relations, Advertising, Managing systems and controls, Inventories Controls, Accounts receivable / Accounts payable, and review of payroll
- Suzanna Simmons, chief marketing officer: Advertising, Sales, Special promotions, Store appearance and aesthetics, Customer service management, Conduct consumer surveys, Study/report on relevant trends, Analyze competitors
- Brint Wahlberg, chief operating officer: Quality and product control and assurance, Hiring/firing of employees, Assistance in training programs, Complaints and mediation, Scheduling, Workers compensation and safety compliance

Advisory Board

- Melissa Kelleher: Dietician

- Brent Russ: Accountant: Tax Review
- Rebecca Summerville: Attorney
- Blake Nicolazzo: Expansion and Franchise Specialist
- Ian Finch: Inventory Specialist

### **Differentiated Products and Services Provided**

Fresh Finds will offer a broad selection of high quality natural and organic products with a strong emphasis on buying from local and regional producers (when economically viable) whose products meet our high quality standards; specifically local producers who dedicate the practices of environmentally friendly and sustainable agriculture. Fresh Finds product selection includes (but is not limited to): grocery, produce, meat and poultry, seafood, prepared foods and catering, dietary focused bakery, specialty beer/wine/cheese, coffee and tea, as well as body care items.

The lack of an establishment that provides dietary specific grab and go meals (such as gluten free, vegetarian or vegan) in Missoula presents a unique opportunity for Fresh Finds. While there are restaurants and delis that offer limited gluten-free options none provide the variety and transparency for those concerned with specific dietary needs. Based on a recent national news study 5% of Americans or approximately 5,000 Missoulians have a need or preference to eat gluten free meals. **(Exhibit B & C)**

### **Fresh Finds Quality Standards**

Our vision statement says it best, *we aspire to become a premier brand synonymous with not just natural, organic, locally sourced foods, and offer the highest quality of food to every community that we are located.* We will separate ourselves from other stores and markets because of our strict quality criterions which will help maintain an expansive base of loyal customers and suppliers. The Fresh Find team will uphold these quality standards by:

- Evaluating each and every product we offer,
- Providing foods that do not contain artificial flavors, preservatives or colors,
- Providing foods that are fresh, nutritious and support one's health,
- Seeking out and promote locally organically grown foods.

### **Business Goals**

**First 12 Months** – Open the first market in downtown Missoula, Montana. The primary goal for the first year is to create a system and a foundation to promote the vitality of the community by supplying the



highest quality and healthiest food available. The growth strategy in year one is to successfully implement a system of controls and create consistency and a replicable operations model.

**Month 18** – Identify a second location and begin expansion proposal.

**Month 24** –The growth strategy by month 24 will focus on increasing sales in the first location and build and launch second location. The crucial objective is to competitively meet, exceed and gain new customer support.

**Year 3-** The fundamental objective after two successful years of operation will be to open a third location in Whitefish, Montana. The Fresh Finds team believes our platform and product will successfully be synonymous with the culture of Whitefish. Sales from the two Missoula locations will continue to grow and after two years of operations gross profits are anticipated to be in the black.

### Industry Analysis

Natural and organic food continues to be a successful and growing segment in the grocery industry. Despite the weak U.S. economy within the last few years, this industry still continues to grow. The organic food industry continues to gain total market share, climbing to 4% of the \$673 billion food industry in 2010. Also, outpacing growth in conventional groceries, U.S. retail sales of natural and organic foods and beverages rose to nearly \$39 billion in 2010, an increase of 9% over the previous year, and 63% higher than sales five years earlier. According to Restaurant Startup and Growth magazine, health is at the forefront of restaurant trends, “Even the National Restaurant Association listed healthier menu items as top trend for 2012.”

Organic produce experience the most growth which represent 39.7% of total organic food value, and nearly 12% of all U.S. fruit and vegetable sales, reached nearly \$10.6 billion in 2010, up 11.8% from 2009 performance. Organic dairy, the second largest category, experienced 9% growth to achieve a value of \$3.9 billion, and captured nearly 6% of the total U.S. market for dairy products. The dairy products sector has boomed despite periodic supply shortages. Organic meat and eggs have relatively low total sales but is increasing in growth. The next several years are forecasted to experience even greater growth. Overall projections are that the market will grow by 103% between 2010 and 2015, with total annual sales exceeding \$78 billion by 2015.

Although, the threat of new entrants is high, Fresh Finds Market and Deli will gain a foothold by entering the market soon and will establish itself as the prime source for healthy food quick options in the a downtown market. Missoula is a tertiary community, the presence of Fresh Finds in downtown Missoula will pose as a strong barrier for new entrants to compete against.

There is a medium degree of rivalry among competitors. The biggest competitor in our market is the Good Food Store on the organic and natural food front and Worden’s Deli on the market/deli front. Indirect competitors, such as Wal-Mart, Safeway, and Rosauers, are expanding their organic food section. There are also a number of restaurants and cafes downtown that potential customers could

choose instead of Fresh Finds. The organic food industry is growing very fast and both Fresh Finds direct and indirect competitors are reacting by expanding into this market as well.

### **Market Analysis**

**Industry Rivalry** – Missoula’s high market demand for healthy and organic foods has led to an increase in new restaurants and grocery stores providing selections of organic and healthy foods for consumers. While the rivalry among grocery items is high, as most grocery stores provide some sort of organic/whole/bulk food options, the only major rival in Missoula would be the Good Food Store. As for prepared grab and go meals there currently are no major competitors outside of the deli selection offered at the Good Food Store and Worden’s Market.

**Threat of New Entrants** – To enter the market, new entrants face a variety of barriers such as location, economy and attracting and keeping customers. The organic and natural food sector is in high demand in Missoula. Matching a location similar to Fresh Finds, however, will be difficult as there are not a lot of available highly visible downtown retail spots.

**Threat of Substitutes** – This threat is relatively high; as mentioned all grocery stores around Missoula offer organic foods. While Missoula still works its way out of a deep recession, many of our potential customers might choose to buy goods and make their own meals at home rather than purchase grab-and-go meals. Additionally, Fresh Finds revenue sources which compete with multiple other groceries, local stores, and restaurants. Finally, during the summer months the various farmers’ markets provide a challenge as many of the goods they sell will compete directly with Fresh Finds.

**Supplier Power** – Supplier power is high, Untied Natural Foods, Inc, (UNFI) is the one of the largest single-source provider for all natural grocery and deli items. As a new business, and having an initial smaller footprint, Fresh Finds will not be considered as large a customer compared with larger grocery stores that buy from UNFI and local/regional farmers. This will pose a potential challenge for bargaining power from potential suppliers.

### **Target Market**

The greater market for Fresh Finds would be defined as the greater Missoula urban area. Our primary market would be those that live and work within a close proximity to downtown.. The combined overall population for this direct area is approximately 47,000 people, of which 38,000 people are adults over the age of 18, according to the US Census Bureau. Additionally, Fresh Finds will appeal to college-age students due to our flexible prices.

Our primary area of service is the greater population that lives, works, or attends school within a few miles proximity to our location. Based upon the Montana Bureau of Business and Economic Research

recent reports, population and income growth in Missoula will, start to increase in 2012. Additionally, enrollment at the University of Montana is on the rise, now exceeding 15,000 students.

To properly segment and identify the amount of customers we will serve, we reviewed the recent Missoula Business Improvement District report on consumer trends and shopping habits in the downtown area (**Exhibit D**). This survey provided insight on the frequency that Missoulians choose to eat breakfast, lunch, and dinner in the downtown area.

According to this survey Missoula as a whole produces approximately 54,919 individual meals sold each week. Downtown Missoula produces 22,890 of those meals (or 42% of all the meals sold in Missoula each week) based on that information this survey suggests that:

- There are 4,107 individual breakfasts sold in downtown Missoula each week, 587 per day
- There are 9,196 individual lunches sold in downtown Missoula each week, 1,314 per day
- There are 9,599 individual dinners sold in downtown Missoula each week, 1,371 per day

### Customer Analysis

Our team conducted a market survey consisting of potential shoppers (see **Exhibit E** for the full survey results). Results justified a greater need for an organic market presence in downtown Missoula. Our survey results returned fairly low opinions of the current organic selection and healthy quick meals options in downtown. Additionally, we found that organic selection and the price of food are the two most important aspects of our potential customers when shopping downtown.

Fresh Finds will cater to many customers, the health conscious who are looking for grocery items or a healthy meal that will be prepared in advance to allow for a quick grab-and-go experience. Additionally, many customers in central, downtown, northern, and eastern side of town will appreciate our convenient location. Fresh Finds will also provide local/regional beers and international wines at reasonable price points.

### Competitor Analysis

According to the Missoula Downtown Association there are currently 336 combined professional businesses, non-profits, and government entities registered within their database as working within the downtown core or in the nearby areas. Inclusive of those entities there are 95 businesses that are identified as locations for dining that are in the downtown area or in a nearby area. (**Exhibit F**)

- Of those 95 dining establishments 36 are represented as “casual dining” (**Exhibit G**)
- Of those 95 dining establishments 5 are listed as markets, however only 1 has a physical location, Worden’s Market. The others lack a store front and are considered catering or wholesale markets that do not provide lunches.
- There are 2 other natural food stores in our target market, The Good Food Store and the Missoula Food Co-op.

### Competitive Meal Prices and Revenues

After group observations at several downtown area restaurants that provide quick meals the following data was returned. This was based upon the amount of meals sold, menu price, and hours of operation. Refer to the chart below that summarizes the yearly revenues each business returns. The average ticket price per customer at these competitive establishments comes out to \$8 per customer. Fresh Finds anticipates a [\$12 per customer] ticket due to the fact that we will also be selling grocery, beer/wine, and coffee in addition to the grab-and-go meals.

Competitor Analysis	Average Daily Sales	Average Weekly Sales	Average Monthly Sales	Average Yearly Sales
Competitor:				
Liquid Planet *	\$ 262	\$ 1,834	\$ 7,263	\$ 87,153
Bagels on Broadway *	\$ 1,214	\$ 8,501	\$ 33,650	\$ 403,802
Pita Pit **	\$ 1,603	\$ 11,223	\$ 44,424	\$ 533,086
Jimmy Johns **	\$ 1,761	\$ 12,324	\$ 48,781	\$ 585,376
Taco Del Sol **	\$ 1,345	\$ 9,419	\$ 37,282	\$ 447,385
* Numbers based on AM (7am - 11am) projections only				
** Numbers based on PM (11am - 8pm) projections only				

### Competitor Summary:

**Liquid Plant** - Liquid Planet was founded by Montana native Scott Billadeau in 2003. Since that time, the company has focused on many of Missoula's favorite beverages. Liquid Plant offers coffee, specialty lattes, juice, and a wide variety of beer and wine. They have many different brands that feature organic, all-natural, and sustainable ingredients. Liquid Planet is passionate about the beverage industry but lacks the growing food compliment.

**Bagels on Broadway** - When it comes to breakfast in downtown Missoula, Bagels on Broadway dominates the market. Their fresh, made to order sandwiches are their featured item. As their name implies, Bagels on Broadway takes great pride in their in-house hand prepared bagels. Along with bagels, they offer a variety of coffee products, juice, pastries, parfaits, and cream cheese. While Bagels on Broadway has a nice grasp on the breakfast corner, they have yet to emerge as a major player in lunch or dinner.

**Pita Pit** - Pita Pit was founded on the idea that people want an exciting alternative to fast food. Pita Pit has decided to differ from many Deli-like shops in that they do not offer bread. They have opted to offer their products in the healthier pita wrap. Pita Pit offers options of lean meats and a variety of vegetables. Pita Pit has established themselves as an alternative to fast food but lacks the organic, all-natural, and locally grown features that the Missoula community values.

**Jimmy John's** - Jimmy John's has staked its claim in the on-the-go sandwich industry over the last three decades. Their relatively inexpensive, simple sandwiches are prepared so quickly that they are generally finished by the time you've completed your order and walked from the cashier to the pickup line. Jimmy John's also prides itself on employing a quality staff. Jimmy John's has had success with their focus of fast, cheap, and simple sandwiches, but they leave many people wanting more quality and healthy additions to their gourmet sandwich.

**Taco Del Sol** - With locations all across Montana, Taco Del Sol has developed a "tex-mex" taste that has gained great popularity in the sit down fast food market. The staple items on their menu are burritos, tacos, nachos, and taco salads. A nice alternative to their beef or chicken based entrees is their baked fish filets. Taco Del Sol also offers chips and salsa, rice and beans to go along with their featured items. They have enjoyed success with their "tex-mex" taste, but have struggled to develop their menu and establish themselves as a more than a grab-and-run type outfit.

**Worden's Market** - Worden's Market was established around 1883, as Missoula's first grocery store. Originally located near what is now the 100 block of West Front Street, Worden's has always been a downtown entity. Worden's is one of only three or four businesses of its age in Missoula that has been in continuous operation since their inception. In the course of its subsequent expansion, the business has developed a reputation for its eclectic and worldly selection of award-winning wines, beers, specialty foods and candies and has established a full service deli operation.

## Marketing Strategy

### Target Market Strategy

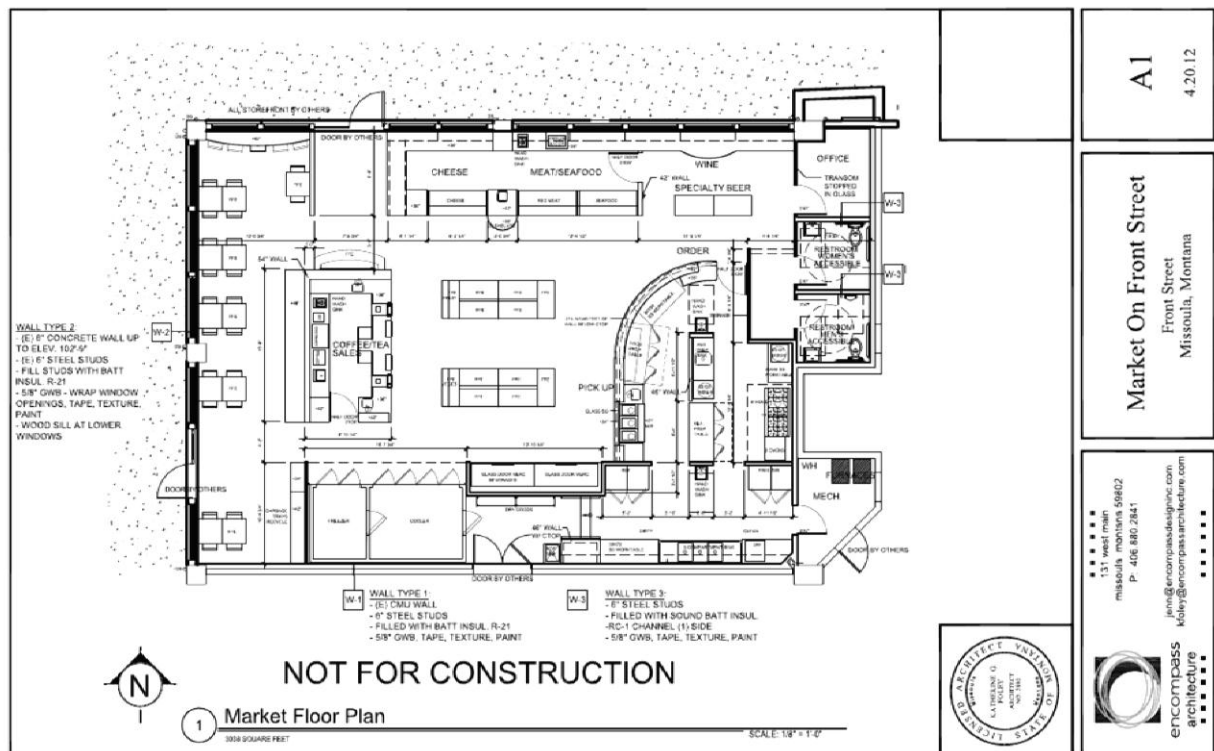
The demand for healthy, affordable meal options is continuing to grow, as is the speed of people's lives. People alike want the opportunity to purchase sustainable, locally grown, organic products at affordable prices. For those on a schedule; seeking freshly prepared foods, the ability to "grab-and-go" is essential. Fresh Finds satisfies all three needs of the market while offering a unique shopping and dining experience.

### Product/Service Strategy

Fresh Finds Market will offer a unique combination of organic and locally grown, sustainable products at competitive, affordable prices. Our grocery products will be uniquely highlighted with accent lights and displayed off the wall. It will seem as if you are pulling the product right off your shelf at home or picking your apple right out of a basket instead of from a bulk display. The prepared foods and deli portion of our store will specialize in fast, affordable, healthy options for the grab-and-go diner on a schedule.

Fresh Finds denotes a comfortable, rustic country atmosphere with a community driven sense of customer service. We will feature re-sawn Douglas Fir beams throughout paired with lightly textured concrete floors and reclaimed brick to bring the classic homely feel to the market. A majority of our interior build outs will be supplied from Home Resource, a recycled building material warehouse. Not

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### Pricing Strategy

Our pricing strategy will be competitive with similar markets in the area. When seasonally available and when economically viable, we will purchase through local suppliers. When unable to do so in Montana, in order to ensure our pricing strategy is competitive, we will purchase in the Northwest United States, still supporting sustainable, organic farmers and growers. Our prepared meals will range anywhere from \$5 to \$16 with smaller side dishes start at \$3. According to the results of our customer surveys and primary research, the pricing strategy will be well received by the Missoula target market. The profit margins for Fresh Finds are as follows:

- Deli Items: 50-100%
- Grocery: 30-35%
- Bulk: 40%
- Specialty: 40-45%
- Produce: 50%
- Frozen Foods: 35-40%
- Beer and Wine: 25-30%

### Distribution Strategy

Fresh Finds Market will operate in a Brick & Mortar fashion in a new high end retail space located in downtown Missoula. Our store will also have a web site sharing weekly specials, community events, favorite recipes and what we are preparing hot that day.

Fresh Finds will initially attract downtown business professionals as well as health conscious university and high school students. Breakfast will draw the specialty coffee, bagel, and breakfast burrito grabbers while the lunch rush will appeal to both grab-and-go, 'I have a meeting in fifteen' as well as the, "I haven't seen you in forever, let's have lunch and chat" customers. The groceries and prepared foods, paired with the convenient location will make for an effortless shopping trip for the "five - o'clocker" heading home with dinner for the family. No matter whom the customer, our products will always be fresh, healthy, and affordable.

The non-perishable items Fresh Finds offers to the consumer will be purchased through United Natural Foods, Inc. When sourcing the organic produce, meat, eggs, bread, and cheese, Fresh Finds will work directly with numerous local and regional farmers, ranchers, or growers.

Part of our distribution will include creating contracts with local downtown businesses for catering special events. Businesses from fly fishing outfitters to large law firms have the option of using Fresh Finds as their main source for business meetings, lunch-ins, and parties. Having contracts with numerous businesses will create strong relationships through by providing high quality food and service.

## **Advertising and Promotion Strategy**

### **Preliminary Marketing**

Fresh Finds will introduce preliminary marketing tactics approximately six months before opening its doors. The goal for preliminary marketing is to create interest, anticipation, and conversation about the new business. One of the main objectives for this marketing strategy will be to reach out to downtown businesses via promotional flyers and free samples delivered to professional offices. We will have an active web-site during this time that displays basic information about the store and will also give interested parties the ability to contact us with questions, comments, or suggestions for the new business.

### **Internet and Deals**

Fresh Finds will advertise through our website where customers will have the ability to subscribe to weekly promotional emails that offer only the subscribers a specific deal. Our web site will receive traffic by producing related articles, blogs, and videos that will help search engine optimization. Fresh Finds will also actively utilize Facebook and Twitter to maintain daily activity and interaction with current and potential customers as well as occasionally purchasing Facebook ads. Fresh Finds will utilize coupon booklets such as Valpak and Campus Special to offer specific products at discounted prices. Deal web sites such as Seize the Deal and Today's Deal will offer a daily special discounted around half price.

### **Public Relations and Community Connections**

On Wednesday evenings, Fresh Finds plans to hold a "Wine Tasting Wednesday" promoting our selected wines. During the summer months, Fresh Finds will tentatively team up with Big Sky Brewery and Runners Edge and hold a weekly fun run 5k on Thursday evenings. Big Sky Brewery would supply beverages and Runners Edge would help recruit runners, and Fresh Finds will donate two to three food options after the run is completed. We will have a "Community Night" once a week where a portion of the proceeds from various products will go to community wide charities throughout Missoula. In addition to community nights, we will ask customers who bring in their reusable grocery bags if they want to donate the 10 cents they save by using their own bag back to a specific charity. By advertising and promoting our business through the use of personal selling, a web site, social media page, and various community outreach strategies, we will successfully reach our target market. The team at Fresh Finds would like to help aspiring farmers and ranchers promote their product by creating 'farm to table' networking events. These events are aimed to assist farmers from around the surrounding communities to learn how to adequately market, sell and meet demand for their product.

### **Sustainability Strategy**

In addition to the educational seminar and networking events Fresh Finds will also offer a comprehensive recycling program. Partnered with Garden City Recycling, Fresh Finds will soon be accepting recyclable materials including glass. Fresh Finds has also partnered up with three local farmers that will pick up compost material reducing the stores overall landfill waste.



## **Sales Strategy**

Fresh Finds will have five streams of revenue. With the largest profit margin of 50-100%, prepared foods will be the greatest revenue source. Beer revenue will be obtained by providing a vast selection of affordable, local and regional microbrews and international wine options. Grocery and dried goods generate revenue by focusing on the most popular products among our target market. Revenue from advertisements will be produced by offering premium advertisement prices for specific products. The advertisements will be featured in flyers, on the web site, and on the radio. Fresh Finds will also receive revenue by renting commercial kitchen use for catering companies who don't have access to a commercial kitchen. The space will be rented during non-business hours or by appointment scheduled in advance. Our own personal catering for contracted businesses will also fall under this category. The sales projections from these revenues will be further addressed within the financial section.

## **Operation Strategy**

The majority of our purchasing, specifically in dry grocery items, meats, grains and root vegetables, will occur at the local and regional levels, which enable us to negotiate volume discounts with vendors. Fresh Finds will focus on buying local products as well as a unique product mix while striving to maintain the neighborhood market feel in our store. We will strategically be purchasing on producer-direct and manufacturer-direct programs to reduce costs.

United Natural Foods, Inc. ("UNFI") will be our primary supplier of frozen food and non-perishables. The majority of our perishable items will be sourced from local or regional vendors such as Charlie's Produce. Fresh Finds remains committed to buying from local producers that meet our quality standards.

Our chefs and sous-chefs will prepare a variety of prepared dishes; these pay per unit or pay per pound meals will all be available 'grab-and-go'. Fresh Finds will frequently refresh the perishable products to avoid spoilage and product loss. Our preparation team will continually be making and restocking the prepared foods (in small quantities) and as needed throughout the day. Not only will this prove that Fresh Finds has competitive advantage of giving the consumer the freshest product available but it will mitigate the risk of inventory loss.

## **Daily Operations**

To fulfill our promise of fresh organic prepared food, our preparation team will begin working on breakfast items one hour before opening. Similarly, with the lunch and dinner items the preparation team will begin preparing the food at least two hours before each meal. Store hours will be from 7:00 a.m. to 8:30 p.m. to accommodate breakfast, lunch, dinner and our favorite the in between perpetual-foodie customer.

Fresh Finds will have two onsite managers the first two years of operation (Ben Sokoloski and the Chef de cuisine). At least one manager will be there at any point during operating hours. The Chef de cuisine manager as well as one food prep team member will come in at 6:30 am and begin prepping and cutting

the various items needed throughout the morning. All lunch and dinner options that need additional preparation or cook time will be primed at this time. The third team member and a barista will be in at 7:00 am to begin stocking and fill the food line items.

There will be two more team members who will come in at noon until four to relieve the 6:30 morning crew. The lunch items and a majority of the dinner items will already be prepared by then so the lunch team continually restocks and finalizes any dinner prep items needed.

At 2:00 pm three more team members will arrive to relieve the remaining three morning crewmembers. They will be responsible for breaking down the lunch items putting the finishing touches on any dinner items and begin stocking and cooking for dinner. At 4:00 one last team member arrive to work the coffee station.

There will be a minimum of two team members at the checkout station throughout the day. During slower hours one of these team members will assist in restocking and cleaning the store.

Every team member will be required to ensure cleanliness, grocery items stocked, dirty dishes washed and make sure that great music is playing at all times. Ben Sokoloski will assist in closing down the store and doing the ordering and bookkeeping every night.

## **Research and Development**

### **Development Plan**

Fresh Finds will have a rotating menu to give the customer something new and exciting every time they come in. Our goal is to have four constant trademark items and then rotate four to six other dishes daily. We will have around five to eight main dishes, three soups and two desserts. Fresh Finds is in the development stages for fulfilling its menu requirements and grocery necessities. The completion date for the menu will be June of 2012.

### **Development Strategy**

The Fresh Finds team plans to create a parallel development strategy, which is to initiate organization and product marketing whilst the retail space is being built out. In essence, Fresh Finds will begin to develop a market presence before the store is open. This will be executed through a variety of media outlets such as social media sites, community events, word of mouth and press releases. In the interim Fresh Finds will secure capital for additional investing.

Employee wages will start at \$7.65, management salary and the contracted Chef de Cuisine will not exceed \$80,000. The kitchen manager will be paid \$20 per hour. After year two Fresh Finds will begin to offer its full time employees health benefits. The goal at Fresh Finds is to be a premier place to work which will be fulfilled through small perks such as industrial standard wages, an employee discount and an employee meal. After employee milestones such as length of term and dedication, employees will receive an increase in their hourly paycheck.

## Risks and Mitigations

### **Market and Growth Risk**

Although the organic and natural food industry growth is projected to be rapidly increasing over the next few years, there is a chance that the forecasts could be wrong. If our customers revert away from the organic or natural food demand our sales would be affected.

### **Mitigation**

Fresh Finds took a very conservative approach when forecasting growth; even if the industry doesn't expand as forecasted our low growth projections are minimal compared to growth in other comparable stores. Based on our research organic food demand is gaining momentum and popularity. Missoula has a population that demands healthy, green products. Fresh Finds will also offer select revenue streams that are not affected by natural food trends such as the rental of commercial kitchen, beer and wine and grocery items.

### **Market Entrance is High and Lack of Parking**

Fresh Finds will be the third organic natural food store in Missoula. There are a number of available lease spaces in downtown that could be possible for another natural food store.

### **Mitigation**

Currently there is not an organic food market (store) in downtown Missoula. Although there are a number of for sale and lease spaces available there are currently no location that has the necessary requirements (grease traps). Missoula Parking Commission is currently building the condominium space for Fresh Finds and can build-out in the necessary requirements. Based on our market research people do not like to go downtown because parking restrictions. Fresh Finds will be located within a parking garage, which offers available parking.

## Location

The new parking structure located on Front Street just to the east of the new First Interstate Bank building is currently being built. This structure is identified as a "Catalyst Project" in the downtown master plan as a major addition to the commercial core of Downtown Missoula. This structure features a main floor retail space that's shell space is 3,027 square feet. See **Exhibit I** for the building footprint.

Through researching similar lease rates for downtown retail and restaurant areas we have determined that the current fair market value of the desired retail space ranges from \$15-22 per square foot per year. This is based upon three executed leases reported to the Missoula Organization of Realtors® MLS this year for properties on Alder, North Higgins, and Front Street. All of the leases were triple-net and did not include CAM (common area maintenance) fees. In preliminary negotiations Fresh Finds has settled upon an agreement that would reflect a lease of \$10 per square foot based upon 3000 finished

square feet which would come out to \$30,000 per year (\$2,500 per month), triple net, and not including CAM fees.

### Financial Data

Fresh Finds plans generate revenue from five main sources: grocery, prepared foods, deli, and beer & wine. There will be other sources of revenue, such as advertising and catering, but their effects on the financial statements secondary.

### Sources and Uses of Funding – We need to redo this section based upon updated financials

There will be an initial capital requirement of \$496,000 for Fresh Finds. The uses of this capital can be seen in the **Financial Package Addendum**. We expect to be able to secure \$296,000 in Small Business Administration (SBA) Loans. This will leave us needing \$200,000 in private equity ownership. As a management team we expect to raise \$100,000 of our own money as contributed capital. We will then need to raise the remaining \$100,000 in a private equity offering.

### Assumptions

- Sales Volume / Total Revenue were derived from industrial averages, market estimates, and competitor analysis.
- Fresh Find average price per customer:
  - Prepared Food:
    - Breakfast: \$2.75
    - Lunch: \$7.60
    - Dinner: \$10.20
  - Grocery:
    - Average: \$13.5
- Margins (Gross):
  - Grocery Items: 35-40%
  - Prepared Food, Coffees and Teas: 75-100%
  - Beer = 25%
  - Wine = 25%
- Working Capital in year 1 or \$50 thousand
- Start-up cost per square foot will not exceed \$150.
- Payroll expenses will not exceed 35% of Sales.
- Utilities are expected to be below 6% of Sales annually.

For first year P&L as well as a full 5 year P&L please see **Financial Package Addendum** containing the complete financial data. All the graphs below will need to be updated



# Fresh Finds Market

## Projected Sources & Uses of Cash

### Development & Startup Period

#### SOURCES OF CASH:

Equity Contributions	\$ 100,000
Loan Financing	296,000

<b>TOTAL SOURCES OF CASH</b>	<b>\$ 396,000</b>
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#### USES OF CASH:

Land & Building	0
Leasehold Improvements	120,000
Bar / Kitchen Equipment	85,000
Bar / Dining Room Furniture	10,000
Professional Services	35,000
Organizational & Development	27,500
Interior Finishes & Equipment	23,500
Exterior Finishes & Equipment	5,000
Pre-Opening Expenses	29,500
Working Capital & Contingency	60,500

<b>TOTAL USES OF CASH</b>	<b>\$ 396,000</b>
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# Fresh Finds - Prepared Foods

## Annual Operating Projection - Summary

First Full Year of Operations

	MONTHLY AVE		ANNUAL	
<b>Sales:</b>				
Food	\$ 52,421	100.0%	\$ 629,054	100.0%
Beverage	0	0.0%	0	0.0%
TOTAL SALES	52,421	100.0%	629,054	100.0%
<b>Cost of Sales:</b>				
Food	15,726	30.0%	188,716	30.0%
Beverage	0	#DIV/0!	0	#DIV/0!
TOTAL COST OF SALES	15,726	30.0%	188,716	30.0%
<b>Gross Profit</b>	36,695	70.0%	440,338	70.0%
<b>Payroll:</b>				
Salaries & Wages	22,680	43.3%	272,155	43.3%
Employee Benefits	4,667	8.9%	56,009	8.9%
TOTAL PAYROLL	27,347	52.2%	328,163	52.2%
<b>PRIME COST</b>	<b>43,073</b>	<b>82.2%</b>	<b>516,880</b>	<b>82.2%</b>
<b>Other Controllable Expenses:</b>				
Direct Operating Expenses	1,850	3.5%	22,200	3.5%
Music & Entertainment	10	0.0%	120	0.0%
Marketing	450	0.9%	5,400	0.9%
Utilities	2,125	4.1%	25,500	4.1%
General & Administrative Expenses	2,022	3.9%	24,267	3.9%
Repairs & Maintenance	675	1.3%	8,100	1.3%
TOTAL OTHER CONTROLLABLE EXP.	7,132	13.6%	85,587	13.6%
<b>CONTROLLABLE PROFIT</b>	<b>2,216</b>	<b>4.2%</b>	<b>26,588</b>	<b>4.2%</b>
<b>Occupancy Costs &amp; Depreciation</b>				
Occupancy Costs	2,175	4.1%	26,100	4.1%
Depreciation & Amortization	1,558	3.0%	18,701	3.0%
<b>Other (Income) Expenses</b>				
Other (Income)	(250)	(0.5%)	(3,000)	(0.5%)
Interest Expense	1,144	2.2%	13,733	2.2%
Other Expense	0	0.0%	0	0.0%
<b>NET INCOME BEFORE INCOME TAXES</b>	<b>(\$2,412)</b>	<b>(4.6%)</b>	<b>(\$28,945)</b>	<b>(4.6%)</b>
<b>ADD BACK:</b>				
Depreciation & Amortization	1,558	3.0%	18,701	3.0%
<b>DEDUCT:</b>				
Loan Principal Payments	(1,210)	(2.3%)	(14,517)	(2.3%)
<b>CASH FLOW BEFORE INCOME TAXES</b>	<b>(\$2,063)</b>	<b>(3.9%)</b>	<b>(\$24,761)</b>	<b>(3.9%)</b>

# Fresh Finds - Grocery

## Annual Operating Projection - Summary

### First Full Year of Operations

	MONTHLY AVE		ANNUAL	
<b>Sales:</b>				
Food	\$ 22,470	71.7%	\$ 269,636	71.7%
Beverage	8,876	28.3%	106,506	28.3%
TOTAL SALES	31,345	100.0%	376,142	100.0%
<b>Cost of Sales:</b>				
Food	13,482	60.0%	161,781	60.0%
Beverage	6,213	70.0%	74,554	70.0%
TOTAL COST OF SALES	19,695	62.8%	236,336	62.8%
<b>Gross Profit</b>	11,651	37.2%	139,806	37.2%
<b>Payroll:</b>				
Salaries & Wages	4,599	14.7%	55,186	14.7%
Employee Benefits	1,434	4.6%	17,202	4.6%
TOTAL PAYROLL	6,032	19.2%	72,388	19.2%
<b>PRIME COST</b>	<b>25,727</b>	<b>82.1%</b>	<b>308,724</b>	<b>82.1%</b>
<b>Other Controllable Expenses:</b>				
Direct Operating Expenses	475	1.5%	5,700	1.5%
Music & Entertainment	10	0.0%	120	0.0%
Marketing	450	1.4%	5,400	1.4%
Utilities	2,125	6.8%	25,500	6.8%
General & Administrative Expenses	1,611	5.1%	19,335	5.1%
Repairs & Maintenance	675	2.2%	8,100	2.2%
TOTAL OTHER CONTROLLABLE EXP.	5,346	17.1%	64,155	17.1%
<b>CONTROLLABLE PROFIT</b>	<b>272</b>	<b>0.9%</b>	<b>3,263</b>	<b>0.9%</b>
<b>Occupancy Costs &amp; Depreciation</b>				
Occupancy Costs	2,175	6.9%	26,100	6.9%
Depreciation & Amortization	856	2.7%	10,274	2.7%
<b>Other (Income) Expenses</b>				
Other (Income)	(250)	(0.8%)	(3,000)	(0.8%)
Interest Expense	526	1.7%	6,316	1.7%
Other Expense	0	0.0%	0	0.0%
<b>NET INCOME BEFORE INCOME TAXES</b>	<b>(\$3,036)</b>	<b>(9.7%)</b>	<b>(\$36,427)</b>	<b>(9.7%)</b>
ADD BACK:				
Depreciation & Amortization	856	2.7%	10,274	2.7%
DEDUCT:				
Loan Principal Payments	(556)	(1.8%)	(6,677)	(1.8%)
<b>CASH FLOW BEFORE INCOME TAXES</b>	<b>(\$2,736)</b>	<b>(8.7%)</b>	<b>(\$32,829)</b>	<b>(8.7%)</b>



## Fresh Finds Market

### 5 Year Operating Projections

	Year 1		Year 2		Year 3		Year 4		Year 5	
<b>Sales:</b>										
Food	\$ 898,690	89.4%	\$ 988,559	89.4%	\$ 1,107,186	89.4%	\$ 1,262,192	89.4%	\$ 1,451,521	89.4%
Beverage	106,506	10.6%	117,157	10.6%	131,215	10.6%	149,586	10.6%	172,023	10.6%
TOTAL SALES	1,005,196	100.0%	1,105,716	100.0%	1,238,401	100.0%	1,411,778	100.0%	1,623,544	100.0%
<b>Cost of Sales:</b>										
Food	350,497	39.0%	385,547	39.0%	431,814	39.0%	492,267	39.0%	566,107	39.0%
Beverage	74,554	70.0%	82,010	70.0%	91,851	70.0%	104,710	70.0%	120,417	70.0%
TOTAL COST OF SALES	425,051	42.3%	467,557	42.3%	523,665	42.3%	596,977	42.3%	686,524	42.3%
<b>Gross Profit</b>	580,145	57.7%	638,159	57.7%	714,736	57.7%	814,801	57.7%	937,020	57.7%
<b>Payroll:</b>										
Salaries & Wages	327,341	32.6%	340,435	30.8%	354,052	28.6%	368,214	26.1%	382,943	23.6%
Employee Benefits	73,210	7.3%	76,138	6.9%	79,184	6.4%	82,351	5.8%	85,645	5.3%
TOTAL PAYROLL	400,551	39.8%	416,573	37.7%	433,236	35.0%	450,565	31.9%	468,588	28.9%
<b>PRIME COST</b>	<b>825,602</b>	<b>82.1%</b>	<b>884,130</b>	<b>80.0%</b>	<b>956,901</b>	<b>77.3%</b>	<b>1,047,542</b>	<b>74.2%</b>	<b>1,155,112</b>	<b>71.1%</b>
<b>Other Controllable Expenses:</b>										
Direct Operating Expenses	27,900	2.8%	28,737	2.6%	29,599	2.4%	30,487	2.2%	31,402	1.9%
Music & Entertainment	240	0.0%	247	0.0%	255	0.0%	262	0.0%	270	0.0%
Marketing	10,800	1.1%	11,124	1.0%	11,458	0.9%	11,801	0.8%	12,155	0.7%
Utilities	51,000	5.1%	52,530	4.8%	54,106	4.4%	55,729	3.9%	57,401	3.5%
General & Administrative Expenses	43,602	4.3%	44,910	4.1%	46,257	3.7%	47,645	3.4%	49,074	3.0%
Repairs & Maintenance	16,200	1.6%	16,686	1.5%	17,187	1.4%	17,702	1.3%	18,233	1.1%
TOTAL OTHER CONTROLLABLE EXP.	149,742	14.9%	154,234	13.9%	158,861	12.8%	163,627	11.6%	168,536	10.4%
<b>CONTROLLABLE PROFIT</b>	<b>29,852</b>	<b>3.0%</b>	<b>67,351</b>	<b>6.1%</b>	<b>122,639</b>	<b>9.9%</b>	<b>200,608</b>	<b>14.2%</b>	<b>299,896</b>	<b>18.5%</b>
<b>Occupancy Costs &amp; Depreciation</b>										
Occupancy Costs	52,200	5.2%	53,244	4.8%	54,309	4.4%	55,395	3.9%	56,503	3.5%
Depreciation & Amortization	28,975	2.9%	28,975	2.6%	28,975	2.3%	28,975	2.1%	28,975	1.8%
<b>Other (Income) Expenses</b>										
Other (Income)	(6,000)	(0.6%)	(6,180)	(0.6%)	(6,365)	(0.5%)	(6,556)	(0.5%)	(6,753)	(0.4%)
Interest Expense	20,049	2.0%	18,516	1.7%	16,874	1.4%	15,112	1.1%	13,224	0.8%
Other Expense	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
<b>NET INCOME BEFORE INCOME TAXES</b>	<b>(\$65,372)</b>	<b>(6.5%)</b>	<b>(\$27,204)</b>	<b>(2.5%)</b>	<b>\$ 28,847</b>	<b>2.3%</b>	<b>\$ 107,682</b>	<b>7.6%</b>	<b>\$ 207,947</b>	<b>12.8%</b>
<b>ADD BACK:</b>										
Depreciation & Amortization	28,975	2.9%	28,975	2.6%	28,975	2.3%	28,975	2.1%	28,975	1.8%
<b>DEDUCT:</b>										
Loan Principal Payments	(21,194)	(2.1%)	(22,725)	(2.1%)	(24,368)	(2.0%)	(26,130)	(1.9%)	(28,019)	(1.7%)
<b>CASH FLOW BEFORE INCOME TAXES</b>	<b>(\$57,591)</b>	<b>(5.7%)</b>	<b>(\$20,954)</b>	<b>(1.9%)</b>	<b>\$ 33,454</b>	<b>2.7%</b>	<b>\$ 110,527</b>	<b>7.8%</b>	<b>\$ 208,903</b>	<b>12.9%</b>

## Fresh Finds - Prepared Foods

### Cash Flow Break-Even Sales Volume

	MONTHLY		ANNUAL	
<b>Sales:</b>				
Food	\$ 60,677	100.0%	\$ 728,119	100.0%
Beverage	0	0.0%	0	0.0%
<b>TOTAL SALES</b>	<b>60,677</b>	<b>100.0%</b>	<b>728,119</b>	<b>100.0%</b>
<b>Cost of Sales:</b>				
Food	18,203	30.0%	218,436	30.0%
Beverage	0	#DIV/0!	0	#DIV/0!
<b>TOTAL COST OF SALES</b>	<b>18,203</b>	<b>30.0%</b>	<b>218,436</b>	<b>30.0%</b>
<b>Gross Profit</b>	<b>42,474</b>	<b>70.0%</b>	<b>509,683</b>	<b>70.0%</b>
<b>Payroll:</b>				
Salaries & Wages	25,529	42.1%	306,352	42.1%
Employee Benefits	5,122	8.4%	61,463	8.4%
<b>TOTAL PAYROLL</b>	<b>30,651</b>	<b>50.5%</b>	<b>367,816</b>	<b>50.5%</b>
<b>PRIME COST</b>	<b>48,854</b>	<b>80.5%</b>	<b>586,251</b>	<b>80.5%</b>
<b>Other Controllable Expenses:</b>				
Direct Operating Expenses	1,850	3.0%	22,200	3.0%
Music & Entertainment	10	0.0%	120	0.0%
Marketing	450	0.7%	5,400	0.7%
Utilities	2,125	3.5%	25,500	3.5%
General & Administrative Expenses	2,183	3.6%	26,198	3.6%
Repairs & Maintenance	675	1.1%	8,100	1.1%
<b>TOTAL OTHER CONTROLLABLE EXP.</b>	<b>7,293</b>	<b>12.0%</b>	<b>87,518</b>	<b>12.0%</b>
<b>CONTROLLABLE PROFIT</b>	<b>4,529</b>	<b>7.5%</b>	<b>54,349</b>	<b>7.5%</b>
<b>Occupancy Costs &amp; Depreciation</b>				
Occupancy Costs	2,175	3.6%	26,100	3.6%
Depreciation & Amortization	1,558	2.6%	18,701	2.6%
<b>Other (Income) Expenses</b>				
Other (Income)	0	0.0%	0	0.0%
Interest Expense	1,144	1.9%	13,733	1.9%
Other Expense	0	0.0%	0	0.0%
<b>NET INCOME BEFORE INCOME TAXES</b>	<b>(\$349)</b>	<b>(0.6%)</b>	<b>(\$4,184)</b>	<b>(0.6%)</b>
<b>ADD BACK:</b>				
Depreciation & Amortization	1,558	2.6%	18,701	2.6%
<b>DEDUCT:</b>				
Loan Principal Payments	(1,210)	(2.0%)	(14,517)	(2.0%)
<b>CASH FLOW BEFORE INCOME TAXES</b>	<b>\$ 0</b>	<b>0.0%</b>	<b>\$ 0</b>	<b>0.0%</b>

<b>BREAK-EVEN SALES</b>	
<b>Week</b>	<b>\$14,002</b>
<b>Month</b>	<b>\$60,677</b>
<b>Year</b>	<b>\$728,119</b>

# Fresh Finds - Grocery

## Cash Flow Break-Even Sales Volume

	MONTHLY		ANNUAL	
<b>Sales:</b>				
Food	\$ 30,729	71.7%	\$ 368,751	71.7%
Beverage	12,138	28.3%	145,657	28.3%
<b>TOTAL SALES</b>	<b>42,867</b>	<b>100.0%</b>	<b>514,408</b>	<b>100.0%</b>
<b>Cost of Sales:</b>				
Food	18,438	60.0%	221,251	60.0%
Beverage	8,497	70.0%	101,960	70.0%
<b>TOTAL COST OF SALES</b>	<b>26,934</b>	<b>62.8%</b>	<b>323,211</b>	<b>62.8%</b>
<b>Gross Profit</b>	<b>15,933</b>	<b>37.2%</b>	<b>191,198</b>	<b>37.2%</b>
<b>Payroll:</b>				
Salaries & Wages	5,524	12.9%	66,282	12.9%
Employee Benefits	1,581	3.7%	18,972	3.7%
<b>TOTAL PAYROLL</b>	<b>7,105</b>	<b>16.6%</b>	<b>85,254</b>	<b>16.6%</b>
<b>PRIME COST</b>	<b>34,039</b>	<b>79.4%</b>	<b>408,465</b>	<b>79.4%</b>
<b>Other Controllable Expenses:</b>				
Direct Operating Expenses	475	1.1%	5,700	1.1%
Music & Entertainment	10	0.0%	120	0.0%
Marketing	450	1.0%	5,400	1.0%
Utilities	2,125	5.0%	25,500	5.0%
General & Administrative Expenses	1,836	4.3%	22,031	4.3%
Repairs & Maintenance	675	1.6%	8,100	1.6%
<b>TOTAL OTHER CONTROLLABLE EXP.</b>	<b>5,571</b>	<b>13.0%</b>	<b>66,851</b>	<b>13.0%</b>
<b>CONTROLLABLE PROFIT</b>	<b>3,258</b>	<b>7.6%</b>	<b>39,093</b>	<b>7.6%</b>
<b>Occupancy Costs &amp; Depreciation</b>				
Occupancy Costs	2,175	5.1%	26,100	5.1%
Depreciation & Amortization	856	2.0%	10,274	2.0%
<b>Other (Income) Expenses</b>				
Other (Income)	0	0.0%	0	0.0%
Interest Expense	526	1.2%	6,316	1.2%
Other Expense	0	0.0%	0	0.0%
<b>NET INCOME BEFORE INCOME TAXES</b>	<b>(\$300)</b>	<b>(0.7%)</b>	<b>(\$3,598)</b>	<b>(0.7%)</b>
<b>ADD BACK:</b>				
Depreciation & Amortization	856	2.0%	10,274	2.0%
<b>DEDUCT:</b>				
Loan Principal Payments	(556)	(1.3%)	(6,677)	(1.3%)
<b>CASH FLOW BEFORE INCOME TAXES</b>	<b>(\$0)</b>	<b>(0.0%)</b>	<b>(\$0)</b>	<b>(0.0%)</b>
<b>BREAK-EVEN SALES</b>				
<b>Week</b>	<b>\$9,892</b>			
<b>Month</b>	<b>\$42,867</b>			
<b>Year</b>	<b>\$514,408</b>			


## Appendix

Browser: <http://www.wildoats.coop/deli.html>

Find:  Previous Next Options


### Deli

**At Wild Oats, we sell food that tastes as good as it is for you.**




Although Wild Oats is a small, independent cooperative grocery store, our selection of foods is large, well-thought-out and high in quality. Local and organic items that we carry include (but are not limited to): meats, eggs, dairy products, fruits, vegetables, breads, pastas, oils, cereals, juices, chips and snacks, chocolate, bulk items, and ethnic foods. In addition, the store offers a hot foods bar, a salad bar, a fresh grab n' go deli, breads, rolls and pastries freshly baked on site, and a cafe area with ample seating for you to enjoy a meal or a snack. Wild Oats Market also carries supplements and personal care products, as well as environmentally-friendly household supplies. Wild Oats Market is located at 320 Main Street in Williamstown, Massachusetts.

**Visit the Wild Oats Deli Department for healthy and delicious meals, salads, soups and heat n' serve dishes**



Our deli offerings are prepared daily using the best ingredients (we use local ingredients whenever possible). You will always find a selection of vegan as well as non-vegan items available. The Wild Oats deli provides the perfect solution to a quick, healthy meal when you and your family are on the go—or simply when you want to enjoy a home-cooked meal that you don't have to prepare yourself!



Our hot foods and salad bars are open daily from 1130 am until 8 pm. Two soups are also available every day (a vegan selection is always available) from lunch until closing. The menu for our hot bar, which changes daily, is posted on our Facebook page daily and features international dishes, favorites such as our Chicken Pot Pie, a vegan entree each day, and classic dishes such as roast chicken and lasagna. Our salad bar includes as many local and organic ingredients as possible and home-made salad dressings, along with a changing variety of healthy toppings.

The Wild Oats grab n' go deli stocks a variety of fresh, healthy options for vegan and non-vegan customers who enjoy the convenience of prepared foods. In our grab n' go section at the front of the store, you will find sandwiches, salads, heat-and-serve items, cold drinks and snacks.

For a copy of our [monthly hot bar menu](#), please click here.

Browser: <http://www.centralmarket.com/Goods/Chef-Prepared-Foods>

Find:  Previous Next Options

### GOODS

- WEEKLY SPECIALS
- PRODUCE
- SEAFOOD
- MEATS
- CHEF PREPARED FOODS
- BAKED GOODS
- DELI
- CHEESE
- WINE & BEER
- HEALTHY LIVING
- STAPLES & FANCY GROCERIES
- BULK
- FLOWERS & HERBS
- GIFT BASKETS

## Like Having Your Own Personal Chef


Central Market offers a huge selection of Chef Prepared Foods ready to go straight from the store to your plate. And the best part is that your wallet doesn't have to suffer. Our Chef Prepared Foods aren't just fast and healthy — they're affordable, too.

**Grab & Go**  
The Grab & Go case is the freshest, healthiest and fastest in-and-out mealtime solution around. Serve family members what they want, when they want it with individually packaged and quick-chilled meals, side dishes, pizzas, and more. With the Grab & Go case, the chances of hearing any complaining about what's for dinner are slim to none — just the way we like it.

**Chef's Case**  
Central Market's Chef's Case makes it easy to put together fresh, fabulous meals in a hurry, featuring dozens of exciting entrées and side dishes made fresh daily. Our offerings include some of the world's finest cuisines, drawing from the bounty of the store as the source for ideas and inspiration. And foods from the Chef's Case are made with your schedule in mind, so they can be purchased in any amount and come with easy-to-follow directions.

**The Cafe at Central Market**  
For a great sit-down meal, visit the Central Market Cafe, featured at our Austin, Southlake and Dallas locations. You'll find our Cafe chefs have prepared a fabulous menu featuring our sandwiches, salads, pastas and entrées. With fresh specials featured every day, we never stop finding new ways to please your palate.

**Dinner for Two**  
Available in our Grab & Go case, Dinner for Two is the ticket for delicious heat-and-serve meals at home — no fuss, no muss. All Dinners for Two include an entrée



### Bulk Sauces & Dips

Central Market's Bulk Bar features prepared sauces, salsas, dips and more.

- Prepared Sauces** Our marinara and pesto sauces are great on pasta or a CM prepared pizza crust. Try sautéing veggies from one of our Prepress Produce Kits in tomato basil or alfredo sauce.
- Salsa Bar** The Salsa Bar features several varieties of Central Market Signature Salsa, from our spicy Anniversary recipe to refreshing Mango-Papaya.
- Signature Dips** Our Signature Dips



## Gluten-Free: The Low-Carb of This Decade?

By JANE E. ALLEN, ABC News Medical Unit  
May 3, 2011—

go.com

"Gluten-free" is fast becoming the "low-carb" diet trend of the 21st century, although only 10 percent of the people buying its foods suffer from the celiac disease, wheat allergy or "gluten sensitivity" that make gluten avoidance a medical-must.

The burgeoning gluten-free marketplace has been a boon to men and women whose good health depends upon keeping gluten out of their gullets.

Today, gluten-free staples, frozen meals and snacks fill aisles of supermarkets that years ago might have stocked only a paltry collection of cardboard-y rice crackers and wheat-free cookies.

At Wrigley Field, home of the Chicago Cubs, baseball fans can wash down hot dogs on gluten-free buns with gluten-free beer.

Some churches provide gluten-free or very-low-gluten altar bread on communion trays, further attesting to the mainstreaming of gluten-free eating.

Last year, Americans spent \$2.64 billion on foods and beverages without gluten, up from \$210 million in 2001, according to Packaged Facts, a Rockville, Md.-based market research firm. The number of food and beverage packages with gluten-free package claims or tags rose from fewer than 1,000 at the end of 2006 to 2,600 by 2010.

The target market for sufferers of three types of gluten-related disorders is significant.

An estimated 3 million Americans have celiac disease, a life-threatening immune disorder triggered by the consumption of a protein found in wheat, rye and barley. Celiac disease is considered genetic, but can strike at any time of life when genetic and environmental influences intersect. Only about 200,000 Americans have been diagnosed.

Another 300,000 to 600,000 Americans have wheat allergies, which could kill them if they inadvertently ingested wheat products that swell their airways shut.

The biggest of these potential pools lies with those plagued by an emerging, but not fully delineated "gluten sensitivity" which Dr. Alessio Fasano, director of the Center for Celiac Research at the University of Maryland in Baltimore, in a study published in March, estimated could be as many as 20 million people.

Among that group is Maria Monteverde-Jackson, 40, of Arlington, Va. Only six weeks ago, she gave up gluten after becoming increasingly frustrated by doctors' inability to pinpoint the source of the stomach pain, tingling in her hands, headaches, brain fog and "a general unwell feeling" she'd had since December. Because she had a 3-year-old niece with celiac disease, she considered the possibility that celiac might be "somewhere in our DNA" and underwent blood tests and biopsies of her small intestine, which all proved negative for celiac.

After that, she said, "I felt like I needed to take control and do something to see if I couldn't make myself feel better."

She had a consultation with Fasano and was diagnosed with gluten sensitivity. When she stopped eating gluten, she said, "the mental foggy and the headaches went away pretty quickly," which she described as "a great relief." The stomach pain has eased, too.

## Gluten Free Restaurants in Missoula

Scared to eat out? Fear no more! These restaurants are awesome for Celiacs! Separate fryers for fried food or they know what goes into their stuff!!!

### **Biga Pizza**

Gluten-Free pizzas! Double check the toppings and call ahead to reserve a crust (the GF crusts are so popular, they disappear early! Call ahead!)

### **The Bridge Pizza**

Gluten-Free pizza with dairy free cheese options- AND they deliver :)

### **Applebees**

They just introduced a TOTALLY gluten-free menu. Score.

### **Good Food Store**

Often their deli items are GF- just be careful from cross contamination. They cook everything in the same kitchen as gluten...James Bar  
James bar offers a non-wheat product fryer. Get onion rings with rice flour or try some of their nummy truffle oil fries!

### **The Kettle House**

Oh yes. The time has come to enjoy beer (if you're 21 and older) ON TAP! The Kettle House uses sterile equipment and the only form of contamination is through the air. So pretty darn safe! Ask for a pint of Seeley Axe!

### **James Bar**

James bar has a gluten free frier!!! Miss french fries? Onion rings? Breaded stuff? Call ahead, speak to their Head Chef and let him know you'll be in. He is the most knowledgeable and the wait staff and sous chefs get confused. By calling ahead, you'll ensure that they're using the right frier and the right rice flour! (406) 721-8158.

### **Outback Steak House**

They just introduced a TOTALLY gluten-free menu. AWESOME!!!

### **Red Robin**

Red Robin has an allergen list. You can get a beastly, lettuce-wrapped burger (lettuce as the bun) no seasonings and bottomless steak fries no seasonings (no bread products go in the fry fryer)!

### **Fat Cat Pizzeria**

Fat Cat offers gluten free pasta as well as pizza! They use separate cutting boards and utensils for their pizzas and they boil all their noodles separately. Also, most of their soups and sauces are gluten free, just make sure you ask the wait staff to double check with the chef.

Restaurants that accommodate easily:

### **Scotty's Table**

Amazing bistro food that's a little pricey, but they do a great job of accommodating.

### **Iza**

Lots of gluten free options, just double check with the chef.

### **Redbird Winebar**

A few options, also check with the chef. They are accommodating.

### **Blue Bison Grill in Stockman's Bar**

Home of the some nummy buffalo wings, this restaurant's one and only waitress is a Celiac! GF Menu with several entrees made for gluten intolerant folks.

Complete downtown consumer survey - <http://www.missouladowntown.com/wp-content/uploads/2009BIDSurveySummary.pdf>

4. How often do you eat out... (\*mark ONE answer for each question)

	5 x or more per week	2-4 x per week	Once a week	Once a month	Once every few months	Never	Response Count
for breakfast?	1.1% (6)	4.7% (25)	20.0% (107)	22.8% (122)	36.9% (197)	14.4% (77)	534
for lunch?	2.7% (15)	21.8% (119)	33.2% (181)	23.4% (128)	14.7% (80)	4.2% (23)	546
for supper?	0.7% (4)	19.6% (109)	33.7% (187)	26.1% (145)	17.1% (95)	2.7% (15)	555
	answered question						574
	skipped question						5

9. How often do you come to downtown Missoula for the following? (\*mark ONE answer for each)

	5 x or more per week	2-4 x per week	Once a week	Once a month	Once every few months	Never	Response Count
Non-grocery retail shopping	0.4% (2)	4.5% (25)	16.2% (90)	29.8% (165)	37.0% (205)	12.1% (67)	554
Eating out	0.5% (3)	11.0% (61)	20.3% (113)	26.6% (148)	33.2% (185)	8.4% (47)	557
Personal care or professional services	0.6% (3)	2.6% (14)	6.2% (34)	18.2% (99)	34.9% (190)	37.6% (205)	545
Work	13.5% (71)	5.3% (28)	3.1% (16)	3.8% (20)	5.5% (29)	68.7% (360)	524
Passing through on your way to someplace else	23.8% (129)	27.4% (149)	21.5% (117)	13.4% (73)	10.1% (55)	3.7% (20)	543
	answered question						575
	skipped question						4

## Survey Answers

Q1: How often do you prepare your own / purchase a breakfast

Times/ week	0	1	2	3	4	5	6	7	
Prepare	6	4	4	0	4	6	12	14	
Buy	12	6	14	4	0	4	6	4	100

Q2: How much \$\$ Willing to pay for breakfast?

\$1 - \$2.99	14
\$3-\$5	17
\$6-\$10	12
\$11+	7
	50

Q3: How often do you prepare lunch / purchase lunch?

Times/ week	0	1	2	3	4	5	6	7	
Prepare	4	3	1	3	6	4	9	15	
Buy	14	17	9	5	3	1	2	4	100

Q4: How much \$\$ Willing to pay for lunch?

\$1 - \$2.99	8
\$3-\$5	15
\$6-\$10	22
\$11+	5
	50

Q5: How long is your lunch cycle?

30 min	33
45 min	9
60+ min	6
	48

Q6: How much are you willing to pay for dinner?

\$5 - 10	7
\$11 - 15	20
\$16 - 20	12
\$21+	11
	50

Q7: Scale of 1 - 10, how good is the downtown organic selection? (10 being best)

Answer:	1	2	3	4	5	6	7	8	9	10		
# of replies	2	6	11	8	10	6	4	3	0	0	50	
	2	12	33	32	50	36	28	24	0	0	217	4.34

Q7: Scale of 1 - 10, how good is the downtown deli/prepared food selection? (10 being best)

Answer:	1	2	3	4	5	6	7	8	9	10		
# of replies	3	6	4	6	15	2	4	2	5	3	50	
	3	12	12	24	75	12	28	16	45	30	257	5.14

Q8: How often do you grocery shop?

Rarely	3
--------	---



Once/week	41
Every other day	6
Daily	50

Q9: How important are the following when grocery shopping: organic food, where the food comes from, and price of food? (10 is highest concern)

Organic

Answer:	1	2	3	4	5	6	7	8	9	10		
# of replies	0	2	0	6	6	8	7	10	6	5	50	
	0	4	0	24	30	48	49	80	54	50	339	6.78

Where food comes from

Answer:	1	2	3	4	5	6	7	8	9	10	
# of replies	1	2	4	1	10	2	14	8	5	3	50

Price of Food

Answer:	1	2	3	4	5	6	7	8	9	10	
# of replies	1	0	2	1	4	2	19	13	5	3	50
	1	0	6	4	20	12	133	104	45	30	355
											7.1

Q10: Where do you often grocery shop?

Albertsons	12
Rosauers	9
Wal-Mart	7
Pattee Creek Mrkt	1
Good Food Store	9
Safeway	12
	50

Q11: How often to the farmers market (lots of answers, to best categorize)

Weekly:	2
Bi-weekly:	22
Monthly:	11
Once or twice:	15
	50

(What do you buy - top responses, there were many others, multiple responses)

Produce

Flowers

Meat/Cheese NA

Non-grocery items

Vegi plants to grow

Q12: How often do you shop at organic markets: (again, best categorization)

Weekly:	12
Bi-weekly:	9
Monthly:	15
Once or twice:	6
Never:	8
	50

Q13: Most popular items when grocery shopping (tons of similar and general answers)

Milk  
Cheese  
Bread  
Meat  
Vegetables  
Fruit  
Soda/Beer/Wine

Q14: How much/week do you spend on food?

\$10-20	2
\$21-40	12
\$41-60	22
\$61-80	6
\$81-100	8
	50

Q15: What is more important?

Price	33
Convenience	20
	53

Q16: How often do you purchase prepared foods? (when available answer confused some)

Rarely	19
Once/week	15
Every other day	7
Every Day	3
When Available	6
	50

Q17: Profession?

Student	4
Part-time prof	2
Full-time prof	23
Stay @ home	16
Retired	5
	50

Q18: Age Group

Under 18	2
19-25	9
26-35	5
35-50	12
50-70	16
70+	6
	50

Q19: answers were all over, every respondent lived in Missoula, some listed zip codes, others neighborhoods, I summarized to neighborhood

59801	8
59802	5

<http://www.missouladowntown.com/business>

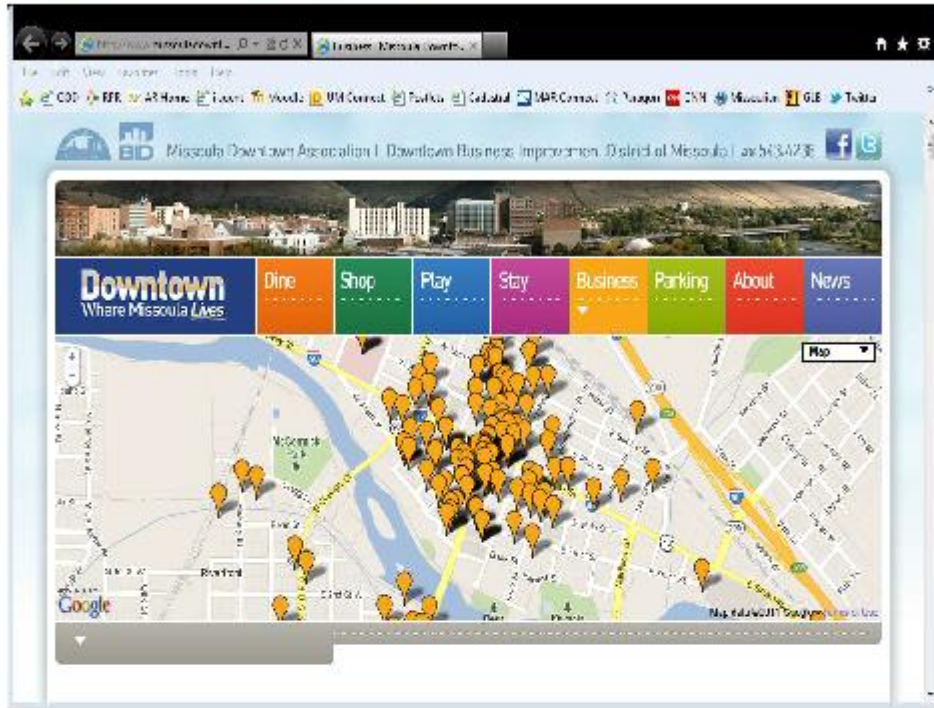


Exhibit F - <http://www.missouladowntown.com/dine>

Exhibit G – Casual dining in downtown references Big Sky Café, Biga Pizza, Blarney Stone Café, Break Espresso, Broadway Inn, Butterfly Herbs, Brooks and Browns, Catalyst, Ciao Mambo, City Brew, Doc's Sandwich Shop, El Cazador, Flathead Lake Brewing, Front Street Pasta and Wraps, Hob Nob, Hunter Bay, Iron Horse, Iza, Kadena's, La Petit Outre, Liquid Planet, Mackenzie River Pizza, Philly West, Pita Pit, Sa Wad Dee, Sean Kelly's, Tamarack, Thai Spicy, Central Bar, The Depot, Old Post, The Shack, The Silk Road, Uptown Diner, Vietnam Noodle, Worden's Market.

## **Exhibit H - Rotating Menu**

### **Specialty Salads**

#### **Greek Salad**

Crispy romaine, feta cheese, kalamata olives, tomatoes, cucumber and balsamic vinaigrette

#### **Southwestern Cobb**

Grilled Chicken breast over crispy romaine, mixed bell peppers, black beans, shredded cheddar and tomatoes with a honey lime vinaigrette

#### **Maple Pecan Cranberry Salad**

Field greens, feta cheese, dried cranberries, red onions and cucumbers tossed in balsamic vinaigrette then topped with maple-glazed pecans

#### **Grilled Portabellas on Field Greens**

Grilled portabellas over field greens, topped with roasted red peppers, goat cheese, cucumbers and balsamic vinaigrette

#### **Strawberry (seasonal fruit) Spinach Salad**

Fresh Spinach, fresh strawberries, feta cheese almonds and orange raspberry vinaigrette

#### **Classic Garden Salad**

Field greens and romaine tossed with tomatoes, cucumber, carrots and red onion, served with choice of dressing

#### **Caesar Salad**

Crispy Romaine, Tomatoes and Parmesan Cheese served with Caesar dressing and topped with fresh croutons

### **Side Salads**

#### **Black Bean Quinoa**

#### **Wheatberry Waldorf Quinoa**

#### **Cranberry Quinoa**

#### **Mediterranean Pasta Salad**

#### **Fettuccini with Roasted Tomatoes**

Tortellini with Roasted Tomato Pesto

## **Entrées**

Terra Ranch Casserole

Corn Tortilla layered with tender chicken, tomatillo sauce, sour cream and cheddar cheese

Oven-Baked Lasagna

Choose from spinach, turkey sausage or traditional meat lasagna

Chicken Scallopini

Chicken breast pounded thin, breaded and seasoned with Italian herbs and fried crispy

Grilled Chicken Breast

Choose from classic, rosemary or lemon herb.

Grilled Tofu

Choose either marinated sweet chili or teriyaki

Carne Asada

Simply marinated, grilled and served with cilantro pesto

Herb-Rubbed Eye of Round

Marinated, then slow roasted

Grilled or Poached Salmon

Fresh Salmon simply grilled or poached in white wine lemon and herbs

Macaroni and Cheese

Tender Macaroni tossed with our homemade cheddar cheese sauce

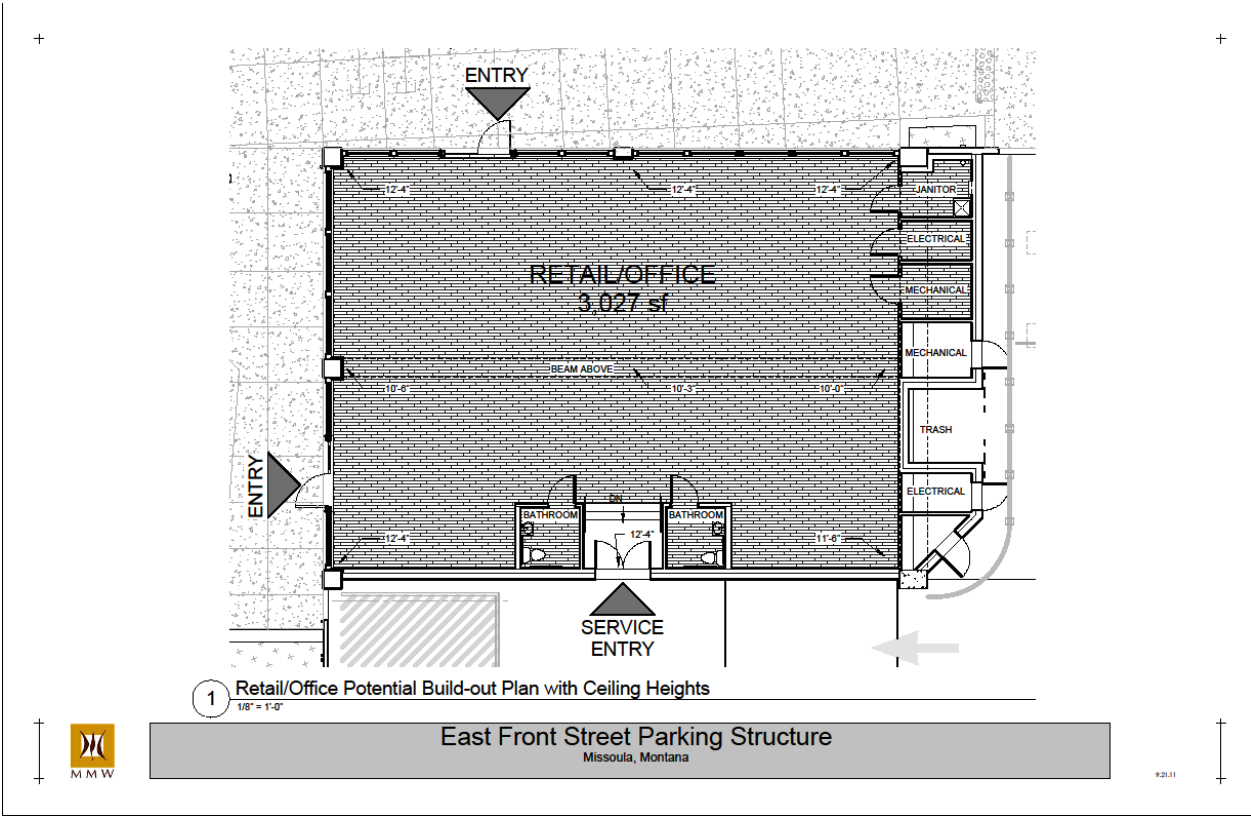
## **Sandwiches**

Classic Sandwiches

Signature Sandwiches

Whole Wraps

Exhibit I







Big Sky Restaurant Supply,  
1641 South Avenue West  
Missoula, MT 59801

## Quotation

Date	Quotation #
3/27/2012	032712A

Name / Address
Ben Sokoloski Missoula, Montana 59801

			Project
Description	Qty	Price	Total
Walk-in Cooler/Freezer combination	1	29,500.00	29,500.00
Double stack gas convection oven	1	7,700.00	7,700.00
Double oven gas range, six burner, 2' grill	1	4,950.00	4,950.00
S/S wall mount hand sink with faucet	2	245.00	490.00
Floor style mop sink	1	375.00	375.00
Service faucet for above	1	185.00	185.00
Triple S/S sink with drainboards	1	825.00	825.00
T & S faucet for above	1	135.00	135.00
Leveler drains	3	45.00	135.00
S/S vegetable prep sink	1	620.00	620.00
T & S faucet for above	1	135.00	135.00
Leveler drain	1	45.00	45.00
S/S worktable 30 x 48	1	185.00	185.00
S/S worktable 30 x 60	1	200.00	200.00
S/S worktable 30 x 72	1	245.00	245.00
Wheel set for above	1	125.00	125.00
30 qt floor mixer	1	4,100.00	4,100.00
20 qt mixer	1	2,475.00	2,475.00
Manual 14" slicer	1	1,825.00	1,825.00
Two door refrigerator	1	3,200.00	3,200.00
Two door freezer	1	4,200.00	4,200.00
Undercounter 72" refrigerator	1	2,650.00	2,650.00
Refrigerated food preptable	1	3,150.00	3,150.00
Triple sliding glass door merchandiser	1	3,750.00	3,750.00
Undercounter high temperature dishmachine	1	3,875.00	3,875.00
		<b>Total</b>	



Big Sky Restaurant Supply,  
1641 South Avenue West  
Missoula, MT 59801

## Quotation

Date	Quotation #
3/27/2012	032712A

Name / Address
Ben Sokoloski Missoula, Montana 59801

			Project
Description	Qty	Price	Total
Curved glass 6' meat case	1	5,500.00	5,500.00
Curved glass 6' fish case	1	5,475.00	5,475.00
Three well hot food table with display front	1	1,695.00	1,695.00
Total			\$87,745.00

Big Sky Restaurant Supply,  
1641 South Avenue West  
Missoula, MT 59801

## Quotation

Date	Quotation #
3/27/2012	032712A

Name / Address
Ben Sokoloski Missoula, Montana 59801

			Project
Description	Qty	Price	Total
Curved glass 6' meat case	1	5,500.00	5,500.00
Curved glass 6' fish case	1	5,475.00	5,475.00
Three well hot food table with display front	1	1,695.00	1,695.00
Total			\$87,745.00



## BENJAMIN SOKOLOSKI

973 South Pennsylvania Street \* Denver, CO 80209 \* bsokolos@gmail.com \* 406/544.0246

### Education

BS in Business Administration Real Estate/Finance, Emphasis: Spanish and Entrepreneurial Business University of Denver, Daniels College of Business	Denver, CO	June 2008 G.P. A. 3.46/4.0
University of Maastricht, Center for European Studies Emphasis: Economics, and Business Management Cherrington Global Scholar	The Netherlands	Fall 2006 G.P.A. 10.0/10.0

**Relevant Courses/Projects:** Development of an integrated marketing plan for a start-up business; R/E Finance, Income Property Investment, R/E Feasibility Financial Institutes and Markets, Financial Modeling, Business Marketing, Business Management & Business Leadership

### Professional Experience:

<b>JCR Capital</b> Director of Asset Management	Denver, CO	May 2010-Present
<ul style="list-style-type: none"> <li>o Oversee performance management of multi-million dollar properties, ensuring compliance with business strategy, government regulations, and company charter through the selling process</li> <li>o Facilitating the development of a structured system for the asset management sector of JCR Capital                             <ul style="list-style-type: none"> <li>o A portfolio of over \$30,000,000</li> </ul> </li> </ul>		
Real Estate Analyst and Asset Manager-Intern		May 2010-August 2010
<ul style="list-style-type: none"> <li>o Supported an entrepreneurial driven team as a production and underwriting analyst for commercial real estate transactions</li> <li>o Contributed to the organization and capital raise sector of JCR Capital</li> </ul>		

<b>Elway's Steakhouse</b> Service Team Member	Denver, CO	May-2007 to August-2010
<ul style="list-style-type: none"> <li>o Managed a 30-50 person client area pushing inventory to meet and exceed quotas</li> <li>o Successfully restructured serving layout to be more conducive to higher sales</li> <li>o Developed strong relationships with recurring clientele; repeatedly requested as the main server for numerous private parties</li> </ul>		

<b>Westwood College Online</b> Financial and Admissions Analysis Intern	Denver, CO	June 2007- August 2007
<ul style="list-style-type: none"> <li>o Aided in financial forecasting, marketing, and public relations to strengthen company position</li> <li>o Consolidated company database information into analytical admissions forecasting data resulting in more informed decisions by upper management</li> <li>o Created <i>FASTCAR</i> game and excel competition, tracking teams admissions and progress levels</li> </ul>		

**Computer Skills:** Strong Microsoft Office Suite skills with emphasis in Excel

### Leadership and Extracurricular Activities

Sigma Chi Fraternity	2004-2008
<b>Positions Held:</b> Philanthropic Chairman, Treasurer, Secretary, Inter Fraternal Council Elect <ul style="list-style-type: none"> <li>o <i>As Treasure:</i> Responsible for updating budget and presenting it to chapter executive board, members and advisors for approval. Provided monthly and semi-annual financial reports to General Headquarter Advisors. Maintained accurate records of financial operations, constantly reviewing records to ensure the chapter was operating within its financial obligations.</li> <li>o <i>As Secretary:</i> Maintained accurate records and notes of chapter meetings, relaying them to the entire chapter, executive board and advisors.</li> <li>o <i>As Philanthropic Chairman:</i> Coordinated chapter programs, community service, philanthropy and public relation campaigns.</li> </ul>	

Marcus Scholarship recipient in academic merit-based scholarship / Dean's List, Order of Omega Honors Society

**Volunteer Activities:** Children's Miracle Network, Local Food Bank, Relay for Life, Denver Volunteer Days, Special Olympics, Assisted Living Home, Alzheimer Home, Rocky Mountain Children's Health Foundation, Denver Hospice

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## Brint Wahlberg

(406) 529-4663 / (406) 541-6550 / Brint@WahlbergTeam.com

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### Education:

- University of Montana, will graduate in 2012 with a B.S. in Business Administration majoring in management.

### Real Estate Experience:

RE/MAX Realty Consultants, LLC. May 1999 – February 2011

- Unlicensed assistant (May 1999 – July 2000).
  - Client database management, contract file management, customer service/client care, various assisting tasks.
- Licensed assistant July (2000 – May 2001).
  - Continued assistant duties as well as hosting open houses, showing homes to buyers, fielding sign and ad calls.
- Team Agent May (2001 – February 2011).
  - Representing clients through listing property, writing purchase contracts, conducting market research, handling negotiations, completing property valuations, and providing consulting services.

Windermere Real Estate. February 2011 – present

- Team Agent (February 2011 – present)
  - Team agent tasks remained the same as listed above.

### Real Estate Volunteer Experience:

Missoula Organization of REALTORS® January 2003 – present

- Local Board Director (2004 – 2007), MLS Chair (2005 – 2008), Board President (2010)
  - Leadership training, strategic planning, goal setting, public speaking and presentations, conducting and running board meetings, conducting education classes, media relations through interviews and press releases.

Montana Organization of REALTORS® January 2010 – present

- State Director (2010 – 2012), District Vice President (2012 – 2013), Professional Development Chair (2012 – 2013).
  - Conducting and running committee meetings, strategic planning, setting and organizing state educational goals, communications planning.

National Association of REALTORS® January 2010 – present

- Communications Committee (2010 – 2011)
  - Attending committee meetings, strategic planning communication plans, reviewing mixed media campaigns.

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## **Brint Wahlberg**

(406) 529-4663 / (406) 541-6550 / Brint@WahlbergTeam.com

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### **Volunteer Experience:**

#### **Sigma Phi Epsilon Montana Alpha Alumni and Volunteer Corporation August 2009 - present**

- AVC President (August 2009 – present)
  - Mentoring undergraduate members in various aspects of conflict management, conducting meetings, recruiting, conducting chapter ritual, providing academic support, assisting in job and internship placements as well as scholarship recommendations.

#### **Grizzly Scholarship Association, Missoula Chapter (GSA) August 2008 - present**

- Board Member 2008 - present
  - Fundraising for the GSA which provides student athletes with scholarships. Attending board meetings, selling raffle tickets, raising prizes, setting up tailgate parties.

#### **Western Montana Autism Conference 2010**

- Committee member, (2010)
  - Planning an educational event for the conference, reviewing public speakers, attending and taking part in group meetings.

#### **Montana Special Olympics 2006 - 2007**

- Volunteer, (2006 – 2007)
  - Hosting a game table at the carnival event in 2006 and hosting the prize table at the carnival event in 2007.

### **Awards and Recognitions:**

- 2011 REALTOR® of the year, Missoula Organization of REALTORS®
- 2011 REALTOR® of the year finalist, Montana Organization of REALTORS®
- Constant Deans List or 4.0 List recognitions from The University of Montana
- (2010 – 2011) Greek Alumni of the Year, University of Montana Greek Task Force
- (2000 – 2010) RE/MAX 100% Sales Club
- (2009) #3 RE/MAX Pacific Northwest Sales Team of the Year
- (2007) Accredited Buyer's Representative designation (ABR)
- (2006) Graduate REALTOR® Institute designation (GRI)
- (2005) e-PRO designation (web technology)

## Suzanna J. Simmons

(406) 431-3962 · suzanna.simmons88@gmail.com

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**Business Management and Organizational Communication Major** with strong professional, organizational, and technical skills. Eight years experience working in fast-paced environments. Extremely responsible, professional, ethical, and committed to hard work and great customer service and client relations

### EDUCATION

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#### The University of Montana

Graduation Date: December 2011

Bachelor of Science, Business Administration, Major: Management

Bachelor of Science, Communication Sciences, Major: Organizational Communication

Completing 161 semester credit hours by December 2011 with a 3.5 GPA

Basic Life Support Certified, Received October 2011

### WORK EXPERIENCE

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#### GARLAND THAYER COMPANY, LLC, Missoula, MT

September 2009-August 2011

##### Executive Assistant & Office Manager

- Sustain verbal and written communication with clients and financial professionals
- Maintain an organized and efficient office
- Communicate with Raymond James home office and large mutual fund companies
- Process and handle cash flows
- Execute mutual fund orders under the branch manager's supervision
- Responsible for 400 + client's personal, financial information
- Maintain personal and friendly relationships with clients
- Ensure client's needs are met professionally, efficiently, and effectively

#### MASONIC HOME OF MONTANA, Helena, MT

Summer 2008, 2009

##### Personal Care Assistant

- Assisted residents with transfers, bathing, dressing, meal preparation, cleaning
- Tested vitals and blood sugars of residents
- Provided genuine company at all times

### SKILL SET

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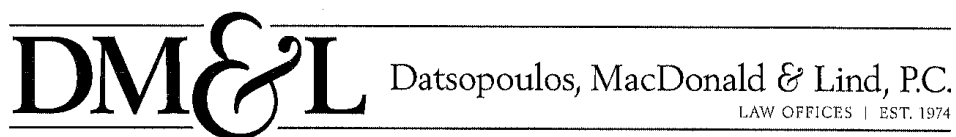
MS Office Suite · ACT! · Money Tree Financial Software · RJ Secure Access · Cash inflow/outflows · Negotiation · Cross-Cultural Management · Emotional Intelligence

### VOLUNTEER EXPERIENCE

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- Flagship Program of Missoula
- American Heart Association
- Girl Scouts of America

Exhibit L: Pending Requests for Catering Services



**Missoula Offices**

Central Square Building  
201 W. Main Street, Suite 201  
Missoula, MT 59802

Phone: 406.728.0810  
Fax: 406.543.0134

[www.dmlaw.com](http://www.dmlaw.com)

**Hamilton Offices**

Hamilton Center  
1920 N. First Street, Suite C  
Hamilton, MT 59840

Phone: 406.961.9003  
Fax: 406.961.9004

[www.dmlaw.com](http://www.dmlaw.com)

**Milton Datsopoulos**

Dennis E. Lind  
William K. VanCanagan  
Rebecca L. Summerville  
David B. Cotner  
Darla J. Keck  
▲ Terance P. Perry  
Molly K. Howard  
Phil McCreedy  
Trent N. Baker  
Peter F. Lacny  
✦ Matthew A. Baldassin  
Joslin E. Monahan  
Joseph R. Casillas  
George H. Corn

April 24, 2012

Ronald B. MacDonald (1946-2002)

✦ Also admitted in Washington  
▲ Also admitted in Massachusetts

Fresh Finds  
Attention: Ben Sokoloski  
Front Street  
Missoula, Montana 59802

Re: Catering Services

Dear Mr. Sokoloski:

Fresh Finds has come highly recommended to us by several local businesses who have used your services for a variety of catered events.

Datsopoulos, MacDonald & Lind (DM&L) often finds itself in the position of needing to order lunches to be delivered on short notice (within an hour) for anywhere between five to fifteen people. Would this be something Fresh Finds would be able to accommodate for us? If so, we would like to see your luncheon menu, price list and an estimation of delivery time.

DM&L also hosts a variety of events ranging from office Christmas parties to political campaign dinners for gatherings of anywhere between 20 to 75 people. These events usually include gourmet hors d'oeuvres, dinners, desserts, as well as wine and assorted spirited beverages. Would Fresh Finds be able to accommodate such an event? If so, please provide us with copies of the appropriate menus, wine and liquor list, and pricing chart.

We look forward to hearing from you. Thank you.

Very truly yours,

DATSOPOULOS, MacDONALD & LIND, P.C.

Rebecca L. Summerville

RLS/dm

**Financial Package Addendum – Full financial data follows this page**