

CONFIDENTIAL

# GromKo. Voice PLLC

EVERYBODY HAS SOMETHING IMPORTANT TO SAY.

## Business Plan

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# Executive Summary

GromKo. Voice, founded in 2021 by Sarah Gromko, M.S., CCC-SLP, is a speech-language pathology (SLP) clinic specializing in voice and rehabilitation of acquired brain injuries for adults. As a former professional singer and neurodivergent member of the LGBTQI+ community, Gromko brings lived experience to provide identity-affirming voice and communication therapy. The clinic, located in downtown New Haven, Connecticut, is strategically positioned across from Yale Medical Center, offering both in-person and telehealth services to clients in Connecticut and New York.

The clinic addresses a critical market shortage of medical speech-language pathologists (SLPs) in Connecticut, particularly those offering identity-affirming and disordered voice therapy. With an expected 19% increase in demand for SLPs over the next eight years, GromKo. Voice is well-positioned to meet this growing need. The clinic's services span five key segments: trans\* adults seeking voice therapy, adults with various communication disorders, adults with new cognitive deficits, international students and professionals seeking accent reduction, and neurodivergent adults seeking integration into neurotypical society.

GromKo. Voice differentiates itself through specialized expertise, a strong clinical reputation, and a patient-centered approach. The clinic accepts various insurance plans and offers in-person services and telehealth. State-of-the-art technology and calibrated equipment, including specialized voice analysis software and hardware, enable the provision of high-quality, evidence-based care.

The clinic has shown steady growth since its inception, with a consistent stream averaging one new evaluation per week. Plans for the remainder of 2025 include doubling the caseload to 30 appointments per week and hiring a part-time office manager to support this growth. The clinic's financial model includes a mix of insurance payments and self-pay options, with insurance and credit card processing integrated into an electronic health records system.

Looking ahead, GromKo. Voice aims to become a beacon for job-seeking SLPs nationwide, offering a supportive environment that allows practitioners to work at the top of their field. The clinic plans to contract with large healthcare systems, providing high-quality clinical care and in-house training. This approach will ensure consistent, individualized patient care and foster strong patient-therapist relationships, ultimately leading to better health outcomes.

With its unique positioning, specialized services, and commitment to identity-affirming care, GromKo. Voice is poised for continued growth and success in the speech-language pathology market. The clinic's excellent reputation among patients and providers sets it apart as a leader in providing specialized, identity-affirming speech-language pathology services.

# Opportunity

## Problem & Solution

### Problem Worth Solving

#### MARKET SHORTAGE

There is a market shortage of medical speech-language pathologists (SLPs), especially in Connecticut. There is an expected 19% increase of the national demand for SLPs over the next eight years.

- According to the American Speech-Language and Hearing Association (ASHA), there are a total of four SLPs providing gender-affirming voice in CT, despite an influx of relocating gender-diverse individuals to the state.
- Those in the large Baby Boom generation are aging and in need of more medical services. While many private SLP clinics provide care for children, adult services are often limited to hospital systems. There are month-long waiting lists for SLPs at the hospital-based health care networks in this state, resulting in overbooking, questionable ethical pressures, and burnout by the providers. This leads to high therapist-turnover and compromised care to the patients when they finally do get appointments.

#### SOCIETAL EFFECTS ON WELL-BEING

- The Human Rights Campaign found that in 2024, there were at least 32 reported murders of trans\* people in the U.S.. With the stigma attached to this population, many others were likely to be unreported.
- According to the NIH (2017), researchers have discovered that 18–45% of transgender adults and youth have attempted suicide in their lifetime, which is drastically higher than the general population 4.6%. Of those adults, 19% of those have attempted suicide more than once.
- A 2023 NIH study found that autistic adults are 25 times more likely to make a suicide attempt than non-autistic adults.
- Because of the sensitivity of this type of care, many vulnerable and complex patients dread going to appointments at hospital systems because they are not able to ensure that the entire staff is culturally-competent and affirming. Even providers who are "culturally trained" do not necessarily have the lived experience or fully grasp the trauma that accompanies the identity crises caused by the voice. And yet without it, they are silenced.

- In the current political climate, international students, executives, and others with foreign accents will likely be increasingly seeking out accent reduction services for their safety.

#### LACK OF SPECIALIZATION

- Often times, speech-language pathologists at hospital systems are generalists, treating the entirety of our scope of practice (swallowing, speech, language, voice, cognition), and are not encouraged to specialize, leaving the most complex cases with sub-par care.
- Even some voice therapists are uncomfortable with the musical and singing aspect of voices, focusing solely on pathologies.
- Hospital therapists often do not understand their often minimal equipment. The theory behind the measurements and protocols is vital (but elusive) knowledge required in order to use the data to their full advantage.

#### LACK OF KNOWLEDGE AND SUPPORT OF THE DISCIPLINE OF SPEECH LANGUAGE PATHOLOGY

There is a dire need for a sustainable practice model of specialized, adult-based SLPs to serve vulnerable populations. Unfortunately, the supervisors at hospital systems and contractors who hire and manage SLPs are usually specialized in other forms of rehab, which are completely different in approach, billing, and needs for the patients and therapists. Supervisors are not required, nor offered the opportunity, to be adequately educated in the differences among the practices, and they often impose the same expectations and productivity requirements on SLPs as physical therapists who are not treating the brain.

#### **Our Solution**

#### SAVING LIVES WITH PROVEN TECHNIQUES

- Gender-affirming voice therapy is a fully-reversible option for those hoping to better represent their gender identity. It is a non-invasive alternative to voice surgery, and its success is not dependent on hormones.
- Identity-affirming care is evidence-based, and focuses on the person's individualized needs. It specializes on goals necessary for both the individual's physical and emotional safety and well-being. This is an alternate and more wholistic method to general anatomical and physiological rehabilitation.

#### IMMEDIATE MISSION

GromKo. Voice plans to use a more sustainable model of providing care than those of the corporate entities, with emphasis on identity-affirmation in communication of adult patients. This will consist of:

- state-of-the art materials,
- adherence to best practices within the field,
- ongoing trauma-informed care training,
- clinician specialization,
- consistent cultural competence training and exposure,
- reasonable hours and productivity expectations,
- assurance of one therapist per patient,
- excellent SLP support,

all of which are often ignored by hospital systems in lieu of a better ROI.

These standards are currently in place in the clinic, and allow us to brand ourselves to the public as a trusted, supportive, nurturing place for voice and communication services. The current and continually increasing credentials and accolades of the therapists assure patients they are receiving the best care possible, and their impression is reiterated in practice.

#### LONG-TERM EFFECTS AND GROWTH

The long-term goal of GromKo. Voice is to be the beacon that draws job-seeking SLPs from nationwide to a clinic that ensures their respect and the ability to practice at the top of their field. We intend to contract with the large health care systems as we guarantee reliable and high-quality clinical care, all the materials and equipment needed, and in-house training for increasing their bottom line through speech-language pathology. Our clinicians will provide services in the systems that previously did not have the resources to maintain the needs of this specialty. The clinicians will be employed, nurtured, and supported by us, rather than in-house managers of other specialties at the contracted centers.

By staying true to its mission, GromKo. Voice will garner morale and dedication of patients and clinicians. This will ensure an otherwise elusive consistency to patient care and allow for development of a strong, individualized patient-therapist rapport and better health outcomes.

## Target Market

GromKo. Voice specializes in treating the following five segments, and each will be targeted differently on a regimented marketing roll-out:

**Segment 1:** Transgender adults in CT seeking voice therapy to align their identity with their voices.

Market Size:

- Based on and LGBTQI+ survey in 2016, it was estimated that there are **12,400** people who identify as gender diverse in CT.
- Since then, policies and coverage in the US have become unpredictable in many states, and there has been an influx of those seeking care in CT, moving from other states. A December 2024 study by the Williams Institute at UCLA School of Law found that "**48%** of surveyed transgender adults have either already relocated and/or are considering moving to a location in the United States that they perceive as more affirming for transgender individuals." Although the exact number is not known, we do know that 1.3 million adult Americans reports being trans, so we can estimate to have **1000** new residents in CT for this reason alone.

TOTAL: **13,400**

**Segment 2:** Adults in Connecticut over the age of 65 with voice, communication, swallowing, and cognitive deficits stemming from stroke, Parkinson's, traumatic brain injury (TBI), or surgical complications.

Market Size:

- According to the US Census, there are approximately 16,094 adults over 65 in CT. A study conducted in 2015 by the American Speech-Language and Hearing Association estimates that **18.79%** of people over 60 have voice disorders. By those figures, there are likely **3,024** adults over 65 with vocal needs that we could fulfill.
- According to a 2008 publication by the Connecticut Department of Health (CT DPH), there are **7,400** hospitalizations from stroke each year in CT, with **1,400** of those resulting in death. That leaves **6,000** new stroke victims each year that may benefit from our services.
- According to the Parkinson's Foundation, in 2022 there were **1,560** new Parkinson's disease diagnoses in CT. As Parkinson's is a degenerative disease, these patients need care for the remainder of their life in recurring, 12-week treatments each year.
- According to the CT DPH, in 2018 there were **29,852** hospital visits from a traumatic brain injury, but they noted that most TBI victims do not visit the hospital.

TOTAL: **39,436** potential new clients each year

**Segment 3:** Adults with brain fog (long-COVID, menopause, Lyme's disease, post-chemo) or acquired brain injuries (stroke or traumatic brain injury) in CT.

Market Size: There are an estimated **205,000** people in CT experiencing brain fog from COVID alone. The others are hard to estimate, as many people do not report out of shame, misunderstanding, or lack of awareness of treatment options.

TOTAL: **205,000**

Segment 4: International students and professionals seeking accent reduction. Initially targeting only New Haven schools.

Market Size: There were **17,760** international students enrolled in CT colleges in 2025.

- University of New Haven: **1,318** international students
- Yale University: **3,639** staff/faculty; **2,841** international students
- Albertus Magnus: **130** international students
- Quinnipiac University: **152** international students
- Southern Connecticut State University: **58** international students

TOTAL: **8,138** in New Haven

Segment 5: Independent, neurodivergent young adults in CT without intellectual disability seeking integration into neurotypical society.

Market Size: According to the National Institutes of Health in 2020, there were around **65,337** autistic adults in Connecticut. The Autism Science Foundation estimates that **30-50%** of Autistics have above-average intelligence. That shows that **19,500-32,668** adults may benefit from our services. Unfortunately, we do not have data on autistic young adults aging out of the school system, which will increase the numbers.

TOTAL: **32,668**

## Competition

### Current Alternatives

#### Yale New Haven Health (YNHH):

- Full-service medical care for adults
- Pricing: Evaluations (\$1,255 self-pay, \$2,192 insurance), Treatments (\$446 self-pay, \$782 insurance)
- Comprehensive diagnostic scope, including a dedicated voice center

- Services: Acute care, Inpatient Rehabilitation Unit (IRU), Outpatient
- Strengths: Continuity of care, Dedicated voice center, Internal referral system, World renowned
- Weaknesses: Long waiting list, Voice center in Greenwich with only one SLP on staff, Lack of neuro-affirming care for adults and gender-affirming voice therapy

**Hartford HealthCare:**

- Full-service medical care for adults
- Pricing: Evaluations (\$294+ self-pay, \$948 insurance), Treatments (\$97+ self-pay, \$314 insurance)
- Comprehensive diagnostic scope
- Services: Acute care, IRU, Outpatient, Home health
- Strengths: Continuity of care, Internal referrals, Center for Gender Health
- Weaknesses: One, part-time voice specialist in Wethersfield and a gender-affirming voice specialist in Vernon trained by our clinician, retiring soon; Long waiting lists, Lack of neuro-affirming care for adults

**Middlesex Hospital:**

- Small hospital with medical care for adults and children.
- Pricing: Treatments: \$269+ self-pay; Evaluation rates not published
- Comprehensive diagnostic scope, including one of the first gender-affirming voice programs in CT.
- Services: Acute care, IRU, Outpatient
- Strengths: Continuity of care, Internal referrals, reputation for gender-affirming voice program
- Weaknesses: Despite its reputation, there are only two gender-affirming voice specialist in the hospital

**UConn Voice Center:**

- Full voice services for adults
- Pricing: Treatments \$112+ self-pay, \$186 insurance; Evaluation rates not published
- Focus: Voice disorders and Singing voice
- Services: Outpatient only
- Strengths: Renowned voice center

- Weaknesses: Limited availability (academic year only), only two SLPs, Long waiting lists, Lack of SLPs trained in neuro-affirming care.

**Alida Engel:**

- Speech-Language Pathology services for children and adults
- Pricing: Free consultation, Accepts BCBS, Sliding scale available
- Services: Generalist for children and adults, including transgender voice therapy
- Delivery: Outpatient and telehealth
- Strengths: Long-established practice in New Haven
- Potential limitation: Practitioner nearing retirement age (in practice since 1969)

**Preply.com:**

- Accent reduction services online
- Pricing: Treatments \$3-40+
- Services: Language services
- Strengths: Inexpensive, accessible
- Weaknesses: No requirements of experience of providers

**Our Advantages**

The competitive landscape analysis above highlights GromKo. Voice's unique offering of specialized, identity-affirming care with a focus on adult clients. Our expertise in voice and identity-affirming care position us favorably in the market. By addressing the gaps in service identified among our competitors, such as long waiting lists and limited specialization in voice, we can capitalize on these opportunities to grow our client base and establish this company as a leader in specialized speech-language pathology services.

- **Specialized Expertise:**
  - Recent studies indicate that 25% more neurodivergent individuals report having gender identities different from those assigned at birth. Our unique combination of qualifications makes us the ideal clinic for identity-affirming voice work. We blend our:
    - professional vocal training and performance experience
    - voice pathology specialty

- lived experience as a neurodivergent individual
- membership in the LGBTQI+ community
- With few speech-language pathologists (SLPs) offering this service in Connecticut, we're uniquely positioned to meet the growing demand.
- Our accent services are provided by a speech-language pathologist certified in an evidence-based technique. We combine this intricate, yet manageable method with our individualized care to provide the highest-quality results.
- **Reputation for Excellence:** We've established a strong clinical reputation among referring providers and patients. As a result, patients are often recommended to us or personally request our services by name.
  - Our referrals come from a diverse range of specialties, including neurologists, ENTs, PCPs, endocrinologists, psychologists, COVID clinics, and oncologists, demonstrating the breadth of our expertise and the trust placed in our services.
  - We are the Connecticut choice referral for Mt. Sinai Grabscheid Voice and Swallowing Center in New York, a premiere clinic in the nation for gender-affirming voice therapy and surgery, and we are collaborating on research on this field together to be published in scientific voice journals.
- **Ease of Payment:** We accept most major insurance plans, including Aetna, Anthem/BCBS/Oxford, Cigna, Connecticut, Emblem Health, Medicare, and Medicare Advantage, making our services accessible to a broader demographic. For patients with out-of-network insurance, we provide the necessary paperwork to facilitate insurance reimbursement requests.
- **Flexible and Dignified Service Delivery:** Our services include telehealth options, ensuring patients receive timely care without the need for travel. This is particularly beneficial for those in remote areas or who are homebound. Yet, the majority of our patients come in person (87%). For them, we offer complimentary parking in our small, attended garage. Our newly-renovated office, located on the first floor, is designed to be secure, accessible, sanitary, private, and welcoming from the waiting room to the treatment room, ensuring a comfortable experience for all patients. We also plan to offer peer group sessions.
- **Patient-Centered Approach:** Our commitment to personalized care is central to our practice. We provide excellent, individualized support and adhere to evidence-based methods, creating a sustainable model that benefits both patients and practitioners. This approach not only ensures high-quality care but also fosters long-term relationships with our clients.

This unique combination of specialized expertise, accessibility, and patient-focused care positions GromKo. Voice to provide high-quality services to our diverse adult clientele and eventually attract top SLPs. By

addressing the underserved market of identity-affirming care and offering a comprehensive range of speech-language services, we are poised to become a leader in adult speech-language pathology in Connecticut and beyond. Our innovative approach and commitment to inclusivity set us apart in the field, making us the go-to provider for adults seeking identity-affirming and specialized speech-language services.

# Execution

## Marketing & Sales

### Marketing Plan

We are developing comprehensive and strategic marketing initiatives that respect patient privacy while simultaneously increasing our visibility among potential clients and healthcare providers, targeting various specialties and audiences. Each initiative is carefully crafted to maximize our reach and impact while maintaining the highest standards of professionalism and patient confidentiality. As the marketing is multi-faceted, we keep track of each initiative in a marketing spreadsheet with rollout schedule that includes leads and follow-up status. The following breakdown provides an in-depth look at our marketing strategies, organized by specialty area:

### Gender-Affirming Voice Services

- Grabscheid Voice and Swallowing Center (Ongoing): We are in research and treatment partnership with the premiere New York clinic for gender-affirming voice therapy and surgery.
  - Our ongoing research on gender-affirming voice norms is planned to be published worldwide as the standards for this type of care. This will garner greater recognition for the clinic.
  - We also receive referrals from the Center for voice treatment beyond their maximum six sessions provided there.
- Yale Gender Center (September 2025): I have personal contact with the head of the Yale Gender Center, and have been informally invited by to present to other faculty, staff, and students on my services.
- Southern Connecticut State University (SCSU) Department of Communication Sciences and Disorders (September 2025): I have been formally invited by two professors to present on gender-affirming voice to their classes.
- Pride Centers (Ongoing): Through in-person visits, I will distribute informational brochures, discuss possibility of providing in-services, and list my services on the website directories to promote my services to community organizers and LGBTQ+ community members.
- Pride Events: I will target community organizers and LGBTQ+ community members by setting up an engaging table with contact forms, branded merchandise, QR code on an engaging backdrop, mini-workshops, and onsite appointment scheduling.

- June 14, 2025: Norwalk Pride
- September 7, 2025: New Haven Pride

### **Voice Disorders Services**

- Churches (Ongoing): I will target cantors, accompanists, music directors, and choir members and offer specialized in-service presentations tailored to vocal health for performers during high holidays.
- Universities (Yale, SCSU, University of New Haven, Quinnipiac, Albertus Magnus), September 2025: I will target music, voice, and theater professors and students to conduct in-service presentations and provide contact information for follow-up.
- Elementary-High Schools (October, 2025): I will target teachers and coaches involved in speech and performance activities to offer educational in-services on vocal health and speech disorders.

**Neuro-Affirming Services** (August 2025): I will provide educational materials and contact information for continued support to students aging out of school-based services by targeting high schools and autism centers.

### **Accent Reduction Services**

- Higher Education (Yale, SCSU, UNH, Quinnipiac, and Albertus Magnus), Fall and Spring of each year: Provide educational materials and contact information for accent reduction services to international students and professors through their marketing departments and deans. Give promotional materials in orientation packets bi-annually.
- Businesses (Ongoing): We will create a list of local businesses with international staff, place targeted advertisements, and offer educational materials, in-service presentations, to target international executives and employees for individual and group sessions.

### **General Marketing**

- Online Directories (Ongoing): There are online directories for health care providers in certain specialties. These will be regularly maintained and new directories regularly sought-out.
- Online Education (Ongoing, monthly): I am developing a comprehensive content calendar and will implement a consistent posting schedule for unique, educational, and engaging content on LinkedIn to target healthcare providers and potential clients, while increasing SEO to GromKoVoice.com with informational articles. These articles will also be distributed monthly via newsletter that contains a footer link to schedule appointments.

- Client Reviews (Ongoing): On the sixth appointment, each client receives an automatic email requesting a Google review (with link) with HIPAA-cleared option of permission to share in our own marketing with or without reference to their name and/or reason for treatment. The link is also in the footer of each subsequent appointment reminder.
- Professional Conferences (Ongoing): I will continue to present my clinical specialties at at least one professional, medical, and/or scientific conference per year. This will continue to increase my exposure and reputation within my field.
- Provider Offices (Primary Care Physicians, ENTs, Neurologists, Psychologists, Mental Health Professionals, Oncologists, COVID specialists), Ongoing: In continuation of my postal mail outreach in January, I will provide educational materials and offer to conduct informational sessions on a bi-monthly rotation.
- Support Groups (Parkinson's Disease, TBI, long-COVID, LGBTQI+, Stroke, Neuro-divergence), Ongoing: As I have done frequently in the past, I will conduct informative in-services on programs to support groups targeting the participants and their caregivers.
- Local Arts Events (Ongoing): Research upcoming local arts events and develop a strategy for consistent, meaningful participation with in-service presentations and participate in engaging events to target community members interested in community betterment.

By implementing this comprehensive marketing plan, GromKo. Voice aims to significantly expand its referral network while maintaining strict HIPAA compliance to our targets. This strategic approach targets a diverse range of specialties and audiences, positioning the clinic as a leader in identity-affirming care for adults in the field of speech-language pathology.

### **Sales Plan**

GromKo. Voice uses Simple Practice, an electronic health records software (EHR) for all sales, claims, appointments, and documentation.

### **Appointment Process (Securing Financial Commitment)**

Since many of the people seeking therapy from GromKo. Voice have difficulty using their voices, they prefer to make appointments online. In the past 6 months, there have only been two patients who preferred to have their caregiver do so on the phone. They may still call the clinic and leave a message if they so choose.

In order to book an appointment online, a "Request Appointment" button is clearly visible on each page of the GromKo. Voice website and the GromKo. Voice Google Maps listing. Through a HIPAA-complaint process, they are prompted to choose a service, location (in office or telehealth), and available date and time. A credit card must be entered or uploaded to a PCI-compliant system in order to send the request, and they are encouraged to choose their insurance from a drop-down menu and enter or upload their insurance

information. Availability is carefully designed to ensure patient will be approved for their request within 24 hours. After approving appointments, GromKo. Voice sends intake forms for them to complete via their personal HIPAA-compliant Practice Portal, where they can also message their therapist or billing with questions.

### **Insurance Payments**

Currently, 82% of our clients use insurance for our services. GromKo. Voice is in-network with the following insurances: Aetna, Anthem/Blue Cross Blue Shield, Cigna, Medicare, and all Medicare Advantage plans. Each insurance plan and type has their own, confidential reimbursement rates on par with our self-pay rates. Insurance claims are automatically created and sent through Simple Practice, and insurance payments are paid directly to the GromKo. Voice business bank account without fee. After 35 claims are submitted through Simple Practice in a month, each additional claim incurs a 25¢ fee. Each time a payment is made by insurance, they send an integrated payment reports (ERA) to Simple Practice for easy, accurate bookkeeping. Depending on various factors, insurance payments are received 10 - 45 days after claim submission.

For out-of-network insurance, self-pay is encouraged, and a super bill is provided to the patients for partial reimbursement of their care. Currently, 9% of our patients are out-of-network.

### **Credit Card Payments**

The intake forms explain that there will be a cancellation fee of \$50 for any appointments canceled within 48 hours of the appointment and are unable to be re-scheduled. By default, after each appointment, their credit card on file is automatic charged for their co-pays, coinsurance, cancellation fees, or self-payments. Patients who opt out are automatically sent invoices after each appointment that can be manually paid directly within the invoice using their card on file. Credit card payments are processed through secure, PCI-compliant Stripe® and each incur a charge of 3.15% + \$0.30.

Self-pay appointment costs are as follows:

- Voice Evaluation: \$400
- Voice Individual Session: \$136
- Swallow Evaluation: \$230
- Swallow Treatment: \$125
- Parkinson's Evaluation: \$670
- Parkinson's Treatment: \$285
- Stroke Evaluation: \$670

- Stroke Treatment: \$265
- General Evaluation: \$440
- General Treatment: \$140
- 3-month Accent Packages: \$3000
- 6-month Accent Packages: \$5000
- Individual accent sessions \$200 (\$150 after utilizing package)
- Additional group accent sessions \$75 per person for groups of 3+

## Operations

### Locations & Facilities

Although we offer telehealth to patients in CT and NY, the bulk of our patients come in person. This is why our carefully-selected and designed clinic is crucial to our success. GromKo. Voice is located in a modern, ADA-compliant office suite in the heart of downtown New Haven. This location is across the street from Yale Medical Center, allowing us to easily coordinate care with other healthcare providers. The location is accessible via Yale shuttle, Union Station shuttle, and many other bus routes, making it convenient for clients to reach our clinic. The building also features a parking in a secure, complimentary garage Monday through Friday, with inexpensive metered parking on Saturdays and free parking Sundays and holidays. The office building is occupied mostly by dentists' and neurologists' offices and has a security guard directly outside the GromKo. Voice suite 24/7. GromKo. Voice has a private waiting room off the lobby. The two treatment rooms, one of them sound reinforced, are surrounded by exterior walls. No walls are shared with other offices. There is an alternate exit that leads to a gardened and furnished courtyard.

### Technology

GromKo Voice uses Simple Practice, a HIPAA-compliant electronic medical record (EMR) system, to securely store and manage our clients' files, as well as process and track payments from patients and insurance. The EMR has a user-friendly telehealth platform that enables our clients to attend virtual therapy sessions from the comfort of their homes, improving accessibility and convenience. The software Waze tracks all transactions for the business on the business credit card and business bank accounts and is used to generate reports.

All voice evaluations are conducted with the speech-science industry, gold-standard equipment. The equipment and technical expertise of this clinic rival that of many hospital systems. The room in which the recordings are taken has been specially measured using the highest quality digital sound pressure meter and the mic level settings are calibrated to be reliable and valid.

Clients' voices are recorded on a high-quality headset microphone, leading to a quality pre-amp and recorded directly into Audacity software installed on a Mac laptop. The audio is then analyzed with a plugin Phonanium suite in an sophisticated, open-source software program called Praat. This software analyzes the voice and translates it into objective data that is often only perceived by ear: pitch, volume, harmonics, and all aspects of voice that may be affected by voice and upper airway disorders. It also puts it into graphic format to more clearly explain the results to the clients and to set objective, measurable goals.

Voice sessions are conducted with visual feedback from an app called Voice Tools. Their real-time measurements are visible on an external monitor while recordings are taken in the Voice Memos app on an iPad. These apps are free and easy-to-use for the clients' home-practice. In session, clients are also guided in voice training with an upright electric piano, metronome, and a full-sized mirror.

Our therapists are specially trained in the use of all equipment and analysis of the data.

### **Equipment & Tools**

GromKo. Voice Studio is designed to be welcoming from the moment people enter. The walls are all a subtle violet-based shade of white, which is shown to be a calming shade. The walls are also decorated throughout the clinic with framed artwork. The subtle scent of cedarwood is maintained with reeds in oil. The light in one of the treatment rooms is adjustable with window shades. The furniture is vinyl for easy disinfection after each use, but comfortable and aesthetically pleasing. The sofa in the waiting room has USB plugs and wifi (separate from that of the office) is provided with clear signage for the username and password.

Other furniture includes two end tables, a long, cushioned bench, and an arm chair in the lobby; a bookshelf, lockable file cabinet, and credenza in the common area; movable file cabinets, an oversized desk, a rolling set of drawers, a gaming chair, a lab stool, and an arm chair for the patient, with room for another chair in the main treatment room; a portable, 2-shelved workstation, a piano, a music stand, an oversized mirror, and sound-reinforcing panels in the corners and on the floor are in the other treatment room.

In order to know when patients arrive, there is a sensor in the waiting room that triggers a bell from speakers in both treatment rooms. The clinic has one 20+-year-old HP printer, an outdated external monitor, an Apple M1 Macbook Pro, a wireless landline phone and dock, a new iPad, a document camera for telehealth, and a laminator for treatment materials. We also have a stock of branded kazooos that are given to each patient to use in therapy.

Our therapists are specially trained in the use of all equipment, administration of tests, and analysis of the data. GromKo. Voice owns well-respected standardized tests for all other evaluations for acquired brain injury: Western Aphasia Battery (WAB), Apraxia Battery for Adults (ABA-2), Cognitive-Linguistic Quick Test (CLQT+), Frenchay Dysarthria Battery, Functional Assessment of Verbal Reasoning and Executive Skills (FAVRES), and The Right Hemisphere Language Battery (RHLB). Appropriate Patient-Reported Outcome

Measures (PROMS) are also used for before/after analysis of patients' perceptions of their functional changes.

In order to provide more Parkinson's services, a PC will need to be purchased for a measurement software used in a specialized voice and swallowing treatment called Lee Silverman Voice Treatment (LSVT-LOUD). A shredder is still needed for disposing of sensitive patient data. We will also need a new desk, file cabinet, computer, phone, and printer for an office manager to be hired in September.

## Milestones & Metrics

### Milestones Table

Milestone	Due Date
Hire Office Manager	November 17, 2025
Marketing Increase	December 01, 2025
Client Increase Begins	January 01, 2026
Caseload 2x more than October 2025	May 01, 2026
Hire another SLP	August 01, 2026
Caseload 4x more than October 2025	February 01, 2027
Move to Larger Office	January 01, 2028
Onboard 3 More SLPs	February 01, 2028
Caseload 9x more than October 2025	August 01, 2028

### Key Metrics

At GromKo. Voice, we focus on metrics that reflect both our clinical effectiveness and our ability to meet the unique needs of our diverse client base.

Our primary key metrics include:

- **New Client Acquisition:** We track the number of new clients per month, aiming for a steady increase of 4 per month until the active caseload reaches 30 appointments a week. This metric helps us

gauge the effectiveness of our marketing efforts and the growing demand for our specialized services.

- **Client Retention and Follow-ups:** We monitor the percentage of clients who return for follow-up appointments and those who complete their full treatment plans. Our goal is to ensure everyone who is recommended for follow-up returns in 3-6 months, indicating high client satisfaction and treatment effectiveness.
- **Patient-Reported Outcome Measurements (PROMs):** We utilize standardized PROMs to assess the impact of our treatments on clients' quality of life and communication abilities. We aim for every client to report improvement in their PROM scores by the end of their treatment plans.
- **Referral Sources:** We track the source of each new client referral, categorizing them as physician referrals, client referrals, or self-referrals through our marketing efforts. This helps us identify our most effective referral channels and allocate resources accordingly.
- **Appointment Attendance Rates:** We track the number of cancellations through our EMR software. Whereas hospital systems anticipate a cancellation rate of 20%, GromKo. Voice has a cancellation rate of 6%, and a 0% no-show rate.

These metrics help us optimize our scheduling, ensure efficient use of resources, and maintain high-quality care. By consistently tracking and analyzing these key metrics, GromKo. Voice can continue to grow, improve our services, and maintain our position as a leading provider of identity-affirming speech-language pathology care for adults.

# Company

## Overview

### Ownership & Structure

GromKo. Voice PLLC is owned by Sarah Gromko, an ASHA-certified speech-language pathologist and recognized vocologist by the Pan American Vocology Association. She is certified to practice in person and via telehealth in Connecticut and New York. Gromko owns 100% of the clinic. GromKo. Voice meets all federal and state regulations concerning providing speech-language pathology services.

- Facility TIN: 872527604
- Facility NPI 1003571837
- Facility Medicare #D100933020
- Provider NPI #1982185047
- Provider Medicare #D400933030
- ASHA Certificate of Clinical Competence #14174695
- CT license #6315
- NY license #035246
- Medicaid #008117072

### Company History

GromKo. Voice was established in 2021 by Sarah Gromko, M.S., CCC-SLP, a neurodivergent member of the LGBTQI+ community. Drawing from her personal experiences, Gromko has crafted a unique approach to providing identity-affirming care for all patients. The clinic specializes in three key areas: voice therapy, neurogenics, and identity-affirming care for adults.

At the core of GromKo. Voice's philosophy is a commitment to honoring the dignity and inherent strengths of each individual patient. Rather than adhering to a one-size-fits-all approach, the clinic tailors its services to meet the specific needs of each client. This personalized methodology is supported by extensive research, which has consistently demonstrated that forcing individuals into predetermined molds can be detrimental to both their health and recovery process.

Since its inception, GromKo. Voice has been at the forefront of progressive speech-language pathology, challenging traditional norms and advocating for more inclusive, patient-centered care. By combining clinical expertise with a deep understanding of diverse identities and experiences, the clinic has quickly established itself as a trusted resource for adults seeking affirming and effective speech therapy services.

## Team

### Management Team

Sarah Gromko is the founder and clinical director of GromKo. Voice, a speech-language pathologist specializing in identity-affirming care for adult voice, acquired brain injuries, and other neurologic conditions. She holds a Master's degree of Science in Speech-Language Pathology from Southeastern Louisiana University and a Bachelor's of Music from Berklee College of Music. She is a certified member of the American Speech-Language-Hearing Association and a Pan American Vocology Association-Recognized Vocologist.

One of her achievements as a speech-language pathologist has been designing and implementing the gender-affirming voice program at Hartford HealthCare, one of the largest hospital systems in New England. She has presented at national and regional conferences on that topic and others centering on incorporating music into speech-language pathology services. Although she treats deficits across the spectrum, her specialties are gender-affirming voice, singing voice, voice for Parkinson's Disease, and high-level cognitive communication (long-COVID, traumatic brain injuries, neurodivergence).

Sarah Gromko is an active member of the World Professional Association of Transgender Health (WPATH), GLMA: Health Professionals Advancing LGBTQ Equality, Pan American Vocology Association (PAVA), and Voice and Speech Trainers Association (VASTA).

### Advisors

GromKo. Voice has assembled a team of experienced advisors to provide strategic guidance and support as we launch and grow the speech-language pathology clinic:

- **Dr. Paula Currie** retired from speech-language pathology after 44 years of service in academia and running a busy private practice. She is a Fellow of the American Speech-Language-Hearing Association. Over her academic career, she served as the Southeastern Louisiana University Department Head of Communication Sciences & Disorders (CSD), Assistant Dean of the College of Nursing & Health Sciences, Graduate Coordinator for the CSD graduate program, and faculty member. She served as an accreditation site visitor for the Council on Academic Accreditation in Audiology and Speech-Language Pathology since 2008. She has evaluated more than 25 graduate programs across the country, and she served as chair for many of these accreditation teams. She

was also VP of Communication for the Council of Academic Programs in Communication Sciences & Disorders and helped develop for the Council an on-line data tracking method for salary comparisons. She will provide invaluable insight into running a private practice specializing in voice.

- **Barbara Jacobson, PhD** has been Gromko's mentor in the American Speech Language and Hearing Association (ASHA) mentor program for leadership and is a speech-language pathologist and retired associate professor of Hearing and Speech Sciences at Vanderbilt University Medical Center, the top speech-language Pathology voice program in the country, where she taught graduate students for 18 years. She continues to contribute to research and providing clinical services in voice disorders, and she has also made exceptional volunteer contributions to her profession, receiving ASHA's Dorothy Dreyer Award for Volunteerism. Jacobson's extensive volunteer activity for the ASHA includes involvement in three special interest groups, leadership on the professional service board and serving as vice president for the standards and ethics in speech pathology. Jacobson has served numerous leadership roles for the Tennessee Association of Audiologists and Speech-Language Pathologists (TAASLP). Under her leadership as vice president for legislative affairs, the TAASLP received an ASHA grant for developing student advocacy participation.
- **Dan Gromko** is a senior finance professional with broad global exposure in large multinational companies spanning diverse industries. He has extensive leadership experience growing the business through transitional periods due to reorganization, through strategic focus changes, and organically. Key skills include financial planning and analysis, working capital management, commercial operations, and partnering with cross functional business leaders. He will guide in financial decisions as the company grows.
- **ASHA Leadership Development Program** Recently I was one of the 30 health care speech-language pathologists selected every two years to participate in a prestigious, one-year program to hone my leadership skills in speech-language pathology. This program will guide me in completing a large-scale project over a year (July 2025 to July 2026) through high-level connections. This is intended to ensure maximum benefit to my patients through success of GromKo. Voice.

# Financial Plan

## Forecast

### Key Assumptions

In the seven months since seeing patients full time, we have not yet started formal marketing besides previous relationships with providers and patients, word of mouth, and directory listings. These months have been a time of significant growth and learning, setting up the clinic, contracting with insurances, forecasting reimbursement schedule and rates, and setting the limits of one clinician. We have had a steady stream of new evaluations averaging at one a week.

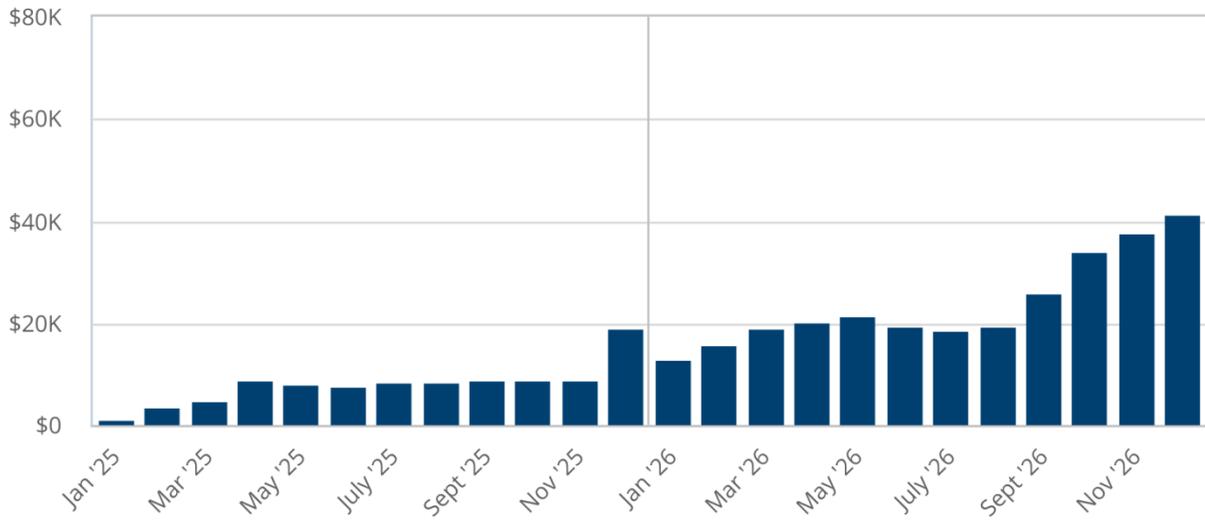
Now that the administration of the clinic is more streamlined, the plan this fall is to spend more time in patient care. There has been a drop-off with appointments due to summer vacations in the current population. With targeted marketing efforts in various times of year for different segments of clients, we may be able to focus on:

- Summer: Retired dual-state residents that return to CT from the south in the summer
- Fall, Spring: International students for accent reduction
- Winter (November/December): Those who wait to meet their deductibles at the end of the year
- Winter (January/February): Self-pay clients at the beginning of the year.

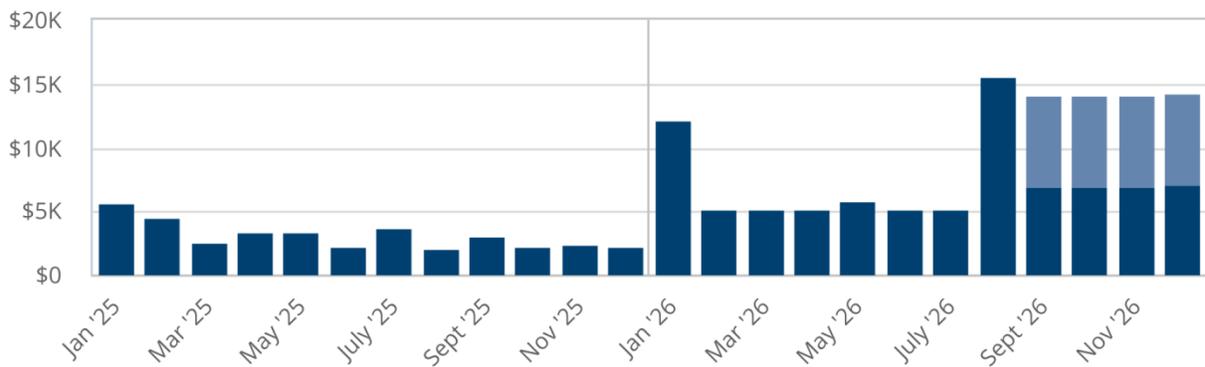
With this strategy, and clinician limits, the caseload can increase by 1.5 patients a week until reaching a caseload of 20. At that time, a part-time office manager will be required in order to offload more administration and to increase caseload to a limit of 30.

It should be noted that each patient is usually seen once a week for three months (2-3 times a week for stroke and Parkinson's patients). After discharge, they return every three or six months for follow-ups and new, more targeted treatment plans. Therefore, each client is an addition, rather than a replacement over time. In order to grow any more to meet demand, GromKo. Voice will need to hire more clinicians in the future. The clinic space can comfortably fit two clinicians and a receptionist, so after our current 3-year lease is completed, any further expansion will require a larger clinic.

### Revenue by Month

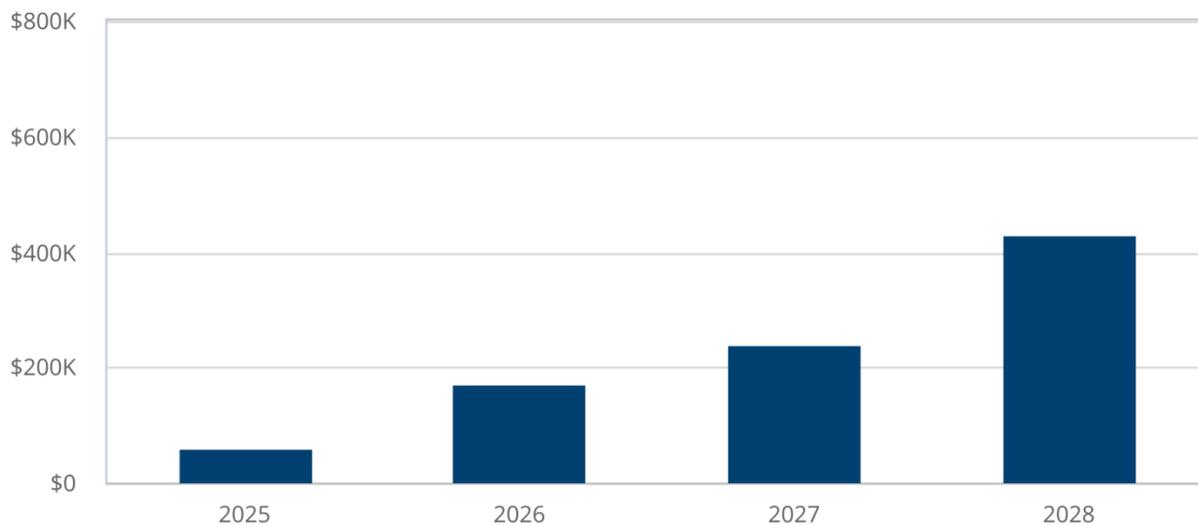


### Expenses by Month



Direct Costs
  Expenses

### Net Profit (or Loss) by Year



## Financing

### Use of Funds

The hiring of an office manager with a background in medical billing would allow GromKo Voice to see 65 more appointments a month by off-loading administrative work. Administration currently takes 50% of the owner's time that could otherwise be used for treatments. The WBDC Ignite grant of \$10,000 in funding would greatly reduce our upfront costs.

- Voice training is loud, and many of the clients who come to GromKo. Voice have been traumatized by society not accepting them. Yet, it takes great bravery for anyone to make the necessary noises in therapy that would be embarrassing in any other situation. For this reason, when hiring an office manager, portable sound barriers between treatment rooms and the general office and waiting area are essential for the patients to truly feel comfortable and get the most out of their therapy sessions. Portable sound barriers will absorb the sound in a room and keep it from being audible in other rooms. This will cost approximately \$5000.
- The office manager will need equipment to do their job. \$4000 would allow us to purchase a desk, filing cabinet, chair, computer, printer, and shredder.
- In order to provide more Parkinson's services, a PC will need to be purchased for a measurement software used in a specialized voice and swallowing treatment called Lee Silverman Voice Treatment (LSVT-LOUD). LSVT Loud hardware and software package costs \$683, the PC would cost approximately \$750, and the LSVT Loud recertification program costs \$85.

### **Sources of Funds**

To finance GromKo Voice's physical clinic in 2024 and January-June of 2025, the owner invested \$20550 of their own savings. In February 2025 they secured a \$2500 NHE3 small business grant from the Community Foundation for Greater New Haven. With those investments, GromKo. Voice was able to provide over 350 treatments in six months.

With funding from the WBDC Ignite grant to physically modify the space for an office manager and purchase sound reinforcement for the privacy of our patients, GromKo. Voice will be able to continue its trajectory of growth and quickly double its capacity.

## Statements

### Projected Profit and Loss

	2025	2026	2027	2028
<b>Revenue</b>	<b>\$97,315</b>	<b>\$286,950</b>	<b>\$454,300</b>	<b>\$977,500</b>
<b>Direct Costs</b>		<b>\$28,336</b>	<b>\$87,550</b>	<b>\$354,177</b>
Gross Profit	\$97,315	\$258,614	\$366,750	\$623,323
<b>Gross Margin</b>	<b>100%</b>	<b>90%</b>	<b>81%</b>	<b>64%</b>
<b>Operating Expenses</b>				
Salaries & Wages		\$24,000	\$24,720	\$25,462
Other Employee Taxes & Benefits		\$13,084	\$28,068	\$94,910
State Fees	\$180	\$80	\$80	
Equipment	\$691	\$17,000	\$41,100	\$1,200
Other Software	\$470	\$240	\$240	
EMR	\$1,119	\$1,570	\$1,800	\$5,400
Insurance	\$246	\$260	\$500	\$1,000
Marketing	\$1,525	\$2,400	\$2,400	\$2,400
Office Supplies	\$4,827	\$1,200	\$1,200	\$1,200
Fax Number	\$24	\$299	\$299	\$299
CEUs	\$3,592	\$1,800	\$1,350	
Professional Fees	\$1,262	\$1,260	\$1,260	\$1,260
Utilities	\$4,148	\$4,200	\$4,200	\$8,400
Rent	\$15,521	\$14,832	\$15,276	\$48,000
Bank Fees	\$2,530	\$3,000	\$3,000	\$3,000
Tests	\$319	\$1,000		
Travel and Networking	\$1,418	\$1,800	\$1,800	\$1,800
<b>Total Operating Expenses</b>	<b>\$37,872</b>	<b>\$88,025</b>	<b>\$127,293</b>	<b>\$194,331</b>
<b>Operating Income</b>	<b>\$59,443</b>	<b>\$170,589</b>	<b>\$239,458</b>	<b>\$428,992</b>

Interest Incurred



Depreciation and Amortization				
Gain or Loss from Sale of Assets				
Income Taxes	\$0	\$0	\$0	\$0
<b>Total Expenses</b>	<b>\$37,872</b>	<b>\$116,361</b>	<b>\$214,843</b>	<b>\$548,508</b>
<b>Net Profit</b>	<b>\$59,443</b>	<b>\$170,589</b>	<b>\$239,458</b>	<b>\$428,992</b>
<b>Net Profit Margin</b>	<b>61%</b>	<b>59%</b>	<b>53%</b>	<b>44%</b>

## Projected Balance Sheet

	2025	2026	2027	2028
Cash	\$42,634	\$186,034	\$429,918	\$791,803
Accounts Receivable	\$17,390	\$44,733	\$50,283	\$108,225
Inventory				
Other Current Assets				
<b>Total Current Assets</b>	<b>\$60,024</b>	<b>\$230,767</b>	<b>\$480,201</b>	<b>\$900,028</b>
Long-Term Assets				
Accumulated Depreciation				
<b>Total Long-Term Assets</b>				
<b>Total Assets</b>	<b>\$60,024</b>	<b>\$230,767</b>	<b>\$480,201</b>	<b>\$900,028</b>
Accounts Payable	\$581	\$735	\$10,711	\$1,546
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>\$581</b>	<b>\$735</b>	<b>\$10,711</b>	<b>\$1,546</b>
Long-Term Debt				
<b>Total Liabilities</b>	<b>\$581</b>	<b>\$735</b>	<b>\$10,711</b>	<b>\$1,546</b>
Paid-In Capital				
Retained Earnings		\$59,443	\$230,032	\$469,490
Earnings	\$59,443	\$170,589	\$239,458	\$428,992
<b>Total Owner's Equity</b>	<b>\$59,443</b>	<b>\$230,032</b>	<b>\$469,490</b>	<b>\$898,482</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$60,024</b>	<b>\$230,767</b>	<b>\$480,201</b>	<b>\$900,028</b>

## Projected Cash Flow Statement

	2025	2026	2027	2028
<b>Net Cash Flow from Operations</b>				
Net Profit	\$59,443	\$170,589	\$239,458	\$428,992
Depreciation & Amortization				
Change in Accounts Receivable	(\$17,390)	(\$27,343)	(\$5,550)	(\$57,942)
Change in Inventory				
Change in Accounts Payable	\$581	\$154	\$9,977	(\$9,166)
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>\$42,634</b>	<b>\$143,400</b>	<b>\$243,884</b>	<b>\$361,885</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	\$42,634	\$186,034	\$429,918
Net Change in Cash	\$42,634	\$143,400	\$243,884	\$361,885
<b>Cash at End of Period</b>	<b>\$42,634</b>	<b>\$186,034</b>	<b>\$429,918</b>	<b>\$791,803</b>

# Appendix

## Profit and Loss Statement (With Monthly Detail)

2025	Jan '25	Feb '25	Mar '25	Apr '25	May '25	June '25	July '25	Aug '25	Sept '25	Oct '25	Nov '25	Dec '25
<b>Revenue</b>												
Evaluations	\$0											
Billable Hours	0											
Hourly Rate	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Treatments												
Billable Hours												
Hourly Rate												
Accent reduction package												
Unit Sales												
Unit Prices												
Group accent reduction package												
Unit Sales												
Unit Prices												
Actual Revenue 2025	\$1,018	\$3,708	\$4,799	\$9,028	\$8,166	\$7,572	\$8,510	\$8,514	\$9,000	\$9,000	\$9,000	\$9,000
Ignite Grant	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,000
<b>Total Revenue</b>	<b>\$1,018</b>	<b>\$3,708</b>	<b>\$4,799</b>	<b>\$9,028</b>	<b>\$8,166</b>	<b>\$7,572</b>	<b>\$8,510</b>	<b>\$8,514</b>	<b>\$9,000</b>	<b>\$9,000</b>	<b>\$9,000</b>	<b>\$19,000</b>
<b>Direct Costs</b>												

Direct Labor

SLP

3 new SLPs

Total Salaries  
& Wages

Total Direct  
Labor

**Total Direct  
Costs**

Gross Profit	\$1,018	\$3,708	\$4,799	\$9,028	\$8,166	\$7,572	\$8,510	\$8,514	\$9,000	\$9,000	\$9,000	\$19,000
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<b>Gross Margin</b>	<b>100%</b>											
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**Operating  
Expenses**

Salaries and  
Wages

Office  
Manager

Total Salaries  
& Wages

Other  
Employee  
Taxes &  
Benefits

State Fees	\$0		\$80			\$100						
Equipment	\$0	\$0		\$503	\$188							
Other Software	\$0	\$0	\$156	\$222	\$14	\$56			\$22			
EMR	\$100	\$100	\$100	\$8	\$100	\$111	\$100	\$100	\$100	\$100	\$100	\$100
Insurance	\$246								\$0			
Marketing	\$147	\$262			\$375	\$111	\$30	\$200		\$200		\$200
Office Supplies	\$273	\$2,527	\$344	\$348	\$306	\$217	\$612	\$0	\$0	\$200		
Fax Number												\$24
CEUs	\$221	\$970	\$507	\$299			\$395		\$700		\$500	

Professional Fees	\$349	\$50	\$0	\$0	\$655							\$208
Utilities	\$341	\$341	\$250	\$473	\$343	\$239	\$446	\$343	\$343	\$343	\$343	\$343
Rent	\$3,715	\$106	\$900	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
Bank Fees			\$246	\$254	\$245	\$219	\$316	\$250	\$250	\$250	\$250	\$250
Tests	\$216	\$103										
Travel and Networking	\$35	\$108	\$55	\$49	\$26	\$0	\$645		\$500		\$0	\$0
<b>Total Operating Expenses</b>	<b>\$5,643</b>	<b>\$4,567</b>	<b>\$2,638</b>	<b>\$3,356</b>	<b>\$3,452</b>	<b>\$2,253</b>	<b>\$3,744</b>	<b>\$2,093</b>	<b>\$3,115</b>	<b>\$2,293</b>	<b>\$2,393</b>	<b>\$2,325</b>
<b>Operating Income</b>	<b>(\$4,625)</b>	<b>(\$859)</b>	<b>\$2,161</b>	<b>\$5,672</b>	<b>\$4,714</b>	<b>\$5,319</b>	<b>\$4,766</b>	<b>\$6,421</b>	<b>\$5,885</b>	<b>\$6,707</b>	<b>\$6,607</b>	<b>\$16,675</b>
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
<b>Total Expenses</b>	<b>\$5,643</b>	<b>\$4,567</b>	<b>\$2,638</b>	<b>\$3,356</b>	<b>\$3,452</b>	<b>\$2,253</b>	<b>\$3,744</b>	<b>\$2,093</b>	<b>\$3,115</b>	<b>\$2,293</b>	<b>\$2,393</b>	<b>\$2,325</b>
<b>Net Profit</b>	<b>(\$4,625)</b>	<b>(\$859)</b>	<b>\$2,161</b>	<b>\$5,672</b>	<b>\$4,714</b>	<b>\$5,319</b>	<b>\$4,766</b>	<b>\$6,421</b>	<b>\$5,885</b>	<b>\$6,707</b>	<b>\$6,607</b>	<b>\$16,675</b>
<b>Net Profit Margin</b>	<b>(454%)</b>	<b>(23%)</b>	<b>45%</b>	<b>63%</b>	<b>58%</b>	<b>70%</b>	<b>56%</b>	<b>75%</b>	<b>65%</b>	<b>75%</b>	<b>73%</b>	<b>88%</b>

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>Revenue</b>												
Evaluations	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$2,400	\$3,600	\$4,800	\$4,800	\$4,800
Billable Hours	8	8	8	8	8	8	8	8	12	16	16	16
Hourly Rate	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Treatments	\$7,500	\$10,500	\$13,750	\$15,000	\$16,000	\$14,250	\$13,250	\$14,000	\$19,250	\$21,500	\$25,000	\$28,750
Billable Hours	60	84	110	120	128	114	106	112	154	172	200	230
Hourly Rate	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125
Accent reduction package	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$5,000	\$5,000
Unit Sales	0	0	0	0	0	0	0	0	0	1	1	1
Unit Prices	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Group accent reduction package	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Unit Sales	1	1	1	1	1	1	1	1	1	1	1	1
Unit Prices	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Actual Revenue 2025	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ignite Grant	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Revenue</b>	<b>\$12,900</b>	<b>\$15,900</b>	<b>\$19,150</b>	<b>\$20,400</b>	<b>\$21,400</b>	<b>\$19,650</b>	<b>\$18,650</b>	<b>\$19,400</b>	<b>\$25,850</b>	<b>\$34,300</b>	<b>\$37,800</b>	<b>\$41,550</b>
<b>Direct Costs</b>												
Direct Labor												
SLP									\$7,084	\$7,084	\$7,084	\$7,084
3 new SLPs												
Total Salaries & Wages									\$7,084	\$7,084	\$7,084	\$7,084
Total Direct Labor									\$7,084	\$7,084	\$7,084	\$7,084

<b>Total Direct Costs</b>									<b>\$7,084</b>	<b>\$7,084</b>	<b>\$7,084</b>	<b>\$7,084</b>
Gross Profit	\$12,900	\$15,900	\$19,150	\$20,400	\$21,400	\$19,650	\$18,650	\$19,400	\$18,766	\$27,216	\$30,716	\$34,466
<b>Gross Margin</b>	<b>100%</b>	<b>73%</b>	<b>79%</b>	<b>81%</b>	<b>83%</b>							
<b>Operating Expenses</b>												
Salaries and Wages												
Office Manager	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Total Salaries & Wages	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Other Employee Taxes & Benefits	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$2,271	\$2,271	\$2,271	\$2,271
State Fees	\$0	\$0	\$80	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equipment	\$6,000	\$100	\$100	\$100	\$100	\$100	\$100	\$10,000	\$100	\$100	\$100	\$100
Other Software	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
EMR	\$120	\$120	\$120	\$120	\$120	\$120	\$120	\$130	\$150	\$150	\$150	\$150
Insurance	\$260											
Marketing	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Office Supplies	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Fax Number	\$24	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
CEUs	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Professional Fees	\$347	\$50	\$0	\$0	\$655	\$0						\$208
Utilities	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350
Rent	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236	\$1,236
Bank Fees	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Tests	\$500							\$500				

Travel and Networking	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
<b>Total Operating Expenses</b>	<b>\$12,207</b>	<b>\$5,251</b>	<b>\$5,281</b>	<b>\$5,201</b>	<b>\$5,856</b>	<b>\$5,201</b>	<b>\$5,201</b>	<b>\$15,611</b>	<b>\$7,002</b>	<b>\$7,002</b>	<b>\$7,002</b>	<b>\$7,210</b>
<b>Operating Income</b>	<b>\$693</b>	<b>\$10,649</b>	<b>\$13,869</b>	<b>\$15,199</b>	<b>\$15,544</b>	<b>\$14,449</b>	<b>\$13,449</b>	<b>\$3,789</b>	<b>\$11,764</b>	<b>\$20,214</b>	<b>\$23,714</b>	<b>\$27,256</b>
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
<b>Total Expenses</b>	<b>\$12,207</b>	<b>\$5,251</b>	<b>\$5,281</b>	<b>\$5,201</b>	<b>\$5,856</b>	<b>\$5,201</b>	<b>\$5,201</b>	<b>\$15,611</b>	<b>\$14,086</b>	<b>\$14,086</b>	<b>\$14,086</b>	<b>\$14,294</b>
<b>Net Profit</b>	<b>\$693</b>	<b>\$10,649</b>	<b>\$13,869</b>	<b>\$15,199</b>	<b>\$15,544</b>	<b>\$14,449</b>	<b>\$13,449</b>	<b>\$3,789</b>	<b>\$11,764</b>	<b>\$20,214</b>	<b>\$23,714</b>	<b>\$27,256</b>
<b>Net Profit Margin</b>	<b>5%</b>	<b>67%</b>	<b>72%</b>	<b>75%</b>	<b>73%</b>	<b>74%</b>	<b>72%</b>	<b>20%</b>	<b>46%</b>	<b>59%</b>	<b>63%</b>	<b>66%</b>



<b>Total Direct Costs</b>	<b>\$7,295</b>	<b>\$7,295</b>	<b>\$7,296</b>									
Gross Profit	\$29,255	\$29,255	\$29,254	\$29,254	\$24,904	\$24,904	\$27,404	\$29,254	\$30,504	\$36,754	\$38,004	\$38,004
<b>Gross Margin</b>	<b>80%</b>	<b>80%</b>	<b>80%</b>	<b>80%</b>	<b>77%</b>	<b>77%</b>	<b>79%</b>	<b>80%</b>	<b>81%</b>	<b>83%</b>	<b>84%</b>	<b>84%</b>
<b>Operating Expenses</b>												
Salaries and Wages												
Office Manager	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060
Total Salaries & Wages	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060	\$2,060
Other Employee Taxes & Benefits												
Other Employee Taxes & Benefits	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339	\$2,339
State Fees	\$7	\$6	\$7	\$7	\$6	\$7	\$7	\$6	\$7	\$7	\$6	\$7
Equipment	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$40,000
Other Software	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20	\$20
EMR	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Insurance	\$500											
Marketing	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Office Supplies	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Fax Number	\$24	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
CEUs	\$113	\$112	\$113	\$112	\$113	\$112	\$113	\$112	\$113	\$112	\$113	\$112
Professional Fees	\$347	\$50	\$0	\$0	\$655	\$0	\$0	\$0	\$0	\$0	\$0	\$208
Utilities	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350	\$350
Rent	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273	\$1,273
Bank Fees	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Tests												

Travel and Networking	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
<b>Total Operating Expenses</b>	<b>\$7,983</b>	<b>\$7,185</b>	<b>\$7,137</b>	<b>\$7,136</b>	<b>\$7,791</b>	<b>\$7,136</b>	<b>\$7,137</b>	<b>\$7,135</b>	<b>\$7,137</b>	<b>\$7,136</b>	<b>\$7,136</b>	<b>\$47,244</b>
<b>Operating Income</b>	<b>\$21,272</b>	<b>\$22,070</b>	<b>\$22,117</b>	<b>\$22,118</b>	<b>\$17,113</b>	<b>\$17,768</b>	<b>\$20,267</b>	<b>\$22,119</b>	<b>\$23,367</b>	<b>\$29,618</b>	<b>\$30,868</b>	<b>(\$9,240)</b>
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
<b>Total Expenses</b>	<b>\$15,278</b>	<b>\$14,480</b>	<b>\$14,433</b>	<b>\$14,432</b>	<b>\$15,087</b>	<b>\$14,432</b>	<b>\$14,433</b>	<b>\$14,431</b>	<b>\$14,433</b>	<b>\$14,432</b>	<b>\$14,432</b>	<b>\$54,540</b>
<b>Net Profit</b>	<b>\$21,272</b>	<b>\$22,070</b>	<b>\$22,117</b>	<b>\$22,118</b>	<b>\$17,113</b>	<b>\$17,768</b>	<b>\$20,267</b>	<b>\$22,119</b>	<b>\$23,367</b>	<b>\$29,618</b>	<b>\$30,868</b>	<b>(\$9,240)</b>
<b>Net Profit Margin</b>	<b>58%</b>	<b>60%</b>	<b>61%</b>	<b>61%</b>	<b>53%</b>	<b>55%</b>	<b>58%</b>	<b>61%</b>	<b>62%</b>	<b>67%</b>	<b>68%</b>	<b>(20%)</b>

2028	Jan '28	Feb '28	Mar '28	Apr '28	May '28	June '28	July '28	Aug '28	Sept '28	Oct '28	Nov '28	Dec '28
<b>Revenue</b>												
Evaluations	\$7,200	\$10,800	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000
Billable Hours	24	36	40	40	40	40	40	40	40	40	40	40
Hourly Rate	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Treatments	\$33,250	\$37,750	\$52,500	\$60,000	\$65,000	\$75,000	\$77,500	\$77,500	\$77,500	\$77,500	\$77,500	\$77,500
Billable Hours	266	302	420	480	520	600	620	620	620	620	620	620
Hourly Rate	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125	\$125
Accent reduction package	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$5,000	\$5,000
Unit Sales	0	0	0	0	0	0	0	0	0	1	1	1
Unit Prices	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Group accent reduction package	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Unit Sales	1	1	1	1	1	1	1	1	1	1	1	1
Unit Prices	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
Actual Revenue 2025	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ignite Grant	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Revenue</b>	<b>\$43,450</b>	<b>\$51,550</b>	<b>\$67,500</b>	<b>\$75,000</b>	<b>\$80,000</b>	<b>\$90,000</b>	<b>\$92,500</b>	<b>\$92,500</b>	<b>\$92,500</b>	<b>\$97,500</b>	<b>\$97,500</b>	<b>\$97,500</b>
<b>Direct Costs</b>												
Direct Labor												
SLP	\$7,514	\$7,514	\$7,514	\$7,515	\$7,515	\$7,515	\$7,515	\$7,515	\$7,515	\$7,515	\$7,515	\$7,515
3 new SLPs	\$21,999	\$21,999	\$21,999	\$21,999	\$21,999	\$21,999	\$21,999	\$21,999	\$22,002	\$22,002	\$22,002	\$22,002
Total Salaries & Wages	\$29,513	\$29,513	\$29,513	\$29,514	\$29,514	\$29,514	\$29,514	\$29,514	\$29,517	\$29,517	\$29,517	\$29,517
Total Direct Labor	\$29,513	\$29,513	\$29,513	\$29,514	\$29,514	\$29,514	\$29,514	\$29,514	\$29,517	\$29,517	\$29,517	\$29,517

<b>Total Direct Costs</b>	<b>\$29,513</b>	<b>\$29,513</b>	<b>\$29,513</b>	<b>\$29,514</b>	<b>\$29,514</b>	<b>\$29,514</b>	<b>\$29,514</b>	<b>\$29,514</b>	<b>\$29,514</b>	<b>\$29,517</b>	<b>\$29,517</b>	<b>\$29,517</b>	<b>\$29,517</b>
Gross Profit	\$13,937	\$22,037	\$37,987	\$45,486	\$50,486	\$60,486	\$62,986	\$62,986	\$62,986	\$62,983	\$67,983	\$67,983	\$67,983
<b>Gross Margin</b>	<b>32%</b>	<b>43%</b>	<b>56%</b>	<b>61%</b>	<b>63%</b>	<b>67%</b>	<b>68%</b>	<b>68%</b>	<b>68%</b>	<b>68%</b>	<b>70%</b>	<b>70%</b>	<b>70%</b>
<b>Operating Expenses</b>													
Salaries and Wages													
Office Manager	\$2,121	\$2,121	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122
Total Salaries & Wages	\$2,121	\$2,121	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122	\$2,122
Other Employee Taxes & Benefits													
	\$7,909	\$7,909	\$7,909	\$7,909	\$7,909	\$7,909	\$7,909	\$7,909	\$7,909	\$7,910	\$7,910	\$7,910	\$7,910
State Fees													
Equipment	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Other Software													
EMR	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450
Insurance	\$1,000												
Marketing	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Office Supplies	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Fax Number	\$24	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25
CEUs													
Professional Fees	\$347	\$50	\$0	\$0	\$655	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$208
Utilities	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Rent	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Bank Fees	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
Tests													

Travel and Networking	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
<b>Total Operating Expenses</b>	<b>\$17,351</b>	<b>\$16,055</b>	<b>\$16,006</b>	<b>\$16,006</b>	<b>\$16,661</b>	<b>\$16,006</b>	<b>\$16,006</b>	<b>\$16,006</b>	<b>\$16,007</b>	<b>\$16,007</b>	<b>\$16,007</b>	<b>\$16,215</b>
<b>Operating Income</b>	<b>(\$3,414)</b>	<b>\$5,983</b>	<b>\$21,981</b>	<b>\$29,480</b>	<b>\$33,825</b>	<b>\$44,480</b>	<b>\$46,980</b>	<b>\$46,980</b>	<b>\$46,976</b>	<b>\$51,976</b>	<b>\$51,976</b>	<b>\$51,768</b>
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
<b>Total Expenses</b>	<b>\$46,864</b>	<b>\$45,568</b>	<b>\$45,519</b>	<b>\$45,520</b>	<b>\$46,175</b>	<b>\$45,520</b>	<b>\$45,520</b>	<b>\$45,520</b>	<b>\$45,524</b>	<b>\$45,524</b>	<b>\$45,524</b>	<b>\$45,732</b>
<b>Net Profit</b>	<b>(\$3,414)</b>	<b>\$5,983</b>	<b>\$21,981</b>	<b>\$29,480</b>	<b>\$33,825</b>	<b>\$44,480</b>	<b>\$46,980</b>	<b>\$46,980</b>	<b>\$46,976</b>	<b>\$51,976</b>	<b>\$51,976</b>	<b>\$51,768</b>
<b>Net Profit Margin</b>	<b>(8%)</b>	<b>12%</b>	<b>33%</b>	<b>39%</b>	<b>42%</b>	<b>49%</b>	<b>51%</b>	<b>51%</b>	<b>51%</b>	<b>53%</b>	<b>53%</b>	<b>53%</b>

	2025	2026	2027	2028
<b>Revenue</b>				
Evaluations	\$0	\$37,200	\$55,800	\$138,000
Billable Hours	0	124	186	460
Hourly Rate	\$0	\$300	\$300	\$300
Treatments		\$198,750	\$347,500	\$788,500
Billable Hours		1,590	2,780	6,308
Hourly Rate		\$125	\$125	\$125
Accent reduction package		\$15,000	\$15,000	\$15,000
Unit Sales		3	3	3
Unit Prices		\$5,000	\$5,000	\$5,000
Group accent reduction package		\$36,000	\$36,000	\$36,000
Unit Sales		12	12	12
Unit Prices		\$3,000	\$3,000	\$3,000
Actual Revenue 2025	\$87,315	\$0	\$0	\$0
Ignite Grant	\$10,000	\$0	\$0	\$0
<b>Total Revenue</b>	<b>\$97,315</b>	<b>\$286,950</b>	<b>\$454,300</b>	<b>\$977,500</b>
<b>Direct Costs</b>				
Direct Labor				
SLP		\$28,336	\$87,550	\$90,177
3 new SLPs				\$264,000
Total Salaries & Wages		\$28,336	\$87,550	\$354,177
Total Direct Labor		\$28,336	\$87,550	\$354,177
<b>Total Direct Costs</b>		<b>\$28,336</b>	<b>\$87,550</b>	<b>\$354,177</b>
Gross Profit	\$97,315	\$258,614	\$366,750	\$623,323
<b>Gross Margin</b>	<b>100%</b>	<b>90%</b>	<b>81%</b>	<b>64%</b>
<b>Operating Expenses</b>				
Salaries and Wages				

Office Manager		\$24,000	\$24,720	\$25,462
Total Salaries & Wages		\$24,000	\$24,720	\$25,462
Other Employee Taxes & Benefits		\$13,084	\$28,068	\$94,910
State Fees	\$180	\$80	\$80	
Equipment	\$691	\$17,000	\$41,100	\$1,200
Other Software	\$470	\$240	\$240	
EMR	\$1,119	\$1,570	\$1,800	\$5,400
Insurance	\$246	\$260	\$500	\$1,000
Marketing	\$1,525	\$2,400	\$2,400	\$2,400
Office Supplies	\$4,827	\$1,200	\$1,200	\$1,200
Fax Number	\$24	\$299	\$299	\$299
CEUs	\$3,592	\$1,800	\$1,350	
Professional Fees	\$1,262	\$1,260	\$1,260	\$1,260
Utilities	\$4,148	\$4,200	\$4,200	\$8,400
Rent	\$15,521	\$14,832	\$15,276	\$48,000
Bank Fees	\$2,530	\$3,000	\$3,000	\$3,000
Tests	\$319	\$1,000		
Travel and Networking	\$1,418	\$1,800	\$1,800	\$1,800
<b>Total Operating Expenses</b>	<b>\$37,872</b>	<b>\$88,025</b>	<b>\$127,293</b>	<b>\$194,331</b>
<b>Operating Income</b>	<b>\$59,443</b>	<b>\$170,589</b>	<b>\$239,458</b>	<b>\$428,992</b>
Interest Incurred				
Depreciation and Amortization				
Gain or Loss from Sale of Assets				
Income Taxes	\$0	\$0	\$0	\$0
<b>Total Expenses</b>	<b>\$37,872</b>	<b>\$116,361</b>	<b>\$214,843</b>	<b>\$548,508</b>
<b>Net Profit</b>	<b>\$59,443</b>	<b>\$170,589</b>	<b>\$239,458</b>	<b>\$428,992</b>
<b>Net Profit Margin</b>	<b>61%</b>	<b>59%</b>	<b>53%</b>	<b>44%</b>





Long-Term  
Liabilities

<b>Total Liabilities</b>	<b>\$1,411</b>	<b>\$1,142</b>	<b>\$660</b>	<b>\$839</b>	<b>\$863</b>	<b>\$563</b>	<b>\$936</b>	<b>\$523</b>	<b>\$779</b>	<b>\$573</b>	<b>\$598</b>	<b>\$581</b>
Paid-In Capital												
Retained Earnings												
Earnings	(\$4,625)	(\$5,484)	(\$3,323)	\$2,349	\$7,063	\$12,382	\$17,148	\$23,569	\$29,454	\$36,161	\$42,768	\$59,443
<b>Total Owner's Equity</b>	<b>(\$4,625)</b>	<b>(\$5,484)</b>	<b>(\$3,323)</b>	<b>\$2,349</b>	<b>\$7,063</b>	<b>\$12,382</b>	<b>\$17,148</b>	<b>\$23,569</b>	<b>\$29,454</b>	<b>\$36,161</b>	<b>\$42,768</b>	<b>\$59,443</b>
<b>Total Liabilities &amp; Equity</b>	<b>(\$3,214)</b>	<b>(\$4,342)</b>	<b>(\$2,664)</b>	<b>\$3,188</b>	<b>\$7,926</b>	<b>\$12,945</b>	<b>\$18,084</b>	<b>\$24,092</b>	<b>\$30,233</b>	<b>\$36,734</b>	<b>\$43,366</b>	<b>\$60,024</b>



<b>Total Liabilities</b>	<b>\$2,427</b>	<b>\$688</b>	<b>\$695</b>	<b>\$675</b>	<b>\$839</b>	<b>\$675</b>	<b>\$675</b>	<b>\$3,278</b>	<b>\$683</b>	<b>\$683</b>	<b>\$683</b>	<b>\$735</b>
Paid-In Capital												
Retained Earnings	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443	\$59,443
Earnings	\$693	\$11,342	\$25,211	\$40,410	\$55,954	\$70,403	\$83,852	\$87,641	\$99,405	\$119,619	\$143,333	\$170,589
<b>Total Owner's Equity</b>	<b>\$60,136</b>	<b>\$70,785</b>	<b>\$84,654</b>	<b>\$99,853</b>	<b>\$115,397</b>	<b>\$129,846</b>	<b>\$143,295</b>	<b>\$147,084</b>	<b>\$158,848</b>	<b>\$179,062</b>	<b>\$202,776</b>	<b>\$230,032</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$62,563</b>	<b>\$71,473</b>	<b>\$85,349</b>	<b>\$100,528</b>	<b>\$116,236</b>	<b>\$130,521</b>	<b>\$143,970</b>	<b>\$150,362</b>	<b>\$159,531</b>	<b>\$179,745</b>	<b>\$203,459</b>	<b>\$230,767</b>



<b>Total Liabilities</b>	<b>\$896</b>	<b>\$697</b>	<b>\$685</b>	<b>\$684</b>	<b>\$848</b>	<b>\$684</b>	<b>\$685</b>	<b>\$684</b>	<b>\$685</b>	<b>\$684</b>	<b>\$684</b>	<b>\$10,711</b>
Paid-In Capital												
Retained Earnings	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032	\$230,032
Earnings	\$21,272	\$43,343	\$65,460	\$87,578	\$104,691	\$122,459	\$142,726	\$164,845	\$188,212	\$217,830	\$248,698	\$239,458
<b>Total Owner's Equity</b>	<b>\$251,304</b>	<b>\$273,375</b>	<b>\$295,492</b>	<b>\$317,610</b>	<b>\$334,723</b>	<b>\$352,491</b>	<b>\$372,758</b>	<b>\$394,877</b>	<b>\$418,244</b>	<b>\$447,862</b>	<b>\$478,730</b>	<b>\$469,490</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$252,200</b>	<b>\$274,071</b>	<b>\$296,176</b>	<b>\$318,294</b>	<b>\$335,571</b>	<b>\$353,175</b>	<b>\$373,442</b>	<b>\$395,561</b>	<b>\$418,928</b>	<b>\$448,546</b>	<b>\$479,414</b>	<b>\$480,201</b>



<b>Total Liabilities</b>	<b>\$1,830</b>	<b>\$1,506</b>	<b>\$1,494</b>	<b>\$1,494</b>	<b>\$1,658</b>	<b>\$1,494</b>	<b>\$1,494</b>	<b>\$1,494</b>	<b>\$1,494</b>	<b>\$1,494</b>	<b>\$1,494</b>	<b>\$1,546</b>
Paid-In Capital												
Retained Earnings	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490	\$469,490
Earnings	(\$3,414)	\$2,569	\$24,550	\$54,030	\$87,855	\$132,335	\$179,315	\$226,295	\$273,272	\$325,248	\$377,224	\$428,992
<b>Total Owner's Equity</b>	<b>\$466,076</b>	<b>\$472,059</b>	<b>\$494,040</b>	<b>\$523,520</b>	<b>\$557,345</b>	<b>\$601,825</b>	<b>\$648,805</b>	<b>\$695,785</b>	<b>\$742,761</b>	<b>\$794,737</b>	<b>\$846,714</b>	<b>\$898,482</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$467,906</b>	<b>\$473,565</b>	<b>\$495,534</b>	<b>\$525,014</b>	<b>\$559,002</b>	<b>\$603,319</b>	<b>\$650,299</b>	<b>\$697,279</b>	<b>\$744,255</b>	<b>\$796,231</b>	<b>\$848,207</b>	<b>\$900,028</b>

	2025	2026	2027	2028
Cash	\$42,634	\$186,034	\$429,918	\$791,803
Accounts Receivable	\$17,390	\$44,733	\$50,283	\$108,225
Inventory				
Other Current Assets				
<b>Total Current Assets</b>	<b>\$60,024</b>	<b>\$230,767</b>	<b>\$480,201</b>	<b>\$900,028</b>
Long-Term Assets				
Accumulated Depreciation				
<b>Total Long-Term Assets</b>				
<b>Total Assets</b>	<b>\$60,024</b>	<b>\$230,767</b>	<b>\$480,201</b>	<b>\$900,028</b>
Accounts Payable	\$581	\$735	\$10,711	\$1,546
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>\$581</b>	<b>\$735</b>	<b>\$10,711</b>	<b>\$1,546</b>
Long-Term Debt				
<b>Long-Term Liabilities</b>				
<b>Total Liabilities</b>	<b>\$581</b>	<b>\$735</b>	<b>\$10,711</b>	<b>\$1,546</b>
Paid-In Capital				
Retained Earnings		\$59,443	\$230,032	\$469,490
Earnings	\$59,443	\$170,589	\$239,458	\$428,992
<b>Total Owner's Equity</b>	<b>\$59,443</b>	<b>\$230,032</b>	<b>\$469,490</b>	<b>\$898,482</b>
<b>Total Liabilities &amp; Equity</b>	<b>\$60,024</b>	<b>\$230,767</b>	<b>\$480,201</b>	<b>\$900,028</b>



Investments  
ReceivedDividends &  
DistributionsChange in  
Short-Term  
DebtChange in  
Long-Term  
Debt**Net Cash  
from  
Financing**

Cash at Beginning of Period	\$0	(\$3,968)	(\$7,463)	(\$7,587)	(\$5,268)	(\$1,457)	\$4,321	\$8,985	\$14,643	\$20,423	\$26,744	\$33,376
Net Change in Cash	(\$3,968)	(\$3,495)	(\$124)	\$2,318	\$3,811	\$5,778	\$4,664	\$5,658	\$5,779	\$6,322	\$6,632	\$9,258
<b>Cash at End of Period</b>	<b>(\$3,968)</b>	<b>(\$7,463)</b>	<b>(\$7,587)</b>	<b>(\$5,268)</b>	<b>(\$1,457)</b>	<b>\$4,321</b>	<b>\$8,985</b>	<b>\$14,643</b>	<b>\$20,423</b>	<b>\$26,744</b>	<b>\$33,376</b>	<b>\$42,634</b>



Dividends &  
DistributionsChange in  
Short-Term  
DebtChange in  
Long-Term  
Debt**Net Cash  
from  
Financing**

Cash at Beginning of Period	\$42,634	\$45,987	\$54,934	\$65,295	\$78,347	\$92,852	\$108,062	\$122,899	\$129,105	\$133,224	\$144,798	\$162,796
Net Change in Cash	\$3,353	\$8,947	\$10,362	\$13,052	\$14,505	\$15,210	\$14,837	\$6,207	\$4,119	\$11,575	\$17,998	\$23,238
<b>Cash at End of Period</b>	<b>\$45,987</b>	<b>\$54,934</b>	<b>\$65,295</b>	<b>\$78,347</b>	<b>\$92,852</b>	<b>\$108,062</b>	<b>\$122,899</b>	<b>\$129,105</b>	<b>\$133,224</b>	<b>\$144,798</b>	<b>\$162,796</b>	<b>\$186,034</b>



Dividends &  
DistributionsChange in  
Short-Term  
DebtChange in  
Long-Term  
Debt**Net Cash  
from  
Financing**

Cash at Beginning of Period	\$186,034	\$209,780	\$233,501	\$255,606	\$277,723	\$298,219	\$317,433	\$335,850	\$355,675	\$377,433	\$401,963	\$429,593
Net Change in Cash	\$23,746	\$23,721	\$22,105	\$22,118	\$20,496	\$19,214	\$18,417	\$19,825	\$21,758	\$24,530	\$27,631	\$325
<b>Cash at End of Period</b>	<b>\$209,780</b>	<b>\$233,501</b>	<b>\$255,606</b>	<b>\$277,723</b>	<b>\$298,219</b>	<b>\$317,433</b>	<b>\$335,850</b>	<b>\$355,675</b>	<b>\$377,433</b>	<b>\$401,963</b>	<b>\$429,593</b>	<b>\$429,918</b>



Dividends &  
DistributionsChange in  
Short-Term  
DebtChange in  
Long-Term  
Debt**Net Cash  
from  
Financing**

Cash at Beginning of Period	\$429,918	\$418,992	\$419,341	\$426,510	\$444,539	\$472,052	\$507,119	\$548,549	\$594,604	\$641,580	\$689,856	\$739,982
Net Change in Cash	(\$10,926)	\$349	\$7,169	\$18,029	\$27,514	\$35,066	\$41,430	\$46,055	\$46,976	\$48,276	\$50,126	\$51,820
<b>Cash at End of Period</b>	<b>\$418,992</b>	<b>\$419,341</b>	<b>\$426,510</b>	<b>\$444,539</b>	<b>\$472,052</b>	<b>\$507,119</b>	<b>\$548,549</b>	<b>\$594,604</b>	<b>\$641,580</b>	<b>\$689,856</b>	<b>\$739,982</b>	<b>\$791,803</b>

	2025	2026	2027	2028
<b>Net Cash Flow from Operations</b>				
Net Profit	\$59,443	\$170,589	\$239,458	\$428,992
Depreciation & Amortization				
Change in Accounts Receivable	(\$17,390)	(\$27,343)	(\$5,550)	(\$57,942)
Change in Inventory				
Change in Accounts Payable	\$581	\$154	\$9,977	(\$9,166)
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>\$42,634</b>	<b>\$143,400</b>	<b>\$243,884</b>	<b>\$361,885</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	\$42,634	\$186,034	\$429,918
Net Change in Cash	\$42,634	\$143,400	\$243,884	\$361,885
<b>Cash at End of Period</b>	<b>\$42,634</b>	<b>\$186,034</b>	<b>\$429,918</b>	<b>\$791,803</b>