

Providing solutions through regional cooperation.

Executive Committee Meeting Agenda | April 12, 2023

- 1. Call to Order | Randy Heady, Chairman
 - a. Prayer
 - b. Pledge of Allegiance
- 2. Roll Call | Sherry Thurman
- 3. Approval of Consent Agenda | Randy Heady, Chairman
 - a. Executive Committee Meeting Minutes February 15, 2023
- 4. UCDD Financial Report | Ginger Stout, Finance Director
- 5. Guest Speaker | Mark Farley, Executive Director Bill Piper, VC3
- 6. UCDD Loans | Jesse Villard, Loan Officer
 - a. Meg's Bread
 - b. Cumberland Child Care, LLC
 - c. Wonderbees Child Care Center, LLC
- 7. Action Items | Randy Heady, Chairman
 - a. Lease Agreement between Upper Cumberland Development District and Cumberland Regional Development Corporation
 - b. Area Agency on Aging and Disability FY 24 Area Plan
 - c. Strategic Plan
- 8. Program Updates | Mark Farley, Executive Director
- 9. Executive Director Report | Mark Farley, Executive Director
- 10. Regional Partners | Randy Heady, Chairman
- 11. Old Business | Randy Heady, Chairman
- 12. New Business | Randy Heady, Chairman
- 13. Public Comments | Randy Head, Chairman
- 14. Adjourn | Randy Heady, Chairman

Upper Cumberland Development District Executive Committee Meeting

DRAFT MINUTES	FEBRUARY 15, 2023	10:00 A.M.	COOKEVILLE, TN			
MEETING CALLED BY	Vice Chairman Jeff Mason					
TYPE OF MEETING	UCDD Executive Committee Mee	ting				
FACILITATOR	Vice Chairman Jeff Mason					
NOTE TAKER	Sherry Thurman					
MEMBERS PRESENT	Greg Mitchell, Dale Reagan, Alle Johnson, Lloyd Williams, Steve J Gibson, Randy Porter, Laurin Wh Marvin Lusk, Denny Robinson, Jo	ones, Steven Barlow, neaton, Jeff Mason, Al	Stephen Bilbrey, Sam			
MEMBERS ABSENT	Andy Duggin, Luke Collins, Josh Wilmore, Curtis Hayes, Stephe Representative Cameron Sexton,	en Babcock, David S	,			
	CALL TO ORDER / PRAYER / OF ALLEGIANCE	PLEDGE VICE CH	AIRMAN JEFF MASON			
CALL TO ORDER	Vice Chairman Jeff Mason called	the meeting to order.				
PRAYER	Vice Chairman Jeff Mason asked meeting with prayer.	Vice Chairman Jeff Mason asked County Executive Greg Mitchell to opened the meeting with prayer.				
PLEDGE OF ALLEGIANCE	The Pledge of Allegiance was cited.					
	ROLL CALL					
ROLLCALL	Sherry Thurman called the roll at was a quorum of the committee m		ecorded above. There			
	APPROVAL OF CONSENT AG	ENDA VICE CH	AIRMAN JEFF MASON			
DISCUSSION	Vice Chairman Jeff Mason advised that the consent agenda consist of the following: • Executive Committee Meeting Minutes – December 21, 2022					
ACTION	A motion was made to approve the Consent Agenda. Motion to Approve Motion made by: Greg Mitchell Motion seconded by: Laurin Wheaton					
	Vice Chairman Jeff Mason asked for discussion or comments on the motion. Motion carried unanimously.					
	UCDD FINANCIAL REPORT	GINGER STOUT	, FINANCE DIRECTOR			
DISCUSSION	Ginger Stout presented the July report for Upper Cumberland Dev		nber 31, 2022 financial			

ACTION	A motion was made to approve the	e financial report.
ACTION	Motion to Approve Motion made by: Randy Porter Motion seconded by: Steven Barle	ow
Mollon	Vice Chairman Jeff Mason asked	for discussion or comments on the motion.
	Motion carried unanimously.	
	OPIOID QUESTIONS	EXECUTIVE DIRECTOR MARK FARLEY
	Opioid Abatement Council. The Community which was appointed House, the Tennessee County Ser League.	ntroduced Mary Shelton, Executive Director, Council is comprised of fourteen members of the by Governor Lee, the Speakers of the Senate, vices Association and the Tennessee Municipal the monies disbursed to the counties from the
	 State and the Opioid Abatement 7 Counties will receive two passecond payment through the payment from the Opioid Abatement 7 	
DISCUSSION	 Information needed from the contact person. The Department of Mental requiring a letter of agreem agreement was sent to all Abatement Trust Fund but 	Health and Substance Abuse Services is ment so payment can be processed. The the counties. The funds are in the Opioid the Department of Mental Health is the
	through the Opioid Abaten agreement; 2) spend the furemediation list; 3) participates requirement in the letter of years and to spend the function. • Funds that come from the Contargeting the first quarter receive those payments. The contargeting the contargeting the spanning	ents with the payments that are coming nent Trust Fund. 1) signed letter of nds on items/activities that are located on the pate in some semi-annual reporting. The other f agreement is to allocate the funds within two ds within four years. Upioid Abatement Trust Fund, the Council is of each calendar year for the counties to he J&J settlement pays out over eighteen posits within the Opioid Abatement Trust Fund
	that Assistant Attorney General I	ld on the Opioid monies. Ms. Shelton advised Leftwich will be available at the County n February 27 th and 28 th to answer any
	 UCDD LOANS Bud's Grocery BYR Brands DOTA Ammunition Upper Cumberland Investigation 	JESSE VILLARD, LOAN OFFICER

DISCUSSION	Jesse Villard presented a loan request for Bud's Grocery located at 714 Hilham Highway in Livingston. • Project Total Cost: \$585,000.00 • Loan Amount: \$125,000.00 • First National Bank of Tennessee: \$375,000.00 • Logan and Chelsea Beaty: \$85,000.00 • Proposed Interest Rate: 8.00% • Proposed Terms: 15 years • Collateral: second lien on convenient store located at 714 Hilham Hwy; first lien on beverage coolers, deli & meat coolers, slicer, racks, shelves, glass cases, and tables; with personal guarantees on Logan and Chelsea Beaty. A motion was made to approve the loan request.
	Motion to Approve
	Motion made by: Dale Reagan
ACTION	Motion seconded by: Steven Barlow
	Vice Chairman Jeff Mason asked for discussion or comments on the motion.
	Motion carried with a roll call vote. Nineteen board members voted yes.
DISCUSSION	Jesse Villard presented a loan request for BRY Brands in Cookeville. In 2020, CAIC approved a loan for Susan Dobbs to purchase a facility located at 337 N. Cedar Avenue, Cookeville. The company currently leases to Suzie Q's Scrubs & More, Black Heart Tattoo, and Wise Staffing. Ms. Dobbs is looking to expand in order to provide 511 tactical gear for the Cookeville Fire Department, Algood Police Department, and Putnam County EMS. The new proposed project is as follows: • Project Total Cost: \$132,000.00 • UCDD Loan: \$75,000.00 • Susan Dobbs: \$57,000.00 • Proposed Interest Rate: 7.95% • Proposed Terms: 15 years • Collateral: second lien behind CAIC on the building.
	Motion to Approve
ACTION	Motion made by: Steven Barlow Motion seconded by: Stephen Bilbrey
110 11011	Vice Chairman Jeff Mason asked for discussion or comments on the motion.
	Motion carried with a roll call vote. Nineteen board members voted yes.
DISCUSSION	Executive Director Mark Farley discussed a potential loan for DOTA Ammunition. The loan doesn't have enough collateral but with the right funding-mentorship-capital infusion it could be a really good, stable industry for Fentress County for many years to come.
	Executive Director Mark Farley advised that the Development District and others have been working with the Biz Foundry to start an angel investment firm where you would have equity investment. Mr. DeMarco with DOTA

DISCUSSION	Ammunition probably needs to move toward a venture project. The loan request from UCDD will get him started, but he will need additional funding. With the right amount of capital investment from the state and from an angel investment firm, they would not only be getting money, but they would also be receiving the mentorship that can help them. Jesse Villard presented the loan request for DOTA Ammunition. DOTA Ammunition will be an Economically Disadvantage Woman-Owned Small business located in Eastern Tennessee that would like to relocate to Fentress County. The business will provide ammunition manufacturing, acquisition support, and R&D solutions. The business will be owned and operated by Alex and Ashley DeMarco. The proposed location at 1128 Commerce Drive, Jamestown. • Project Total Cost: \$380,837.00 • UCDD Loan: \$260,837.00 • Alex & Ashley DeMarco: \$40,000.00 • TVA: \$80,000.00 • Proposed Interest Rate: 10.40% • Proposed Terms: 10 years Executive Director Mark Farley recommended that the board refer Mr. DeMarco to the angel investment firm to see if we can get some state investment, local investors, and then bring the loan back to the UCDD for additional funding. Jeff Brown with the Biz Foundry gave an update on the angel investment fund. A motion was made to accept the recommendations of Executive Director Mark Farley that Mr. DeMarco meet with the local angel investment firm to see if they can get equity investment and come back to the UCDD for additional funding.
ACTION	Motion to Approve Motion made by: Matt Adcock Motion seconded by: Denny Robinson Vice Chairman Jeff Mason asked for discussion or comments on the motion. Motion carried with a roll call vote. Eighteen board members voted yes. One board member not available for the vote.
DISCUSSION	Executive Director Mark Farley requested that the board allow the Upper Cumberland Development District to move \$100,000.00 out of the EDA Revolving Loan Fund pool into the local Angel Investment Fund for seed capital to draw down the state's match.
ACTION	Motion to Approve Motion made by: Steve Jones Motion seconded by: Marvin Lusk Vice Chairman Jeff Mason asked for discussion or comments on the motion. Motion carried with a roll call vote. Seventeen board members voted yes. Two board members not present for the vote.

	ACTION ITEMS JEFF MASON, VICE CHAIRMAN
	Vice Chairman Jeff Mason presented Resolution 23-2-1 for approval.
DISCUSSION	Executive Director Mark Farley advised that the UCDD needs to replace some of the fleet vehicles. UCDD would like to purchase four (4) Ford Explorers at a cost of \$35,628.00 each. Terms will be three years with monthly payments of \$4,283.02. A motion was made to approve Resolution 23-2-1.
	Motion to Approve Motion to Approve
ACTION	Motion made by: Dale Reagan Motion seconded by: Greg Mitchell
	Vice Chairman Jeff Mason asked for discussion or comments on the motion.
	Motion carried unanimously.
	PROGRAM UPDATES MARK FARLEY, EXECUTIVE DIRECTOR
DISCUSSION	Executive Director Mark Farley advised that several years ago the lottery money was set up to fund the Hope Scholarships for higher education. The legislature is proposing legislation to take the sports gambling money to use towards child care scholarships for middle- and low-income families. Attorney Danny Rader advised that the Tennessee Commission on Aging and Disability has a program that they use called SAMS. Staff uses the program to enter important information and is a part of how the agency gets reimbursements. The state made the determination to switch to a different company. The UCDD along with the other Development Districts in the state are trying to terminate the relationship with the existing company in order to go live with the new company March 28th. The existing company is trying to hold the development districts to an additional year term of approximately \$30,000.00. Mr. Rader asked the board for permission to take legal action. He has been asked to represent the UCDD, as well as, four (4) of the other nine Development Districts in the state which will split the cost of any legal work that is necessary. The state is requiring the development districts to use the new system.
DISCUSSION	A motion was made to take whatever legal action is necessary to resolve the issue.
ACTION	Motion to Approve Motion made by: Dale Reagan Motion seconded by: Matt Adcock Vice Chairman Jeff Mason asked for discussion or comments on the motion.
	Motion carried unanimously.
	EXECUTIVE DIRECTOR REPORT MARK FARLEY, EXECUTIVE DIRECTOR
DISCUSSION	The Executive Director Report was covered under program updates.
	REGIONAL PARTNERS VICE CHAIRMAN JEFF MASON
DISCUSSION	 Vice Chairman Jeff Mason asked for updates from the regional partners. Jenny Spurlock with Congressman John Rose's office advised that the

DISCUSSION	 Cookeville office is working on approximately 350 cases in the district dealing with the IRS, veterans, and social security. Congressman Rose is currently sitting on two (2) committees – agricultural and financial services. Tanner Cox with Senator Bill Hagerty's office advised that Senator Hagerty's committee assignments have been finalized. Senator Hagerty will be on the banking, foreign relations, rules and appropriations. Senator Hagerty is also working on the farm bill. Bonnie Warren with Senator Bill Hagerty's office announced that staff is working on passports for constituents. Robert Becker with the Tennessee Department of Environment and Conservation reported that TDEC will have an ARP workshop on March 8th, at the UCDD, from 8:30-12:30. The ARP grant manuals for Round 2 will released next month. The Tire Environmental Act Program grant will close on April 15th. If anyone has any tire recycling, processing, tire drive, product use or research and testing development projects they may contact Mr. Becker. Nominations for the Environmental Stewardship Award projects will close on March 17th. There were four state park announcements released and one of the parks is in White County. A representative with Senator Marsha Blackburn's office announced that Senator Blackburn's committee assignments have been assigned for the new legislative cycle. Senator Blackburn will be on the veterans committee, judiciary, commerce, transportation and financial services. Angela Regitko with the Tennessee Department of Economic and Community Development announced that the letter of intent for the site 			
	development grant letter is due OLD BUSINESS	VICE CHAIRMAN JEFF MASON		
DISCUSSION	No old business was presented for d	iscussion.		
	NEW BUSINESS	VICE CHAIRMAN JEFF MASON		
DISCUSSION	No new business was presented for	discussion.		
	PUBLIC COMMENTS	VICE CHAIRMAN JEFF MASON		
DISCUSSION	There were no public comments pres	ented.		
	ADJOURN	VICE CHAIRMAN JEFF MASON		
ACTION	Motion to Adjourn: Motion made by: Greg Mitchell Motion seconded by: Matt Adcock	that he would accept a motion to adjourn.		
CONCLUSION 11:40 a.m.				

Randy Heady, Chairman

Jimmy Johnson, Secretary

Upper Cumberland Development District 07/01/2022 - 2/28/2023

Total Agency Grant Related Expenditures

Revenues			Program/Matching Revenues		
Federal Grantor Revenue	\$	3,425,053	CDBG Revenue	\$	197,452
State Grantor Revenue	\$	1,224,127	State Match	\$	230,000
Contract Revenues	\$	433,266	Dues	\$	86,134
Program	\$	59,632	Interest	\$	1,348
Other Revenue	\$	8,250	Other	\$	2,600
Inkind	\$	-	TOTAL REVENUE	\$	517,534
TOTAL REVENUE	\$	5,150,328			
Expenditures			Non Grant Related Expenditur	es	
Salaries and Wages	\$	1,723,446	Supplies	\$	8,562
Employee Benefits & Taxes	\$	584,751	Travel	\$	13,773
Total Personnel Expenses	\$	2,308,197	Other	\$_	14,446
Professional Fees	\$	105,089	TOTAL EXPENSES	\$	36,780
Supplies	\$	49,034			
Communication & Advertising	\$	60,839	Revenue Over (Under) Exp	\$	480,754
Postage & Shipping	\$	-	Match Requirement	\$_	(432,849)
Occupancy	\$	142,666		\$	47,905
Equipment Rental & Maintenance	\$	3,856		_	
Travel/Fuel	\$	134,878			
Training	\$	-			
Vehicle Maintenance	\$	=			
Transportation Trips	\$	-			
Insurance	\$	=			
Assistance to Individuals	\$	326,585			
Printing	\$	-			
Contracted Services	\$	2,024,377			
Food	\$	-			
Miscellaneous	\$	8,057			
RTAP-Training	\$	-			
Job Access Trips	\$	-			
Fundraising Costs	\$	-			
Capital-Preventive Maintenance	\$	-			
Capital-Mobility Management	\$	-			
Reimbursable Capital Exp.	\$	11,169			
In-kind / CPE	\$	-			
Total Non-Personnel Expenses	\$	2,866,549			
Total Direct Program Expenses	\$	5,174,747			
Administrative Expenses	\$_	408,430			
TOTAL EXPENSES	\$	5,583,177			
Program Match	\$	(432,849)			

MEG'S BREAD

Upper Cumberland Development District

Loan Proposal – April 12th, 2023

MEG'S BREAD

- Meg's Bread is a locally owned bakery, that offers naturally baked bread, pastries, and pies.
- Meg's Bread has been an LLC since 2019
- The bakery is owned and operated by Megan Borland and Luke Yoder.
- Located at 52 S. Cedar Ave. Cookeville, TN. 38501
- This loan request of \$65,000 will fund the creation of a natural grocery store and deli next door to the bakery.



Cumberland Area Investment
CORPORATION

Proposed Project

With the additional space with this expansion, it will provide seating for customers and a much larger offering of products.

• Project Total Cost: \$115,000

· Loan Amount: \$65,000

Proposed Rate: 8.70%

Proposed Term: 10 years

Approx. Monthly Payment: \$812.88



Cumberland Area Investment
CORPORATION

USE OF FUNDS

Use	Amount		
New Construction	\$8,000		
Machinery & Equipment	\$39,800		
Furniture & Fixtures	\$10,300		
Inventory Purchase	\$6,500		
Working Capital	\$30,000		
Other	\$20,400		
TOTAL	\$115,000		

Cumberland Area Investment
CORPORATION

SOURCES OF FUNDS

Source	Amount	Rate	Term
Upper Cumberland Development District	\$65,000	8.70%	10 years
Microloan	\$20,000	7.95%	5 years
Meghan Borland & Luke Yoder	\$30,000	-	-
TOTAL Sources of Funds	\$115,000		

Cumberland Area Investment
CORPORATION

COLLATERAL

Туре	Market Value	Lien	Equity	Discounted Value	Position
New Equipment	\$39,800	-	\$39,800	\$29,850	 st
Furniture & Fixtures	\$10,000	-	\$10,000	\$7,500	 st
Current Equipment	\$34,900	-	\$34,900	\$21,175	st
Personal Guarantees (2)	-	-	-	-	-
TOTAL COLLATERAL				\$63,525	

Cumberland Area Investment
CORPORATION

Loan Application Overview

BORROWER INFORMATION					
Company Name:		Meg's Bread		Current # of Jobs:	14
Owners:	Meghan Borland & Luke Yoder			# of Jobs Created:	20
	52 S. Cedar Ave.			Comm. Mtg.	3/30/2023
Address:	Cookeville, TN. 38501		В	Board Mtg. Date	4/12/2023

COMPANY SUMMARY

Meg's Bread has been an LLC since 2019, with Meghan Borland as the sole owner. West Side Grocery will continue under the LLC of Meg's Bread. Luke Yoder (Meghan's husband) will be central in the planning and implementation of the grocery expansion. Together they will hire several managers to oversee the distinct sections of the business and personnel.

PROJECT SUMMARY

This loan in the amount of \$65,000, will fund the creation of a natural grocery and deli next door to the bakery. With the additional space with this expansion, they will be able to provide seating for customers and a much larger offering of products. Meghan will continue to oversee day to day function, while Luke will assist in the initial setup. Primary loan funds will go toward equipment, furniture and fixtures, starting inventory, and rent/wages until the expansion is complete and funtioning.

			SOURCE	S & USES OF	FUNDS
Uses of Funds					
1	New Construction/		\$8,000		1
1	Renovation		\$8,000		1
3	Machinery &		\$39,800	2	
2	Equipment				2
3	Furniture & Fixtures		\$10,300		3
4	Inventory Purchase		\$6,500		
6	Working Capital		\$30,000		
7	Other		\$20,400		
		ΤΟΤΔΙ	\$115,000	•	

84-2433719

TAX ID

	Sources of Funds	
1	UCDD	\$65,000
2	Meghan Borland & Luke Yoder	\$30,000
3	Microloan	\$20,000
_	TOTAL	\$115,000

COLLATERAL DETAIL

Type/Description	Value	Lien	Equity	Discounted Value	Position
1 New Equ	uipment \$39,800	\$ -	\$39,800	\$29,850	1st
2 Furniture	& Fixtures \$10,000	\$ -	\$10,000	\$7,500	1st
Other Co	ollateral				
3 (Current E	quipment) \$34,900	\$ -	\$34,900	\$26,175	1st
	•	•	TOTAL	\$63,525	

Loan to Value (<90 desired) 102%

Discount %

Land & Building	80%
Machinery & Equip	75%
Technology	50%
Inventory	60%
Receivables	60%

		M	lonthly				
Company	Туре	Payn	nent Amt.		Balance	Past Du	е
Department of	Education Loan	ć		ڔ	71,051	ć	
Education/Aidvantage	Education Loan	ξ -	Դ	71,031	ş	_	
Upper Cumberland Development	Dusiness Lean	۲	601.14	۲	10 711 40	٠,	
District	Business Loan	Þ	601.14	Դ	10,711.49	Ş	-
TOTAL	2	\$	601.14	\$	81,762.49	\$	-

		ı	Monthly		Pa	st
Company	Туре	Pay	ment Amt.	Balance	Dι	ıe
Huntington National	Auto	\$	211.00	\$ 3,107	\$	•
Regions Bank	Credit Card	\$	25.00	\$ 302	\$	
TOTAL	2	\$	236.00	\$ 3,409	\$	-

Combined	Pre-IICDD	Inan	Deht	I evel

		Total Monthly		
	Total Lines of Credit	Payments	Total Balance	Total Past Due
TOTAL	4	\$ 837.14	\$ 85,171.49	\$ -

PERSONAL FINANCIAL INFORMATION

Owners:	Meghan Borland & Luke Yoder	
Financial information For:		Meghan Borland & Luke Yoder

Credit Scores - Meghan	Credit Scores - Luke	Income / Capital / Assets	
766	750	Gross Individual Monthly Income \$2,59	
765	740	Annual Gross Household Income \$31,106	
754	735	Assets	\$81,000
		Networth	\$55,982

Debt / Liabilities	
Total Monthly Debt PMTs, not including UCDD payment	\$ 601.14
UCDD monthly Debt PMT	\$ 812.88
Total of all Monthly Debt Payments	\$ 1,414.02
Liabilities	\$ 25,018

Tax Returns	2020	2021	2022
Adjusted Gross Income	\$8,229	-\$23	\$31,106
Additional Gain/Loss from other businesses	\$9,725	\$1,077	\$15,558

Additional Owner Section (If Needed)

Total Finanical Information of Owner(s)

Avg Credit Score
754 6666667
751.6666667

Income / Capital / Assets		
Total Gross Individual Monthly Income	\$	2,592.16
Total Annual Gross Household Income	\$	31,106
Total Assets	\$	81,000
Total Networth	\$	79,447.86

Debt / Liabilities		
Total Monthly Debt PMTs, not including UCDD payment	\$	837.14
UCDD monthly Debt PMT	\$	715
Total of all Monthly Debt Payments	\$	1,552.14
Total Liabilities	Ś	25.018

Tax Returns	2020	2021	2022
Adjusted Gross Income	\$8,229	(\$23)	\$31,106
Additional Gain/Loss from other			
businesses	\$9,725	\$1,077	\$15,558

BUSINESS FINANCIAL INFORMATION

	Meg's Bread	
2020A	2021A	2022A

Income Statement Info			
Revenue	\$95,834	\$246,208	\$439,672
COGS	\$26,607	\$73,968	\$154,700
Gross Profit	\$69,227	\$172,239	\$284,972
Operating Expenses	\$63,430	\$186,167	\$273,873
EBITDA	\$ -	\$ -	\$ -
Depreciation	\$ -	\$ -	\$ -
Interest Expense	\$2,465	\$4,046	\$2,166
Taxes Paid	\$1,609	\$10,844	\$20,499
Net Income	\$2,141	\$332	\$11,099

Balance Sheet Info			
Cash	\$6,610	\$6,531	\$3,476
Inventory	\$ -	\$ -	\$ -
Prepaid Expenses	\$ -	\$ -	\$ -
Total Current Assets	\$6,610	\$6,934	\$16,246
Total Fixed Assets	\$35,093	\$23,704	\$22,440
Total Assets	\$41,703	\$34,638	\$38,685
Total Liabilities	\$42,025	\$34,628	\$4,460
Total Equity	\$322	\$9	\$12,722
Total Liabilities &			
Equity	\$41,703	\$34,638	\$38,685

Cash Flow Info			
Net Cash Flow from			
Operations	N/A	(\$7.389)	(\$28.382)

D	d Constantin	
Base	d from Projectio	ns
2023A	2024A	2025A

Income Statement Info			
Revenue	\$1,180,250	\$1,377,205	\$1,583,786
COGS	\$657,929	\$788,032	\$906,237
Gross Profit	\$522,321	\$589,173	\$677,549
Operating Expenses	\$171,096	\$176,361	\$181,790
EBITDA	\$351,225	\$412,812	\$495,759
Depreciation	\$10,262	\$14,812	\$23,212
Interest Expense	-	-	-
Taxes Paid	\$10,993	\$16,959	\$24,543
Net Income	\$71,571	\$96,102	\$139,077

	Balance Sheet Info			
Cash	\$93,768	\$152,694	\$262,058	
Inventory	\$6,500	\$6,500	\$6,500	
Prepaid Expenses	\$20,400	\$20,400	\$20,400	
Total Current Assets	\$120,668	\$179,594	\$288,958	
Total Fixed Assets	\$58,100	\$100,100	\$142,100	
Total Assets	\$168,505	\$254,619	\$382,771	
Total Liabilities	\$75,869	\$65,881	\$54,956	
Total Equity	\$101,917	\$198,019	\$337,096	
Total Liabilities &				
Equity	\$177,785	\$263,899	\$392,051	

Cash Flow Info			
Net Cash Flow from			
Operations	N/A	\$42,000	\$42,000

PROPOSED LOAN DETAILS

Loan Amount	\$65,000
Project Amount	\$115,000
% of Project	57%
Interest Rate	8.70%
Term	10 Years
Expected Payment	\$812.88

Enter Customer Name Determination of Consumer Debt to Income Tax Year Date Created Lender

Income Summary

If Using Paystub					
Hourly Rate				Total Income	
If Using Tax Returns					
W-2 Wages (1040 line 1)					
Toy everyt Interest (1040 line 20)	Include only <u>recurr</u>	ing amounts			
Tax-exempt Interest (1040 line 2a)	merade only <u>recurr</u>	ing amounts			
Taxable Interest (1040 line 2b)	Include only recurr	ing amounts			
Ordinary Dividends (1040 line 3b)	Include only <u>recurr</u>	ing amounts			
IDA Distributions (1040 line 4-)	December 1				
IRA Distributions (1040 line 4a)	Do not include rollo		recurring amounts		
Pensions & Annuities (1040 line 5a)	Include only <u>recurr</u>	ing amounts			
Social Security (1040 line 6a)					
	Business 1	Business 2	Business 3	Business 4	
Schedule C Business Income		Busilless 2	Dusilless 3	DUSINESS 4	
Schedule C Net Profit (line 31)	13,863				
Depreciation (line 13)	9,097				
interest (line 16a and 16b)	2,166				
interest (interior and rob)	2,100				
Amortization if any (line 27a)	91				
EBITDA	25,217				
LBITUA	23,217				
Schedule E Rental / Royalty Income		Schedule F Farr	ming Income		
Schedule F Net Profit (line 26)		Schedule F Net	Profit (line 34)	19,632	
Depreciation (line 23d)		Depreciation (lir	ne 14)		
Depreciation (line 25u)		Depresident (III	.0 24/		
interest (line 12 and 13)		interest (line 21	a and 21b)		
Amortization if any (line 19)		Amortization if	any (line 32)	1,260	
, and the day (into 15)			, , ,	1,200	
EBITDA				20,892	
Total Unadjusted Income					
•					
Adjustments to Income (include other inco	ome and deduction	ns from income)			
Income Available to Service Debt					

Debt Summary

Credit Score	Borrower		Co-borrower			
Creditor	Loan Number	Balance/ Lim	Interest Rate (If it* Known)	Monthly Payment**	Annual Payment	Notes
Department of Education/Aidvantage		\$ 71,0	51	\$ -	\$ -	Education Loan
Upper Cumberland Development District		30,0	00	601	7,214	Microloan for Startup
Huntington National Bank		3,1	07	211	2,532	Auto
Regions Bank		3	02	25	300	Credit Card
Upper Cumberland Development District		65,0	00	729	8,745	Larger Loan with UCDD for Expansion
Total Debt		\$ 169,4	50	\$ 1,566	\$ 18,791	
	DSCR	2.	15 DTI	41%		
	DSCR	2.	ווע	41%		

^{*}For <u>all</u> lines of credit and home equity lines use maximum limit (exposure) instead of current balance.

^{**}For all lines of credit, home equity lines, and loans where payment isn't known calculate a payment based on rate if known or market rate with appropriate amortization for collateral. Do not use an interest only payment.

Executive Summary for Megs Bread and West Side Grocery

Mission

Meg's Bread and the new West Side Grocery will provide access to nutritious and delicious food to Cookeville and the surrounding area. We source from our own organic farm (Shiloh Farm) as well as other local producers, then seek out the highest quality ingredients available regionally and nationally. These whole foods are used to make baked goods, deli sandwiches and salads from scratch, employing local people to create an approachable, gourmet product.

The Grocery will make these ingredients available to the community and provide the kitchen space needed to prepare the value-added items. It will also include seating as a place for customers to sit and enjoy our products. While being a for-profit business, Meg's Bread also strives to be a creative learning environment for employees and an asset to the town of Cookeville through community events and workshops.

Company and Management

Meg's Bread has been an LLC since 2019, with Meghan Borland as the sole owner. West Side Grocery will continue under the LLC of Meg's Bread. Luke Yoder (Meghan's husband) will be central in the planning and implementation of the grocery expansion. Together they will hire several managers to oversee the distinct sections of the business and personnel.

Services

Meg's Bread has been serving Cookeville since March of 2020 as a brick and mortar business, but began in 2017 as an addition to Shiloh Farm's produce stand at a farmers market. Bringing a dozen or two loaves per week, Meg quickly saw the demand for a simple bread made from high quality flour, salt and water. Noticing a trend of gluten intolerance, our research suggested that flour quality and a long sourdough fermentation solves this problem in some cases—and happens to be the most delicious and digestible form of bread. Soon Meg couldn't make enough bread out of our house to supply the demand, which inspired the creation of Meg's Bread on Cedar street in Cookeville.

We have continued to create products that are in demand but currently unavailable in our area. We do our best to educate consumers about new items and anticipate market trends.

Because we also run an organic farm in Overton County, TN, we are very familiar with the typical produce available in our area. The natural rhythm of the seasons gives us direction within our business—we design our menu and products to be adaptable to whatever ingredients are available. Pastries with local seasonal fruit, salads made from "what the farmer had ready", sandwiches with Shiloh Farm lettuce and tomato on Meg's sourdough, soup from whichever storage crop is ready to use—all examples of items we have on the menu year round that embrace seasonality.

With the creation of West Side Grocery, we want to add an element of stability to our menu and our business. In the past we *only* had our "special" sandwich, which changes every week. The new deli will have 8 set sandwiches we make every week, option to customize, along with a special if we are inspired. We can keep our seasonal inspiration, but also have some foundational elements so that customers can know what to expect. We will also offer seating, whereas Meg's Bread has been to-go only. Customers can shop, order a sandwich, get a drink then sit down and enjoy in a low-key environment. Groups can meet there for lunch and know that there will be healthy and delicious options for everyone.

The Market

Cookeville is the largest city in the upper cumberland region and is a center of commerce for Putnam County and all the bordering rural counties. Much of the retail business is centered near the interstate or the major roads that connect to it—and most of these businesses are large chain corporations. Cookeville's historic West Side neighborhood is emerging as a hub of local, independent businesses that meet consumer needs the larger stores can't supply.

Meg's Bread has become a community staple of the West side neighborhood, and has a strong following of regulars who come back often to get their weekly bread, lunch special, or pastries. We are grateful to these customers, but know that in order to grow the business we need to break out of the local "bubble". Keeping regular, 7-day/week hours, a steady menu, and having seating available will give us more leverage to reach out to the broader population.

The hospital and TTU campus are only blocks away, and are among the largest employers in Cookeville. Everyone takes a lunch break, and the West Side Grocery will provide an easy option for people to get out of their office and relax with a change of scenery. The deli style of the grocery allows for a quick bite or a small meeting without the time or commitment of a typical restaurant. Many deli prepared foods will be packaged in "to-go" containers, so a half-eaten salad can be easily saved for later. People may spend more money on food when they know it won't be wasted if they can't finish the portion in a sitting.

The student body of TTU is another large population of potential customers. College students aren't known for being big spenders—the Grocery will provide a diversity of products for different price ranges. Notably, our bulk section will allow someone to buy as much product as fits their budget. Megs Bread currently employs some college students, and the Grocery expansion will create many new part-time jobs that are flexible to the academic schedule. This is also an effective grass-roots marketing

technique; younger generations don't want to be told what to do, are numb to social media and may not be receptive to standard advertising. Positive word-of-mouth from employees who love their job raises consciousness of our business within their circles authentically—and college students tend to have large, diverse social groups.

Cookeville is a growing city, with many new families moving in from other cities and states. New apartments and condos have been built or are in planning stages for downtown and the West Side—including a large complex across the street from Meg's Bread on Cedar St. The West Side Grocery is conveniently located to be a short walk or bike from these new residences and the growing city center. It is also located right next to a public parking lot, providing accessibility to those driving in.

We believe that good food should be available to everyone and not a luxury item. We do our best to increase our efficiency while maintaining quality, so that we can make larger quantities and keep our prices moderate. That said, certain items such as pastries and prepared food are expensive in labor and ingredients and we will charge a premium for a premium product. Bread, produce, and some grocery basics we will maintain a slightly smaller margin on in order to develop routine customer interactions. We want our average customer to visit once per week to get their bread and groceries, then return another day for a meal or snack. Then when its time to treat yourself, go ahead and get a decadent box of pastries from the bakery.

The diversity we can offer means we have something for everyone, and we want to encourage a welcoming, approachable environment.

Competitive Advantages

Meg's Bread and the West Side Grocery have several distinct advantages over our competitors.

-Quality and Integration Meg's Bread has earned a reputation for high quality, and our favorite compliment we get is that "everything is good" in our store. This comes from our stubbornness toward quality—if we aren't happy with a product, we tweak and taste until it's right. Something as seemingly simple as bread (just flour, salt, and water) is actually the most complex. Even after years in business and thousands of loaves of bread (over 10,000 loaves sold in 2022) we are still finding ways to improve the bread.

The result is a product which speaks for itself and can't be replicated by another producer. We go on to use the bread to make one-of-a-kind sandwiches. A typical restaurant is not making their own bread—it comes in on a truck having been baked off days before. It has been mass produced and has additives to make it store longer, sat in trucks and warehouses and probably only gets delivered once per week so it sits even longer in the restaurant. It works, but its hard to make a great sandwich with sub-par bread. In contrast, we bake every day and have the ultimate control over our product.

Meg's Bread is integrated from within; if we have too many croissants they can become chicken salad sandwiches, leftover bagels become bagel chips. Instead of buying granola or biscotti as grocery products with a small markup, we can make them ourselves and capture a larger share of the final retail price.

Shiloh Farm is also integrated with the bakery/grocery; it sets the business apart to be able to produce ingredients from local soil and climate. It sets the farm apart to have a marketing outlet at our fingertips. Any scraps, dough, or baked goods that are waste come home to the farm for the pigs. Being involved in many levels of our supply chain makes sense economically, and also is a model for supporting a local food system. We plan to buy from other local growers as well, and give their products a place to shine of the shelf or in value added products.

Scale – Our bakery/grocery aims to occupy a medium size between something "boutique" and big box stores.

We know we can't compete with a large grocery chain on price—the quality of the goods we make is our biggest advantage. We will seek out products for the grocery that aren't normally found in a large store, but there may be a few products that overlap. We offer convenience to those already in the neighborhood, or don't want to go into a large store just for a couple items. Finally, our status as a local independent business is an attraction to customers who want to support local commerce. They know their purchase is going to keep money in the community through our employees and suppliers. We don't want to rely on this aspect but it is an advantage we have over national chains.

On the other hand, we want to be big enough to have a distinct advantage over new and existing small businesses. It is common for the owner of a new business to be constantly working in the business; Meg did this early on at the bakery and we realized it needed to be bigger in order to be sustainable. It took several employees to replace her, but over time the jobs grew into positions and a manager to keep track of personnel, schedules and training procedures. This gave Meg the time to be creative and work *on* the business. Without our staff we would have crashed and burned long ago—instead we have been able to foster new growth and long term sustainability.

We know a new bakery could pop up anytime, or a sandwich shop, but aren't likely to scale up to the level that we have. We want to continue to increase our efficiency with more equipment on the bakery side, and see the grocery and deli elements through to their full potential. Keeping a large staff isn't easy, but it allows us to produce on a level that most start-ups or small businesses can't compete with.

Meg's Bread does a small amount of wholesale to other groceries and restaurants, and we regularly get requests from businesses in the region who want to carry our product. We have been limited by space in the

current building, but once the deli and grocery move out there will be the potential for taking on some accounts. This is something we can grow into, or turn to if our retail sales numbers aren't as high as predicted.

There are two other natural food stores in Cookeville. One has been around for a while, but doesn't have a produce section, a bakery, or prepared foods. The other is fairly new and is based on local farm products. They carry a few things regionally, but overall it has a narrow scope and a niche clientele. We will have preference for local products, but aren't going to limit ourselves on availability of great products for our customers. We plan to carry organic produce from a national supplier to fill in the gaps seasonally and with products that can't be grown here. We also have access to some regional fruit distributors who carry excellent quality fruit that presents a middle ground between local and national/global supply chain.

Culture – West Side Grocery/Megs Bread has cultural significance for Cookeville.

Meg and Luke are happy being producers of great food and the community that comes along with it—a genuine love of what they do is at the heart of their business. The staff at Meg's Bread has become a strong supportive community itself—employees are encouraged to explore their interests, try new things and make mistakes. They can be proud of what they do, and this reflects in both the quality of the product and how they assist customers. Meg Bread is a culture of positivity and putting something good out into the world.

The bakery and small grocery in general is a pillar of community—an amenity that adds to the overall quality of living of a town. When a customer who is a realtor said she uses Meg's Bread as a selling point to potential customers looking to buy a home in Cookeville, we realized what the bakery contributes culturally. The longer our business exists, the more it becomes an institution and "must see" place. People will support it and show their friends because they can think of it as "their" hometown bakery.

The expansion into a larger space gives Meg's Bread the opportunity for more community events, live music, and workshops. These are things we can grow into, and further set us apart through the unique cultural and educational opportunities we can offer.

Financial Projections

Meg's Bread has been on a track of constant expansion since opening in March of 2020. Opening at the beginning of the pandemic, we adapted quickly to online sales, but over time transitioned to being fully open by late 2021. Gross sales have been as follows:

2020-\$84,000

2021- \$216,000

2022- \$400,000

Our goal is to reach \$1,180,000 in revenue in the first year of our grocery expansion, starting when we receive this loan. With payroll projected to be roughly \$258,000 annually, and the COGS excluding labor projected to be \$658,000, this leaves \$264,000 for operating expenses.

This is a large increase from our current sales, but we are confident that providing seating and advertising our business will quickly multiply our sales numbers. With the full grocery selection, we expect some customers to get their weekly groceries from our store. Others will supplement their grocery shopping with specialty items only available at our store, such as prepared food from the deli and baked goods.

If our sales aren't reaching our goals, we are prepared to forgo owners pay for some time, as we are able to live at home on Luke's farm income. We are willing to invest this money in getting the expansion off the ground. Another approach is to increase our wholesale sales to other businesses—with increased space and efficiency in the bakery side, there will be room for expansion into this market if necessary.

Financial Requirements

We are requesting a loan of \$85,000 to achieve our goals in this expansion.

Half of this money will go toward initial fixed assets such as equipment, fixtures, and the construction/installation of these items.

The other half is allotted for advertising, wages and operating expenses until the expansion is fully open; starting inventory, licenses, supplies and other operating expenses are also accounted for in this number.

Start-up Expenses Year 1 (Starting Balance Sheet)

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

Fixed Assets	Amount	Depreciation (years)	Notes
Real Estate-Land		Not Depreciated	
Real Estate-Buildings		20	
Leasehold Improvements	8,00	7	
Equipment	39,80	7	
Furniture and Fixtures	10,30	3	
Vehicles		5	
Other		3	
Total Fixed Assets	\$ 58,10	0	
Operating Capital	Amount		Notes
Operating Capital	Amount		Notes
Pre-Opening Salaries and Wages			
Prepaid Insurance Premiums			
Inventory	6,50	0	
Legal and Accounting Fees	35	0	
Rent Deposits	6,000	0	
Utility Deposits	1,500	o l	
Supplies	5,050	3	
Advertising and Promotions	3,500	0	
Licenses	4,000	0	
Other Initial Start-Up Costs			
Working Capital (Cash On Hand)	30,346	money needed, that will not im	mediately be spent goes here
Total Operating Capital	\$ 57,246		
Total Required Funds	\$ 115,000	o [

Sources of Funding	Percentage	Totals	Loan Rate	Term in Months	Monthly Payments	Notes
Owner's Equity (usually minimum 10%)	0,00%	30,346				
Outside Investors	0.00%					
Additional Loans or Debt UCDD						
Commercial Loan	0.00%	85,000	9.00%	84	5.	
Commercial Mortgage	0.00%		5.50%	240		
Credit Card Debt	0.00%		7.00%	60		
Vehicle Loans	0.00%		6.00%	48		
Other Bank Debt	0.00%		4.00%	300	-	
Total Sources of Funding	100.00%	\$ 115,000	Cell D 42 must equal cell C31 \$		\$ -	
Total Funding Needed		\$ -				

See Loan Amortization & Depreciation Schedule

Payroll Year 1

Prepared By: Company Name:

Meghan Borland/ Luke Meg's Bread/ west side grocery

Employee Types	/Employees	Pay (to 2 decimal	Hrs./Week (per	Pay/Month (Total)	February	March	April	May	June	July	August	September	October	November	December	January	Annual Totals
Owner(s)	1	20.00	- 20	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1.733	1,733	1,733		
Full-Time Employees	2	15.00	35	4,550	4,550	4,550	4,550	4,550	4,550	4,550	4,550	4,550	4,550	4,550	4,550		
Part-Time Employees	14	11.00	20	13,347	13,347	13,347	13,347	13,347	13,347	13,347	13,347	13,347	13,347	13,347	13,347	13,347	
Independent Contractors				0	0	0	0	0	0	0	0	0	0	0	0	_	\$ -
Total Salaries and Wages	17	\$ 46.00	75	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630	\$ 19,630		· .
Payroll Taxes and Benefits	Wage Base Limit	Salary/Wage		Benefits/Month	February	March	April	May	June	July	August	September	October	November	December	January	Annual Totals
Social Security	\$ 117,000	6.20%		1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1,217	1.217	1,217	\$14,605
Medicare	-	1.45%		285	285	285	285	285	285	285	285	285	285	285			\$3,416
Federal Unemployment Tax (FUTA)	\$ 7,000	0.60%		60	60	60	60	60	60	60	60	60	60	60			\$714
State Unemployment Tax (SUTA)	\$ 7,000	3.45%		342	342	342	342	342	342	342	342	342	342	342	342		\$4,106
Employee Pension Programs		0.00%		0	0	0	0	0	0	0	0	0	0	0	0	0	51,186
Worker's Compensation		0.00%		0	0	0	0	0	0	0	0	0	0	0	0	1 0	80
Employee Health Insurance		0.00%		0	0	0	0	0	0	0	0	0	0	0	0	1 0	s
Other Employee Benefit Programs		0.00%		0	0	0	0	0	0	0	0	0	0	0	0	1	s .
Total Payroll Taxes and Benefits		11 70%		\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	\$ 1,903	S 1,903	\$ 1,903	\$ 1,903	\$ 22,840
Total Salaries and Related Expenses				\$ 21.533	\$ 21,533	\$ 21.533	\$ 21,533	\$ 21.533	\$ 21,533	\$ 21.533	\$ 21.533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 258,400

Payroll Years 1-3

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

Employee Types	Year 1 Totals	Growth Rate 1 to 2	Second Year	Growth Rate 2 to 3	Third Year
Owner(s)*	20,800	10_0%	22,880	10,0%	25,168
Full-Time Employees**	54,600	10.0%	60,060	10.0%	66,066
Part-Time Employees***	160,160	5.0%	168,168	5.0%	176,576
Independent Contractors****	A A	3.0%		3.0%	
Total Salaries and Wages	\$ 235,560		\$ 251,108		\$ 267,810
Payroll Taxes and Benefits					
Social Security	14,605	20.0%	17,526	30.0%	22,783
Medicare	3,416	20.0%	4,099	30.0%	5,328
Federal Unemployment Tax (FUTA)	714	20.0%	857	30.0%	1,114
State Unemployment Tax (SUTA)	4,106	20.0%	4,927	30.0%	6,405
Employee Pension Programs		0.0%	-	0.0%	C-
Worker's Compensation		3.0%		3.0%	
Employee Health Insurance		3.0%		3.0%	
Other Employee Benefit Programs		10.0%		10.0%	
Total Payroll Taxes and Benefits	\$ 22,840		\$ 27,408		\$ 35,630
Total Salaries and Related Expenses	\$ 258,400		\$ 278,516		\$ 303,441

Year 1											
	Number	Hours Worked	Annual Total hours	FTE (Full Time Equivalent)							
Owner(s)*		20	1,040	0,5							
Full-Time Employees**	2	35	3,640	1.75							
Part-Time Employees***	14	20	14,560	7							
Independent Contractors****		0	-	0							
			Total FTE	9,25							

	Year 2											
	Number	Hours Worked	Annual Total hours	FTE (Full Time Equivalent)								
Owner(s)*		1	0	0								
Full-Time Employees**			0	0								
Part-Time Employees***			0	0								
Independent Contractors****			0	0								
			Total FTE	00								

	Year 3												
	Number	Hours Worked	Annual Total hours	FTE (Full Time Equivalent)									
Owner(s)*		1 (-	0									
Full-Time Employees**		(0									
Part-Time Employees***		- (0									
Independent Contractors****				0									
			Total FTE	0									

Sales Forecast Year 1

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

"unit" means per person/per ticket/per pound, et

Complete This Chart First:	- Carrie	t illeans p	net person	pui i	ckeuper p	-	id, etc
Product Lines	Units	1	Price Per Unit	_	GS Per Unit		Margin Per Unit
Sandwiches		S	10.00	\$	3.50	\$	6,50
Deli Prepared foods		5	8.50	\$	4.00	\$	4.50
Bakery		\$	24.00	\$	10.00	\$	14.00
Grocery and drinks		S	45.00	\$	32.14	\$	12,86
Produce		S	18.00	s	14.00	\$	4.00
						\$	-

roduct Lines	February	March	April	May	June	July	August	September	October	November	December	January	Annual Totals	Breakdown	Category / Tota
Sandwiches			·												
Units Sold	300	300	500	600	900	900	900	1,000	900	1,000	900	2,700	10,900		19.6
Total Sales	3,000	3,000	5,000	6,000	9,000	9,000	9,000	10,000	9,000	10,000	9,000	27,000	\$ 109,000	100.0%	
Total COGS	1,050	1,050	1,750	2,100	3,150	3,150	3,150	3,500	3,150	3,500	3,150				
Total Margin	1,950	1,950	3,250	3,900	5,850	5,850	5,850	6,500	5,850		5,850	17,550			
	Ç														
Deli Prepared foods															
Units Sold			500	750	0257	1,200	1,250	1,000	1,250	1,400	1,400	950	11,200		20.
Total Sales	2,550		4,250	6,375		10,200	10,625	8,500	10,625	11,900	11,900	8,075	\$ 95,200	100.0%	8.
Total COGS	1,200		2,000	3,000		4,800		4,000	5,000		5,600	3,800	\$ 44,800	47.1%	6.
Margin	1,350	1,350	2,250	3,375	4,050	5,400	5,625	4,500	5,625	6,300	6,300	4,275	\$ 50,400	52.9%	9.
Bakery	ř-	1						_			r		T		
Units Sold	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	18,000		32
Total Sales	36,000		36,000	36,000		36,000	36,000	36,000	36,000	36,000	36,000	36,000			
Total COGS	15,000		15,000	15,000	15,000	15,000	15,000	15,000	15,000	15.000	15,000	15,000			
Margin	21,000		21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000	21,000		58.3%	48
					-					2.,000	2.,000	1 21,000	1 202,000	00.070	
Grocery and drinks															
Units Sold	50	300	500	700	800	900	1,000	1,000	1,000	1,200	1,400	1,000	9,850		17
Total Sales	2,250	13,500	22,500	31,500	36,000	40,500	45,000	45,000	45,000	54,000	63,000	45,000	\$ 443,250	100.0%	37.
Total COGS	1,607	9,642	16,070	22,498	25,712	28,926	32,140	32,140	32,140	38,568	44,996	32,140	\$ 316,579	71.4%	48.
Margin	643	3,858	6,430	9,002	10,288	11,574	12,860	12,860	12,860	15 432	18,004	12,860	\$ 126,671	28.6%	24.
Produce			ľ		_								4		
Units Sold	50	50	300	500	500	500	600	650	650	700	700	400	5,600		10
Total Sales			5,400			9,000	10,800	11,700	11,700	12.600	12,600	7,200			
Total COGS	700		4,200	7,000	7,000	7,000	8,400	9,100	9.100	9,800	9,800	5,600			
Margin	200		1,200	2,000	2,000	2,000	2,400	2,600	2,600	2,800	2,800	1,600		22.2%	4
		1	7												
Product 6															
Units Sold		2 × 1											0		0
Total Sales	-				3	1.5		3	7.5			*	\$ -	0.0%	
Total COGS						9	:*		1.5			*	\$ -	0.0%	
Margin						7.5							\$ -	0.0%	
Total Units Sold	2,200	2,450	3,300	4,050	4,600	5,000	5,250	5,150	5,300	5,800	5,900	6,550			
Total Sales						\$ 104,700	\$ 111,425	\$ 111,200							
Total Cost of Goods Sold						\$ 58,876		\$ 63,740							
Total Margin	\$ 25,143	\$ 28,358	\$ 34,130	\$ 39,277	\$ 43,188	\$ 45,824	\$ 47,735	\$ 47,460	\$ 47,935	\$ 52,032	\$ 53,954	\$ 57,285	\$ 522,321		

Sales Forecast Year 1-3

Prepared by:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side great

This sheet will populate based on information in the ye Forecast.

The included growth rate is just a starting point, if you a more accurate prediction for each month, unlock the st Directions) and change the value for that month. Please will no longer have a formula in that cell once you chan so you may want to save a copy of this spreadsheet unaname before doing so.

Growth Rate Year 1 to Year 2: 15.00% Growth Rate Year 2 to Year 3: 15.00%

you may need to manually adjust the units sold (orange cells) each month in year 2 and 3 - the "growth rand Year 3 multiplies off of Year 2. For a business with lots of growth in Year 1, that same trend will follow 2 to normalize the second year's sales.

Product Lines	Year 1 Totals	February	March	April	May	June	July
Sandwiches							
Sold	10,900	1,000	1,000	1,200	1,200	1,000	1,000
Total Sales	\$ 109,000	10,000	10,000	12,000	12,000	10,000	10,000
Total COGS	\$ 38,150	3,500	3,500	4,200	4,200	3,500	3,500
Total Margin	\$ 70,850	6,500	6,500	7,800	7,800	6,500	6,500
Deli Prepared foods							1
Sold		290	290	290	290	290	290
Total Sales		2,465	2,465	2,465	2,465	2,465	2,465
Total COGS	\$ 44,800	1,160	1,160	1,160	1,160	1,160	1,160
Margin	\$ 50,400	1,305	1,305	1,305	1,305	1,305	1,305
Bakery							
Sold	18,000	1,725	1,800	1,725	1,725	1,725	1,725
Total Sales	\$ 432,000	41,400	43,200	41,400	41,400	41,400	41,400
Total COGS	\$ 180,000	17,250	18,000	17,250	17,250	17,250	17,250
Margin	\$ 252,000	24,150	25,200	24,150	24,150	24,150	24,150
Grocery and drinks							
Sold	9,850	800	900	950	1,000	920	1,035
Total Sales	\$ 443,250	36,000	40,500	42,750	45,000	41,400	46,575

Total COGS	\$ 316,579	25	5,712	28,926	30,533	32,140	29,569	33,265
Margin	\$ 126,671	10	0,288	11,574	12,217	12,860	11,831	13,310
Produce								
Sold	5,600		250	300	345	575	575	575
Total Sales	\$ 100,800	4	4,500	5,400	6,210	10,350	10,350	10,350
Total COGS	\$ 78,400	3	3,500	4,200	4,830	8,050	8,050	8,050
Margin	\$ 22,400	1	1,000	1,200	1,380	2,300	2,300	2,300
Product 6								
Sold	0	- 17	300	300	0	0	0	0
Total Sales	\$ -				-	(#)	:	
Total COGS	\$					·	(#)	-
Margin	\$ -		-				3 45) [
Total Units Sold	55,550	4	,365	4,590	4,510	4,790	4,510	4,625
Total Sales	\$ 1,180,250	\$ 94	1,365	\$ 101,565	\$ 104,825	\$ 111,215	\$ 105,615	\$ 110,790
Total Cost of Goods Sold	\$ 657,929	\$ 51	,122	\$ 55,786	\$ 57,973	\$ 62,800	\$ 59,529	\$ 63,225
Total Margin	\$ 522,321	\$ 43	3,243	\$ 45,779		\$ 48,415	\$ 46,086	\$ 47,565

ar 1 Sales

can provide a heet (see e note that you ige the value, der a different

rate" for Year 2 multiplies off of Year I's data per month,
w in year 2 and 3, so we reccomend manually adjusting Year

August	September	October	November	December	January	Year 2 T	otals	Breakdown	Total	February	March
1,250	900	1,000	1,200	1,400	1,000		13,150		0.0%	1,150	1,150
12,500	9,000	10,000	12,000	14,000	10,000	\$	131,500	100.0%	0.0%	11,500	11,500
4,375	3,150	3,500	4,200	4,900	3,500	\$	46,025	35.0%	0.0%	4,025	4,025
8,125	5,850	6,500	7,800	9,100	6,500	\$	85,475	65.0%	0.0%	7,475	7,475
	I .					E					
290	290	290	290	290	290		3,480		0.0%	334	334
2,465		2,465	2,465	2,465	2,465	\$	29,580	100.0%	0.0%		
		1,160		 						2,835	2,835
1,160	+		1,160	1,160	1,160	\$	13,920	47.1%	0.0%		1,334
1,305	1,305	1,305	1,305	1,305	1,305	\$	15,660	52.9%	0.0%	1,501	1,501
		1									T
1,725	1,725	1,725	1,725	1,725	1,725		20,775		0.0%	1,984	2,070
41,400	41,400	41,400	41,400	41,400	41,400	\$	498,600	100.0%	0.0%	47,610	49,680
17,250	17,250	17,250	17,250	17,250	17,250	\$	207,750	41.7%	0.0%	19,838	20,700
24,150	24,150	24,150	24,150	24,150	24,150	\$	290,850	58.3%	0.0%	27,773	28,980
	T	ı			Ì	r					
1,150	1,150	1,150	1,380	1,610	1,150		13,195		0.0%	920	1,035
51,750	_	51,750	62,100	72,450	51,750	\$	593,775	100.0%	0.0%		46,575

36,961	36,961		36,961	44,353	51,745		36,961	\$ 424,087	71.4%	0.0%	29,569	33,265
14,789	14,789		14,789	17,747	20,705		14,789	\$ 169,688	28.6%	0.0%	11,831	13,310
690	748		748	805	805		460	6,875		0.0%	288	345
12,420	13,455		13,455	14,490	14,490		8,280	\$ 123,750	100.0%	0.0%	5,175	6,210
9,660	10,465		10,465	11,270	11,270		6,440	\$ 96,250	77.8%	0.0%	4,025	4,830
2,760	2,990		2,990	3,220	3,220		1,840	\$ 27,500	22.2%	0.0%	1,150	1,380
		1				_						
0	0		0	0	0		650	1,250		0.0%	345	345
	9)			-			<u>;=</u> ;	\$ _	0.0%	0.0%	4	<u> </u>
37			20		72		-	\$ -	0.0%	0.0%	-	-
			-				· · · · · · · · · · · · · · · · · · ·	\$ -	0.0%	0.0%	2	_
5,105	4,813		4,913	5,400	5,830		5,275	58,725			5,020	5,279
120,535	\$ 118,070	\$	119,070	\$ 132,455	\$ 144,805	\$	113,895	\$ 1,377,205			\$ 108,520	\$ 116,800
69,406	\$ 68,986	\$	69,336	\$ 78,233	\$ 86,325	\$	65,311	\$ 788,032			\$ 58,790	\$ 64,154
51,129	\$ 49,084	\$	49,734	\$ 54,222	\$ 58,480	\$	48,584	\$ 589,173			\$ 49,729	\$ 52,646

Breakdown	r 3 Totals	Yea	January	December	November	October	r	August	July	June	May	pril
	15,123		1,150	1,610	1,380	1,150	1,035	1,438	1,150	1,150	1,380	1,380
100.0	151,225	\$	11,500	16,100	13,800	11,500	10,350	14,375	11,500	11,500	13,800	13,800
35.0	52,929	\$	4,025	5,635	4,830	4,025	3,623	5,031	4,025	4,025	4,830	4,830
65.0	98,296	\$	7,475	10,465	8,970	7,475	6,728	9,344	7,475	7,475	8,970	8,970
		ſ										
	4,002		334	334	334	334	334	334	334	334	334	334
100.0	34,017	\$	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2,835
47.1	16,008	\$	1,334	1,334	1,334	1,334	1,334	1,334	1,334	1,334	1,334	1,334
52.9	18,009	\$	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501	1,501
		1						·				
	23,891		1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984	1,984
100.0	573,390	\$	47,610	47,610	47,610	47,610	47,610	47,610	47,610	47,610	47,610	47,610
41.7	238,913	\$	19,838	19,838	19,838	19,838	19,838	19,838	19,838	19,838	19,838	19,838
58.3	334,478	\$	27,773	27,773	27,773	27,773	27,773	27,773	27,773	27,773	27,773	27,773
		Г										
	15,174		1,323	1,852	1,587	1,323	1,323	1,323	1,190	1,058	1,150	1,093
100.0	682,841	\$	59,513	83,318	71,415	59,513	59,513	59,513	53,561	47,610	51,750	49,163

		_		_					T						
71.49	487,700	\$	42,505		59,507		51,006	42,505		42,505	42,505	38,255	34,004	36,961	35,113
28.69	195,141	\$	17,007		23,810		20,409	17,007		17,007	17,007	15,307	13,606	14,789	14,050
				r	7	_			_						
	7,906		529		926		926	860		860	794	661	661	661	397
100.09	142,313	\$	9,522		16,664		16,664	15,473		15,473	14,283	11,903	11,903	11,903	7,142
77.89	110,688	\$	7,406		12,961		12,961	12,035		12,035	11,109	9,258	9,258	9,258	5,555
22.29	31,625	\$	2,116		3,703		3,703	3,439		3,439	3,174	2,645	2,645	2,645	1,587
						1			Г						
	1,438		748		0		0	0		0	0	0	0	0	0
0.09		\$						(€)		-	*	*			
0.09	:25	\$	57.		.6						30				
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	67,534		6,066		6,705		6,210	5,649		5,534	5,871	5,319	5,187	5,509	5,187
	1,583,786	\$	130,979	\$	166,526	\$	\$ 152,323	136,931	\$	\$ 135,781	\$ 138,615	\$127,409	\$ 121,457	\$ 127,897	120,549
	906,237	\$	75,108	\$	99,274	\$	\$ 89,968	79,736	\$	\$ 79,334	\$ 79,817	\$ 72,709	\$ 68,458	\$ 72,220	66,669
	677,549	\$	55,872	\$	67,252	\$	\$ 62,355	57,194	\$	\$ 56,447	\$ 58,798	\$ 54,700	\$ 52,999	\$ 55,677	53,880

Category /	Total
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Additional Inputs

Prepared By: Company Name:

Meghan Borland/ Luke Yoder Meg's Bread/ west side grocery

Percent of Collections	Year 1	Year 2	Year 3
Paid within 30 days	100%	100%	100%
Paid between 30 and 60 days	0%	0%	0%
Paid in more than 60 days	0%	0%	0%
Allowance for bad debt	0%	0%	0%
This should equal 100%>	100%	100%	100%

Accounts Payable (A/P)			
Percent of Disbursements	Year 1	Year 2	Year 3
Paid within 30 days	100%	100%	100%
Paid between 30 and 60 days	0%	0%	0%
Paid in more than 60 days	0%	0%	0%
This should equal 100%>	100%	100%	100%

Line of Credit Assumptions	
Desired Minimum Cash Balance in Business Bank Account	
Line of Credit Interest Rate	8,00%

Additional Fixed Assets Purchases																
Fixed Assets	Depreciation (years)	February	March	April	May	June	July	August	September	October	November	December	January	Year 1 Totals	Total	Tetal J
Real Estate	20	\$ -								B	1 0			\$.		
Leasehold Improvements	7.	\$ 8,000												\$ 8,000		
Equipment	7	\$ 39,800												\$ 39,800		
Furniture and Fixtures	. 5	\$ 10,300		1										\$ 10,300		
Vehicles	5	S -												\$.	\$ 42,000	5 42:000
Other Fixed Assets	5	5												s -		-
Total Additional Fixed Assets		\$ 58,100	\$ -	\$ -	\$	S	\$	\$	\$ -	\$ -	\$ -	\$	s -	\$ 58,100	\$ 42,000	\$ 42,000

are you planning to buy any of these types of items (large expenses) over the next three years!

Income Tax Assumptions			
Effective Income Tax Rate - Year 1	15,0%	this calculator may help you decide what percent is reasonable	Tax Bracket Calculato
Effective Income Tax Rate - Year 2	15.0%		
Effective income Tax Rate - Year 3	15.0%		
Effective Income Tax Rate - Year 3	15.0%		
Amortization of Start-Up Costs		1	
Amortization Period in Years	0		

Operating Expenses Year 1

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

Remember: point of sale system, credit card fees, accounting software, breakroom supplies, etc. What are normal expenses for your industry?

	February	March	April	May	June	July	August	September	October	November	December	January	Annual Totals
Expenses (these titles can be changed)	7												
Advertising	250	250	250	250	250	250	250	250	250	250	250	250	\$ 3,000
UCDD loan payment	1,683	1,683	1,683	1,683	1,583	1,683	1.683	1.683	1,683	1,683	1,683	1,683	\$ 20,196
Commissions and Fees (Franchsie Fee)	1,000	1,000							-		2,003	2,003	20,130
Contract Labor (Not included in payroll)	3,000	3,000											\$ 6,000
Insurance (other than health)	325	325	325	325	325	325	325	325	325	325	325	325	\$ 3,900
Accountant	500	500	500	500	500	500	500	500	500	500	500	.500	
Licenses									500	500	300	500	\$ 0,000
Office Expense	500	500	500	500	500	500	500	500	500	500	500	500	· ·
Rent or Lease	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	6,200	\$ 74,400
older loans (ucdd/bank)	1,000	1,000	1,000	1,000	1,000	1,900	1,000	1,000	1,000	1,000	1,000	1.000	\$ 12,000
Repairs and Maintenance	550	550	550	550	550	550	550	550	550	550	550	550	\$ 6,600
Supplies	500	500	500	500	500	500	500	500	500	500	500	500	\$ 6,000
Travel, Meals and Entertainment							0.00	200	500	500	300	300	\$ 0,000
Utilities	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	\$ 18,000
Miscellaneous	750	750	750	750	750	750	750	750	750	750	750	750	
Total Expenses	\$ 17,758	\$ 17,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	
Other Expenses													
Depreciation		1											
Interest													
Commercial Loan													\$
Commercial Mortgage			_	-	_	_						7.00	S
Credit Card Debt				-		-	5		-				\$
Vehicle Loans			-	-	-					-	- 8		s
Other Bank Debt													s
Line of Credit													S
Bad Debt Expense			*	×	-		2			-			\$
Total Other Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	S -	\$ -	\$ -	s -	s -	s
Total Fixed Operating Expenses	\$ 17,758	\$ 17,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 13,758		\$ 13,758		

Operating Expenses Years 1-3

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

Line Item	2023	Growth Rate 1 to 2	2024	Growth Rate 2 to 3	2025
Advertising	3,000	3.0%	3,090	3.0%	3,183
UCDD loan payment	20,196	3.0%	20,802	3.0%	21,426
Commissions and Fees (Franchsie Fee)		5.0%		5.0%	72
Contract Labor (Not included in payroll)	6,000	3.0%	6,180	3.0%	6,365
Insurance (other than health)	3,900	3.0%	4,017	3.0%	4,138
Accountant	6,000	3.0%	6,180	3.0%	6,365
Licenses		5.0%		5.0%	9
Office Expense	6,000	3.0%	6,180	3.0%	6,365
Rent or Lease	74,400	3.0%	76,632	3.0%	78,931
older loans (ucdd/bank)	12,000	3.0%	12,360	3.0%	12,731
Repairs and Maintenance	6,600	5.0%	6,930	5.0%	7,277
Supplies	6,000	3.0%	6,180	3.0%	6,365
Travel, Meals and Entertainment		3.0%	-	3.0%	-
Utilities	18,000	3.0%	18,540	3.0%	19,096
Miscellaneous	9,000	3.0%	9,270	3.0%	9,548
Total Expenses	\$ 171,096		\$ 176,361		\$ 181,790
Other Expenses	1				
Depreciation			14,812		23,212
Interest			,0.12		20,212
Commercial Loan	; ± ;		6,423		5,486
Commercial Mortgage					1/2
Credit Card Debt					9 5
Vehicle Loans					10-
Other Bank Debt			*		22
Line of Credit					
Bad Debt Expense					
Total Other Expenses	\$ =		\$ 21,235		\$ 28,698
Total Operating Expenses	\$ 171,096		\$ 197,596		\$ 210,488

Cash Flow Forecast Year 1

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

	Februar	у	March	April		May		Jun	ne	Jul	у	Au	gust	Se	eptember	Oct	tober	No	vember	De	cember	Jar	uary	Totals
Beginning Balance	\$ 30,	346	\$ 14,830	\$	2,529	\$	0	\$	2,618	\$	9,148	\$	18,313	\$	29,389	\$	40,190	\$	48,437	\$	63,810	\$	81,105	
Cash Inflows																								
Cash Sales	44,	700	55,950		73,150		88,875		97,650		104,700		111,425		111,200		112,325		124,500		132,500		123,275	#######
Accounts Receivable		12.1	(12)		5								-		95				*		-			\$
Total Cash Inflows	\$ 44,	700	\$ 55,950	\$	73,150	\$	88,875	\$	97,650	\$	104,700	\$	111,425	\$	111,200	\$	112,325	\$	124,500	\$	132,500	\$	123,275	#######
Cash Outflows																								
Investing Activities																								
New Fixed Asset Purchases		141	721		8	_	2								-		N			-	-			\$ -
Additional Inventory																								\$.
Cost of Goods Sold	19,	557	27,592		39,020		49,598		54,462		58,876		63,690		63,740		64,390		72,468		78,546		65,990	\$ 657,929
Operating Activities																								
Operating Expenses	17,	758	17,758		13,758		13,758		13,758		13,758		13,758		13,758		13,758		13,758		13,758		13.758	\$ 173.096
Payroll	21,	533	21,533		21,533		21,533		21,533		21,533		21,533		21,533		21,533		21,533		21,533		21,533	\$ 258,400
Taxes		- 12			-		3		-		-		- 2		2		3,029			Т	-		7,963	\$ 10,993
Financing Activities																								
Loan Payments	1,	368	1,368		1,368		1,368		1,368		1,368		1,368		1,368		1,368		1,368		1,368		1,368	\$ 16,411
Owners Distribution						-																		\$.
Line of Credit Interest					- 9		-				*		-		2.				-		-			\$.
Line of Credit Repayments																								\$
Dividends Paid																								\$ -
Total Cash Outflows	\$ 60,	216	\$ 68,251	\$	75,679	\$	86,257	\$	91,121	\$	95,535	\$	100,349	\$	100,399	\$	104,078	\$	109,127	\$	115,205	\$	110,612	#######
Net Cash Flows	\$ (15,	516)	\$ (12,301)	\$	(2,529)	\$	2,618	\$	6,529	\$	9,165	\$	11,076	\$	10,801	\$	8,247	\$	15,373	\$	17,295	\$	12,663	\$ 63,422
Operating Cash Balance	\$ 14,	830	\$ 2,529	\$	0	\$	2,618	\$	9,148	\$	18,313	\$	29,389	\$	40,190	\$	48,437	\$	63,810	\$	81,105	\$	93,768	
Line of Credit Drawdown	\$	-	\$ -	\$	2	\$	-	\$	100	\$	-	\$	- 2	\$	\$	\$	•	\$	ē	\$		\$	3	\$ -
Ending Cash Balance	\$ 14,	830	\$ 2,529	\$	0	\$	2,618	\$	9,148	\$	18,313	\$	29,389	\$	40,190	\$	48,437	\$	63,810	\$	81,105	\$	93,768	
Line of Credit Balance	\$		\$ -	\$		\$	-	s	;*a	\$		\$		s	(#3	\$	380	\$	-	s		s		

Cash Flow Forecast Years 1-3

Prepared By: Company Name:

Meghan Borland/ L Meg's Bread/ west side grocery

NOTE: To only view the annual to and right-click. Then select "Hide and select "Unhide".

	Year	1 Totals	Fel	bruary	Ma	ırch	Ap	ril	Ma	ay	Ju	ne	Ju	ly	Au	gust	Se	ptember
Beginning Balance		30,346	\$	93,768	\$	94,237	\$	97,242	\$	98,687	\$	104,328	\$	107,641	\$	108,941	\$	117,296
Cash Inflows																		
Cash Sales	\$	1,180,250		94,365		101,565		104,825		111,215		105,615		110,790		120,535		118,070
Accounts Receivable	\$			(=)		(*				·		940		-		12		4
Total Cash Inflows	\$	1,180,250	\$	94,365	\$	101,565	\$	104,825	\$	111,215	\$	105,615	\$	110,790	\$	120,535	\$	118,070
Cash Outflows																		
Investing Activities																		
New Fixed Asset Purchases	\$			3,500		3,500		3,500		3,500		3,500		3,500		3,500		3,500
Additional Inventory	\$	=																
Cost of Goods Sold	\$	657,929		51,122		55,786		57,973		62,800		59,529		63,225		69,406		68,986
Operating Activities																		
Operating Expenses	\$	173,096		14,697		14,697		14,697		14,697		14,697		14,697		14,697		14,697
Payroll	\$	258,400		23,210		23,210		23,210		23,210		23,210		23,210		23,210		23,210
Taxes	\$	10,993		*		(*		2,633		(#)		32		3,491		-		20
Financing Activities																		
Loan Payments	\$	16,411		1,368		1,368		1,368		1,368		1,368		1,368		1,368		1,368
Owners Distribution	\$	-																
Line of Credit Interest	\$	*		:#0		(A)		÷		200		*		-		-		4
Line of Credit Repayments	\$																	
Dividends Paid	\$	2																
Total Cash Outflows	\$	1,116,828	\$	93,896	\$	98,560	\$	103,380	\$	105,574	\$	102,303	\$	109,490	\$	112,180	\$	111,760
Net Cash Flows	\$	63,422	\$	469	\$	3,005	\$	1,445	\$	5,641	\$	3,312	\$	1,300	\$	8,355	\$	6,310
Operating Cash Balance			\$	94,237	\$	97,242	\$	98,687	\$	104,328	\$	107,641	\$	108,941	\$	117,296	\$	123,606
Line of Credit Drawdown	\$	3	\$	3	\$		\$	E	\$		\$	(5)	\$	-	\$		\$	77.
Ending Cash Balance			\$	94,237	\$	97,242	\$	98,687	\$	104,328	\$	107,641	\$	108,941	\$	117,296	\$	123,606
Line of Credit Balance			\$		\$	3.5	\$	3	\$	9.	\$		\$		\$		\$::::

otal side-by-side, highlight columns C through N

a". Use the same procedure to Hide columns P through AA. To show them again,

				<u> </u>		IN.		0.4
r 2 Totals	Year	nuary	cember		vember		ober	
		153,117	\$ 137,411	\$	125,963	\$	123,606	\$
1,377,205	\$	113,895	144,805		132,455		119,070	
::	\$		0.5		€.		ê	
1,377,205	\$	113,895	\$ 144,805	\$	132,455	\$	119,070	\$
42,000	\$	3,500	3,500		3,500		3,500	
(* .)	\$							
788,032	\$	65,311	86,325		78,233		69,336	
176,361	\$	14,697	14,697		14,697		14,697	
278,516	\$	23,210	23,210		23,210		23,210	
		6,233			.5		4,603	
16,411	\$	1,368	1,368		1,368		1,368	
-	\$	TEVE				m		1
-	\$	-			-		-	
1	\$							
	\$				100		- 1	
1,301,320	\$	114,318	\$ 129,099	\$	121,007	\$	116,713	\$
75,885	\$	(423)	\$ 15,706	\$	11,448	\$	2,357	\$
		152,694	\$ 153,117	\$	137,411	\$	125,963	\$
_	\$	¥	\$ 543	\$:4	\$	141	\$
		152,694	\$ 153,117	\$	137,411	\$	125,963	\$
		-	\$ 	\$	94	\$		\$

highlight columns B, O and AB, right-click

Fe	bruary	Ma	rch	Аp	ril	Ma	ay	Ju	ne	Ju	ly	Αι	ıgust	Se	ptember	Oc	tober	No	vember	De	cember	Jai	nuary
\$	152,694	\$	157,120	\$	164,462	\$	168,768	\$	179,142	\$	186,837	\$	190,965	\$	204,460	\$	215,603	\$	220,935	\$	237,987	\$	259,935
								_															
_	108,520		116,800		120,549		127,897		121,457		127,409		138,615		135,781		136,931		152,323		166,526		130,979
-	100 500		440,000		100.540	_	407.007		404 457		407.400		400.045	_	405 704		100.004	_	455.55		120		12
-	108,520		116,800		120,549	_	127,897	_	121,457	_	127,409	_	138,615	-	135,781	_	136,931		152,323		166,526	_	130,979
-						-		_				_		_		_		-				_	
\vdash														-									
	3,500		3,500		3,500		3,500		3,500		3,500		3,500		3,500		3,500		3,500		3,500		3,500
	58,790		64,154		66,669		72,220		68,458		72,709		79,817		79,334		79,736		89,968		99,274		75,108
_						_																	
	15,149		15,149		15,149	_	15,149	_	15,149		15,149		15,149		15,149		15,149		15,149		15,149		15,149
	25,287		25,287		25,287		25,287		25,287		25,287		25,287		25,287		25,287		25,287		25,287		25,287
		_	(#C		4,270		*		3#2	_	5,269		9				6,559		2				8,445
\vdash	1,368	_	1,368		1,368	_	1,368	_	1,368	_	1,368		1,368	_	1,368		1,368		1,368		1 260		1 200
	1,500		1,500		1,500		1,300		1,500		1,300		1,300		1,300		1,300		1,300		1,368		1,368
	9		120						8		ż		-		12		_		-		-		-
					10-14																		
\$	104,094	\$	109,457	\$	116,243	\$	117,523	\$	113,762	\$	123,281	\$	125,120	\$	124,637	\$	131,599	\$	135,272	\$	144,578	\$	128,856
\$	4,426	\$	7,342	\$	4,306	\$	10,374	\$	7,696	\$	4,128	\$	13,495	\$	11,143	\$	5,332	\$	17,052	\$	21,948	\$	2,123
\$	157,120	\$	164,462	\$	168,768	\$	179,142	\$	186,837	\$	190,965	\$	204,460	\$	215,603	\$	220,935	\$	237,987	\$	259,935	\$	262,058
\$	2	\$	25	\$		\$	Ä	\$		\$	ž.	\$	i i	\$		\$	1170	\$		\$		\$	
\$	157,120	\$	164,462	\$	168,768	\$	179,142	\$	186,837	\$	190,965	\$	204,460	\$	215,603	\$	220,935	\$	237,987	\$	259,935	\$	262,058
\$		\$	•	\$		\$		\$		\$		\$		\$	-	\$	•	\$		\$	<u>50</u> 7	\$	

 Totals
\$ 1,583,786
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\$ 1,583,786
\$ 42,000
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\$ 906,237
\$ 181,790
\$ 303,441
\$ 24,543
\$ 16,411
\$
\$ ~
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\$ - 4
\$ 1,474,422
\$ 109,364
\$

Income Statement Year 1

Prepared By:

Meghan Borland/ Luke Yoder

Company Name:

Meg's Bread/ west side grocery

	February		March	April	Мау	June
Revenue						
Sandwiches		3,000	3,000	5,000	6,000	9,000
Deli Prepared foods		2,550	2,550	4,250	6,375	7,650
Bakery	3	6,000	36,000	36,000	36,000	36,000
Grocery and drinks		2,250	13,500	22,500	31,500	36,000
Produce		900	900	5,400	9,000	9,000
Product 6		12	걸	-		-
Total Revenue	\$ 4	4,700	\$ 55,950	\$ 73,150	\$ 88,875	\$ 97,650
Cost of Goods Sold						
Sandwiches		1,050	1,050	1,750	2,100	3,150
Deli Prepared foods		1,200	1,200	2,000	3,000	3,600
Bakery	1	5,000	15,000	15,000	15,000	15,000
Grocery and drinks		1,607	9,642	16,070	22,498	25,712
Produce		700	700	4,200	7,000	7,000
Product 6		π		л	-	-
Total Cost of Goods Sold	\$ 1	9,557	\$ 27,592	\$ 39,020	\$ 49,598	\$ 54,462
Gross Margin	\$ 2	5,143	\$ 28,358	\$ 34,130	\$ 39,277	\$ 43,188
Payroll	\$ 2	1,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 21,533
Operating Expenses						
Advertising		250	250	250	250	250
UCDD loan payment		1,683	1,683	1,683	1,683	1,683
Commissions and Fees (Franchsie Fee)		1,000	1,000		-	=
Contract Labor (Not included in payroll)		3,000	3,000	-	÷	2
Insurance (other than health)		325	325	325	325	325
Accountant		500	500	500	500	500
Licenses				-	-	+
Office Expense		500	500	500	500	500
Rent or Lease		6,200	6,200	6,200	6,200	6,200
older loans (ucdd/bank)		1,000	1,000	1,000	1,000	1,000

Repairs and Maintenance	550		550	550	550		550
Supplies	500		500	500	500		500
Travel, Meals and Entertainment	-			-	(4)		
Utilities	1,500	1	,500	1,500	1,500		1,500
Miscellaneous	750		750	750	750		750
Other Expense 1							
Other Expense 2							
Total Operating Expenses	\$ 17,758	\$ 17	,758	\$ 13,758	\$ 13,758	\$	13,758
Income (Before Other Expenses)	\$ (14,148)	\$ (10	,933)	\$ (1,161)	\$ 3,986	\$	7,897
Other Expenses							
Amortized Start-up Expenses			-		-		
Depreciation	855		855	855	855		855
Interest							
Commercial Loan	638		632	627	621		615
Commercial Mortgage	€		15				
Credit Card Debt			: #€?	120	*		5
Vehicle Loans	/E)			:5:5			
Other Bank Debt	(27)		(20)	*	520		-
Line of Credit	æ			; #3			
Bad Debt Expense	*		-	-	-		
Total Other Expenses	1,493	1	,487	1,482	1,476	1	1,471
Net Income Before Income Tax	\$ (15,641)	\$ (12	,421)	\$ (2,643)	\$ 2,510	\$	6,426
Income Tax	\$ -	\$	(#c)	\$ (4)	\$	\$	2
Net Profit/Loss	\$ (15,641)	\$ (12	,421)	\$ (2,643)	\$ 2,510	\$	6,426

July		August	September	October	November	December	January	Annual Totals
	9,000	9,000	10,000	9,000	10,000	9,000	27,000	\$ 109,
	10,200	10,625	8,500	10,625	11,900	11,900	8,075	\$ 95,
	36,000	36,000	36,000	36,000	36,000	36,000	36,000	\$ 432,
	40,500	45,000	45,000	45,000	54,000	63,000	45,000	\$ 443,
	9,000	10,800	11,700	11,700	12,600	12,600	7,200	\$ 100,
			90	· · · · · · · · · · · · · · · · · · ·			(6)	\$
\$	104,700	\$ 111,425	\$ 111,200	\$ 112,325	\$ 124,500	\$ 132,500	\$ 123,275	\$ 1,180,2
	0.450	0.450	0.500	0.450	0.500	0.450	0.150	
	3,150	3,150	3,500	3,150	3,500	3,150	9,450	\$ 38,
	4,800	5,000	4,000	5,000	5,600	5,600	3,800	\$ 44,
	15,000	15,000	15,000	15,000	15,000	15,000	15,000	\$ 180,
	28,926	32,140	32,140	32,140	38,568	44,996	32,140	\$ 316,
	7,000	8,400	9,100	9,100	9,800	9,800	5,600	\$ 78,4
	2	14	· · · · · · · · · · · · · · · · · · ·	-	*	120	9	\$
\$	58,876	\$ 63,690	\$ 63,740	\$ 64,390	\$ 72,468	\$ 78,546	\$ 65,990	\$ 657,
\$	45,824	\$ 47,735	\$ 47,460	\$ 47,935	\$ 52,032	\$ 53,954	\$ 57,285	\$ 522,
\$	21,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 21,533	\$ 258,4
	250	250	250	250	250	250	250	\$ 3,0
	1,683	1,683	1,683	1,683	1,683	1,683	1,683	\$ 20,
	=	¥	≅s	:20	124	¥:	(a)	\$ 2,0
				=:	:=:	37.	(#)	\$ 6,0
	325	325	325	325	325	325	325	\$ 3,9
	500	500	500	500	500	500	500	\$ 6,0
	Ш	a	=1	121	2	25	3	\$
	500	500	500	500	500	500	500	\$ 6,0
	6,200	6,200	6,200	6,200	6,200	6,200	6,200	\$ 74,4
	1,000	1,000	1,000	1,000	1,000	1,000	1,000	\$ 12,0

550		550	550		550	550	550	550	\$ 6,600
500		500	500		500	500	500	500	\$ 6,000
						#:		-	\$
1,500		1,500	1,500		1,500	1,500	1,500	1,500	\$ 18,000
750		750	750		750	750	750	750	\$ 9,000
\$ 13,758	\$ 1:	3,758	\$ 13,758	\$	13,758	\$ 13,758	\$ 13,758	\$ 13,758	\$ 173,096
\$ 10,533	\$ 1:	2,444	\$ 12,169	-	12,644	\$ 16,741	\$ 18,663	\$ 21,994	\$ 90,825
-		*			-	-	-		\$
855		855	855		855	855	855	855	\$ 10,262
610		604	598		593	587	581	575	\$ 7,279
=		#	-		¥	-	ī	ā	\$
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		5	*		¥	9	¥	2	\$ •
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(#		-	-			*	2	2	\$ 3
1,465		1,459	1,453		1,448	1,442	1,436	1,430	\$ 17,541
\$ 9,068		0,984	\$ 10,715	+	11,196	\$ 15,299	\$ 17,227	\$ 20,564	\$ 73,284
\$ i ii	\$	-	\$ 1,350	_	1,679	\$ 2,295	\$ 2,584	\$ 3,085	\$ 10,993
\$ 9,068	\$ 10	0,984	\$ 9,365	\$	9,517	\$ 13,004	\$ 14,643	\$ 17,479	\$ 62,291

Income Statement Year 2													
Prepared By:	Company Na	me:											
Meghan Borland/ Luke Yoder	Meg's Bread/	west side groo	*										
Revenue	February	March	April	May	June	July	August	September	October	November	December	January	Annual To
Sandwiches	10,000	10,000	12,000	12,000	10.000	10.000	10 500	0.000	40,000	40.000	44.000		
Deli Prepared foods	2,465	2,465							10,000	12,000			_
Bakery				2,465				-	2,465		2,465	2,465	
Grocery and drinks	41,400	43,200							41,400				
Produce	36,000 4,500	40,500 5,400		45,000					51,750				_
Product 6	4,500	5,400		10,350					13,455				
Total Revenue					0		_		0			<u>`</u>	\$
	94,365	101,565	104,825	111,215	105,615	110,790	120,535	118,070	119,070	132,455	144,805	113,895	\$ 1
Cost of Goods Sold Sandwiches	0.500	0.500											
	3,500	3,500					_		3,500	4,200			
Deli Prepared foods	1,160	1,160		1,160					1,160				
Bakery	17,250	18,000							17,250				
Grocery and drinks	25,712	28,926	30,533	32,140	_				36,961	44,353			
Produce	3,500	4,200		8,050					10,465		11,270	6,440	\$
Product 6	0	0											\$
Total Cost of Goods Sold	51,122	55,786								- 2	86,325		\$
Gross Margin	\$ 43,243	\$ 45,779		\$ 48,415		\$ 47,565			\$ 49,734	\$ 54,222	\$ 58,480	\$ 48,584	\$
Payroll	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$ 23,210	\$
Operating Expenses													
Advertising	258	258	258	258	258	258	258	258	258	258	258	258	\$
UCDD loan payment	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	1,733	\$
Commissions and Fees (Franchsie Fee)	1,050	1,050	-		- 3			-	-			· •	\$
Contract Labor (Not included in payroll)	3,090	3,090	+:	(*	*	(4			34	1		- 3	\$
Insurance (other than health)	335	335	335	335	335	335	335	335	335	335	335	335	\$
Accountant	515	515	515	515	515	515	515	515	515	515	515	515	\$
Licenses				- 3				-					\$
Office Expense	515	515	515	515	515	515	515	515	515	515	515	515	\$
Rent or Lease	6,386	6,386	6,386	6,386	6,386	6,386	6,386	6,386	6,386	6,386	6,386	6,386	\$
older loans (ucdd/bank)	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	\$
Repairs and Maintenance	578	578	578	578	578	578	578	578	578	578	578	578	\$
Supplies	515	515	515	515	515	515	515	515	515	515	515	515	\$
Travel, Meals and Entertainment				- 4		í.	2	12	3	- 6			\$
Utilities	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	1,545	\$
Miscellaneous	773	773	773	773	773	773	773	773	773	773	773	773	\$
Other Expense 1													
Other Expense 2													
Total Operating Expenses	\$ 18,322	\$ 18,322	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$ 14,182	\$
Income (Before Other Expenses)	\$ 1,712	\$ 4,248	\$ 9,461	\$ 11,024	\$ 8,695	\$ 10,174	\$ 13,738	\$ 11,693	\$ 12,343	\$ 16,830	\$ 21,088	\$ 11,193	
Other Expenses													
Amortized Start-up Expenses	0	0	0	0	0	0	0	0	0	0	0	0	\$
Depreciation	913	972	1,030	1,088	1,147	1,205	1,263	1,322	1,380	1,438	1,497	1,555	\$
Interest													
Commercial Loan	569	563	557	551	545	539	532	526	520	513	507	501	\$
Commercial Mortgage	0	0	0	0	0	0	0	0	0	0	0	0	s

42 \$ 9,845	1,477		\$ 14,87	8 \$ 19,	0 0 0 ,004 ,084 \$	0 2,056	\$ \$ \$ \$ \$ \$ \$	
42 \$ 9,845	9,845 1,477	\$ 10,443	\$ 14,87	8 \$ 19,	_	0 2,056	\$ \$ \$ \$ \$	
42 \$ 9,845	9,845 1,477	\$ 10,443	\$ 14,87	8 \$ 19,	_	2,056	\$ \$	
42 \$ 9,845	9,845 1,477	\$ 10,443	\$ 14,87	8 \$ 19,	_	2,056	\$	21,235
	1,477		\$ 14,87	8 \$ 19,	_		_	
91 \$ 1,477		\$ 1,566			_			110,961
				2 \$ 2,	,863 3		_	16,644
50 \$ 8,368	8,368	\$ 8,876	\$ 12,64	7 \$ 16,	,222 \$		_	94,317
_				-	-		-	
			U.O					
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				_									
Income Statement Year 3													
Prepared By:	Company Na												
Meghan Borland/ Luke Yoder	Meg's Bread/	west side groo											
	February	March	April	May	June	July	August	September	Ontobox	Neverber	0		
Revenue	150050	THE STATE OF THE S	r.p.iii	in a y	Julie	July	August	September	October	November	December	January	Annual Totals
Sandwiches	11,500	11,500	13,800	13,800	11,500	11,500	14,375	10,350	11,500	13,800	16,100	11,500	\$ 151.
Deli Prepared foods	2,835	2,835	2,835	2.835	2,835	2,835	2,835	2,835	2,835	2,835	2,835	2.835	\$ 151
Bakery	47,610	49,680	47,610	47,610	47,610	47,610	47,610	47,610	47,610	47,610	47,610	47,610	
Grocery and drinks	41,400	46,575	49,163	51,750	47,610	53,561	59,513	59,513	59.513	71.415	83.318		
Produce	5,175	6,210	7,142	11,903	11,903	11,903	14,283	15,473	15,473			59,513	\$ 682
Product 6	0,110	0,210			0	0	0	15,473	15,473	16,664	16,664	9,522	
Total Revenue	108,520	116,800	120,549	127,897	121,457	127,409	138,615	135,781		0	0	0	\$
Cost of Goods Sold	100,520	110,000	120,343	121,031	121,457	121,409	130,615	135,761	136,931	152,323	166,526	130,979	\$ 1,583
Sandwiches	4,025	4,025	4,830	4.830	4.025	4,025	E 024	0.000	4.005	4.000			
Deli Prepared foods	1,334	1,334	1,334	1,334	1,334	1,334	5,031 1,334	3,623 1,334	4,025	4,830	5,635	4,025	
Bakery	19,838	20,700	19,838	19,838	19,838	19,838	19,838	19,838	1,334	1,334	1,334	1,334	
Grocery and drinks	29,569	33,265	35,113	36,961	34,004	38,255	42,505	42,505	19,838	19,838	19,838	19,838	\$ 238
Produce	4,025	4,830	5,555	9,258	9,258	9,258	11,109		42,505	51,006	59,507	42,505	\$ 487
Product 6	4,023	4,630	0,555	9,230	9,236	9,236		12,035	12,035	12,961	12,961	7,406	\$ 110
Total Cost of Goods Sold	58,790	64,154	66,669	72,220	68,458	72,709	79,817	70.004	0	0	0		\$
Gross Margin	49,729	52,646	53,880	55,677	52,999	54,700	58,798	79,334 56,447	79,736	89,968	99,274	75,108	\$ 900
Payroll	25,287	25,287	25,287	25,287	25,287	25,287			57,194	62,355	67,252	55,872	\$ 677
Operating Expenses	25,267	25,201	25,201	25,267	25,287	25,287	25,287	25,287	25,287	25,287	25,287	25,287	\$ 30
Advertising	265	265	265	265	205	205	205	205	005	005			
UCDD loan payment	1,785	1,785	1,785	1,785	265	265	265	265	265	265	265	265	
Commissions and Fees (Franchsie Fee)	1,103	1,785	1,785	1,785	1,785	1,785	1,785	1,785	1,785	1,785	1,785	1,785	
Contract Labor (Not included in payroll)	3,183	3,183	0		0	0	0	0	0	0	0	0	-
Insurance (other than health)	3,163	3,163	345	345	345	345	345	0	0	0	0	0	
Accountant	530	530	530	530	530	530	530	345	345	345	345	345	
Licenses	530	0	0	0	530			530	530	530	530	530	
Office Expense	530	530	530	530	530	530	530	530	0	0	0	0	<u> </u>
Rent or Lease	6,578	6,578	6,578	6,578	6,578	6,578		-	530	530	530	530	\$ 6
older loans (ucdd/bank)	1,061	1,061	1.061	1.061	1,061	1,061	6,578	6,578	6,578	6,578	6,578	6,578	\$ 78
Repairs and Maintenance	606	606	606				1,061	1,061	1,061	1,061	1,061	1,061	\$ 12
Supplies	530			606	606	606	606	606	606	606	606	606	\$ 7
Travel, Meals and Entertainment	0	530	530	530	530	530	530	530	530	530	530	530	\$ 6
Utilities	1,591	1,591		0		0	0	0	0	0	0	0	\$
Miscellaneous	796	796	1,591 796	1,591 796	1,591 796	1,591 796	1,591	1,591	1,591	1,591	1,591	1,591	\$ 19
Other Expense 1	790	796	790	796	790	796	796	796	796	796	796	796	\$ 9
Other Expense 2													
Total Operating Expenses	18,904	18,904	14,619	14,619	14,619	14,619	14,619	44.040	14,619	11.010			
Income (Before Other Expenses)	5,539	8,455	13,974	15,772	13,094	14,619	-	14,619		14,619	14,619		\$ 183
Other Expenses	5,539	0,455	13,374	15,772	13,094	14,/94	18,893	16,541	17,289	22,450	27,346	15,966	\$ 190
<u> </u>	-												
Amortized Start-up Expenses Depreciation	0	0	1.720	0	0	1.005	0	0	0	0	0	0	
	1,613	1,672	1,730	1,788	1,847	1,905	1,963	2,022	2,080	2,138	2,197	2,255	\$ 23
Interest		455											
Commercial Loan	494	488	481	474	468	461	454	447	440	433	426		\$ 5
Commercial Mortgage Credit Card Debt	0	0	0	0	0	0	0	0	0	0	0	0	\$

0 0 0 2,108	0 0 0 2,159	0 0	0 0	0	0	0	0	0	0	0	0	\$
	0 0 2,159	0	0	0	0	0	0	0	0	0	0	\$
	0 2,159	0	0	0								
	2,159	0.044			0	0	0	0	0	0	0	s
2.424		2,211	2,263	2,314	2,366	2,418	2,469	2,520	2,572	2,623	2,674	\$ 28,6
3,431	6,296	11,763	13,509	10,779	12,428	16,475	14,072	14,768	19,878	24,723	13,292	
515	944	1,764	2,026	1,617	1,864	2,471	2,111	2,215				
2,917	5,351	9,999	11,483	9,162	10,564	14,004	11,961	12,553	16,896	21,014	11,298	\$ 137,2
										_		
								17				
	515	515 944	515 944 1,764	515 944 1,764 2,026	515 944 1,764 2,026 1,617	515 944 1,764 2,026 1,617 1,864	515 944 1,764 2,026 1,617 1,864 2,471	515 944 1,764 2,026 1,617 1,864 2,471 2,111	515 944 1,764 2,026 1,617 1,864 2,471 2,111 2,215	515 944 1,764 2,026 1,617 1,864 2,471 2,111 2,215 2,982	515 944 1,764 2,026 1,617 1,864 2,471 2,111 2,215 2,982 3,708	515 944 1,764 2,026 1,617 1,864 2,471 2,111 2,215 2,982 3,708 1,994 1

Income Statement Years 1-3

Prepared By: Company Name:

Meghan Borland/ Luke Yoder Meg's Bread/ west side grocery

Revenue	2023		2024			2025	
Sandwiches	109.0	100		131,500		151,225	
Deli Prepared foods	95.2	00		29,580		34,017	
Bakery	432,0	100		498,600		573,390	
Grocery and drinks	443,2	50		593,775		682,841	
Produce	100.8	100		123,750		142,313	
Product 6				-		-	
Total Revenue	\$ 1,180,2	50 100%	\$	1,377,205	100%	\$ 1,583,786	100%
Cost of Goods Sold					10.000		
Sandwiches	38,1	50		46,025		52 929	
Deli Prepared foods	44,8	00		13.920		16,008	
Bakery	180,0	00		207,750		238 913	
Grocery and drinks	316,5	79		424,087		487,700	
Produce	78,4	00		96 250		110,688	
Product 6				74			
Total Cost of Goods Sold	657,9	29 56%		788,032	57%	905,237	57%
Gross Margin	522.3	21 44%		589,173	43%	677_549	43%
Payroll	258,4	00		278,516		303,441	
Operating Expenses							
Advertising	3,0	00		3,090		3,183	
UCDD loan payment	20,1	96		20,802		21.425	
Commissions and Fees (Franchsie Fee)		16		- 2			
Contract Labor (Not included in payroll)	6,0	00		6,180		6,365	
Insurance (other than health)	3,9	00		4,017		4 138	
Accountant	6,0	00		6,180		6.365	
Licenses		10		7.3		-	
Office Expense	6,0	00	1	6.180		6,365	
Rent or Lease	74,4	00		76,632		78.931	
older loans (updd/bank)	12.0	00		12,360		12 731	
Repairs and Maintenance	6,6	00		6.930		7.277	
Supplies	6.0	00	_	6.180		6,365	7
Travel, Meals and Entertainment			1	-			
Utilities	18.0	00		18,540		19,096	
Miscellaneous	9.0	00		9,270		9,548	
Other Expense 1							
Other Expense 2							
Total Operating Expenses	\$ 171.0	96 14%	\$	176,361	13%	\$ 181,790	11%
Income (Before Other Expenses)	\$ 92,8		\$	134,296	10%		12%
Other Expenses	\$ 32,0	25 0%	Ť	134,230	1074	\$ 192,318	12%
			+	_			_
Amortized Start-up Expenses		3	+			*	
Depreciation	10,2	62	+	14,812		23,212	
Interest		_	+-				
Commercial Loan			1	6,423		5,486	
Commercial Mortgage		-					
Credit Card Debt		S)		- 1			
Vehicle Loans		-					
Other Bank Debt		-		8			
Line of Credit		N.		2			
Bad Debt Expense		,					
Total Other Expenses	\$ 10,2	62 1%	\$	21,235	2%	\$ 28,698	2%
Net Income Before Income Tax	\$ 82.5		5		270		2%
	\$ 82,5 S 10.9		S	113,061 16,959		\$ 163,620 \$ 24,543	_
Income Tax							

Balance Sheet Years 1-3

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

ASSETS	2023		2024		2025	
Current Assets						
Cash		93,768		152,694		262,058
Accounts Receivable				17/		-
Inventory		6,500		6,500		6,500
Prepaid Expenses		20,400		20,400		20,400
Other Initial Costs				-		
Total Current Assets	\$	120,668	\$	179,594	\$	288,958
Fixed Assets	-					
Real Estate Land		4		i i		1.0
Real Estate Buildings						-
Leasehold Improvements		8,000		8,000		8,000
Equipment		39,800		39,800		39,800
Furniture and Fixtures		10,300		10,300		10,300
Vehicles				42,000		84,000
Other				3-		-
Total Fixed Assets	\$	58,100	\$	100,100	\$	142,100
(Less Accumulated Depreciation)	\$	10,262	\$	25,074	\$	48,286
Total Assets	\$	168,505	\$	254,619	\$	382,771
LIABILITIES & EQUITY						
Liabilities						
Accounts Payable		/9		:		100
Commercial Loan Balance		75,869		65,881		54,956
Commercial Mortgage Balance		- 2				7/25
Credit Card Debt Balance		106				24
Vehicle Loans Balance		95				18
Other Bank Debt Balance		1.75				75
Line of Credit Balance		12				35
Total Liabilities	\$	75,869	\$	65,881	\$	54,956
Equity						
Common Stock		30,346		30,346		30,346
Retained Earnings		71,571		167,673		306,750
Dividends Dispersed/Owners Draw		72		9		
Total Equity	\$	101,917	\$	198,019	\$	337,096
Total Liabilities and Equity	\$	177,785	\$	263,899	\$	392,051
Balance sheet in or out of balance?	\$	(9,280)	\$	(9,280)	\$	(9,280)
balance sneet in or out of balance?	Varning N	a Balance	Warnisa	Not Balanced	Wammin	

Breakeven Analysis Year 1

Prepared By:

Company Name:

Meghan Borland/ Luke Yoder

Meg's Bread/ west side grocery

Gross Margin % of Sales	
Gross Margin	\$ 522,321
Total Sales	\$ 1,180,250
Gross Margin/Total Sales	44.3%
Total Fixed Expenses	
Payroll	\$ 258,399.84
Operating Expenses	\$ 173,096.00
Operating + Payroll	\$ 431,496
Breakeven Sales in Dollars (Annual)	
Gross Margin % of Sales	44.3%
Total Fixed Expenses	\$ 431,496
Yearly Breakeven Amount	\$ 975,019
Monthly Breakeven Amount	\$ 81,252

Breakeven Sales Level

The breakeven sales level represents the number of units that must be sold in order to break even. This means that revenues are equal to expenses.

Any units sold beyond this quantity will allow the company to generate net income.

One of the best uses of breakeven analysis is to play with various scenarios. For instance, if you add another person to the payroll, how many extra sales dollars will be needed to recover the extra salary expense? If you borrow, how much will be needed to cover the increased principal and interest payments? Many owners, especially retailers, like to calculate a daily breakdown. This gives everyone a target to shoot at for the day.

Equation:

Breakeven Point = Total Fixed Costs/ (Gross Margin/Total Sales)

Personal Financial Statement



Personal Financial Statement of:

Meghan Borland As of 01/04/2023

Assets	Amour	nt in Dollars
Cash - checking accounts	\$	6,000
Cash - savings accounts		
Certificates of deposit		0.00
Securities - stocks / bonds / mutual funds		-
Notes & contracts receivable		25
Life Insurance (cash surrender value)		848
Personal property (autos, jewelry, etc.)		20,000
Retirement Funds (eg. IRAs, 401k)		0=0
Real estate (market value)		12
Livestock and tractor		20,000
Bakery equipment		35,000
Total Assets	\$	81,000
Liabilities	Amou	nt in Dollars
Current Debt (Credit cards, Accounts)	\$	-
Notes payable (describe below)		21,504
Taxes payable		-
Real estate mortgages (describe)		
Auto Loans (Ford Focus)		3,514
Other liabilities (specify)		
Total Liabilities	\$	25,018
Net Worth	\$	55,983

Notes on Preparation

You may want to print this information to use as reference later. To instructions, click the border of this text box and then press the D

Many financial institutions will require information about your personal f spreadsheet will help you prepare a personal financial statement.

Your personal financial statement should show only your personally hel (debts) outside the business. Do not include any business assets or lial

Page 2 of the spreadsheet allows you to give the details behind the nur sheet.

If you present this financial statement to a potential lender or investor, t in the space provided. The signature is your piedge that the statement to the best of your knowledge.

Step 1: Prepare a list of all assets owned whether they are peld for or r would receive by selling the asset for cash.

Step 2: Prepare a list of liabilities (money you owe).

Step 3: Net worth # Total Assets - Total Liabilities

Signature: M-Bollan

Date:

1/4/2023

Personal Finance Statement of:

Meghan Borland 1/3/2023

Details

1. ASSETS - Details

Notes	and	Can	Aug man	hald

From Whom Owing	Balance Owing	Original Amount	Original Date	Monthly Payment	Maturity Date
	- \$	\$ -		\$ -	
<u> </u>					

Securities: stocks / bonds / mutual funds

Name of Security	Number of Shares	Cost	Market Value	Date of Acquisition
		\$	- \$ -	

Stock in Privately Held Companies

Company Name	No. of shares	\$ Inves	ted	Est. Mari	cet Value
		\$		\$	-

Real Estate

Description / Location	Market Value	Amount Owing	Original Cost	Purchase Date	
	\$ -	\$ -	\$ -		
		 			

2. LIABILITIES - Details

Credit Card & Charge Card Debt

\$
\$ -
\$

Notes Payable (excluding monthly bills)

Name of Creditor	Amoui	nt Owing	Origin	al Amount	Monthl	y Payment	Interest Rate	Secured by (Leine)
UCDD	\$	12,297	\$	30,000	\$	601	7.50%	UCDD
Builtwell Bank		9,207		21,550		420	6.25%	Bulltwell Bank

Mortgage / Real Estate Loans Payable

Name of Creditor	Amount Owing	Original Amount	Monthly Payment	Interest Rate	Secured by (Leine)
	\$ -	\$ -	\$ -		
					
					

Meg's Bread LLC

Balance Sheet

As of December 31, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
BPC Checking	0.00
Cash Sales/checks	0.00
Checking (76)	3,475.92
Invoiced sales	0.00
return	0.00
Total Bank Accounts	\$3,475.92
Accounts Receivable	
Accounts Receivable (A/R)	0.00
Total Accounts Receivable	\$0.00
Other Current Assets	
Inventory Asset	11,100.00
Payroll Refunds	0.00
Uncategorized Asset	0.00
Undeposited Funds	1,669.80
Total Other Current Assets	\$12,769.80
Total Current Assets	\$16,245.72
Fixed Assets	
Accumulated Depr	-33,268.49
Fixed Asset Other Tools Equipment	43,565.88
Furniture & Fixtures	12,142.26
Total Fixed Assets	\$22,439.65
TOTAL ASSETS	\$38,685.37
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
Credit Card (53)	21.73
Total Credit Cards	\$21.73
Other Current Liabilities	
Payroll Liabilities	0.00
Federal Taxes (941/944)	0.00
Federal Unemployment (940)	0.00
TN Quarterly Taxes	0.00
Total Payroll Liabilities	0.00
Sales Tax Payable	4,441.00
Tennessee Department of Revenue Payable	-3.07
Total Other Current Liabilities	\$4,437.93

Meg's Bread LLC

Balance Sheet As of December 31, 2022

	TOTAL
Total Current Liabilities	\$4,459.66
Long-Term Liabilities	
First Volunteer Loan	9,206.96
Upper Cumberland Loan	12,297.00
Total Long-Term Liabilities	\$21,503.96
Total Liabilities	\$25,963.62
Equity	
Opening Balance Equity	0.00
Owner's Investment	4,547.50
Owner's Pay & Personal Expenses	-4,120.33
Retained Earnings	1,195.72
Net Income	11,098.86
Total Equity	\$12,721.75
TOTAL LIABILITIES AND EQUITY	\$38,685.37

Meg's Bread LLC

Profit and Loss January - December 2022

	TOTAL
Income	
Sales	439,443.20
Unapplied Cash Payment Income	228.70
Total Income	\$439,671.90
Cost of Goods Sold	
Cost of Goods Sold	0.00
Ingredients	124,052.19
Packaging	11,026.75
Resale	19,620.99
Total Cost of Goods Sold	154,699.93
Total Cost of Goods Sold	\$154,699.93
GROSS PROFIT	\$284,971.97
Expenses	
Advertising & Marketing	231.00
Ask My Accountant	0.00
Bank Charges & Fees	51.68
Contractors	1,954.73
Depreciation	9,097.62
Insurance	1,053.25
Interest Paid	2,165.54
Job Supplies	791.66
Kitchen Tools	297.04
Legal & Professional Services	5,867.41
Meals & Entertainment	23.50
Office Supplies & Software	4,353.13
Payroll Expenses	89.39
Taxes	20,499.01
Wages	192,693.88
Total Payroll Expenses	213,282.28
QuickBooks Payments Fees	38.79
Rent	21,600.00
Repairs & Maintenance	876.84
Supplies & Materials	514.09
Taxes & Licenses	1,799.50
Utilities	9,258.05
Worker Comp	617.00
Total Expenses	\$273,873.11
NET OPERATING INCOME	\$11,098.86
NET INCOME	\$11,098.86

CUMBERLAND CHILD CARE, LLC.

Upper Cumberland Development District

Loan Proposal – October 3rd, 2022

CUMBERLAND CHILD CARE, LLC.

- Cumberland Child Care, LLC will be a daycare facility that offers child care services for children between the ages of 12 months and 6 years old.
- The daycare facility will be owned and operated by Janna Farris.
- Janna has an Associate's Degree in Early Childhood Development and three years of experience as a day care director.
- Located at 161 Dooley St. Crossville, TN.
- Cumberland Child Care, LLC will be adding 12 jobs in this community.



Cumberland Area Investment
CORPORATION

Proposed Project

SEEKING AN INCREASE OF \$30,000 TO INSTALL A SMOKE DETECTOR SYSTEM LOCATED AT 161 DOOLEY ST. IN CROSSVILLE, TENNESSEE.

- Project Total Cost: \$205,000
- Loan Amount: \$30,000
- Proposed Rate: 1.00%
- Proposed Term: 12 years
- Approx. Monthly Payment: \$252.94
- Total Payment for \$85,000: \$626.65



Cumberland Area Investment
CORPORATION

USE OF FUNDS

Use	Amount
Building Purchase	\$100,000
New Construction	\$105,000
TOTAL	\$205,000

Cumberland Area Investment
CORPORATION

SOURCES OF FUNDS

Source	Amount	Rate	Term	
Upper Cumberland Development District	\$85,000	1.00%	12 years	
Childcare Grant	\$100,000	-	-	
Janna Farris	\$20,000	-	-	
TOTAL Sources of Funds	\$205,000			

Cumberland Area Investment
CORPORATION

COLLATERAL

Туре	Market Value	Lien	Equity	Discounted Value	Position
161 Dooley St.	\$155,300	-	\$155,300	\$124,240	st
Assignment of Life Insurance	\$55,000	-	-	-	st
Personal Guarantees (2)	-	-	-	-	-
TOTAL Collateral				\$124,240	

Cumberland Area Investment
CORPORATION

Loan Application Overview

BORROWER INFORMATION						
Company Name:	Cumberland Child Care, LLC.		Current # c Jobs:	2		
Owners:	Janna Farris		# of Jobs Created:	12		
Address:	161 Dooley St.		Comm. Mtg Date	3/30/2023		
Address.	Crossville, TN. 38555		Board Mtg Date	4/12/2023		
TAX ID:	88-1420482]				

COMPANY SUMMARY

Janna Farris will be the owner and manager for Cumberland Child Care located in Crossville, TN. She has a passion for providing children with a safe place to receive quality child care and education. Janna has an Associate's Degree in Early Childhood Development and three years of experience as a day care director. She has completed several certification training programs to meet the State's training requirements.

PROJECT SUMMARY

Cumberland Child Care was approved a \$55,000 loan at the October 3rd meeting. Janna has approached us requesting an additional \$30,000 to fund the installation of the commercial-grade voice activated fire detection system required by the state fire marshall to make the new child care center compliant with state regulations.

SOURCES & USES OF FUNDS								
	Uses of Funds					Sources of Funds		
	Building Purchase							
1	(161 Dooley St.)		\$100,000		1	Childcare Grant	\$100,000	
	New Construction							
2	(161 Dooley St.)		\$105,000		2	Janna Farris	\$20,000	
					3	UCDD	\$85,000	
		TOTAL	\$205,000	•		TOTAL	\$205,000	

	COLLATERAL DETAIL					
Type/Description		Value	Lien	Equity	Discounted Value	Position
	161 Dooley St.					
2	Crossville, TN	\$155,300	-	\$155,300	\$124,240	1st
	Assignment of Life					
3	Insurance	\$85,000				
	Personal					
4	Guarantees (2)					

TOTAL \$124,240

Loan to Value (<90 desired) 24% 68.42%

Discount %

Land & Building 80%
Machinery & Equip 75%
Technology 50%
Inventory 60%
Receivables 60%

			PROPOSED LOAN DETAILS
Loan Amount	\$30,000.00	\$85,000	
Project Amount	\$205,000.00		

 Project Amount
 \$205,000.00

 % of Project
 15%

 Interest Rate
 1.00%

 Term
 12 Years

 Expected Payment
 \$221.17
 \$626.65

Cumberland Child Care

Quality Child Care for Cumberland County

Business plan

Prepared June 2022

Contact Information

Janna Farris janna_farris@yahoo.com (931) 261-0722

Executive Summary

Opportunity

Problem

Cumberland County has a massive deficit of available, qualified child care openings that parents, who make up Cumberland County's workforce, desperately need.

Solution

Cumberland Child Care will purchase, renovate, and expand the property at 161 Dooley St to provide quality child care to 50 children and jobs to 12 individuals. The property has ample room for future growth as well.

Market

Cumberland County has a massive demand for child care and very little supply to meet that demand. With the utilization of Tennessee's Child Care Certificate Program, we believe we won't have any issues filling every child care slot we become licensed for.

Competition

While there are some exceptional child care facilities in Cumberland County, there simply is not enough to meet the massive demand.

Why Us?

We have the education, experience, resources, and most importantly, the drive to provide quality child care that focuses on early childhood development to the children of Cumberland County. We have a very realistic, actionable business plan that will allow us to provide child care to 50 children and employment to 12 adults the same day we open our doors. We can do this!

Expectations

Forecast

Year 1

We forecast the first year revenue for 85% filled vacancies to equal \$353,592. With that revenue, we anticipate paying \$299,839 worth of wages across 12 employees. After our estimated monthly expenses, we expect to profit \$21,892.

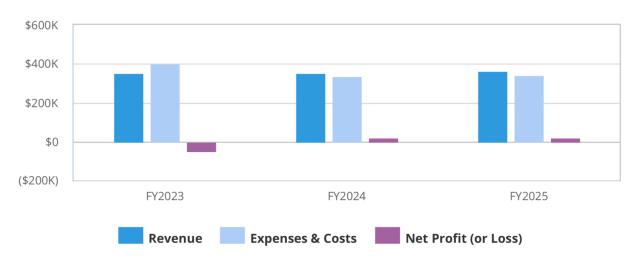
Year 2

We forecast the second year revenue for 85% filled vacancies to equal \$353,592 (no price increase). With that revenue, we anticipate increasing salaries by 3%, paying \$308,836 worth of wages across 12 employees. After our estimated monthly expenses, we expect to profit \$15,654.

Year 3

We forecast the third year revenue for 85% filled vacancies to equal \$364,650 after a \$5 weekly tuition increase. With that revenue, we anticipate increasing salaries by 3%, paying \$318,099 worth of wages across 12 employees. After our estimated monthly expenses, we expect to profit \$17,091.

Financial Highlights by Year



Financing Needed

We hope to secure a grant worth \$100,000 to assist in the purchasing of the property for this facility. We need a loan of \$55,000 to complete the expansion needed to add on the third classroom needed for this facility. We have factored this loan payment based on a 5 year term at 5% APR into our budget.

Execution

Marketing & Sales

Marketing Plan

Our marketing strategy will be based on word-of-mouth and social media, primarily Facebook. We are heavily involved in our church and community outreach, so we have a very strong base to reach people here within Cumberland County.

Sales Plan

We'll contact the parents we currently have on our extensive waiting list and use social media and word-of-mouth advertising to fill the rest of our vacancies.

Operations

Locations & Facilities

The location for this business will be 161 Dooley Street, Crossville, TN 38555. It's a 1,727 sq ft residence sitting on 1.75 acres in the middle of Crossville. It has plenty of space for playgrounds and parking.

Technology

We plan to use Brightwheel, which is a Daycare Management Software, to assist us in running our day to day operations. We will also implement security cameras in every classroom and outside the facility.

Milestones

Milestone	Due Date	Who's Responsible	Details
Apply for and secure \$100,000 Grant to Purchase Property	March 28, 2022	Brett and Janna	
Secure funding for property remodel	June 15, 2022	Brett & Janna	Aside from our savings of ~\$20,000, we hope to secure \$55,000 worth of financing to assist in remodeling the facility and adding the square footage needed for a third classroom.
Complete Renovations and Addition	August 31, 2022	Hands and Feet Construction	
Open Day Care Center	September 19, 2022	Janna	
Purchase Adjacent Property	August 01, 2024	Brett	
Add 2 Additional Classrooms	August 01, 2025	Brett	

Company

Overview

Cumberland Child Care is a Limited Liability Corporation owned by Brett and Janna Farris with equal ownership.

Team

Director

Janna Farris will be the Director for Cumberland Child Care. She has a passion for providing children with a safe place to receive quality child care and education. She has an Associate's Degree in Early Childhood Development and three years of experience as a day care director. She has completed the following certification training programs to meet the State's training requirements for directors:

- Safe Sleep Practices for Infants: Lullaby and Goodnight
- Establishing Equality in the Workplace
- Heartsaver First Aid CPR AED
- Learn the Signs: Act Early
- A great Place to Work: Measuring the Climate
- Challenging Behaviors
- The Best Present is Being Present: Meaningful Interactions with Infants
- Beyond the TN-ELDS: Fun with Literacy
- Connections and Classroom Rituals
- Care of the Infant with Neonatal Abstinence Syndrome
- Mandatory Child Abuse Reporter Training
- Keeping Children's Development and Temperament in Mind
- Child Care Licensing Intake Orientation
- TN-ELDS for Toddlers: 13-24 Months
- Serving Up Brain Development
- Be a Champion for Children
- Shaken Baby / Abusive Head Trauma
- Emergency Preparedness Planning for Child Care Providers

- CACFP Annual Training (UCHRA-2111) 2020
- Family Child Care Environment Rating Scale Review
- UC Director Support Group Team Building
- Before You Begin
- TN-ELDS for Infants: Birth 12 Months
- Personal Safety Training
- TNPAL Training/Directors Support Meeting

Assistant Director

Ashley Wright will be the Assistant Director. She has a Bachelor's Degree in Early Childhood Development, and she has worked as a lead teacher in a daycare environment for over 3 years.

Business Manager

Brett Farris will be the business manager for Cumbeland Child Care. He shares his wife's passion for providing a safe environment for children to receive quality child care and education. He has a Bachelor's Degree in Computer Programming and has served as the Business Development Center manager for multiple businesses. He has experience with IT, staffing, human resources, accounting, and marketing.

Financial Plan

Forecast

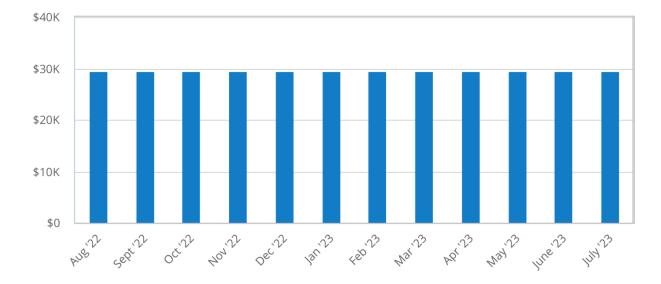
Key assumptions

All revenue is based on 85% enrollment, and a weekly child care fee of \$160 per child.

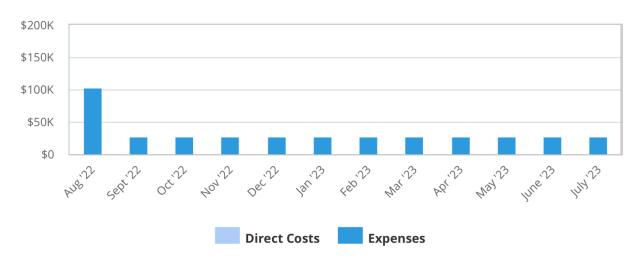
This business plan assumes we will be awarded a \$100,000 grant to purchase the property at 161 Dooley St and be able to secure a low interest loan from Upper Cumberland Development District for \$55,000 at 5% APR for a 60 month term to fund the renovations and expansion costs assosicated with this venture. This estimated payment is factored into our financial worksheets.

We plan to raise the weekly cost of child care by \$5 in year 3 and provide employee raises of 3% annually.

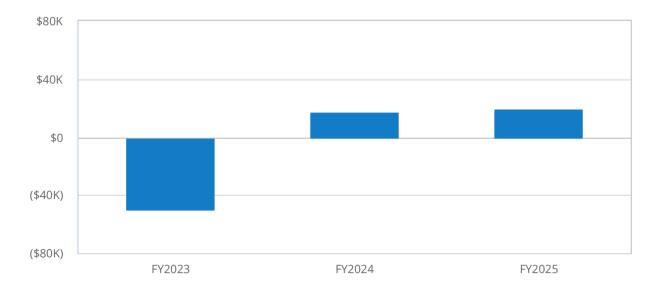
Revenue by Month



Expenses by Month



Net Profit (or Loss) by Year



Financing

Use of funds

\$100,000 grant awarded by Upper Cumberland CDBG-CV Care Creation Program will be used to purchase the property at 161 Dooley St.

\$20,000 from our savings and \$55,000 from a Upper Cumberland Development District loan will be used for the renovations and expansion necessary to get the day care center up and running.

Sources of Funds

Grant provided by Upper Cumberland CDBG-CV Care Creation Program - \$100,000

Loan from Upper Cumberland Development District - \$55,000

Savings - \$20,000

Statements

Projected Profit and Loss

	FY2023	FY2024	FY2025
Revenue	\$353,592	\$353,592	\$364,650
Direct Costs			
Gross Margin	\$353,592	\$353,592	\$364,650
Gross Margin %	100%	100%	100%
Operating Expenses			
Salaries & Wages	\$275,968	\$284,248	\$292,774
Employee Related Expenses	\$23,871	\$24,588	\$25,325
Paper Goods	\$1,920	\$1,920	\$1,920
Cleaning Supplies	\$1,200	\$1,200	\$1,200
Toys	\$2,400	\$2,400	\$2,400
Arts and Crafts	\$2,400	\$2,400	\$2,400
Learning Materials	\$2,400	\$2,400	\$2,400
Utility - Natural Gas	\$1,200	\$1,200	\$1,200
Utility - Electric	\$3,600	\$3,600	\$3,600
Utility - Water	\$1,800	\$1,800	\$1,800
Brightwheel (Daycare Software)	\$1,200	\$1,200	\$1,200
Signage	\$1,200		
Utility - Internet	\$780	\$780	\$780
Insurance - General Liability	\$1,596	\$1,596	\$1,596
Insurance - Property	\$2,772	\$2,772	\$2,772
Insurance - Workers Compensation	\$1,920	\$1,920	\$1,920
Renovation & Expansion	\$75,000		
Total Operating Expenses	\$401,227	\$334,024	\$343,287
Operating Income	(\$47,635)	\$19,568	\$21,363

Interest Incurred	\$2,333	\$2,060	\$1,528
Depreciation and Amortization			
Gain or Loss from Sale of Assets			
Income Taxes	\$0	\$0	\$0
Total Expenses	\$403,560	\$336,083	\$344,815
Net Profit	(\$49,968)	\$17,509	\$19,835
Net Profit / Sales	(14%)	5%	5%

Projected Balance Sheet

	FY2023	FY2024	FY2025
Cash	\$15,947	\$23,059	\$31,966
Accounts Receivable	\$0	\$0	\$0
Inventory			
Other Current Assets			
Total Current Assets	\$15,947	\$23,059	\$31,966
Long-Term Assets			
Accumulated Depreciation			
Total Long-Term Assets			
Total Assets	\$15,947	\$23,059	\$31,966
Accounts Payable	\$0	\$0	\$0
Income Taxes Payable	\$0	\$0	\$0
Sales Taxes Payable			
Short-Term Debt	\$10,396	\$10,928	\$11,487
Prepaid Revenue			
Total Current Liabilities	\$10,396	\$10,928	\$11,487
Long-Term Debt	\$35,519	\$24,591	\$13,103
Long-Term Liabilities	\$35,519	\$24,591	\$13,103
Total Liabilities	\$45,915	\$35,519	\$24,591
Paid-In Capital	\$20,000	\$20,000	\$20,000
Retained Earnings		(\$49,968)	(\$32,459)
Earnings	(\$49,968)	\$17,509	\$19,835
Total Owner's Equity	(\$29,968)	(\$12,459)	\$7,376
Total Liabilities & Equity	\$15,947	\$23,059	\$31,966

Projected Cash Flow Statement

	FY2023	FY2024	FY2025
Net Cash Flow from Operations			
Net Profit	(\$49,968)	\$17,509	\$19,835
Depreciation & Amortization			
Change in Accounts Receivable	\$0	\$0	\$0
Change in Inventory			
Change in Accounts Payable	\$0	\$0	\$0
Change in Income Tax Payable	\$0	\$0	\$0
Change in Sales Tax Payable			
Change in Prepaid Revenue			
Net Cash Flow from Operations	(\$49,968)	\$17,509	\$19,835
Investing & Financing			
Assets Purchased or Sold			
Net Cash from Investing			
Investments Received	\$20,000		
Dividends & Distributions			
Change in Short-Term Debt	\$10,396	\$532	\$559
Change in Long-Term Debt	\$35,519	(\$10,928)	(\$11,487)
Net Cash from Financing	\$65,915	(\$10,396)	(\$10,928)
Cash at Beginning of Period	\$0	\$15,947	\$23,059
Net Change in Cash	\$15,947	\$7,113	\$8,907
Cash at End of Period	\$15,947	\$23,059	\$31,966

Appendix

Profit and Loss Statement (With monthly detail)

FY2023	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23
Total Revenue	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466
Total Direct Costs												
Gross Margin	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466	\$29,466
Gross Margin %	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Operating Expenses												
Salaries and Wages	\$22,997	\$22,997	\$22,997	\$22,997	\$22,997	\$22,997	\$22,997	\$22,997	\$22,998	\$22,998	\$22,998	\$22,998
Employee Related Expenses	\$1,989	\$1,989	\$1,990	\$1,989	\$1,989	\$1,989	\$1,990	\$1,989	\$1,989	\$1,990	\$1,989	\$1,989
Paper Goods	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160
Cleaning Supplies	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Toys	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Arts and Crafts	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Learning Materials	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200	\$200
Utility - Natural Gas	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Utility - Electric	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300	\$300
Utility - Water	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150

Brightwheel (Daycare Software)	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100	\$100
Signage	\$1,200											
Utility - Internet	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65	\$65
Insurance - General Liability	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133	\$133
Insurance - Property	\$231	\$231	\$231	\$231	\$231	\$231	\$231	\$231	\$231	\$231	\$231	\$231
Insurance - Workers Compensation	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160	\$160
Renovation & Expansion	\$75,000											
Total Operating Expenses	\$103,285	\$27,085	\$27,086	\$27,085	\$27,085	\$27,085	\$27,086	\$27,085	\$27,086	\$27,087	\$27,086	\$27,086
Operating Income	(\$73,819)	\$2,381	\$2,380	\$2,381	\$2,381	\$2,381	\$2,380	\$2,381	\$2,380	\$2,379	\$2,380	\$2,380
Interest Incurred		\$229	\$226	\$222	\$219	\$216	\$212	\$209	\$205	\$202	\$198	\$195
Depreciation and Amortization												
Gain or Loss from Sale of Assets												
Income Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$103,285	\$27,315	\$27,311	\$27,307	\$27,305	\$27,300	\$27,298	\$27,294	\$27,291	\$27,289	\$27,284	\$27,281
Net Profit	(\$73,819)	\$2,151	\$2,155	\$2,159	\$2,161	\$2,166	\$2,168	\$2,172	\$2,175	\$2,177	\$2,182	\$2,185
Net Profit / Sales	(251%)	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%

	FY2023	FY2024	FY2025
Total Revenue	\$353,592	\$353,592	\$364,650
Total Direct Costs			
Gross Margin	\$353,592	\$353,592	\$364,650
Gross Margin %	100%	100%	100%
Operating Expenses			
Salaries and Wages	\$275,968	\$284,248	\$292,774
Employee Related Expenses	\$23,871	\$24,588	\$25,325
Paper Goods	\$1,920	\$1,920	\$1,920
Cleaning Supplies	\$1,200	\$1,200	\$1,200
Toys	\$2,400	\$2,400	\$2,400
Arts and Crafts	\$2,400	\$2,400	\$2,400
Learning Materials	\$2,400	\$2,400	\$2,400
Utility - Natural Gas	\$1,200	\$1,200	\$1,200
Utility - Electric	\$3,600	\$3,600	\$3,600
Utility - Water	\$1,800	\$1,800	\$1,800
Brightwheel (Daycare Software)	\$1,200	\$1,200	\$1,200
Signage	\$1,200		
Utility - Internet	\$780	\$780	\$780
Insurance - General Liability	\$1,596	\$1,596	\$1,596
Insurance - Property	\$2,772	\$2,772	\$2,772
Insurance - Workers Compensation	\$1,920	\$1,920	\$1,920
Renovation & Expansion	\$75,000		
Total Operating Expenses	\$401,227	\$334,024	\$343,287

Operating Income	(\$47,635)	\$19,568	\$21,363
Interest Incurred	\$2,333	\$2,060	\$1,528
Depreciation and Amortization			
Gain or Loss from Sale of Assets			
Income Taxes	\$0	\$0	\$0
Total Expenses	\$403,560	\$336,083	\$344,815
Net Profit	(\$49,968)	\$17,509	\$19,835
Net Profit / Sales	(14%)	5%	5%

Balance Sheet (With Monthly Detail)

FY2023	Aug '22	Sept '22	Oct '22	Nov '22	Dec '22	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23
Cash	\$1,181	\$2,524	\$3,866	\$5,209	\$6,552	\$7,895	\$9,237	\$10,580	\$11,922	\$13,263	\$14,605	\$15,947
Accounts Receivable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Inventory												
Other Current Assets												
Total Current Assets	\$1,181	\$2,524	\$3,866	\$5,209	\$6,552	\$7,895	\$9,237	\$10,580	\$11,922	\$13,263	\$14,605	\$15,947
Long-Term Assets												
Accumulated Depreciation												
Total Long- Term Assets												
Total Assets	\$1,181	\$2,524	\$3,866	\$5,209	\$6,552	\$7,895	\$9,237	\$10,580	\$11,922	\$13,263	\$14,605	\$15,947
Accounts Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Income Taxes Payable	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales Taxes Payable												
Short-Term Debt	\$9,932	\$9,973	\$10,014	\$10,056	\$10,098	\$10,140	\$10,182	\$10,225	\$10,267	\$10,310	\$10,353	\$10,396
Prepaid Revenue												
Total Current Liabilities	\$9,932	\$9,973	\$10,014	\$10,056	\$10,098	\$10,140	\$10,182	\$10,225	\$10,267	\$10,310	\$10,353	\$10,396
Long-Term Debt	\$45,068	\$44,218	\$43,364	\$42,507	\$41,646	\$40,782	\$39,914	\$39,042	\$38,167	\$37,288	\$36,405	\$35,519
Long-Term Liabilities	\$45,068	\$44,218	\$43,364	\$42,507	\$41,646	\$40,782	\$39,914	\$39,042	\$38,167	\$37,288	\$36,405	\$35,519

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Total Liabilities	\$55,000	\$54,191	\$53,379	\$52,563	\$51,744	\$50,922	\$50,096	\$49,267	\$48,434	\$47,598	\$46,758	\$45,915
Paid-In Capital	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Retained Earnings												
Earnings	(\$73,819)	(\$71,668)	(\$69,513)	(\$67,354)	(\$65,193)	(\$63,027)	(\$60,859)	(\$58,687)	(\$56,512)	(\$54,335)	(\$52,153)	(\$49,968)
Total Owner's Equity	(\$53,819)	(\$51,668)	(\$49,513)	(\$47,354)	(\$45,193)	(\$43,027)	(\$40,859)	(\$38,687)	(\$36,512)	(\$34,335)	(\$32,153)	(\$29,968)
Total Liabilities & Equity	\$1,181	\$2,524	\$3,866	\$5,209	\$6,552	\$7,895	\$9,237	\$10,580	\$11,922	\$13,263	\$14,605	\$15,947

	FY2023	FY2024	FY2025
Cash	\$15,947	\$23,059	\$31,966
Accounts Receivable	\$0	\$0	\$0
Inventory			
Other Current Assets			
Total Current Assets	\$15,947	\$23,059	\$31,966
Long-Term Assets			
Accumulated Depreciation			
Total Long-Term Assets			
Total Assets	\$15,947	\$23,059	\$31,966
Accounts Payable	\$0	\$0	\$0
Income Taxes Payable	\$0	\$0	\$0
Sales Taxes Payable			
Short-Term Debt	\$10,396	\$10,928	\$11,487
Prepaid Revenue			
Total Current Liabilities	\$10,396	\$10,928	\$11,487
Long-Term Debt	\$35,519	\$24,591	\$13,103
Long-Term Liabilities	\$35,519	\$24,591	\$13,103
Total Liabilities	\$45,915	\$35,519	\$24,591
Paid-In Capital	\$20,000	\$20,000	\$20,000
Retained Earnings		(\$49,968)	(\$32,459)
Earnings	(\$49,968)	\$17,509	\$19,835
Total Owner's Equity	(\$29,968)	(\$12,459)	\$7,376

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 Total Liabilities & Equity
 \$15,947
 \$23,059
 \$31,966

Cash Flow Statement (With Monthly Detail)

Aug '22	Sept '22	Oct '22	Nov '22	Dec '22	Jan '23	Feb '23	Mar '23	Apr '23	May '23	June '23	July '23
(\$73,819)	\$2,151	\$2,155	\$2,159	\$2,161	\$2,166	\$2,168	\$2,172	\$2,175	\$2,177	\$2,182	\$2,185
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
(\$73,819)	\$2,152	\$2,155	\$2,158	\$2,162	\$2,165	\$2,169	\$2,172	\$2,174	\$2,178	\$2,181	\$2,185
	(\$73,819) \$0 \$0	(\$73,819) \$2,151 \$0 \$0 \$0 \$0 \$0 \$0	(\$73,819) \$2,151 \$2,155 \$0 \$0 \$0 \$0 \$0 \$0 \$0	(\$73,819) \$2,151 \$2,155 \$2,159 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	(\$773,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$2,172 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$2,172 \$2,175 \$0 <td>(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$2,172 \$2,175 \$2,177 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td> <td>(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$2,172 \$2,175 \$2,177 \$2,182 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$</td>	(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$2,172 \$2,175 \$2,177 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	(\$73,819) \$2,151 \$2,155 \$2,159 \$2,161 \$2,166 \$2,168 \$2,172 \$2,175 \$2,177 \$2,182 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$

Investing & Financing

Assets Purchased or Sold

Net Cash from Investing

Investments Received	\$20,000											
Dividends & Distributions												
Change in Short-Term Debt	\$9,932	\$41	\$42	\$42	\$42	\$42	\$42	\$42	\$43	\$43	\$43	\$43
Change in Long-Term Debt	\$45,068	(\$850)	(\$854)	(\$857)	(\$861)	(\$864)	(\$868)	(\$872)	(\$875)	(\$879)	(\$883)	(\$886)
Net Cash from												
Financing	\$75,000	(\$809)	(\$812)	(\$816)	(\$819)	(\$822)	(\$826)	(\$829)	(\$833)	(\$836)	(\$840)	(\$843)
	\$75,000 \$0	(\$809) \$1,181	\$2,524	\$3,866	(\$819) \$5,209	(\$822) \$6,552	(\$826) \$7,895	\$9,237	\$10,580	\$11,922	\$13,263	\$14,605
Financing Cash at Beginning												

	FY2023	FY2024	FY2025
Net Cash Flow from Operations			
Net Profit	(\$49,968)	\$17,509	\$19,835
Depreciation & Amortization			
Change in Accounts Receivable	\$0	\$0	\$0
Change in Inventory			
Change in Accounts Payable	\$0	\$0	\$0
Change in Income Tax Payable	\$0	\$0	\$0
Change in Sales Tax Payable			
Change in Prepaid Revenue			
Net Cash Flow from Operations	(\$49,968)	\$17,509	\$19,835
Investing & Financing			
Assets Purchased or Sold			
Net Cash from Investing			
Investments Received	\$20,000		
Dividends & Distributions			
Change in Short-Term Debt	\$10,396	\$532	\$559
Change in Long-Term Debt	\$35,519	(\$10,928)	(\$11,487)
Net Cash from Financing	\$65,915	(\$10,396)	(\$10,928)
Cash at Beginning of Period	\$0	\$15,947	\$23,059
Net Change in Cash	\$15,947	\$7,113	\$8,907
Cash at End of Period	\$15,947	\$23,059	\$31,966

Personal Financial Statement



Personal Financial Statement of:

Enter your name here As of mm/dd/yyyy

<u>Assets</u>	<u>Amou</u>	<u>nt in Dollars</u>
Cash - checking accounts	\$	2,049
Cash - savings accounts		20,250
Certificates of deposit		-
Securities - stocks / bonds / mutual funds		-
Notes & contracts receivable		-
Life insurance (cash surrender value)		-
Personal property (autos, jewelry, etc.)		14,000
Retirement Funds (eg. IRAs, 401k)		-
Real estate (market value)		391,000
Other assets (specify)		-
Other assets (specify)		
Total Assets	_\$	427,299
<u>Liabilities</u>	<u>Amou</u>	nt in Dollars
<u>Liabilities</u> Current Debt (Credit cards, Accounts)	Amou \$	nt in Dollars 1,400
Current Debt (Credit cards, Accounts)		
Current Debt (Credit cards, Accounts) Notes payable (describe below)		
Current Debt (Credit cards, Accounts) Notes payable (describe below) Taxes payable		1,400 - -
Current Debt (Credit cards, Accounts) Notes payable (describe below) Taxes payable Real estate mortgages (describe)		1,400 - -
Current Debt (Credit cards, Accounts) Notes payable (describe below) Taxes payable Real estate mortgages (describe) Auto Loans (specify)		1,400 - -
Current Debt (Credit cards, Accounts) Notes payable (describe below) Taxes payable Real estate mortgages (describe) Auto Loans (specify) Other liabilities (specify) Total Liabilities	\$	1,400 - - 276,000 - - - 277,400
Current Debt (Credit cards, Accounts) Notes payable (describe below) Taxes payable Real estate mortgages (describe) Auto Loans (specify) Other liabilities (specify)	\$	1,400 - - 276,000 - -

Notes on Preparation

You may want to print this information to use as reference later. To delete these instructions, click the border of this text box and then press the DELETE key.

Many financial institutions will require information about your personal financial data. This spreadsheet will help you prepare a personal financial statement.

Your personal financial statement should show only your personally held assets and liabilities (debts) outside the business. Do not include any business assets or liabilities.

Page 2 of the spreadsheet allows you to give the details behind the numbers on the balance sheet.

If you present this financial statement to a potential lender or investor, be sure to sign and date it

If you present this financial statement to a potential lender or investor, be sure to sign and date it in the space provided. The signature is your pledge that the statement is complete and accurate to the best of your knowledge.

Step 1: Prepare a list of all assets owned whether they are paid for or not. Enter the amount you would receive by selling the asset for cash.

Step 2: Prepare a list of liabilities (money you owe).

Step 3: Net worth = Total Assets - Total Liabilities

Signature: Janna Farris

Date: 9/12/2022

Personal Finance Statement of:

Janna E Farris 9/12/2022

Details

1. ASSETS - Details

Notes and Contracts held

From Whom Owing	Balance Owing	Original Amount	Original Date	Monthly Payment	Maturity Date	History / Purpose
	\$ -	\$ -		\$ -		

Securities: stocks / bonds / mutual funds

Name of Security	Number of Shares	Cost	Market Value	Date of Acquisition
		\$ -	\$ -	

Stock in Privately Held Companies

Company Name	No. of shares	\$ Invested	Est. Market Value
		\$ -	\$ -

Real Estate

Description / Location	Market Value		Amount Owing		Original Cost		Purchase Date
678 Old Jamestown Hwy, Crossville, TN 38555	\$ 391,000		\$	276,000	\$	282,000	1/20/2021

2. LIABILITIES - Details

Credit Card & Charge Card Debt

Name of Card / Creditor	Amount Due		
Capital One Spark Card	\$	1,400	

Notes Payable (excluding monthly bills)

motion ayabic (excidenting monthly billo)					
Name of Creditor	Amount Owing	Original Amount	Monthly Payment	Interest Rate	Secured by (Leine)
	\$ -	- \$	\$ -		

Mortgage / Real Estate Loans Payable

Name of Creditor	Amount (Owing	Orig	inal Amount	Mon	thly Payment	Interest Rate	Secured by (Leine)
Stockton Mortgage	\$	276,000	\$	282,000	\$	1,640	2.90%	

Home About New Search Return to List

County Number: 018 County Name: CUMBERLAND Tax Year: 2022

Property Owner and Mailing Address

Jan 1 Owner:FARRIS DONALD M JR
ETUX JOAN

13079 HWY 70 N CROSSVILLE, TN 38571

Property Location

Address: DOOLEY ST 161

Map: 100G Grp: A Ctrl Map: 100F Parcel: 019.00 Pl: S/I: 000

Value Information

Reappraisal Year: 2022

 Land Mkt Value:
 \$8,500

 Improvement Value:
 \$146,800

 Total Market Appraisal:
 \$155,300

 Assessment %:
 25

 Assessment:
 \$38.825

General Information

Class: 00 - RESIDENTIAL

City #: **CROSSVILLE** 177 City: SSD1: SSD2: 000 000 District: Mkt Area: C01 # Bldgs: # Mobile Homes: 0 Utilities - Water / Sewer: 01 - PUBLIC / PUBLIC **Utilities - Electricity:** 01 - PUBLIC

Utilities - Gas / Gas Type: 01 - PUBLIC - NATURAL GAS Zoning:

Subdivision Data

Subdivision:

Plat Bk: Plat Pg: Block: Lot:

Additional Description

Building Information

Building # 1

Improvement Type: 01 - SINGLE FAMILY Stories: 1

Living/Business Sq. Ft.: 1,727

Foundation: 02 - CONTINUOUS FOOTING Floor System: 04 - WOOD W/ SUB FLOOR

Exterior Wall: 13 - STONE/BRICK Structural Frame: 00 - NONE

Roof Framing:02 - GABLE/HIPRoof Cover/Deck:03 - COMPOSITION SHINGLECabinet/Millwork:03 - AVERAGEFloor Finish:11 - CARPET COMBINATION

Interior Finish: 10 - PANEL-PLAST-DRYWALL Paint/Decor: 03 - AVERAGE

Heat and A/C: 08 - HEAT & COOLING PKG

Bath Tile: 00 - NONE Electrical: 03 - AVERAGE 01 - RECTANGULAR DESIGN Quality: Shape: 01 - AVERAGE Condition: A - AVERAGE

Act Yr Built: 1960

Building Areas:

Area: BAS **Sq Ft:** 1,727

Extra Features

Bldg/Card# Description Units Type UTILITY BUILDING 192 **STOOP** 248 WOOD DECK 228

Sale Information

Sale Date Price Qualification Book Page Vac/Imp **Type Instrument** 12/15/1972 \$0 130 201

Land Information

Deed Acres: 0.00 Calc Acres: 0.00 Total Land Units: 1.00 Land Type: 01 - RESIDENTIAL Soil Class: **Units: 1.00**

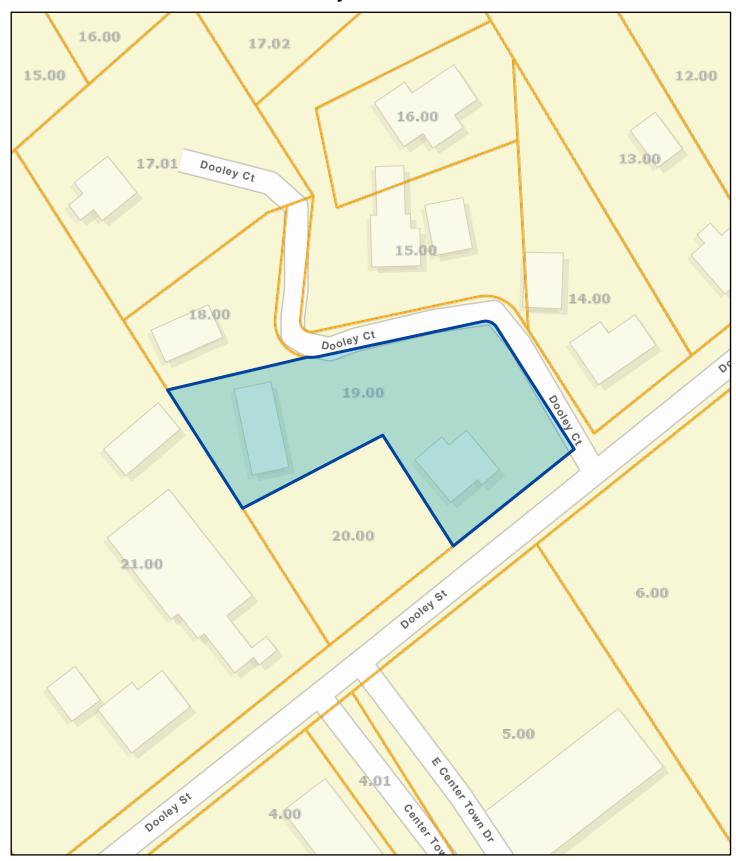
View GIS Map for this Parcel

Fact Sheet Glossary of Terms How to Search

Plumbing Fixtures: 5

Division of Property Assessments Comptroller of the Treasury State of Tennessee Home Page Home Page Home Page

Cumberland County - Parcel: 100F A 019.00

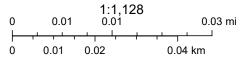


Date: September 13, 2022

County: Cumberland

Owner: FARRIS DONALD M JR Address: DOOLEY ST 161 Parcel Number: 100F A 019.00 Deeded Acreage: 0

Deeded Acreage: 0 Calculated Acreage: 0 Date of TDOT Imagery: 2018 Date of Vexcel Imagery: 2021



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The property lines are compiled from information maintained by your local county Assessor's office but are not conclusive evidence of property ownership in any court of law.

WONDERBEES CHILDCARE CENTER, LLC.

Upper Cumberland Development District

Loan Proposal – April 12th, 2022

WONDERBEES CHILDCARE CENTER, LLC.

- Wonderbees Childcare Center, LLC is a daycare facility that offers child care services for children between the ages of 6 weeks and 5 years old.
- The daycare facility is owned and operated by Jaime and Jeff Nunan.
- Located at 1010 East Main St. Livingston, TN.
- The daycare facility currently has 52 children and 14 employees.
- Purchasing the adjacent building to expand the operation.
- Wonderbees Childcare Center, LLC will be adding 6 jobs in this community.



Cumberland Area Investment
CORPORATION

Proposed Project

SEEKING A LOAN AMOUNT OF \$55,000 TO RENOVATE THE BUILDING LOCATED AT 1008 EAST MAIN ST. IN LIVINGSTON

- Project Total Cost: \$260,000
- · Loan Amount: \$55,000
- Proposed Rate: 1.00%
- Proposed Term: 12 years
- Approx. Monthly Payment: \$405.48



Cumberland Area Investment
CORPORATION

USE OF FUNDS

Uses	Amount
Building Purchase	\$205,000
New Construction	\$45,000
Working Capital	\$10,000
TOTAL Uses of Funds	\$260,000

Cumberland Area Investment
CORPORATION

SOURCES OF FUNDS

Use	Amount	Rate	Term
Upper Cumberland Development District	\$55,000	1.00%	12 years
CDBG-CV (Grant)	\$160,000	-	-
Jaime and Jeffrey	\$45,000	-	-
TOTAL Sources of Funds	\$260,000		

Cumberland Area Investment
CORPORATION

COLLATERAL

Туре	Market Value	Lien	Equity	Discounted Value	Position
1010 East Main St.	\$205,000	-	\$205,000	\$164,000	st
Personal Guarantee (2)	-	-	-	-	-
TOTAL Collateral				\$164,000	

Cumberland Area Investment
CORPORATION

Loan Application Overview

		BORROWER INFOR	MATION		
Company Name:	Wor	nderbees Childcare Center, LLC.		Current # of Jobs:	14
Owners:	Jaime Nunan			# of Jobs Created:	6
			,		
Address:	1010 East Main St.			Comm. Mtg. Date	3/30/2023

TAX ID 87-3796588

COMPANY SUMMARY

Wonderbees Childcare Center, owned and operated by Jaime and Jeff Nunan, is a childcare facility that offers programs for children from 6 weeks old to 5 years old. Jaime and Jeff formed the business as an LLC and purchased the facility on January 6th, 2022. After two weeks of painting, remodeling and refurnishing the building, the childcare facility was then opened to the public on January 17th, 2022. Wonderbees Childcare Center is currently the only licensed childcare facility located in Overton County with 52 children enrolled and 14 employees.

PROJECT SUMMARY

Wonderbees Childcare Center is seeking for a loan to renovate the building, which is located at 1010 East Main St. in Livingston next to the current facility, to increase childcare spots and jobs within their business. Wonderbees was awarded a CDBG-CV Grant to assist in purchasing the building. The building will need renovations in order to be DHS compliant. Jaime and her husband are putting in \$45,000 of their own towards the purchase and renovations.

SOURCES & USES OF FUND					
	Uses of Funds				
1	Building Purchase		\$205,000		1
2	New Construction		\$45,000		2
3	Working Capital		\$10,000		3

Livingston, TN. 38570

TOTAL \$260,000

Sources of Funds					
1	UCDD	\$55,000			
2	Jaime & Jeffrey	\$45,000			
3	CDBG-CV Grant	\$160,000			

TOTAL

COLLATERAL DETAIL

Type/Description		Value	Lien	Equity	Discounted Value	Position
1 10	010 East Main St.	\$205,000	-	\$205,000	\$164,000	1st
	Personal					
2	Guarantees (2)					

TOTAL \$164,000

Loan to Value (<90 desired) 34%

Discount %

Land & Building	80%
Machinery & Equip	75%
Technology	50%
Inventory	60%
Receivables	60%

PRE-UCDD LOAN DEBT LEVEL

Owner 1 Credit Info - Jaime Nunan

Owner 1 creat into - Jame Wandin							
Monthly							
Company	Туре	Pa	yment Amt.		Balance	F	Past Due
Navy Federal Credit Union	Mortgage	\$	1,292	\$	267,003	\$	-
GM Financial	Auto	\$	1,364	\$	80,681	\$	
US Bank	Secured	\$	543	\$	71,089	\$	
Citizens Bank	Home Equity LOC	\$	172	\$	33,800	\$	
Navy Federal Credit Union	Credit Card	\$	235	\$	15,381	\$	
JPMCB Card	Charge Account	\$	43	\$	326	\$	
Discover Bank	Credit Card	\$	2	\$	2	\$	-
TOTAL	7	\$	3,651	\$	468,282	\$	-

Combined	Pre-UCDD	Loan Deb	t Level
----------	----------	----------	---------

	Total Monthly					
	Total Lines of Credit	Payments	Total Balance	Total Past Due		
TOTAL	7	\$ 3,651	\$ 468,282	\$ -		

Owner 2 Credit Info (If Needed)

\$260,000

Board Mtg.

Date

4/12/2023

	Monthly						
Company	Type	Payment Amt.	Balance				
TOTAL	0	\$ -	\$ -				

PERSONAL FINANCIAL INFORMATION

Owner 1:

Jaime Nunan

Financial information For:

Jaime Nunan

Credit Scores
761
755
749

Income / Capital / Assets				
Gross Individual Monthly Income	\$	5,542.66		
Annual Gross Household Income	\$	70,184		
Assets	\$	950,971		
Networth	\$	283,120		

Debt / Liabilities			
Total Monthly Debt PMTs, not including UCDD payment	\$	3,651	
UCDD monthly Debt PMT	\$	405.48	
Total of all Monthly Debt Payments	\$	4,056.48	
Liabilities	\$	667,851	

Tax Returns	2019	2020	2021
Adjusted Gross Income	\$54,965	\$64,004	\$70,184

Additional Owner Section (If Needed)

Total Finanical Information of Owner(s)

Avg Credit Score		
755		
755		

Income / Capital / Assets		
Total Gross Individual Monthly Income	\$	5,542.66
Total Annual Gross Household Income	\$	70,184
Total Assets	\$	950,971
Total Networth	\$	283,120

Debt / Liabilities			
Total Monthly Debt PMTs, not including UCDD payment	\$	3,651	
UCDD monthly Debt PMT	\$	405.48	
Total of all Monthly Debt Payments	\$	4,056.48	
Total Liabilities	\$	667,851	

Tax Returns	2017	2018	2019
Adjusted Gross Income	\$54,965	\$64,004	\$70,184

BUSINESS FINANCIAL INFORMATION

Previous Results			
2021A	2022A	2023A	

Income Statement Info			
Revenue	\$0	\$759,729	\$87,916
COGS	\$0	\$0	\$0
Gross Profit	\$0	\$759,729	\$87,916
Operating			
Expenses	\$0	\$521,418	\$108,326
EBITDA	\$0	\$238,310	(\$20,410)
Depreciation	\$0	\$25,370	\$0
Interest Expense	\$0	\$0	\$0
Taxes Paid	\$0	\$25,237	\$16,952
Net Income	\$0	\$212,940	(\$20,410)

Balance Sheet Info			
Cash	\$0	\$176,618	\$158,746
Inventory	\$0	\$0	\$0
Other Current			
Assets	\$0	\$0	\$0
Total Current			
Assets	\$0	\$176,618	\$158,746

Total Assets	\$0	\$240,644	\$222,910
Current Liabilities	\$0	\$42,022	\$41,764
Liabilities	\$0	\$42,022	\$41,764
Stockholder's			
Equity	\$0	\$198,622	\$181,146
Total Liabilities &			
Equity	\$0	\$240,644	\$222,910

Balance Sheet

Check Balanced Balanced Balanced

Cash Flow Info			
Net Cash Flow from			
Operations	N/A	\$103,715	(\$2,797)

PROPOSED LOAN DETAILS

Loan Amount	\$55,000
Project Amount	\$260,000
% of Project	21%
Interest Rate	1.00%
Term	12 Years
Expected Payment	\$405.48

Enter Customer Name Determination of Consumer Debt to Income Tax Year **Date Created** Lender

Income Summary

If Using Paystub				
Hourly Rate				Total Income
If Using Tax Returns				
W-2 Wages (1040 line 1)				
Tax-exempt Interest (1040 line 2a)	Include only <u>recur</u>	ring amounts		
Taxable Interest (1040 line 2b)	Include only <u>recur</u>	ring amounts		
Ordinary Dividends (1040 line 3b)	Include only <u>recur</u>	ring amounts		
IRA Distributions (1040 line 4a)		overs or other nonre	ecurring amounts	
Pensions & Annuities (1040 line 5a)	Include only <u>recur</u>	ring amounts		
Social Security (1040 line 6a)				
Schedule C Business Income	Business 1	Business 2	Business 3	Business 4
Schedule C Net Profit (line 31)				
Depreciation (line 13)				
interest (line 16a and 16b)				
Amortization if any (line 27a)				
EBITDA				
Schedule E Rental / Royalty Income		Schedule F Farm	ning Income	
Schedule F Net Profit (line 26)		Schedule F Net P	Profit (line 34)	(14,964)
Depreciation (line 23d)		Depreciation (line	e 14)	7,208
interest (line 12 and 13)		interest (line 21a	a and 21h)	2,234
		Amortization if a		
Amortization if any (line 19)	_	Amortization ii a	irry (lille 32)	2,113
EBITDA				(3,409)
Total Unadjusted Income				
Adjustments to Income (include other inc	come and deductio	ns from income)		
,				
Income Available to Service Debt				

Debt Summary

Debt Summary						
Credit Score	Borrower		Co-borrower			
Creditor	Loan Number	Balance/ Limit*	Interest Rate (If Known)	Monthly Payment**	Annual Payment	Notes
Navy Federal Credit Union		\$ 267,003		\$ 1,292	\$ 15,504	Mortgage
GM Financial		80,861		1,364	16,368	Auto
US Bank		71,089		543	6,516	Secured
Citizens Bank		33,800		172	2,064	Home Equity LOC
Navy Federal Credit Union		15,381		235	2,820	Credit Card
JPCMB Card		326		43	516	Charge Account
Discover Bank		2		2	24	Credit Card
Upper Cumberland Development District		55,000		405	4,866	UCDD Loan for Expansion
otal Debt		\$ 523,462		\$ 4,056	\$ 48,678	
	DSCR	1.68	DTI	60%		

^{*}For <u>all</u> lines of credit and home equity lines use maximum limit (exposure) instead of current balance.

**For all lines of credit, home equity lines, and loans where payment isn't known calculate a payment based on rate if known or market rate with appropriate amortization for collateral. Do not use an interest only payment.

REAL ESTATE APPRAISAL REPORT

OF

Map 045N, Group F, Parcel 038.00 1010 E Main Street Livingston, TN 38570



AS OF February 13, 2023

PREPARED FOR

Upper Cumberland Development District 1104 England Drive Cookeville, TN 38501

PREPARED BY

David Harvey Appraisal Solutions

APPRAISAL SOLUTIONS FILE #: 02062023C

Appraisal Solutions

4007 Maggie Court Smyrna, TN 37167 615-428-0800 appraisingmidtn@gmail.com

March 2, 2023

Upper Cumberland Development District 1104 England Drive Cookeville, TN 38501

Re: Map 045N, Group F, Parcel 038.00, 1010 E Main Street, Livingston, TN 38570

At your request, I have prepared an appraisal for the above referenced property. The purpose of this appraisal is to estimate the market value of the subject property's fee simple interest for financing decisions and mortgage underwriting. This appraisal is intended for the use of Upper Cumberland Development District.

The accompanying appraisal has been completed in accordance with the Uniform Standards of Professional Appraisal Practice (USPAP) and applicable Federal regulations.

Please reference the Scope of Work section of this report for information regarding the scope of research and analysis for this appraisal, including property identification, inspection, highest and best use analysis and valuation methodology.

A complete analysis of market conditions was made.

I certify that I have no present or contemplated future interest in the property beyond this estimate of value. Your attention is directed to the Limiting Conditions and Assumptions, located on page 12. Acceptance of this report constitutes an agreement with these conditions and assumptions.

In my opinion, the value of the subject property, as of February 13, 2023, was as follows:

"As Is" Value Conclusion — \$205,000

Further, I estimate the market exposure period necessary for the subject to have achieved this value to be 3-6 months with an estimated marketing time of 3-6 months.

Respectfully submitted,

David Harvey

TN Certified General Real Estate

Appraiser CG-3051

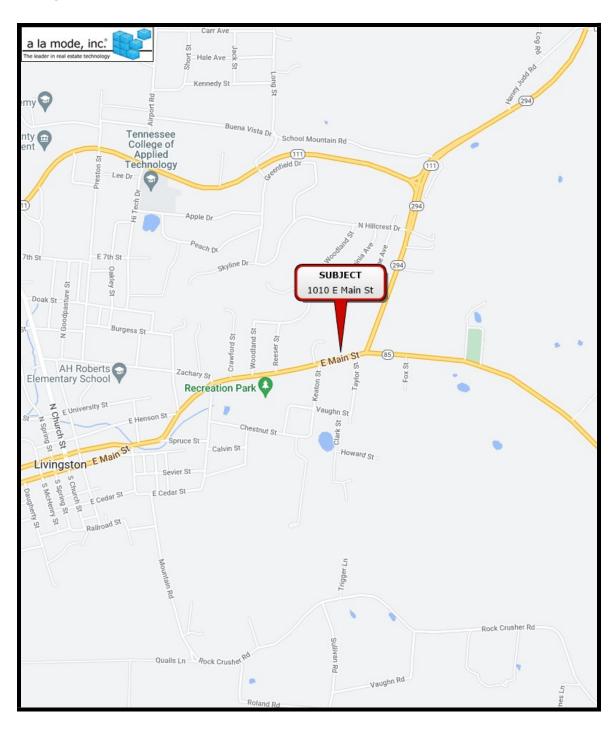
Sales Comparison

Approach: \$195,000

Income Approach
Direct Capitalization: \$211,000

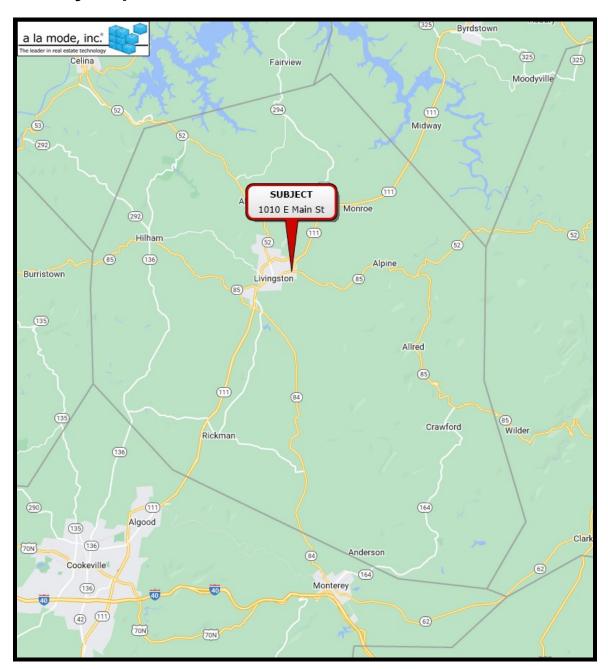
"As Is" Reconciled Value: \$205,000

Neighborhood Map



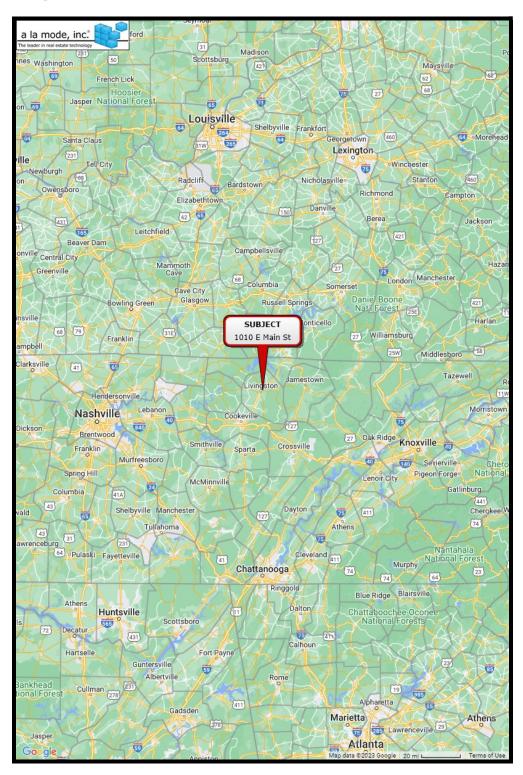
Appraisal Solutions 19

County Map



Appraisal Solutions 20

Region Map



Property Description

The subject property improvements were constructed in 1963 and are currently vacant. The property was most recently utilized as a single tenant attorney's office.

SITE

Information Sources: County records, real estate agent, on-site inspection

Total Site Size: 0.28 Ac/12,197 Sq. Ft., more or less

Usable Site Size: 0.28 Ac/12,197 Sq. Ft., more or less

Site Shape: Rectangular

Road Frontage/Access: 89' +/-, interior lot

Site Topography: Level

Utilities: Electricity, City Water, and Sewer

Site Improvements: Asphalt parking

Flood Zone: The subject is located in an area mapped by the Federal Emergency

Management Agency (FEMA). The subject is not located in a flood

hazard zone.

FEMA Map Number: 47133C0118B FEMA Map Date: May 18, 2009 FEMA Zone Classification: X

Census Tract: 9503.01

Easements/

Encroachments: Typical Utilities

Zoning: C-3: General Commercial District

Site Comments: The site is an interior lot located along the northern margin of E

Main Street, is rectangular in shape, is at road grade, and is level in topography. The site has asphalt parking with limited lawn areas

along two sides and the rear of the site.

IMPROVEMENTS

Property Type: Commercial

Construction: Class D

Year Built: 1963

Condition: Average condition for age

Size: Gross Building Area: 2,032sq. ft.

Net Leasable Area: 2,032 sq. ft.

Foundation/Basement: Concrete slab

Exterior: Concrete block with brick over block façade and two sides

Roof: Flat membrane roof (assumed)

Service Access/ None

Loading Docks:

Elevators: None

INTERIOR

Interior Finish: Painted drywall and painted paneling

Ceilings & Ceiling Tile ceilings with 8" ceiling height

Height:

Partitions/Interior Drywall and paneling partitions with wood stud framing

Framing:

Floor Cover: Parquet, laminate; carpet, and ceramic tile

Doors: Hollow core wood

Restrooms: One

Kitchens: Break room with range, oven, counters, cabinets, sink, and small

refrigerator

MECHANICAL SYSTEMS

Heating/HVAC: Split Unit

Cooling/Air

Conditioning: Split Unit

Hot Water: Domestic

Electrical: 200 amp, 1 phase, 3 wire

Plumbing: Appears adequate

Sprinkler: None

SITE IMPROVEMENTS

Parking: Asphalt parking with no marked spaces

Lighting: None on site

Drainage: Appears adequate

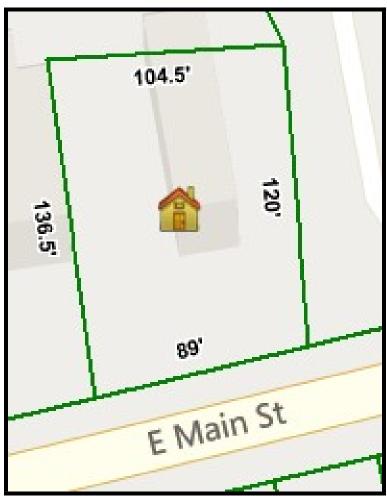
Landscaping/Other: Small lawn areas on two sides and rear of site

PROPERTY ANALYSIS

Functional Utility: Average

Design & Appeal: Average

Site Plan



Aerial View

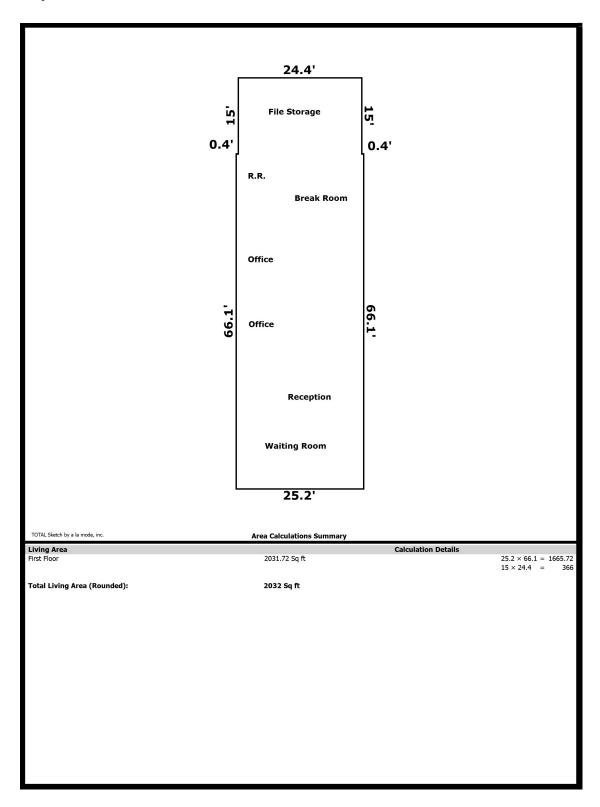


Flood Map



Note: The subject property is <u>not</u> located in a Flood Hazard Zone.

Improvements Plan



Subject Photographs



Subject Front View



Subject Front View



Subject Side/Rear View



Subject Side/Rear View



Street Scene looking east along E Main Street (subject on left)



Street Scene looking west along E Main Street (subject on right)

Subject Photographs





Assessment & Taxes

Tax Parcel ID# Map 045N, Group F, Parcel 038.00

Tax Year: 2022

Assessed Value Land \$18,000

Assessed Value Improvements: \$55,120 **Total Assessed Value:** \$73,120

Tax Rate: County: \$1.9706 per \$100 of assessed value

City: \$1.6087 per \$100 of assessed value

Real Estate Taxes: \$2,617.18 Equalization Ratio: 40% Implied Market Value \$182,800

Comparable 1

Property Type: Commercial Date: 12/11/2020 Address: 1010 Old Highway 127 S, Jamestown Sale Price: \$330,000

Assessor's Parcel #: 074 062.01 Grantor: Tracey L Robertson and husband, David B Robertson

Grantee: Gilbert Enterprises, LLC

Deed: Warranty

Price Per Square Foot GBA: \$104.76

Financing: Cash to Seller

Marketing Time: Unknown Data Source: Curbside Inspection, County Records

Other Identifier:

Deed Book/Page: 330/318 Property Rights: Fee Simple

Site Size (Acres): 0.56 Usable Site Size (Acres): 0.56

Road Frontage: 92' +/-, Interior Lot Utilities: All available

Site Data

Site Topography: Level Zoning: Commercial

Other:

Improvement Data

Improvements: Office Gross Building Area (SF): 3,150 Net Leasable Area (SF): 3,150 Year Built: 1976

Construction: Brick

Number of Units: 1 Additional Buildings: None Other Improvements: None Parking: Asphalt

Assessment Data

Tax Rate: \$0.019 Taxes: \$1,682 Assessed Value: \$88,080 Equalization Ratio: 40.00%

Images





Notes

Comparable 2

Property Type: Commercial Address: 135 W 3rd St, Cookeville Assessor's Parcel #: 053B L 019.00 Grantor: Robert C Davis

Grantee: Vijay Rupanagudi and wife Hima

Kona Deed: Warranty

Date: 11/5/2020 Sale Price: \$265,000 Price Per Square Foot GBA: \$104.66 Financing: Cash to Seller Marketing Time: Unknown

Data Source: Curbside Inspection, County Records

Other Identifier:

Site Data

Site Size (Acres): 0.20 Usable Site Size (Acres): 0.20

Road Frontage: 60' +/-, Corner Lot Utilities: All available

Deed Book/Page: 1249/706

Property Rights: Fee Simple

Site Topography: Level Zoning: Commercial

Other:

Improvement Data

Improvements: Medical Office Gross Building Area (SF): 2,532 Net Leasable Area (SF): 2,532

Year Built: 1966

Number of Units: 1 Additional Buildings: None Other Improvements: None

Parking: Asphalt

Construction: Brick

Assessment Data

As sessed Value: \$105,920 Tax Rate: \$0.033 Equalization Ratio: 40.00% Taxes: \$3,487

Images





Notes

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Comparable 3

Property Type: Commercial Address: 100 Public Square, Lafayette Assessor's Parcel #: 059B F 023.03

Grantor: Ken Witcher

Grantee: Jackie Rich Deed: Warranty

Deed Book/Page: 171/540 Property Rights: Fee Simple

Date: 8/15/2022 Sale Price: \$195,000 Price Per Square Foot GBA: \$75.20 Financing: Cash to Seller

Marketing Time: 20 days Data Source: Curbside Inspection, County Records, MLS

Other Identifier:

Site Data

Site Size (Acres): 0.06 Usable Site Size (Acres): 0.06

Road Frontage: 26' +/-, Corner Lot

Utilities: All available

Site Topography: Level Zoning: Commercial

Other:

Improvement Data

Improvements: Office Gross Building Area (SF): 2,593 Net Leasable Area (SF): 2,593

Year Built: 1947

Number of Units: 1 Additional Buildings: None Other Improvements: None Parking: None

Construction: Brick

Assessment Data

Assessed Value: \$64,640 Equalization Ratio: 40.00%

Tax Rate: \$0.032 Taxes: \$2,036

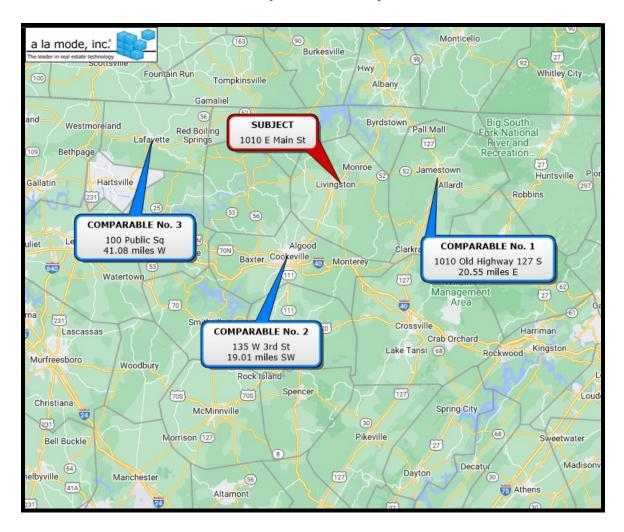
Images





Notes

Comparables Map





COMMERCIAL PURCHASE AND SALE AGREEMENT

	Purchase and Sale. For and in consideration of the mutual covenants herein and other good and valuable consideration,
1 1. 1	Purchase and Sale. For and in consideration of the industries of the undersigned buyer
2 t	the receipt and sufficiency of which is hereby acknowledged, the undersigned buyer ("Buyer") agrees to buy and the undersigned
3	("Saller") agrees to sell all that tract of
4 5	seller bho & Pelores Turcoll seller berron described as follows: All that tract of land known as:
5 p	parcel of land, with such improvements as are located thereon, described as follows: All that tract of land known as:
6	1010 E. I Vain Sir Co. (Zip), as recorded in
7 ((Address) Livings for (Chy), remission deed book(s), 411
	which are further described as
	page(3), tallet (1)
10	Day CA 11/11/11/11/11/11/11/11/11/11/11/11/11/
11 {	logether with all fixtures, landscaping, improvements, and applications, and applications are not attached as is recorded with the Register
12 t	together with all fixtures, landscaping, improvements, and appurerances, an observable of the "Property", as more particularly described in Exhibit "A" or if Exhibit A is not attached as is recorded with the Register of Deeds of the county in which the Property is located and is made a part of this Commercial Purchase and Sale Agreement
13 /	of Deeds of the county in which the Property is located and is made a part of this common of the county in which the Property is located and is made a part of this common of the county in which the Property is located and is made a part of this county in which the Property is located and is made a part of this county in which the Property is located and is made a part of this county in which the Property is located and is made a part of this county in which the Property is located and is made a part of this county in the property is located and is made a part of this county in the property is located and is made a part of this county in the property is located and is made a part of this county in the property is located and is made a part of this county in the property is located and is made a part of this county in the property is located and is made a part of this county in the property is located and in the property is located and it is made a part of this county in the property is located and it is made a part of this county in the property is located and it is made a part of this county in the property is located and it is made a part of this county in the property is located and it is made a part of the property in the property is located and it is made a part of the property in the property is located and it is made a part of the property in the property is located and it is made a part of the property in the property is located and it is made a part of the property in the property is located and it is made a part of the property in the property is located and the
14 (("Purchase and Sale Agreement" or "Agreement") by reference.
15 2. 1	Purchase Price. The total purchase price for the Property shall be
	L. in hundred was Abanyand dalland US Dollars (\$200 000)
16	400 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
17 (("Purchase Price"), and is subject to all prorations and adjustments and shall be paid by Buyer at the Closing by cash, a
18 I	Federal Reserve Bank wire transfer of immediately available funds, cashler's check of certified
19 3. 1	Earnest Money/Trust Money. Buyer has paid or will pay withinbusiness days after the Binding Agreement
20 I	Date, the sum of \$ with
	(at 1 - 1 3 - 27) In outsident
22 (Address of Holder). Additional Earnest Money/Trust Money, if any, to be tendered and applied as follows:
23	
24	
25	
26	
	This sum ("Earnest Money/Trust Money") is to be applied as part of the Purchase Price at Closing.
	A. Failure to Receive Earnest Money/Trust Money. In the event Earnest Money/Trust Money is not timely received
28 A	by Holder or Earnest Money/Trust Money check or other instrument is not honored for any reason by the financial
29 b	by Holder or Earnest Money/Trust Money check or other instrument is not nothered for any reason by the inflantal
30 ii	nstitution from which it is drawn, Holder shall promptly notify Buyer and Seller. Buyer shall have three (3) business days
31 a	offer notice to deliver good funds to Holder. In the event Buyer does not timely deliver good funds to Holder, this
32	Agreement shall automatically terminate and Holder shall notify the parties of the same. Holder shall disburse Earnest
33 N	Money/Trust Money only as follows:
34	 (a) at Closing to be applied as a credit toward Buyer's Purchase Price;
35	(b) upon a subsequent written agreement signed by Buyer and Seller; or
36	(c) as set forth below in the event of a dispute regarding Earnest Money/Trust Money.
37. N	No party shall seek damages from Holder, nor shall Holder be liable for any such damages, and all parties agree to defend
38 a	and hold harmless Holder for any matter arising out of or related to the performance of Holder's duties hereunder.
	B. Disputes Regarding Earnest Money/Trust Money. In the event Buyer or Seller notifies Holder of a dispute regarding
	isposition of Earnest Money/Trust Money that Holder cannot resolve, Buyer and Seller agree to interplead Earnest
	Money/Trust Money into a court of competent jurisdiction. Holder shall be reimbursed for, and may deduct from any
	unds interpleaded, its costs and expenses, including reasonable attorney's fees. The prevailing party in the interpleader
43 a	ction shall be entitled to collect from the other party the costs and expenses reimbursed to Holder, and upon payment of
This form is a	popyrighted and may only be used in real estate transactions in which Kayln Nash is involved as a Tennessee REALTORS® authorized orded use of the form may result in legal sanctions being brought against the user and should be reported to Tennessee REALTORS® at 615-321-1477.
user, Unaumo	
REALT	

delivered. Inspection. Prior to Closing, Buyer and Buyer's agents shall have the right to enter upon the Property at Buyer's expense and at reasonable times to inspect, survey, examine, and test the Property as Buyer may deem necessary as part of Buyer's requisition of the Property. Buyer may, for a fee, obtain a septic system inspection letter from the Tennessee Department of Environment and Conservation, Division of Ground Water Protection. Buyer shall indemnify and hold Seller and all of Environment and Conservation, Division of Ground Water Protection. Buyer shall indemnify and hold Seller and all senkers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or related to the exercise of Buyer's rights hereunder. Buyer shall have the Binding Agreement Date ("Due Diligence Period") to evaluate the Property, the feasibility of the transaction, the availability and cost of financing, and other matter of concern to Buyer. During the Due Diligence Period, Buyer shall have the right to terminate this any other matter of concern to Seller if Buyer determines, based on a reasonable and good faith evaluation of the above, that it so to desirable to proceed with the transaction, and Buyer will be entitled to a refund of the Earnest Money/Trust Money. Within Agreement Date, Seller if Buyer determines, based on a reasonable and good faith evaluation of the above, that it is not desirable to proceed with the transaction, and Buyer will be entitled to a refund of the Earnest Money/Trust Money. Within Agreement Date, Seller if Buyer determines the Seller shall deliver to Buyer copies of the materials concerning with the Property referenced in Exhibit "B" (collectively "Due Diligence Materials"), which materials shall be promptly the Property referenced in Exhibit "B" (collectively "Due Diligence Materials"), which materials shall be promptly with the transaction, Buyer shall waive its rights to terminate this Agreement pursuant to this paragraph.
Inspection. Prior to Closing, Buyer and Buyer's agents shall have the right to enter upon the Property at Buyer's expense ind at reasonable times to inspect, survey, examine, and test the Property as Buyer may deem necessary as part of Buyer's nequisition of the Property. Buyer may, for a fee, obtain a septic system inspection letter from the Tennessee Department is caquisition of the Property. Buyer may, for a fee, obtain a septic system inspection letter from the Tennessee Department of Environment and Conservation, Division of Ground Water Protection. Buyer shall indemnify and hold Seller and all of Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and against any and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and all claims, injuries, and damages to persons and/or property arising out of or Brokers harmless from and all claims, injuries, and damages to persons and/or property arising of the Froperty and all claims, injuries, and damages to persons and/or pr
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the Property referenced in Exhibit B (confectively 16 Ruyer fails to timely notify Seller that it is not proceeding
returned by Buyer if Agreement does not Close for any reason. If Buyer fails to timely notify Scientials with the transaction, Buyer shall waive its rights to terminate this Agreement pursuant to this paragraph.
with the transaction, Buyer shall waive its rights to terminate this Agreement pursuant to this paragraph.
1. Tarak (1. Tarak 1.
Title. A. Warranties of Seller. Seller warrants that at Closing Seller shall convey good and marketable, fee simple title to
A. Warranties of Seller. Seller warrants that at Closing Seller shall convey government of the Property to Buyer, subject only to the following exceptions ("Permitted Exceptions"):
the Property to Buyer, subject only to the following exceptions
(1) Liens for ad valorem taxes not yet due and payable.
high Dancer waives in accordance with the little issues and
(2) Those exceptions to which Buyer does not object or which Buyer warves in descent to the Property shall be such Objections paragraph below. "Good and marketable, fee simple title" with respect to the Property shall be such
title:
(a) we is electified as "marketable" under the laws of Tennessee; and
(a) as is classified as inflateness in the company doing business in Tennessee ("Title Company"), at
standard rates on an American Land Title Association Owner's Policy ("Title Policy").
B. Title Issues and Objections. Buyer shall have 120 days after the Binding Agreement Date to furnish Seller with
a sent Closing Event for Seller's onligations in the dieceting sellence, it seller
payment of a sum certain prior to or at Crossing. Except to order the payment of a sum certain prior to or at Crossing. Except to order the payment of a sum certain prior to or at Crossing. Except to order the payment of a sum certain prior to order the payment of a sum certain prior to order the payment of a sum certain prior to order the payment of the payment o
evidence of Seller's cure satisfactory to Buyer and to Title Company), then within five (5) days after the expiration of
the Title Cure Period, Buyer may as Buyer's sole remedies: (1) rescind the transaction contemplated hereby, in which
the Title Cure Period, Buyer may as buyer as buyer as buyer as buyer shall be entitled to the return of Buyer's Earnest Money/Trust Money; (2) waive any such objections and case Buyer shall be entitled to the return of Buyer's Earnest Money Trust Money; (2) waive any such objections and
ease Buyer shall be entitled to the feeth in or buyer and the state of such title objections and without reduction of the elect to Close the transaction contemplated hereby irrespective of such title objections and without reduction of the elect to Close the transaction contemplated hereby irrespective of such title objections and without reduction of the
Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a period of up to fifteen (15) days to allow Seller further Purchase Price; or (3) extend the Closing Date period for a pe
time to cure such valid title objections. Failure to act in a timely manner under this paragraph shall constitute a waiver
of Buyer's rights hereunder. Buyer shall have the right to reexamine title prior to Closing and notify Seller at Closing of any title objections which appear of record after the date of Buyer's initial title examination and before Closing.
of any title objections which appear of record after the date of buyer's unital title examination and before closing.
Closing. Closing Date This transaction shall be consummated on ANNANA 27th, 2023, (the "Closing
Date") or at such other time the parties may agree upon in writing.
B. A Closing Agency for Buyer & Contact Information:
MIN Muco, Or Gulie Officer
Closing Agency for Seller & Contact Information:
aw Office of Julie Officer
00 0 0 00
copyrighted and may only be used in real estate transactions in which Kayln Nash is involved as a Tennessee REALTORS® author
orized use of the form may result in legal sanctions being brought against the user and should be reported to Tennessee REALTORS® at 615- 321-1477.

7. Seller's Obligations at Closing. At Closing, Seller shall deliver to Buyer: (a) a Closing Statement: (b) deed (mark the appropriate deed below) General Warranty Deed Quit Claim Deed Qui	93		C.	Possession. Seller shall deliver possession and occupancy of trights of tenants in possession and the Permitted Exceptions.	ne rroperty to traye	
(a) a Closing Statement: (b) deed (mark the appropriate deed below) General Warranty Deed Quit Claim Claim Quit Claim Claim Quit Quit Claim Quit Claim Quit Quit Quit Claim Quit Quit Quit Quit Quit Quit Quit Quit		7		oller's Obligations of Closing At Closing Seller shall deliver to	Buyer:	
6 0 deed tynark the appropriate deed below 0 Special Warranty Deed 0 Other						
General Warranty Deed						
Quit Claim Deed			(b	deed (mark the appropriate deed below)	ty Deed	
96 (c) all documents which Seller must execute under the terms of this Agreement to cause the Title Company to deliver to Buyer the Title Policy including, without limitation, a title affidavit from Seller to Buyer and to the Title Company to issue Buyer the Title Policy with all standard exceptions deleted and subject only to Permitted Exceptions; and graph of the Policy with all standard exceptions deleted and subject only to Permitted Exceptions; and documents to be delivered by Seller under this paragraph, including all documents/items indicated in Exhibit "C", if any (all documents to be delivered by Seller under this paragraph, including all documents from the delivered by Seller under this paragraph, including all documents from the Collectively "Seller's Closing. 9. Costs. A. Seller's Costs. Seller shall pay all existing loans and/or liens affecting the Property; the cost of recording any title curative documents, including without limitation, satisfactions of deeds to secure debt, quitclaim deeds and financing statement termination; any accrued and/or outstanding association dues or fees; fee (if any) to obtain lien payofflestoppel letters/statement of accounts from any and all associations, property management companies, mortgage holders or other liens affecting the Property; all applicable deed recording fees; the fees of Seller's counsel and, if checked, all transfer taxes, otherwise Buyer is responsible for transfer taxes. In the event Seller is subject to Tax Withholding as required by the Foreign Investment in Real Property Tax Act, (hereinafter "FIRPTA"), Seller additionally agrees that such Tax Withholding must be collected from Seller by Buyer's Closing and the vent Seller is not subject to FIRPTA. It is Seller's responsibility to seek independent tax advice or counsel prior to the Closing bush to reproduce the subject to FIRPTA. It is Seller's responsibility to seek independent tax advice or counsel and consultants; any costs in connection with Buyer's inspection of the Property and any co				Control of the contro	7	
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1 Other: 2 Other: This form is copyrighted and may only be used in real estate transactions in which Kayln Nash is involved as a Tennessee REALTORS® authorized use of the form may result in legal sanctions being brought against the user and should be reported to Tennessee REALTORS® at 615- 321-1477.	119 120 121 122 123 124 125 126 127 128 130 131 132 133 134 135 136 137 138		В.	curative documents, including without limitation, satisfactions or statement termination; any accrued and/or outstanding assoc payoff/estoppel letters/statement of accounts from any and a mortgage holders or other liens affecting the Property; all applica and, if checked, — all transfer taxes, otherwise Buyer is respons In the event Seller is subject to Tax Withholding as required Act, (hereinafter "FIRPTA"), Seller additionally agrees that Seller by Buyer's Closing Agent at the time of Closing. In the erequired as a condition of Closing to sign appropriate affidavits of Seller's responsibility to seek independent tax advice or commutaters. Buyer's Costs. Buyer shall pay the cost of Buyer's counsel and inspection of the Property and any costs associated with obtain (including any intangibles tax, recording fees for deed of conveya loan documents.) Additional Costs. In addition to the costs identified above, the feindicated below: Item to be Paid Paid Survey Title Examination	ation dues or fees; I associations, prop ble deed recording fe ible for transfer taxe: by the Foreign Inve such Tax Withhol vent Seller is not sub- ertifying that Seller i tel prior to the Clos consultants; any cos ing financing for th nee and deed of trust dllowing costs shall b	the (if any) to obtain lien erty management companies, es; the fees of Seller's counsel s. stiment in Real Property Tax ding must be collected from ject to FIRPTA. Seller shall be is not subject to FIRPTA. It is ing Date regarding such tax at in connection with Buyer's see acquisition of the Property and cost of recording Buyer's see paid by the parties hereto as
2 Other: This form is copyrighted and may only be used in real estate transactions in which Kayln Nash is involved as a Tennessee REALTORS® authorized use of the form may result in legal sanctions being brought against the user and should be reported to Tennessee REALTORS® at 615-321-1477.	119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 133 133 134 135 136 137 138 139 139 139 139 139 139 139 139		B.	curative documents, including without limitation, satractions or statement termination; any accrued and/or outstanding assoc payoff/estoppel letters/statement of accounts from any and a mortgage holders or other liens affecting the Property; all applica and, if checked, all transfer taxes, otherwise Buyer is response. In the event Seller is subject to Tax Withholding as required Act, (hereinafter "FIRPTA"), Seller additionally agrees that Seller by Buyer's Closing Agent at the time of Closing. In the erequired as a condition of Closing to sign appropriate affidavits. Seller's responsibility to seek independent tax advice or counsmatters. Buyer's Costs. Buyer shall pay the cost of Buyer's counsel and inspection of the Property and any costs associated with obtain (including any intangibles tax, recording fees for deed of conveya loan documents.) Additional Costs. In addition to the costs identified above, the findicated below: Item to be Paid Paid Survey Title Examination Premium for Standard Owner's Title Insurance Policy	ation dues or fees; I associations, prop ble deed recording fe bible for transfer taxes by the Foreign Inve such Tax Withhole vent Seller is not sub retifying that Seller is not sub consultants; any cos ing financing for th nee and deed of trust by Seller	the (if any) to obtain lien erty management companies, es; the fees of Seller's counsel s. stiment in Real Property Tax ding must be collected from ject to FIRPTA. Seller shall be is not subject to FIRPTA. It is ing Date regarding such tax at in connection with Buyer's eacquisition of the Property and cost of recording Buyer's be paid by the parties hereto as Paid by Buyer
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REALTORS Copyright 2013 © Tennessee Association of Realtors Version 01/01/2022 CF401 – Commercial Purchase and Sale Agreement, Page 3 of 9	119 120 121 122 123 124 125 126 127 128 129 30 31 31 33 33 33 33 33 33 33 33 33 33 33	erm is	В. С.	curative documents, including without limitation, satisfactions or statement termination; any accrued and/or outstanding assoc payoff/estoppel letters/statement of accounts from any and a mortgage holders or other liens affecting the Property; all applica and, if checked, — all transfer taxes, otherwise Buyer is respons In the event Seller is subject to Tax Withholding as required Act, (hereinafter "FIRPTA"), Seller additionally agrees that Seller by Buyer's Closing Agent at the time of Closing. In the erequired as a condition of Closing to sign appropriate affidavits of Seller's responsibility to seek independent tax advice or counsatters. Buyer's Costs. Buyer shall pay the cost of Buyer's counsel and inspection of the Property and any costs associated with obtain (including any intangibles tax, recording fees for deed of conveya loan documents.) Additional Costs. In addition to the costs identified above, the findicated below: Item to be Paid Paid Survey Title Examination Premium for Standard Owner's Title Insurance Policy Other: Other: Other: Other: Other: Other born may result in legal sanctions being brought against the user and she due of the born may result in legal sanctions being brought against the user and she due of the born may result in legal sanctions being brought against the user and she	ation dues or fees; I associations, prop ble deed recording fe bible for transfer taxes by the Foreign Inve such Tax Withhol went Seller is not sub retifying that Seller is not sub retifying that Seller is not sub consultants; any cos ing financing for th nee and deed of trust by Seller	the (if any) to obtain lien erty management companies, es; the fees of Seller's counsel s. stment in Real Property Tax ding must be collected from ject to FIRPTA, Seller shall be is not subject to FIRPTA. It is ing Date regarding such tax at in connection with Buyer's eacquisition of the Property and cost of recording Buyer's are paid by the parties hereto as Paid by Buyer

144 145		pn	orate	d as of 12:01 a	i.m. loca	estate taxes on the Property I time on the Closing Date. sessments) on the Property	Scher	silati of responsing which Se	eller owned th	e Property and
146		ta	ves (including previ	ous reas	sessments) on the rioperty	ioi uic i		s of 12:01 a.m	n, local time on
147		8b th	all in e Clo	idemnify the B ising Date [Sel	uyer ther ect only t	refore. In addition, the follo those that apply to this trans	the receip	and manner		is Agreement[:
148			D	Utilities		Service Contracts	D	Tenant Improvement Cos	ils	
149			D	Rents	п	Leasing Commissions	D	Other:	Marie Science Control of the Control	
150			0	Other:			D	Other:		nor university from the contract of the contra
151	11	R	ennes	sentations and	Warran	ities.		D	d the Closin	a Date Seller
152		A	Se	ller's Represe	ntations	and Warranties. As of	the B	nding Agreement Date at	into this Am	reement and to
153			rer	presents and w	arrants to	Buyer that Seller has the r	right, po	wer, and authority to enter	The persons	executing this
154			col	nvev the Prope	erty in ac	Buyer that Seller has the recordance with the terms a	nd conc	itions of this Agreement.	a avecute at	d deliver this
155			As	reement on b	ehalf of	Seller have been duly ar	id valid	lly authorized by Selici i	ed to bind Sel	ler Seller also
156			As	reement and sl	all have	Seller have been duly ar the right, power, and autho	rity to e	nter into this Agreement ar	ikit "D"	ici odne
157										
158		n								g Date, Buyer
		D.	De	iyer's Keprese	remarks to	Seller that Buyer has the r	ight, po	wer, and authority to enter	into this Agr	reement and to
159			rep	resents and wa	manacati	on contemplated by the ten	ns and	conditions of this Agreeme	ent. The per-	sons executing
			COI	. A amormont of	n behalf	of Buyer have been duly	and va	lidly authorized by Buyer	to execute a	nd deliver this
161										Buyer. Upon
162 163			Ag	llee's received F	timer chi	all furnish such documentati	on evid	encing signor's authority to	bind Buyer.	
		120								
164	12.			and Brokera						
165		Α.	Ag	ency.	ment the	term "Broker" shall mean	a licens	ed Tennessee real estate br	oker or broke	rage firm and,
166			(1)							
167				The control of the co	C-11-	a amountage that what is cet to	rth in th	eir brokerage engagements	, the remiess	ce real Laure
168				Dealer Licen	se Act of	1973 as amended, and the	Tennes	see Real Estate Commission	il luies and re	guiations.
169 170			(2)			and who has been assigned	by his/	her Managing Broker and is	working as a	n agent for the
171			(2)	Seller or Buy	er in a pr	rospective transaction, to the er or Buyer is a type of agen	exclus	hich the licensee's compan	y is working	as an agent for
172 173				the Seller or I	Buver and	d owes primary loyalty to th	at Selle	r or Buyer.		
174			(4)	A Facilitator	relations	hip occurs when the license	e is not	working as an agent for eiti	ner party in un	hut consumer s
175				prospective to	ansactio	n. A Facilitator may advis	e eithei	or both of the parties to	1 transaction	our calmor be
176				considered a	represent	ative or advocate for either	party.	Transaction Broker may t	ie useu synon	company who
177				or in lieu of, "	Facilitate	or" as used in any disclosure	s, form	or agreements. [139 law, ar	ly neensee or	Encilitator or
178				has not entere	d into a	written agency agreement w	ith eith	er party in the transaction is	s considered a	racimator of
179				Transaction B	roker un	til such time as an agency a	greeme	nt is established.]		o forthannin the
180 181				entire real est	ate firm r	n arises when an agent (in the represents the client) represent	ents bot	the Buyer and Seller.		
182			(6)	If one of the p	arties is I	not represented by a Broker,	that pa	rty is solely responsible for	their own inte	erests, and that
183				Broker's	role is lir	mited to performing ministe	rial acts	for the unrepresented party	٧.	
184		B.	Ago	ency Disclosur	c.					
85			(1)	The Broker, if	any, wo	rking with the Seller is ident	ified on	the signature page as the "	Listing Comp	any"; and said
186				1		The items not selected are	not part	of this Agreement):		
187						gent for the Seller,				
88				the agent						
89						e Seller, OR				
90				a dual age		al in a side at a Danner in ide		d i d	9C-1E C	
91 92						orking with the Buyer is ide One. The items not selected			ie Seiling C	ompany", and
This fo	ım is	сору	rnghte	d and may only be	used in real	l estate transactions in which I sanctions being brought against th		In Nash is involved to Tennessee	as a Tennessee i	REALTORS® authors
LISEN. L	anau1							o como ou reperseu to remiessee		
Div.			2000			essee Association of Realton				rsion 01/01/2022

193	the Designated Agent for the Buyer,
194	the agent for the Buyer,
195	a Facilitator for the Buyer, OR
196	
	a dual agent.
197 198	(3) Dual Agency Disclosure. [Applicable only if dual agency has been selected above] Seller and Buyer are aware that Broker is acting as a dual agent in this transaction and consent to the same. Seller and Buyer have been that Broker is acting as a dual agent in this transaction and consent to the same.
199	that Broker is acting as a dual agent in this transaction and control advised that:
200	Delegie representing two clients whose interests are, or at times could
200	be different or even adverse.
202	to the transaction, and actually known to
203	
204	instructions from another client which is not otherwise required to be disclosed by law.
205	3 The Buyer and Seller do not have to consent to dual agency, and
	to the standard page with the been given voluntarily and the parties have read
206 207	 The consent of the Buyer and Seller to dual agency has been given by and understand their brokerage engagement agreements.
	to the contrary contained herein Seller and Buyer each hereby direct
208	
210	which could materially and adversely affect their negotiating position unless otherwise prohibited by
211	law.
212	(4) Material Relationship Disclosure. [Required with dual Agency] The Broker and/or affiliated licensees have
213	no material relationship with either client except as follows: relationship means one of a personal, familial or business nature between the Broker and affiliate licensees and a
214	client which would impair their ability to exercise fair judgment relative to another chem.
	Seller Initials 24 Buyer Initials W
216	C. Brokerage. Seller agrees to pay Listing Broker at Closing the compensation specified by separate agreement. The
217	by the closing agency/attorney to pay the Selling Broker, from the Continussion received, an
218 219	and provisions specified by separate agreement. The parties agree and
220	the state of the s
221	acknowledge that the brokers involved in this acknowledge that any real estate firm involved in this transaction shall be deemed parties to this Agreement agree and acknowledge that any real estate firm involved in this transaction shall be deemed a third party beneficiary only for the purposes of enforcing their commission rights, and as such, shall have the right
222	to maintain an action on this Agreement for any and all compensations due and any reasonable attorney's fees and
225 13.	Disclaimer. It is understood and agreed that the real estate firms and real estate licensee(s) representing or assisting Seller
226	Disclaimer. It is understood and agreed an after the area of Buyer and their brokers (collectively referred to as "Brokers") are not parties to this Agreement and do not have or assume liability for the performance or nonperformance of Seller or Buyer. Buyer and Seller agree that Brokers shall not
227	the for any of the following including but not limited to, those matters which could have been revealed infough
228 229	and a course or impraction of the Property: the insurability of the Property or cost to insure the Property, for the
230	the property any portion thereof or any item therein; for any geological issues present on the Property; for
231	any issues arising out of Buyer's failure to physically inspect the Property prior to entering into this Agreement and/or any issues arising out of Buyer's failure to physically inspect the Property prior to entering into this Agreement and/or Closing; for building products and construction techniques; for the necessity or cost of any repairs to the Property; for
232	be added on the particular of the tay or legal consequences of this transaction; for the availability, capability, and/or
233	and an utility resource service or community amenities; for proposed or pending condemnation actions involving the
235	Description for applicable boundaries of school districts or other school information; for the appraised or future value of the
236	Property; for any condition(s) existing off the Property which may affect the Property; for the terms, conditions and availability of financing; and for the uses and zoning of the Property whether permitted or proposed. Buyer and Seller
237	colon avoledge that Brokers are not experts with respect to the above matters and that they have not relied upon any advice,
238 239	representations or statements of Brokers (including their firms and affiliated licensees) and waive and shall not assert any
240	claims against Brokers (including their firms and affiliated licensees) involving same. Buyer and Seller understand that it
241	has been strongly recommended that if any of these or any other matters concerning the Property are of concern to them,
242	that they secure the services of appropriately credentialed experts and professionals of Buyer's or Seller's choice for the independent expert advice and counsel relative thereto. Buyer and Seller acknowledge that photographs, marketing
243	Independent expert advice and comiser relative the text of the second of
This form i	

materials, and digital media used in the marketing of the property may continue to remain in publication after Closing. Buyer and Seller agree that Brokers shall not be liable for any uses of photographs, marketing materials or digital media of which the Policy in the 245 246 of which the Broker is not in control.

- 14. Destruction of Property Prior to Closing. If the Property is destroyed or substantially destroyed prior to Closing, Seller shall give Buyer prompt notice thereof, which notice shall include Seller's reasonable estimate of: (1) the cost to restore and repair the damage; (2) the amount of insurance proceeds, if any, available for the same; and (3) whether the damage and repair the damage; (2) the amount of insurance proceeds, if any, available for the same; and (3) whether the damage will be repaired prior to Closing. Upon notice to Seller, Buyer may terminate this Agreement within seven (7) days after receiving such notice from Seller. If Buyer does not terminate this Agreement, Buyer shall be deemed to have accepted the Property with the damage and shall receive at Closing (1) any insurance proceeds which have been paid to Seller but the Property with the damage and shall receive at Closing (1) any insurance proceeds which have been paid to Seller but not yet spent to repair the damage and (2) an assignment of all unpaid insurance proceeds on the claim. Buyer may request in writing, and Seller shall provide within five (5) business days, all documentation necessary to confirm insurance coverage and/or payment or assignment of insurance proceeds.

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- A. Exhibits, Binding Effect, Entire Agreement, Modification, Assignment, and Binding Agreement Date. This Exhibits, Binding Effect, Entire Agreement, Modification, Assignment, and Binding Agreement Date. This Agreement shall be for the benefit of, and be binding upon, the parties hereto, their heirs, successors, legal representatives and assigns. This Agreement constitutes the sole and entire agreement between the parties hereto and no modification of this Agreement shall be binding unless signed by all parties or assigns to this Agreement. No representation, promise, or inducement not included in this Agreement shall be binding upon any party hereto. Any assignee shall fulfill all the terms and conditions of this Agreement. It is hereby agreed by both Buyer and Seller that any real estate agent working with or representing either party shall not have the authority to bind the Buyer, Seller or any assignee to any contractual agreement unless specifically authorized in writing within this Agreement. The parties hereby authorize either licensee to insert the time and date of the receipt of notice of acceptance of the final offer and further agree to be bound by such as the Binding Agreement Date following the signatory section of this Agreement. further agree to be bound by such as the Binding Agreement Date following the signatory section of this Agreement, or Counter Offer, if applicable.
- B. Survival Clause. Any provision herein contained, which by its nature and effect, is required to be performed after Closing shall survive the Closing and delivery of the deed and shall remain binding upon the parties to this Agreement and shall be fully enforceable thereafter. Notwithstanding the above, the representations and warranties made in Exhibit "D" shall survive the Closing for a period of
- C. Governing Law and Venue. This Agreement is intended as a contract for the purchase and sale of real property and shall be interpreted in accordance with the laws and in the courts of the State of Tennessee
- D. Time of Essence. Time is of the essence in this Agreement.
- Terminology. As the context may require in this Agreement: (1) the singular shall mean the plural and vice versa; (2) all pronouns shall mean and include the person, entity, firm, or corporation to which they relate; (3) the feminine shall mean the masculine and vice versa; and (4) the term day(s) used throughout this Agreement shall be deemed to shall mean the masculine and vice versa; and (4) the term day(5) used undughout undughout units Agreement. Local time is to be calendar day(5) ending at 11:59 p.m. local time unless otherwise specified in this Agreement. Local time is to be determined by the location of the Property. All references to time are deemed to be local time. In the event a performance deadline, other than the Closing Date (as defined in herein), Day of Possession (as defined herein), and Offer Expiration date (as defined herein), occurs on a Saturday, Sunday or legal holiday, the performance deadline shall be extended to the next following business day. Holidays as used herein are those days deemed federal holidays pursuant to 5 U.S.C. § 6103. In calculating any time period under this Agreement, the commencement day shall be the day following the initial date (e.g. Binding Agreement Date).
- F. Responsibility to cooperate. Buyer and Seller agree to timely take such actions and produce, execute, and/or deliver such information and documentation as is reasonably necessary to carry out the responsibilities and obligations of this Agreement. Except as to matters which are occasioned by clerical errors or omissions or erroneous information, the approval of the Closing documents by the parties shall constitute their approval of any erroneous information, the approval of the Crosing documents by the parties shall constitute that approval of any differences between this Agreement and the Closing. The Buyer and Seller agree that if requested after Closing they will correct any documents and pay any amounts due where such corrections or payments are appropriate by reason of mistake, clerical errors or omissions, or the result of erroneous information.
- Notices. Except as otherwise provided herein, all notices and demands required or permitted hereunder shall be in writing and delivered either (1) in person, (2) by a prepaid overnight delivery service, (3) by facsimile transmission (FAX), (4) by the United States Postal Service, postage prepaid, registered or certified return receipt requested or (5) Email. NOTICE shall be deemed to have been given as of the date and time it is actually received. Receipt of

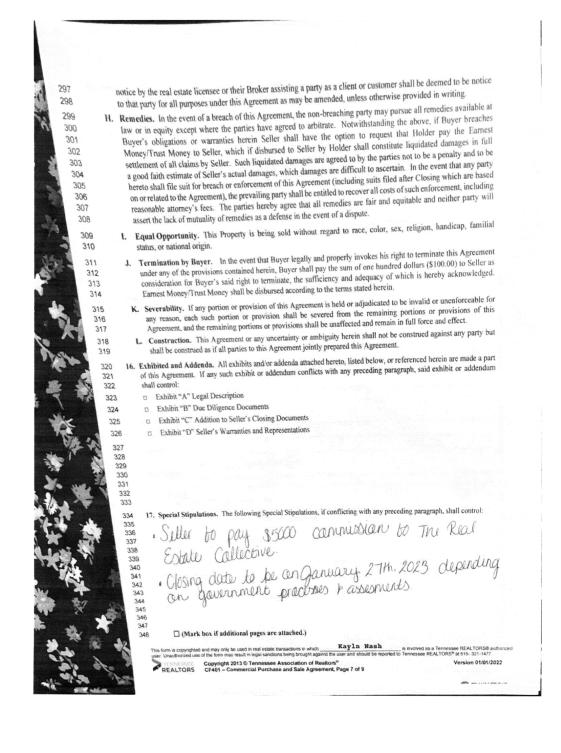
Kayln Nash nis form is copyrighted and may only be used in real estate transactions in which **Kayln Nash** is involved as a Tennessee REALTORS® authorized use of the form may result in legal sanctions being brought against the user and should be reported to Tennessee REALTORS® at 615-321-1477.

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Version 01/01/2022

A.

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349	10 At Carlotte above abote community
350 351 352 353	18. Method of Execution. The parties agree that signatures and initials transmitted by a facsimile, other photocopy transmittal, or by transmittal of digital signature as defined by the applicable State or Federal Law will be acceptable and may be treated as originals and that the final Commercial Purchase and Sale Agreement containing all signatures and initials may be executed partially by original signature and partially on facsimile, other photocopy documents, or by digital signature as defined by the applicable State or Federal Law.
54	19. Time Limit of Offer. This Offer may be withdrawn at any time before acceptance with Notice. Offer terminates if no
55 56	countered or accepted byo'clock \(\pi \) a.m./ \(\pi \) p.m. local time on the day of
57 58 59	LEGAL DOCUMENTS: This is an important legal document creating valuable rights and obligations. If you have any questions about it, you should review it with your attorney. Neither the Broker nor any Agent or Facilitator is authorized or qualified to give you any advice about the advisability or legal effect of its provisions.
60 61 62	NOTE: Any provisions of this Agreement which are preceded by a box "n" must be marked to be a part of the Agreement. By affixing your signature below, you also acknowledge that you have reviewed each page and have received a copy of this Agreement.
63	Buyer hereby makes this offer.
	O AM
64 65	BUYER
36	By:
67	Title:
88	Entity:
9	af o'clock o am/ o pm
0	Offer Date
2 3 4 5 5	BUYER By: Title: Entity: ato'clock \(\pi \) am/ \(\pi \) pm
7 L	Offer Date Seller hereby:
	ACCEPTS – accepts this offer. COUNTERS – accepts this offer subject to the attached Counter Offer(s). REJECTS this offer and makes no counter offer.
	Adores J. Stewnbull
	Ву:
Personal	Title:
	Entity:
	at o'clock \square am/ \square pm
-	Date
-	
	SELLER LOS
his for	By: After A . 4
ser Ur	is involved as a Tennessee REALTORS® authorized use of the form may result in legal sanctions being brought against the user and should be reported to Tennessee REALTORS® at 615-321.1477.

Title:		3
Entity: at o'clock □ as	995 C3 D(I)	
at o'clock o as	to Spin	7.
		nt Date")
Binding Agreement Date: This instrument sha	all become a "Binding Agreement" on the date ("Binding Agreement" of the final of the date ("Binding Agreement" of the final of the date ("Binding Agreement" of the final of the date ("Binding Agreement" of the date ("Binding Agreement" of the date ("Binding Agreement" of the date ("Binding Agreement") of the date ("Binding Agreeme	Ter was
the last offerer of licensee of offerer, receives n	all become a "Binding Agreement" on the date ("Binding Agreement obtice of offeree's acceptance. Notice of acceptance of the final of on 9-21-22 at o'clock a ar	n/ cipm
/ / /		
For Information Purposes Only:	The Real Estate Collection	10
Listing Company	Selling Company	11/1
Listing Control	Kayin Nash	and an annual state of the stat
Independent Licensee	Independent Licensee Kayn @ there collective	cam
	Licensed Email	115
Licensee Email	931-1044-10056	1
Licensee Cellphone No.	Licensee Cellphone No.	
Activities and specialists and		
	is to its members for their use in real estate transactions and it to be used as is. In mend, or edit said form or its contents except as where provided in the blant lit of said form is done at your own risk. Use of the Tennessee REALTORS's: It enenessee REALTORS's: is strictly prohibited. This form is subject to periodic idoble form.	sy downloading and/or
NOTE: This form is provided by Tennessee REALTORS's	to its members for their use in real estate transactions to a seried in the blank mend or edit said form or its contents except as where provided in the blank	fields, and agree and
using this form, you agree and covenant not to after, to	the of said form is done at your own risk. Use of the Tennessee REALTORSE k	ogo in conjunction with
acknowledge that any such attentions, amendment in the	ennessee REALTORS's is strictly prohibited. This form is subject to periodic	e revision and it is the
responsibility of the member to use the most recent avail	ilable form.	
		7.5

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er. Unauthorized use of the form may result in legal sa Copyright 2013 © Tennes	state transactions in which Kayln Nash is involvanctions being brought against the user and should be reported to Tennes see Association of Realtors® chase and Sale Agreement, Page 9 of 9	see REALTORS® at 615-321-1477.



OMB APPROVAL NO.: 3245-0188 EXPIRATION DATE: 01/31/2018

PERSONAL FINANCIAL STATEMENT 7(a) / 504 LOANS AND SURETY BONDS

U.S. SMALL BUSINESS ADMINISTRATION

As of PEDWAY 1, 2023

SBA uses the information required by this Form 413 as one of a number of data sources in analyzing the repayment ability and creditworthiness of an application for an SBA guaranteed 7(a) or 504 loan or a guaranteed surety.

Complete this form for: (1) each proprietor; (2) general partner; (3) managing member of a limited liability company (LLC); (4) each owner of 20% or more of the equity of the Applicant (including the assets of the owner's spouse and any minor children); and (5) any person providing a guaranty on the loan

Return completed form to:

For 7(a) loans: the lender processing the application for SBA guaranty
For 504 loans: the Certified Development Company (CDC) processing the application for SBA guaranty

For Surety Bonds: the Surety Company or Agent processing the application for surety bond guaranty						
Name Jaime Nunan	Business Phone 931-644-7289					
Home Address 203 Heard Ridge Rd	Home Phone					
City, State, & Zip Code MCNCC In 38573						
Business Name of Applicant Wandly hels Children	centerLLC					
ASSETS (Omit Cents)	LIABILITIES (Omit Cents)					
Cash on Hand & in banks	Accounts Payable					
Section 1. Source of Income.	Contingent Liabilities					
Salary	As Endorser or Co-Maker\$ Legal Claims & Judgments\$ Provision for Federal Income Tax\$ Other Special Debt\$					
Description of Other Income in Section 1.						
Talimorni os child support poumosto aboutdi not ha disclored in "Other Income" unless it is desired to have si						

Section 2. Notes Payable to Banks and Others. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Names and Addresses of Noteholder(s)	Original Balance	Current Balance	Payment Amount	Frequency (monthly, etc.)	How Secured or Endorsed Type of Collateral
LBBONK 2 w Jackson st	11306	70913	543	menthly	camper
Citezens Bank of Lafayotte	30,000	21000	200	monthly	HELOC
		47-00			

Section 3. Stocks and Bonds. (Use attachments if necessary. Each attachment must be identified as part of this statement and signed.)

Number of Shares	Name of Securities	Cost	Market Value Quotation/Exchange	Date of Quotation/Exchange	Total Value
n/a	A Company	ean	40		Enside simo
′			tra.	and American	Ny Struc & Zu
	141	Berryott St	mblack Carleton	Caroli, III annon pipe m	ALCOHOLD INVESTOR

Section 4. Real Estate Owned. (List each parcel separately. Use attachment if necessary. Each attachment must be identified as a part of this statement and signed.)

	Property A	Property B	Property C
Type of Real Estate (e.g. Primary Residence, Other Residence, Rental Property, Land, etc.)	Primary Residence	rental property	RKA or Glade Schleenien Accour (Describe to Skapen in Accounts & North of Recenturies (Describe in Steelien &)
Address	203 Heard Ridge Rd Menrice for 38573	1008 E main st 11 vingsten to 38570	(Baseline) in editated (AL)
Date Purchased	05/2018	01/2022	(Describe in Evideon 3)
Original Cost	\$269,999	\$290.000	(A contration editoring)
Present Market Value	\$410,000	\$ 305,000	(Description in English), and ad-
Name & Address of Mortgage Holder	Mary federal credit union - Pobox 3500 membro V9 22119	Citerens Bank of Tafqykte 101 E lake ave Celling to 38551	Other Personnt Property (Describe in Reclinin 5) Chief Arealli
Mortgage Account Number	8043011199	5010002466	(Dissorbit follower)
Mortgage Balance	5267,129.12	\$224,372.77	decision products at India
Amount of Payment per Month/Year	\$1310.00 month	\$1457.68 month	Subsy
Status of Mortgage	CUrrent	CUYVCNH	Sent Estate Indones

Section 5. Other Personal Property and Other Assets. (Describe, and, if any is pledged as security, state name and address of lien holder, amount of lien, terms of payment and, if delinquent, describe delinquency.)

2023 - Chery take - 9m financial 801 Cherry at Fort Worth the \$76,000 financed leyears \$1364/month - current 2015- Ford F150 - no lein 2012-ford F20- no lein

Section 6. Unpaid Taxes. (Describe in detail as to type, to whom payable, when due, amount, and to what property, if any, a tax lien attaches.)

na

Section 7. Other Liabilities. (Describe in detail.)

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Wonderbees Childcare Center LLC

Profit and Loss January - December 2022

	TOTAL
Income	
Grant Income	447,756.60
Services	297,738.33
Uncategorized Income	14,233.98
Total Income	\$759,728.91
Cost of Goods Sold	
Cost of goods sold	
Supplies & materials - COGS	0.00
Total Cost of goods sold	0.00
Total Cost of Goods Sold	\$0.00
GROSS PROFIT	\$759,728.91
Expenses	
Advertising & marketing	1,351.61
Business licenses	348.41
Contributions to charities	667.45
Employee benefits	410.80
General business expenses	
Bank fees & service charges	2,003.78
Continuing education	954.95
Grocery	44,555.54
Memberships & subscriptions	830.00
Total General business expenses	48,344.27
Guaranteed Payments - Jaime	20,000.00
Guaranteed Payments - Jeff	20,000.00
Insurance	533.60
Business insurance	1,498.00
Liability insurance	3,710.20
Property insurance	3,420.00
Total Insurance	9,161.80
Legal & accounting services	893.75
Accounting fees	29.56
Total Legal & accounting services	923.31
Meals	644.38
Team meals	236.19
Total Meals	880.57
Office expenses	
Office supplies	3,142.23
Total Office expenses	3,142.23

Wonderbees Childcare Center LLC

Profit and Loss January - December 2022

	TOTAL
Payroll expenses	0.00
Salaries & wages	245,592.61
Total Payroll expenses	245,592.61
Rent	36,000.00
Repairs & maintenance	34,859.57
Supplies	19,481.51
Supplies & materials	42,327.26
Total Supplies	61,808.77
Taxes paid	1,533.89
Payroll taxes	23,702.87
Total Taxes paid	25,236.76
Utilities	1,042.49
Disposal & waste fees	1,097.50
Electricity	5,288.17
Internet & TV services	2,753.21
Phone service	1,462.77
Water & sewer	1,046.13
Total Utilities	12,690.27
Total Expenses	\$521,418.43
NET OPERATING INCOME	\$238,310.48
Other Income	
Insurance claims	0.00
Total Other Income	\$0.00
Other Expenses	
Depreciation	25,370.00
Total Other Expenses	\$25,370.00
NET OTHER INCOME	\$ -25,370.00
NET INCOME	\$212,940.48

Wonderbees Childcare Center LLC

Balance Sheet

As of December 31, 2022

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Citizens Bank - 6061	20,319.12
Citizens Bank - 8910	156,298.92
Total Bank Accounts	\$176,618.04
Other Current Assets	
Uncategorized Asset	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$176,618.04
Fixed Assets	
Accumulated depreciation	-25,370.00
Improvements	67,396.35
Tools, machinery, and equipment	22,000.00
Total Fixed Assets	\$64,026.35
TOTAL ASSETS	\$240,644.39
LIABILITIES AND EQUITY	
Liabilities	
Current Liabilities	
Other Current Liabilities	
Customer prepayments	0.00
Due to Members	36,617.75
Lines of credit	0.00
Payroll Liabilities	5,404.60
Total Other Current Liabilities	\$42,022.35
Total Current Liabilities	\$42,022.35
Total Liabilities	\$42,022.35
Equity	
Members Draw	-14,318.44
Retained Earnings	
Net Income	212,940.48
Total Equity	\$198,622.04
TOTAL LIABILITIES AND EQUITY	\$240,644.39

Annual Expenses	2023	Annual Payroll								
Lease	\$ 39,000.00	Employee	Hourly Pay		Hourly Pay Weekly H		y Hours Weekly		Annual	
State Liscense	\$ 200.00	Infant Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Property Tax	\$ 5,000.00	Infant Room Teacher 2	\$	10.15		40	\$	406.00	\$	20,300.00
Postage	\$ 20.00	1 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Banking/Payroll	\$ 2,664.00	1 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Memberships	\$ 1,200.00	2 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Office Supplies	\$ 1,200.00	Toddler Room Teacher 1	\$	10.65		40	\$	426.00	\$	21,300.00
Electricity	\$ 6,000.00	PreK Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Water	\$ 1,250.00	Director	\$	15.50		40	\$	620.00	\$	31,620.00
Internet/Phone	\$ 5,844.00	Teachers Aid	\$	9.65		40	\$	386.00	\$	19,300.00
Workers Comp Insuran	\$ 1,114.00	Teachers Aid	\$	11.50		40	\$	460.00	\$	23,000.00
Liability Insurance	\$ 2,643.00	Teachers Aid	\$	9.65		40	\$	386.00	\$	19,300.00
Property Insurance	\$ 3,399.00									
Security System	\$ -						Annual Pa	ayroll	\$	236,320.00
Trash Service	\$ 1,644.00						Payroll Ta	xes (11%)	\$	25,995.20
Food/Grocery	\$ 30,000.00						(SUTA, FUTA,	FICA, SS, MEDIC	ARE)	
Books/Toys	\$ 3,000.00						Total Ann	ual	\$	262,315.20
Staff - Training	\$ 300.00		Reve	nue	\$	387,270.00				
Lawn Care	\$ -		Expe	nses	\$	370,633.20				
Maintenance										
Staff Insurance	\$ 3,840.00		Busii	ness Profi	i \$	16,636.80				
Annual Operating Expe	\$ 108,318.00									
Annual Payroll Expens	\$ 262,315.20		Reve	nue	\$	387,270.00				
Total	\$ 370,633.20		Expe	nses	\$	370,633.20				
			Busii	ness Profi	i \$	16,636.80				

Revenue					
Age Group	Students Weekly Cost		Annual Income		
Infant Room	8	\$	160.00	\$	66,560.00
1 Year Old	11	\$	140.00	\$	80,080.00
2 Year Old	7	\$	138.00	\$	50,232.00
Toddler Room	9	\$	136.00	\$	63,648.00
PreK Room	12.5	\$	135.00	\$	87,750.00
Total Students	47.5				
		Income		\$	348,270.00
		Annual Ir	come	\$	348,270.00
		CACFP In	come	\$	36,000.00
		Enrollme	nt Fees	\$	500.00
		Annual F	ee	\$	2,500.00
				\$	387,270.00

Annual Expenses	Expens	se Projection	Annual Payroll								
Lease	\$	39,000.00	Employee	Hourly	Pay	Weekly Hours		Weekly	,	Annual	
State Liscense	\$	200.00									
Property Tax	\$	7,500.00									
Postage	\$	20.00	Infant Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Banking	\$	3,664.00	Infant Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Memberships	\$	1,200.00	1 Year Old Room Teacher 1	\$	10.55		40	\$	422.00	\$	21,100.00
Office Supplies	\$	2,000.00	1 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Power	\$	9,000.00	1 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Water	\$	2,550.00	2 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,706.00
Internet/phone	\$	8,800.00	2 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Workers Comp Insurai	\$	1,500.00	3 Year Old Room Teacher 1	\$	10.15		40	\$	406.00	\$	20,300.00
Liability Insurance	\$	3,500.00	PreK Room Teacher 1	\$	10.55		40	\$	422.00	\$	21,100.00
Property Insurance	\$	5,000.00	TA 1	\$	9.65		40	\$	386.00	\$	19,300.00
Security System	\$	-									
Trash Service	\$	1,644.00	TA 1 Part Time	\$	9.65		20	\$	193.00	\$	9,650.00
Food	\$	35,000.00	TA 1 Part Time	\$	9.65		20	\$	193.00	\$	9,650.00
Books/Toys	\$	3,000.00	Director	\$	15.50		40	\$	620.00	\$	31,000.00
Staff - Training	\$	300.00	Assistant Director	\$	12.00		40	\$	480.00	\$	24,000.00
Lawn Care	\$	-	Administrative Assistant	\$	11.00		40	\$	440.00	\$	22,000.00
Maintenance	\$	2,000.00									
	\$	-									
Annual Operating Exp	\$	125,878.00									
Annual Payroll Expens	\$	336,342.72									
Total	\$	462,220.72	Revenue	\$ 4	485,477.00	Annual Payroll		\$	300,306.00		
			Expenses	\$ 4	462,220.72	Payroll Taxes 12	%	\$	36,036.72		
						(SUTA, FUTA, FICA, SS,	MED	OICARE)			
			Business Profit	\$	23,256.28	Total Annual		\$	336,342.72		

Revenue

Age Group	Students	We	ekly Cost	Ann	ual Income
Infant Rooi	8	\$	160.00	\$	66,560.00
1 Year Old	17	\$	145.00	\$	128,180.00
2 Year Old	14	\$	138.00	\$	100,464.00
Toddler Ro	9	\$	136.00	\$	63,648.00
PreK Room	12.5	\$	135.00	\$	87,750.00
Total Student	60.5				
			ome	\$	446,602.00
			nover/missed	\$	6,500.00
			payments		
		An	nual Incom	\$	440,102.00
		CA	CFP	\$	42,000.00
		En	rollment	\$	300.00
		Ar	nnual Fee	\$	3,075.00
				\$	485,477.00



Lease

This agreement is effective June 1, 2023, between Cumberland Regional Development Corporation, a Subsidiary of Upper Cumberland Development District, of 1104 England Drive, Cookeville, Tennessee (Lessor), and Upper Cumberland Development District of 1104 England Drive, Cookeville, Tennessee, (Lessee).

Witnesseth:

Lessor agrees to:

That Lessor does hereby lease unto the Lessee for one year commencing on the first day of June, 2023, and ending on the last day of June, 2024, that certain property, as shown by Exhibit "A" for \$20,000 per month.

Lessee agrees to:

Assume responsibility for the property leased from Cumberland Regional Development Corporation and to provide property insurance on its master policy with TML Risk Management Pool on the property at replacement costs limits.

Any additional Terms:

1. As before mentioned, the lease is for a period of one year and will be automatically renewed by payment of consideration-unless Lessor or Lessee provides in writing a notice ending the lease on the annual renewal day of June 1st.

No modification of this Agreement will be effective unless it is in writing and is signed by both parties. This Agreement binds and benefits both parties and any successors and assigns. Time is of the essence of this Agreement. This document, including any attachments, is the entire agreement between the parties. This Agreement is governed by the laws of the State of Tennessee.



Cumberland Regional Development Corporation 1104 England Drive I Cookeville, TN 38501

P: (931) 432-4111 | F: (931) 467-4068 | www.ucdd.org





Dated:
Signature of Lessor
Marvin Lusk, Chairman Cumberland Regional Development Corporation
Cumperiand Regional Development Corporation
Signature of Lessee
Mark Farley, Executive Director
Upper Cumberland Development District

Exhibit "A" CRDC/UCDD Lease

Property located at:

1. 1104 England Drive, Cookeville, TN 38501



Cumberland Regional Development Corporation 1104 England Drive | Cookeville, TN 38501

P: (931) 432-4111 | F: (931) 467-4068 | www.ucdd.org



SUBMITTAL PAGE

(X)Plan Update for July 1, 2023 - June 30, 2024 () Amendment (Date):
This Area Plan for Programs on Aging and Disability is hereby submitted for the Upper Cumberland fourteen (14) county planning and service area. The Upper Cumberland Area Agency on Aging and Disability assumes full responsibility for implementation of this plan in accordance with all requirements of the Older Americans Act and Regulations; laws and rules of the State of Tennessee; and policies and procedures of the Tennessee Commission on Aging and Disability.
This plan includes all information, program planning, and assurances required under the Tennessee Area Plan on Aging format, and it is, to my best knowledge, complete and correct.
Signature: Holly Williams Date: 3/15/2023 Area Agency Director
The Area Agency Advisory Council has participated in the development and final review of the Area Plan. Comments of the Advisory Council are included in Exhibit D-2 of the Plan.
Signature: M. Chair, Area Agency Advisory Council Date: 3/15/2023
The Board of Directors of the sponsoring agency has reviewed this plan and Submittal Page. It is understood that we are approving all sections of the plan, Exhibits A-G. We are satisfied that the plan is complete, correct, and appropriately developed for our planning and service area. Signature: Date: 3/30/23
Signature: Multiple Date: 0/30/23 Director, Grantee Agency
Signature: Date: Chair, Grantee Agency Board

AREA PLAN on AGING and DISABILITY

For Progress toward a Comprehensive, Coordinated Service System for Older Persons and Adults with Disabilities

Upper Cumberland Area Agency on Aging and Disability
Designated Area Agency on Aging and Disability

for the

Fourteen Counties of the Upper Cumberland Region

Planning and Service Area

in TENNESSEE for July 1, 2023 – June 30, 2024

Plan for Program Development and Coordination

The AAAD is proposing to use \$36,891 in Title III-B direct service funds to pay for Program Development and Coordination during FY 2024. TCAD allows up to 10% of these funds to be used for this purpose. The proposed amount represents 6.15% of the AAADs new Title III-B direct service allotment.

If yes, include a goal, objectives, and strategies that describe the program development/coordination activities that will be performed by the AAAD staff member(s) paid from these funds and how these activities will have a direct and positive impact on the enhancement of services for older persons in the PSA. Costs should be in proportion with the benefits described.

Goal: Ensure senior center and nutrition services are administered effectively and efficiently and best meet the needs of the older adult population in the Upper Cumberland.

Objective 1: Provide technological and operational support to senior centers in an effort to increase center participation and streamline data entry.

- Strategy 1: Have SeniorStat operational at eleven (11) senior centers.
- Strategy 2: Continue utilizing the AAAD's senior center email account as the primary means of submitting monthly documentation to the AAAD.
- Strategy 3: Assist senior centers with the development of new programs and utilization of volunteers.
- Strategy 4: Provide training sessions for senior center directors as a component of the quarterly meetings with AAAD staff.

Objective 2: Manage the daily operations of the nutrition program, as a component of senior center operations, to ensure that quality services are provided across the region.

- <u>Strategy 1</u>: Communicate with nutrition providers for menu development and meal orders.
- <u>Strategy 2</u>: Develop quarterly nutrition education materials for congregate and homedelivered meal clients and coordinate the distribution of these materials.
- Strategy 3: Develop and distribute training education materials to providers.
- Strategy 4: Provide technical assistance to nutrition sites and nutrition providers as needed.
- <u>Strategy 5</u>: Coordinate menu approval and nutrition counseling referrals with the registered dietician.
- <u>Strategy 6</u>: Maintain quality assurance standards at the nutrition site level through annual monitoring.

FY 2023 Performance Highlight of Accomplishments with ACL Federal Funds and State Allocations

(Please limit your response to 3 pages)

Provide a status update of the progress and accomplishments of the following federal and state program areas (Be sure to include accomplishments related to carryover funds used in FY 2023 as these were a part of the FY 2022 Area Plan Update):

Older Americans Act Funding

- Title III-B Supportive Services:
 - The AAAD continues to encourage all senior centers to have a social media presence. Out of nineteen (19) senior centers, sixteen (16) are present on social media.
 - The AAAD shared two (2) new grant opportunities, Walmart Community Grants and TCAD's \$8,000 grant, and ACL Evidence-based falls prevention programs, with senior center directors.
 - Through December 2022, eight (8) clients received 217 units of personal care service and 37 clients received 1,451 units of homemaker service.
 - Three (3) providers contracted with the AAAD to begin Personal Emergency Response Systems (PERS) as a new service in FY23. Through December 2022, eight (8) clients began receiving the new service.
 - The AAAD began a new Grocery Purchasing, Shopping and Delivery Service as an alternative to home-delivered meals and served two (2) clients as of December 2022.
 - From July-December 2022, Information & Assistance staff received 3,014 referrals through calls, faxes, emails, and walk-ins and completed 319 in-home screenings.
 - The UCAAAD contracts with UCHRA's Public Transportation program to provide older adults age 60 and above with vouchers for Ride Upper Cumberland vans at no cost to the senior utilizing OAA funds. From July-December 31, 2022, there were 334 older adults who took 6,865 one-way trips using the vouchers.

* Title III-C Nutrition Services:

- From July-December 2022, the traditional C1 funded congregate meal program experienced an increase with 1,606 older adults enjoying 40,830 meals at senior centers.
- In the past year, the AAAD entered into contracts with ten (10) new congregate meal providers: Baxter Senior Center (daily, fresh-prepared meals), Fair Park Senior Center (daily, fresh-prepared meals), Granville Senior Center (daily, fresh prepared meals), Fairview Senior Center (daily, fresh meals), McMinnville / Warren County Senior Center (daily, fresh-prepared meals), Fit Clean Meals (frozen meals to multiple senior centers), Algood Senior Center (heat and serve frozen meals), Clay County Senior Center (heat and serve frozen meals) and Smith County Senior Center (heat and serve frozen meals).
- Through December 2022, the UCAAAD provided 46,437 home delivered meals.
- The AAAD has two new HDM providers in FY23: Fit Clean Meals and Doris Diner.

- Title III-D Disease Prevention & Health Promotion:
 - Fourteen (14) senior centers contracted to offer evidence-based classes in FY23.
 - Through December 2022, four (4) senior centers have provided evidence-based classes.
 - The UCAAAD Assistant Director and Senior Center Services Coordinator participates in quarterly conference calls for the TN Falls Prevention Coalition.
- Title III-E National Family Caregiver Support Program:
 - The Family Caregiver Program provided 2,961 units of respite, supplemental services, support groups and counseling to 124 caregivers through December 2022.
 - The Family Caregiver Program continues to utilize the self-directed voucher program that enables caregivers to hire and manage their own in-home services workers. Through December 2022, 17 caregivers have utilized the voucher program.
 - The Senior Expo resumed as an in-person event in October 2022 with 759 attendees.
 - Finalization and distribution of the Caregiver Atlas is planned for Spring 2023.

Title VII Elder Rights:

- The Ombudsman staff are members of VAPIT (Vulnerable Adult Protection Investigative Team), which meets monthly to review reports of abuse and neglect of vulnerable adults.
- Both the Ombudsman and Title III attorney serve on the Adult Protective Services Multidisciplinary Team.
- Public education programs have been presented on elder rights topics such as scams, advance directives, elder abuse, Medicare and Medicaid to approximately 155 senior adults by the Legal Assistance Program.
- Through December 2022, the Legal Assistance Program opened 80 cases and closed 29 cases. Eighty-one percent (81%) of the cases fall within the legal case type priorities as defined by TCAD. Fifty-three percent (53%) of the cases are rural. Seventy-one percent (71%) are frail/disabled, homebound, or in a LTC facility.

Title VII Ombudsman Program:

- Through December 2022, the Ombudsman Program opened 213 cases and closed 204 cases, conducted 232 facility visits and investigated 320 complaints.
- Volunteer Ombudsman Representatives completed 48 visits through December 2022.
- The Ombudsman Program participates in monthly Power of Putnam meetings, quarterly CHOICES meetings, and monthly meetings with the Health Facilities Commission Surveyors (for long-term care facilities).
- An advance directive form has been added to the AAAD website under Legal Services/Ombudsman.

State Funds

- OPTIONS Home and Community Based Services:
 - Options 1.0: Through December 2022, 166 clients received 14,255 service units.
 - Options 2.0: Through December 2022, 132 clients received 7,462 units of service.

Public Guardianship:

- Through January 2023, the PG program has provided care for 85 unduplicated clients. The monthly average caseload for July-December 2022 was 82 clients.
- Three (3) of the program staff attended the FY23 virtual CAT conference.
- There was an average of 125 client visits per month from July-Dec 2022 by staff and volunteers.
- Twelve (12) volunteers have been trained as Public Guardianship Volunteers.
- UCDD's Public Guardianship Volunteer Program Handbook has been updated.

Other

SHIP:

- SHIP/SMP onboarded two (2) new true volunteers in September and October which was a 17% increase. Both are located in Cumberland County, the county with the highest population of Medicare beneficiaries in the Upper Cumberland.
- During the Annual Enrollment Period for Medicare Part D (October 15 through December 7), SHIP Counselors exceeded prior years with a total of 2,386 contact episodes with Medicare beneficiaries.
- SHIP completed 38 Extra Help and 124 Medicare Savings Program (MSP) applications.
- SHIP has developed a great partnership with Get Covered Tennessee to receive referrals for those who need help with Medicare Savings Programs. UC SHIP is able to send referrals to them for those who are uninsured and are not eligible for Medicare.
- With increased outreach efforts by staff and volunteers, SHIP gained 55 new partnerships during this period. This is an increase of 56 percent.
- The addition of a full time Volunteer Coordinator with SHIP has proven to be beneficial in the recruitment and one-on-one assistance with volunteers.
- SHIP sent a Every Door Direct Mail flyer to at least one low-income route each month from July-September 2022.
- "ABCs of Medicare" classes were held in three (3) counties in the Upper Cumberland: Putnam, Cumberland and Overton. The classes are conducted by SHIP/SMP Volunteers.
- The AAAD partnered with UCHRA Commodities Distributions to hand out SHIP flyers to 2,465 food recipients.

Senior Medicare Patrol (SMP):

- The Statewide SMP program sponsored and attended the 2022 Tennessee Federation for Aging Conference in Pigeon Forge, TN and the Upper Cumberland Senior Expo.
- Through December 2022, SMP team members conducted 287 outreach and education events throughout the state.
- In November 2022, SMP staff disseminated Medicare fraud, waste and abuse materials at the Tennessee Rural Health Association Conference in Pigeon Forge.

Alzheimer's Disease Program Initiative (ADPI):

With funding through the grant, the Family Caregiver Coordinator purchased 25 robotic pets and distributed 17 through December.

Revised March 2023 6

FY 2023 Highlight of Accomplishments from Other Funding Sources (Please limit your response to 3 pages)

Provide a status update of any accomplishments from other funding sources that have been made in regard to goals included in the 2023-2026 Area Plan.

CARES Funds

- III-B: Funds were completed March 2022
- III-C: Funds were completed September 2021
- III-E: Funds were completed September 2021
- III-D: Funds were complete March 2022.

Ombudsman:

CARES funds have been utilized to increase the hours of part-time ombudsman staff
to provide additional time to assist in data entry, complaint investigations, follow-up,
and documentation.

ARP Funds

❖ III-B:

- The AAAD allocated over \$78,000 in ARP IIIB and State match funds for senior centers for the accomplishment of new or innovative service activities such as technology classes, SHIP volunteer recruitment and host site, art classes, and telephone reassurance.
- Through December 2022, 24 clients received 1,066 units / hours of homemaker and personal care services.
- The Legal Assistance Program used their ARP funds to staff a part-time position to provide day to day administrative requirements of the program.

❖ III-C:

- Between July 2022-January 2023, congregate meal sites funded by ARP C1 served 3,956 meals to 252 older adults at the senior centers.
- Through December 2022, 15,385 home delivered meals were provided to 130 clients.

❖ III-D:

 Using ARP funds, the UCAAAD increased the number of evidence-based programs contracted for senior centers to offer and the amount of reimbursement if programs are completed correctly.

Ombudsman:

 ARP funds were used to hire a part-time (three days per week) Residential Care Community (RCC) District Long-Term Care Ombudsman who is concentrating solely on Assisted Care Living Facilities and Homes for the Aged. The role of the RCC Ombudsman is to concentrate on complaint investigations within these facilities, work with resident and family council, and provide relevant educational information to staff, families and residents.

MyRide Upper Cumberland Volunteer Transportation Program

Between July-September 2022 (grant end date), 30 drivers provided 199 trips for 41 riders. Since the inception of the program in October 2018, the total number of trips were 3,884.

ADRC:

 SeniorStat, a software designed for senior center operations, is now operational at (11) senior centers in the Upper Cumberland. This will help with the goal of data integration and time efficiency within the service tracking software utilized by the AAAD.

Other Programs:

* CREVAA:

- Through December 2022, CREVAA received 216 Adult Protective Services 1215 forms for review of potential clients that fit CREVAA's eligibility criteria for services.
- CREVAA successfully attained two (2) new partnerships through December 2022.
- In July 2022, CREVAA transferred its contract from TCAD to OCJP, Office of Criminal Justice Programs, and again transferred to Adult Protective Services on January 1, 2023.

CREST:

- CREST is a new program funded by Adult Protective Services starting in April 2022 which serves self-neglecting adult clients who are identified as needing emergency services.
- CREST assisted 22 individuals who are self-neglecting with emergency services from the period of July through December 2022. During this period, success stories are emerging regarding safer, cleaner living situations and the ability to better the lives of those who need in-home services.

SNAP:

- Through December 2022, the SNAP Coordinator submitted 36 applications to DHS.
- Through December 2022, SNAP, I&A and HCBS staff screened 1,236 individuals for SNAP benefits.
- Through December 2022, the SNAP coordinator partnered with SHIP to provide 4,161 outreach materials through targeted mailings in Warren, Dekalb and Fentress Counties.
- Starting in October 2022, the UCAAAD began contracting directly with the Department of Human Services to provide application assistance for SNAP benefits. All SNAP

callers are also screened for Medicare Savings Programs and Low-Income Subsidy programs for Medicare as well.

TennCare's CHOICES Program:

- Through December 2022, the AAAD's CHOICES staff submitted 129 applications with 89 clients enrolled.
- CHOICES staff received 35 new Community Living Supports (CLS) ombudsman referrals through December 2022.

Col. Thomas G. Bowden Alzheimer's Respite

• With the Alzheimer's Respite funding, 10 clients were served through December 2022 with a total of 166 units.

Community Partnerships:

- The UCAAAD partnered with Alzheimer's TN in holding monthly meetings with their Memory Café. AAAD staff assisted with the events which included Historic White Plains, Lazy G Buffalo Ranch, and the Cookeville History Museum.
- Over 110 copies of the AAAD's FY22 Annual Report and TCAD's 2022 Tennessee State Aging Profile were distributed and reviewed with the regions elected officials, senior center directors, AAAD Advisory Board members and AAAD staff.
- ❖ Averitt Express employees purchased Christmas gifts for 80 Public Guardianship Clients and 24 HCBS clients.
- Truist Bank provided 400 food bags valued at \$40 per bag for our clients.
- The Putnam County Rescue Mission provided and delivered Thanksgiving dinners to 36 home delivered meal clients.
- Carthage United Methodist Church provided and delivered a Christmas dinner to 16 home delivered meal clients in Smith County.
- Medication disposal packets were purchased through a \$5,000 grant awarded by the Community Foundation of Middle Tennessee. These packets are set to be delivered by March 2023 to 861 seniors in the Upper Cumberland.
- Home Instead Senior Care's Be A Santa To A Senior program provided 100 of the AAAD's in-home services clients with Christmas gifts.

Conferences / Training

- ❖ Eight members of the AAAD team attended the 2022 Tennessee Federation for Aging Conference in Pigeon Forge, TN. Jessica Roberson, I&A Specialist, served as the cochair for the 2022 TFA Conference.
- ❖ The AAAD Director and Assistant Director attended the September 2022 SE4A conference in Amelia Island, Florida.
- ❖ The AAAD Director was appointed in October 2022 to serve on the Board of the Southeastern Area Agency on Agency Association (SE4A).

Goals, Objectives, Strategies, and Performance Measures

(Only include Performance Measures for FY 2024. AAADs should only include Objectives and Strategies if you are making an update or adding new Objectives or Strategies.)

Goal 1: Ensure that programs and services funded with federal Older Americans Act (OAA) are cost effective and meet best practices.

Objective 1 (Information and Assistance (I&A)): Implement best practices that enhance the knowledge and utilization of resources, methods of communication and AAAD outreach initiatives.

- Strategy 1: I&A staff will utilize and promote the newly-developed web-based UCAssist Resource Directory (https://ucassist.org) and the Upper Cumberland Development District (UCDD) Resource Guide books.
- Strategy 2: I&A staff will incorporate new methods of communication such as online chatting via the UCDD / AAAD website and text-to-chat.
- Strategy 3: Track the number of contact episodes for resources accessed on the AAAD's website.
- Strategy 4: I&A staff will maintain AIRS certification and expand training related to SHIP such as the online training platform through TCAD called "Absorb" to strengthen skills related to being an Aging and Disability Resource Center (ADRC).
- Strategy 5: Participate in quarterly networking calls or virtual meetings with other AAAD's I&A staff to share best practices and identify solutions that aim to improve daily operations.
- Strategy 6: Resume post-pandemic I&A outreach activities at local events throughout the fourteen-county region.
- Strategy 7: Expand the content and targeted population of the bi-monthly newsletter, Caregiver Chatter, in order for it to be more inclusive of AAAD services along with rebranding it as Upper Cumberland Senior and Caregiver Chatter.

Objective 2 (Nutrition): Address the unmet financial and nutritional needs of older adults and adults with physical disabilities by expanding food provision options and access to nutrition resources.

- Strategy 1: Through the RFP process, secure nutrition providers for each county that will provide fresh, hot daily meals for congregate and home-delivery programs.
- Strategy 2: Implement a grocery purchasing, shopping and delivery service as an alternative to the traditional home-delivered meal program.
- Strategy 3: Increase meals served and participation in the congregate and homedelivered meal programs utilizing additional funding allocated by the State of Tennessee for the Options for Community Living program and the federal American Rescue Plan.
- Strategy 4: Provide each congregate meal participant with a three-day emergency meal kit that can be used in the event of weather-related or other emergency situations.

- Strategy 5: Promote SNAP application assistance at congregate meal sites by incorporating it into the annual nutrition screening process.
- Strategy 6: Ensure all meal participants receive quarterly nutrition education materials and nutrition screening for counseling services.
- Strategy 7: Assist nutrition providers with recruiting and maintaining volunteers for congregate and home-delivery.

Objective 3 (IIIB In-home Services): Expand and enhance in-home supportive services that will allow older adults to remain independent and in a home-based setting as long as possible.

- Strategy 1: Implement a scanning barcode software to improve and streamline data collection and billing documentation.
- Strategy 2: Utilizing federal American Rescue Plan funds, increase the number of clients age 60 and above receiving homemaker, personal care and other supportive services
- Strategy 3: Expand the types of supportive services clients can select from by adding Personal Emergency Response Systems (PERS) and Chore as new services.
- Strategy 4: Increase the frequency of in-home service provider meetings to improve communications and enhance AAAD support related to reimbursement rates, staffing and other provider issues.
- Strategy 5: Develop a survey to measure the satisfaction in-home service providers have
 of the AAAD's assistance and support of providers and identify opportunities for
 improvement or growth.

Objective 4 (National Family Caregiver Support Program (NFCSP): Develop and implement new supportive services for caregivers to help them care for relatives with chronic illnesses and disabilities as long as possible.

- Strategy 1: The AAAD will expand the Family Caregiver voucher program allowing vouchers to be used for in-home respite, medical supplies, assistive technology, and / or chore services.
- Strategy 2: The AAAD will add a grocery voucher service to include shopping and delivery as an alternative to home-delivered meals.
- Strategy 3: Utilize the Results Oriented Management and Accountability (ROMA) and Professional Quality of Life (ProQol) tools to identify, assess and prioritize caregiver needs.
- Strategy 4: Use TN M.I.N.D.S as a music intervention tool for identified caregivers of individuals with dementia.
- Strategy 5: The AAAD will continue to utilize interns through TTU and other local universities in supporting the Family Caregiver Program.
- Strategy 6: Expand services to caregivers and care recipients using ARP funds

Objective 5 (Evidenced Based Services): Increase the participation in evidence-based programs through new partnerships and utilization of technology.

- Strategy 1: Partner with the University of Tennessee's Extension Service to provide evidence-based programs at low-income senior housing complexes, Assisted Care Living Facilities, YMCAs and for faith-based groups.
- Strategy 2: Assist in the coordination of virtual evidence-based program participation.
- **Strategy 3**: Research additional evidence-based programming with emphasis on falls prevention.

Objective 6 (Senior Centers): Administer support to senior centers to meet the needs of the growing senior population; assist senior centers in expanding community partnerships and services.

- Strategy 1: Senior centers will use Senior Stat scanning software for data integration into SAMs to easily import senior center participant information and services for cost and time efficiency.
- Strategy 2: Encourage and assist centers in using Facebook and other platforms to share best practices with other centers within and outside of the Upper Cumberland.
- Strategy 3: Support senior centers in implementing programs / classes (use of telehealth, online grocery shopping) that incorporate the use of technology for attendees in-person and those who cannot participate in-person.
- Strategy 4: The AAAD will offer a computer train-the-trainer type class for senior center directors/staff so, in turn, they can recruit volunteers to provide/assist with teaching classes to participants.
- Strategy 5: UC AAAD Senior Center Services Coordinator will assist senior center directors in the facilitation of providing a wider range of art and exercise classes.
- Strategy 6: The Senior Center Services Coordinator will offer technical assistance/support to new center directors.
- Strategy 7: Encourage all senior centers to take advantage of evidence-based funding and to complete the contracted number of evidence-based programs.
- Strategy 8: Continue to improve data flow processes between (11) Senior Centers and AAAD using SeniorStat software.
- Strategy 9: Identify grant opportunities for senior center directors and provide technical assistance in submitting them.

Objective 7 (Transportation): Partner with the Upper Cumberland Human Resource Agency (UCHRA), senior centers and others to sustain current transportation options and expand other mobility options for older adults and adults with disabilities.

 Strategy 1: As funding allows, expand MyRide Upper Cumberland's door-through-door volunteer transportation program throughout the region while ensuring the sustainability of the current MyRide UC programs.

- Strategy 2: Continue partnering with senior centers to provide Title IIIB transportation vouchers to low-income seniors in each of the fourteen counties.
- Strategy 3: Encourage and assist senior centers in applying for TDOT's 5310 grants in order to secure passenger vans.

Objective 8 (Elder Abuse): Increase awareness of abuse, neglect and exploitation through outreach and education.

- Strategy 1: Continue participating in the Upper Cumberland Adult Abuse Coalition to provide outreach and education to professionals (such as attorneys, social workers and nurses), caregivers and seniors in an effort to protect vulnerable adults.
- Strategy 2: Strengthen partnerships within the community to provide outreach and education that will increase awareness of abuse, neglect and exploitation.
- Strategy 3: Enhance partnership with SMP to increase public awareness on Medicare/Medicaid fraud, errors and abuse.

Objective 9 (Ombudsman): Assist the Ombudsman with increased awareness of the Ombudsman Program and help identify ways to be effective and efficient while serving the highest number of individuals possible.

- Strategy 1: Increase staff through the CARES Ombudsman contract.
- Strategy2: Through outreach/education and presentations, as a well as a multi-media outreach campaign, increase the number of Volunteer Ombudsman Representatives (VORs) and referrals.
- Strategy 3: Increase the number of new volunteer trainings.

Objective 10 (Legal Assistance): Increase exposure of the Legal Assistance Program to the senior population and strengthen community partnerships within the region.

- Strategy 1: Partner with senior housing complexes to provide presentations and legal intakes to residents.
- Strategy 2: Through outreach and presentations, as a well as a multi-media outreach campaign, provide legal education to seniors.
- Strategy 3: Increase legal assistance outreach materials during public events.

Goal 1 Performance Measures (FY2024)

- PM 1: The UCAAAD Outreach Coordinator will offer presentations on a quarterly basis to contracted senior centers on all AAAD programs, scams and fraud.
- PM 2: Provide public transportation vouchers to at least 300 older adults for a minimum of 13,000 trips.
- PM 3: The Senior Medicare Patrol program and the Legal Assistance Provider will partner on a Every Door Direct Mail Campaign through the US Postal Service to increase

- awareness on Elder Rights and Medicare/Medicaid fraud, waste and abuse in three counties.
- PM 4: Provide legal intakes and presentations at senior housing complexes in at least three new counties.
- PM 5: Partner with one new organization to implement an evidence-based program.
- PM 6: Continue to encourage senior centers in using social media to share best practices
 with other UC centers using the Upper Cumberland Activity Board Facebook page set up
 by the Senior Center Services Coordinator.
- PM 7: The Ombudsman program will offer three trainings for new VORs.
- PM 8: Increase Volunteer Ombudsman Representatives (VOR) to 17 in FY24.
- PM 9: Track nutrition screening results of home-delivered clients prior to receiving meals and annually thereafter.
- PM 10: Increase the number of HCBS providers to a maximum of 7 in each county.
- PM 11: Using SAMS reports, monitor the number of clients in the Family Caregiver program utilizing grocery services to ensure proper use of funds.
- PM 12: I&A staff will use chat-based software in its first year of use for least 5% of their total contacts.
- **PM 13:** Utilizing American Rescue Plan funds, provide in-home services to approximately 150 clients.

Goal 2: Develop partnerships with aging network, community-based organizations, local governments, healthcare providers, and state departments in order to advocate to reduce the gaps in services as identified in the needs assessment.

Objective 1: Improve the daily lives of older adults by providing services and other opportunities that focus on meeting social needs.

- Strategy 1: Continue the TN M.I.N.D.S (Music Intervention Navigating Dementia Symptoms) program offering personalized music that enhances socialization, communication and quality of life while reducing dementia symptoms.
- Strategy 2: Promote volunteer opportunities such as caregiver peer support program, telephone reassurance, TN M.I.N.D.S, SHIP/SMP, Ombudsman, Nutrition, Public Guardianship, letter-writing, senior center activities, etc.
- Strategy 3: AAAD staff will participate in Cookeville Regional Medical Center (CRMC) Foundation's family engagement events to promote AAAD services and social engagement.
- Strategy 4: Encourage and provide technical support to senior centers in the implementation of new activities while continuing to offer those such as brain games that promote socialization and healthy living.
- Strategy 5: Partner with Alzheimer's TN to continue providing Memory Café events.
- Strategy 6: Identify HCBS clients who are interested in TCAD's Care Through Conversations program which provides weekly conversations with the program's volunteers.
- Strategy 7: Partner with the Relative Caregiver Program to provide support groups to grandparents and other relatives raising children.

- Strategy 8: In collaboration with long term care facilities, the AAAD's Public Conservators will identify clients who are interested in having stuffed robotic pets.
- Strategy 9: Partner with UCHRA to provide transportation services that assist older adults in remaining connected with others such as at churches and senior centers.
- Strategy 10: Promote UCHRA's Temporary Assistance for Needy Families (TANF) peer support program.
- Strategy 11: Collaborate with UCDD's Economic and Community Development department, local governments and AARP to expand Age-Friendly Communities across the Upper Cumberland.
- Strategy 12: UC AAAD will offer support to senior centers to increase participation and public awareness through social media, and other forms of community engagement and use UCDD's marketing department to continue to promote the centers.

Objective 2: Improve the lives of older adults and adults with physical disabilities by expanding services and the provider network of the Home and Community Based Services (HCBS) system.

- Strategy 1: Contract with providers to offer new services such as Personal Emergency Response Systems (PERS), Chore and Grocery Assistance.
- Strategy 2: Partner with Guardian Angel Healthcare Services to provide free medication dispensary systems to homebound clients in need of medication management assistance.
- Strategy 3: Collaborate with TCAD and the Personal Support Services Agencies to
 create a structure that can effectively meet and sustain quality, reliable service provision
 through enhanced staff training and payment structure.
- Strategy 4: Partner with the Alzheimer's Association to provide respite services for clients on the AAAD's in-home services waiting list.

Objective 3: Foster partnerships that will connect older adults with services and resources that will aid in relieving financial strain and stress.

- Strategy 1: Create a formal partnership with Life Church's DUO (Do Unto Others)
 Ministry to provide free dental, medical, nutrition and haircuts in all fourteen (14)
 counties by having "care" buses at the senior centers.
- Strategy 2: Through the Family Caregiver Program, develop a Caregiver Atlas that will
 guide caregivers through many facets of long-term care including financial planning by
 utilizing AARP's Financial Workbook.
- Strategy 3: Continue partnering with the Relative Caregiver Program to update the *UCDD Resource Guide* on a bi-annual basis in order to provide caregivers and others with available resources.
- Strategy 4: Disseminate the Senior Medicare Patrol Program's Healthcare Trackers booklets and scam prevention materials to AAAD clients and partner organizations.
- Strategy 5: In partnership with Adult Protective Services, TCAD and the Office of Criminal Justice, assist vulnerable adults who are alleged victims of a crime through the CREST (Collaborative Response to Elder Self-neglect in TN) and CREVAA (Collaborative Response to Elder and Vulnerable Adult Abuse) programs.

- Strategy 6: Promote the UCAssist.org resource directory website and partner with UCHRA to establish UCAssist kiosks at senior centers.
- Strategy 7: SHIP staff will partner with the Social Security Administration offices, UCHRA, St. Thomas Medical Center and Kindred Hospice to provide information about Medicare benefits, low-income assistance for beneficiaries and volunteer opportunities.
- Strategy 8: Continue partnering with Cumberland Regional Development Corporation, UCHRA, CRMC Foundation and Helping Hands to meet the housing assistance needs of low-income older adults and those with disabilities.
- Strategy 9: Contract with the Department of Human Services to continue the Supplemental Nutrition Assistance Program (SNAP) to provide funds for purchasing food. Explore partnerships with farmers markets to accept SNAP as a form of payment.
- Strategy 10: Promote Vanderbilt's Tennessee Disability Pathfinder to support those with disabilities in accessing resources that can assist in maintaining their independence.
- Strategy 11: Refer individuals to UCHRA's new Temporary Assistance for Needy Families (TANF) program which aims to support families by developing long term solutions for those living in poverty.
- Strategy 12: SHIP will partner with Get Covered Tennessee through Family and Children's Services to receive referrals on low income individuals who already have Medicare and are seeking assistance through Medicaid.

Goal 2 Performance Measures (FY2024)

- PM 1: SMP and SHIP will mail education materials and information on scams, Medicare fraud, waste and abuse, preventive services, and low-income subsidy to all UC homedelivered meal clients.
- PM 2: In partnership with UCDD's Economic and Community Development department and AARP, assist one county or city in becoming an Age-Friendly Community.
- PM 3: Using Public Guardianship Program Fees, Public Conservators will collaborate
 with long-term care facilities in two (2) new counties to identify clients who are
 interested in and would benefit from the purchase of a robotic pet.
- PM 4: Increase volunteer engagement in AAAD programs by 10%.
- PM 5: Expand "Welcome to Medicare" classes to (2) new counties in the Upper Cumberland.
- PM 6: Identify and increase new SHIP Partnerships by 10% including employer-based and retirement groups.
- PM 7: Continue to foster local and statewide partnerships in order to assist (50) existing SHIP clients with TennCare recertification packets for Medicare Savings Programs.
- PM 8: In partnership with Guardian Medical Monitoring, provide thirty (30) free medication dispensers to HCBS clients
- PM 9: Secure at least two (2) providers for Chore to begin offering this new service to HCBS clients.

Goal 3: Ensure that programs and services funded by State allocations are cost effective and meet best practices. Public Guardianship: To use the new state allocation for the Public Guardianship Program to increase the average monthly caseload; decrease the budgetary dependence upon federal Title III-B funding; and implement cost effective measures to work toward sustainability.

Objective 1: (Options for Community Living): Serve the most clients possible with the highest quality service while maintaining conservative administrative costs and increasing knowledge of resources.

- Strategy 1: The AAAD will continue to review caseloads and other responsibilities of the Options Counselors to ensure the most effective and efficient utilization of program funds. Workflow processes will be evaluated to identify opportunities to streamline processes for serving clients.
- Strategy 2: As with IIIB In-Home services, implement a scanning barcode software to improve and streamline data collection and billing documentation.
- Strategy 3: Expand services to include PERS, Grocery Assistance and Chore.
- Strategy 4: Increase the frequency of in-home service provider meetings to improve communications and enhance AAAD support related to reimbursement rates, staffing and other provider issues.

Objective 2: Increase awareness of the Public Guardianship program and provide efficient, effective and quality services to our clients based on their specific needs.

- Strategy 1: Continue to increase awareness of the Public Guardianship Program in the Upper Cumberland Region through outreach and education to financial institutions, faith-based organizations, health care facilities, and community partners.
- Strategy 2: Update UC AAAD Public Guardianship's policy and procedure manual in an effort to streamline workflow and processes.
- Strategy 3: Increase awareness on the differences between powers of attorney and conservatorships.
- Strategy 4: Update the UC AAAD Public Guardianship program's Volunteer Training Manual and education materials.
- Strategy 5: Client visits will include a rotation of evening and/or weekends to evaluate facilities during "non-business" hours.
- Strategy 6: Begin regular emails and other communications communication from Public Guardian Outreach/Volunteer Coordinator to the Volunteers for the purpose of disseminating pertinent information, appreciation and encouragement.
- Strategy 7: A Public Guardianship Volunteer Information section will be added to the UCDD website.
- Strategy 8: PG program staff, along with the UCDD marketing team, will produce a document to increase awareness on the differences between powers of attorney and conservatorships.

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Goal 3 Performance Measures (FY 2024)

- PM 1: Once a quarter in FY24, Public Guardianship client visits will include a rotation of evening and/or weekends to evaluate facilities during "non-business" hours.
- PM 2: By the end of FY24, the PG program will increase to fifteen (15) active volunteers.
- PM 3: Track the use and effectiveness of PERS, grocery service and chore that are offered.
- PM 4: Utilize the Missed Visit & Provider Request Service Change logs to identify
 patterns and offer support to providers in reducing missed visits by 5% and service
 start/resume times to improve to an average 7 days of notification.
- PM 5: Options counselors will identify clients during reassessments to consider for Group 3 CHOICES, in particular, the non-SSI clients.
- PM 6: HCBS staff will begin utilizing chat-based software to remind clients of upcoming assessment/reassessments and in-home service deliveries.

Goal 4: Ensure that Tennesseans have access to information about aging issues, programs and services in order to be able to make informed decisions about living healthy and independent for as long as possible and about planning for their financial futures, healthcare access, and long-term care.

Objective 1: Develop and / or promote new resources, programs and educational opportunities that will empower caregivers, older adults and adults with physical disabilities to live healthy and independent lives.

- Strategy 1: Through the Family Caregiver Program, develop a Caregiver Atlas that will
 guide caregivers through many facets of long-term care including financial planning by
 utilizing AARP's Financial Workbook.
- Strategy 2: Expand the content and targeted population of the bi-monthly newsletter, Caregiver Chatter, in order for it to be more inclusive of AAAD services along with rebranding it as Upper Cumberland Senior and Caregiver Chatter.
- Strategy 3: Refer individuals to UCHRA's new Temporary Assistance for Needy Families (TANF) program which aims to support families by developing long term solutions for those living in poverty.
- Strategy 4: Partner with the Power of Putnam to provide opportunities for safe medication disposal and distribute related materials to AAAD clients.
- Strategy 5: Encourage senior centers to use Facebook and other social media, as well as help from UCDD marketing department to promote senior center activities.
- Strategy 6: Offer the Caregiver Simulation to community partners, providers and students in the region.

Objective 2: Promote existing resources, programs and educational opportunities that will empower caregivers, older adults and adults with physical disabilities to live healthy and independent lives.

- Strategy 1: Continue coordinating the Annual Upper Cumberland Senior and Caregiver
- Strategy 2: Update the UCDD Resource Guide on a bi-annual basis in order to provide caregivers and others with available resources. Make the guide available on the AAAD's website and in bulk copies to partner organizations.
- Strategy 3: Distribute the new Upper Cumberland AAAD Program Guide at community events, to elected officials, HCBS clients, senior centers, other providers, partners, etc.
- Strategy 4: Partner with the Upper Cumberland Adult Abuse Coalition to coordinate the Annual Upper Cumberland Adult Abuse Summit.
- Strategy 5: Continue having UC AAAD representation on the Tennessee Federation for the Aging board, assisting in the coordination of the annual conference, and encouraging others to become TFA members.
- Strategy 6: Distribute TCAD's "State of Aging in Tennessee: A County by County Snapshot" and the AAAD's Annual Report to advisory board members; local, elected officials; senior center directors; and others as appropriate.
- Strategy 7: Promote AAAD and senior center activities through social media outlets, radio stations, the postal service's Every Door Direct Mail, newspapers and community health fairs and other events.
- Strategy 8: Promote the UCAssist.org resource directory website and UCAssist kiosks at senior centers.
- Strategy 9: Promote Medicare Preventive Benefits through Every Door Direct Mail via
- Strategy 10: I&A staff will use TCAD's Community Resource Guide to provide information to clients on available services in the community.
- Strategy 11: Through PSA's and social media, promote the availability of the Legal Services attorney to speak on relevant topics such as Advanced Directives.
- Strategy 12: Provide SMP education materials to community partners, senior centers, and others contracted Tennessee AAADs.
- Strategy 13: Encourage senior center directors to participate in senior center related conferences such as Tennessee Federation on Aging.
- Strategy 14: Continue to partner with the Upper Cumberland Adult Abuse Coalition to coordinate the Annual Upper Cumberland Adult Abuse Summit.

Goal 4 Performance Measures (FY 2024)

- PM 1: Provide SMP education materials to 197 funded and non-funded senior centers in the state, contracted agencies and all partners.
- PM 2: Encourage and assist the three (3) remaining centers without social media to set up a social media page.
- PM 3: Distribute at least 100 copies each of TCAD's 2023 Tennessee State Aging Profile and the Upper Cumberland AAAD's FY23 Annual Report and review with key stakeholders.
- PM 4: Every Door Direct Mailings will be disseminated in at least one (1) low-income focused mail route of each county of the Upper Cumberland region.

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- PM 5: Utilize text to chat functionality to inform clients about Medicare educational and assistance events that are scheduled within all fourteen (14) counties in the Upper Cumberland.
- PM 6: The Family Caregiver coordinator and other AAAD staff will update the UCDD Resource Guide and will distribute 1000 copies.
- PM 7: The Family Caregiver Coordinator will finish development of the Caregiver Atlas and will distribute 25 copies to caregivers across the Upper Cumberland region.
- PM 8: The AAAD will hold at least one event offering the Caregiver Simulation to community partners, providers, and students within the region.

Program Planning for FY 2024

Information & Assistance

1. Complete the following table:

Total # of I&A Staff:	2
Total # of AIRS Certified I&A	2
Staff:	

Describe your plan for outreach to low income, minority, rural and limited English proficiency individuals to ensure these populations are aware of information and assistance services.

In addition to participating at local health fairs and other community outreach events as available in FY24, the AAAD will continue to use all media outlets (radio, newspaper, social media) and Every Door Direct Mail to reach those of higher social and economic need (low-income, rural, minorities, language barrier) in the Upper Cumberland. For FY24, the focus will be on areas that contain saturated regions of the target populations utilizing the GIS Specialist's mappings of the Upper Cumberland region. Staff will continue to conduct outreach in partnership with the My Ride Program, SHIP/SMP, SNAP, and the Senior & Caregiver Expo as well as via newspaper PSAs, mail-outs, flyers, Every Door Direct Mail, newsletters, UCDD website, Facebook posts, and provide education via radio interviews. The information to be disseminated will highlight SHIP/SMP, SNAP, in-home services, congregate sites, evidence-based programs and the I&A referral form.

Home and Community-Based Services (Title III-B and OPTIONS)

1. Complete the following table:

State - Options	FY 2022	FY 2023 – Projected (Served/Units)	FY 2024 – Projected (Served/Units)
Options 1.0			
Amount Allocated	\$653,000	\$710,000	\$677,000
# Served	223	200	215
Units of Service	34,115	32,000	30,305

Options 2.0		
Amount Allocated	\$629,100	\$600,200
# Served	346	285
Units of Service	24,024	57,600

2. Complete the following table (The table should include Federal III-B/State Homemaker Inhome service funds only):

	FY 2022	FY 2023 - Projected (Served/Units)	FY 2024 – Projected (Served/Units)
Federal Title III- B/State Homemaker In-home services Allocation Amount	\$104,858	\$89,087	\$117,300
# Served	84	51	65
Units of Service	4,321	3,224	5,006

3. Describe the methodology for the projections listed above.

Fiscal and programmatic projections are based on historical data and services that have been rendered year-to-date. The average # of clients receiving services per month, average # of units of services per client per month, and the average cost per unit of service are calculated by program to determine projections.

For the period July 1, 2022 – February 28, 2023 the Options 1.0 program averaged 153 active clients per month, ranging from 172 high and 142 low. Options 1.0 also averaged 134 clients receiving services per month with 17.4 units of services per client per month, and an average cost of \$11.26 per unit of service. Based upon this information, the AAAD will plan to maintain a caseload of 143 clients.

Options 2.0 funding is expected to average \$9.00 per unit, per client while also averaging 20 units of service per client each month. It is expected that care plans will average \$2,500/year. This much lower average cost per unit is due to a significantly large portion of the clients receiving only home delivered meals. Due to provider staffing issues with other services, the AAAD has been able to focus enrollments with this relatively new funding on home delivered meals as those providers have much fewer issues in staff issues to provide this service. The AAAD plans to maintain a caseload of 240 clients.

For the period July 1, 2022 – February 28, 2023 the Title IIIB program averaged 51 active clients per month, while also averaging 27 clients receiving services each month. This program averaged 10 units of services per client per month, and an average cost of \$23.44 per unit of service. The AAAD plans to maintain a caseload of 42 clients.

4. Complete the following table:

Number of Individuals on OPTIONS Waiting	114
List - Category A Number of Individuals on OPTIONS Waiting List - Category B	381
Number of Individuals on Title III-B Waiting List	110

5. Describe your plan for addressing the individuals on the waiting list. (This should include specific detail on how Options 2.0 will be used for waitlist reduction and how Options 1.0 will be utilized in the process as well.)

Individuals on the waiting lists are given the opportunity to private pay for services until the time they can be enrolled into one of the HCBS programs. Category A clients will be contacted at least every 18 months to identify any changes in their living arrangements, functional limitation, financial status, types of assistance needed or any other factors that influence scoring/placement on the waiting list. If it is determined that their needs or condition has changed, a new screening and prioritization form will be completed to more accurately reflect their current situation and update the waiting list score. During this process, each individual will be re-considered for CHOICES eligibility, including non-SSI Group 3, with the intent being for them to receive services as soon as possible while reducing the HCBS waiting list.

With regards to Options 2.0, efforts to enroll clients as soon as possible will include focusing on Category A clients, with priority given to meals as those providers have limited staffing issues. Historically, for every addition, two names come off the waiting list because of reasons such as unable to contact, no longer need services, etc. This will continue to reduce the number of individuals on the waiting list. Managing the waiting list and contacting those clients are handled by dedicated support staff.

The AAAD's staff connects individuals with community resources such as food banks, commodities, churches, and senior centers that provide home-delivered meals, and assist or refer for enrollment into programs such as SNAP, LIS, etc. when possible.

The AAAD is eager to expand partnerships and seek other financial avenues to decrease the waiting list and increase enrollment into the HCBS programs. As new federal, state, or other funds become available, enrollment will increase accordingly.

6. Include strategies or plans that your AAAD will make to ensure that 100% of funds are expended within the fiscal year for OPTIONS and III-B.

The information detailed in B-4 (#3) supports the strategies to ensure Options and Title IIIB funds are maximized. Each month, expenditures will be tracked and service trends factored into projections to further ensure effective utilization of funds. The AAAD has implemented, and will continue to identify new ways, to be more efficient in fulfilling available slots in an effort to reduce gaps of time between when a slot is open and a new client is added. This helps reduce fluctuations in services. Lastly, the AAAD will continue to support and strengthen the provider network in order to reduce delays/gaps in services that occur as a result of staffing issues. The AAAD will continue to increase the frequency of in-home service provider meetings to improve communications and enhance AAAD support related to staffing and other provider issues.

Title III-C Nutrition Services

 Provide a description/flow chart of how the nutrition program is administered for the AAAD, including a list and coverage area of all nutrition providers and where admin, food preparation, and delivery duties are assigned.

The AAAD's Quality Assurance staff, Senior Center Services Coordinator, MIS, contracted Registered Dietician, Fiscal Director, and Management provide technical assistance, nutrition counseling and education, ensure fiscal and programmatic contractual compliance, conduct satisfaction surveys and analyses, enter units of service in SAMS and process invoices. The AAAD administers the nutrition program through contracts with providers serving in a variety of capacities: full service (cook, serve at congregate site, deliver to homes); service provider (heat meals or distribute frozen, serve at congregate site, deliver to homes); or meal provider (provide the meal product only, no prep or home-delivery). Currently, the contracts are as follows:

Provider	Service Area	Type of Service	
Fit Clean Meals, LLC	Cumberland, Dekalb, Jackson, Macon, Overton, Putnam, Smith, Van Buren, White Counties	Service Provider (frozen HDMs)	
Fit Clean Meals, LLC	Cannon, Clay, Dekalb, Macon, Putnam, Smith Counties	Meal Provider (frozen- congregate only)	
Cannon County Senior Center	Cannon County	Service Provider	
Clay County Government for Clay County Senior Center	Clay County	Service Provider (congregate only)	
Doris' Diner, LLC	Clay County	Full Service (HDM only)	
Fair Park Senior Center	Cumberland County	Full Service (congregate only)	
Dekalb County Government for Alexandria Senior Center	Dekalb County	Service Provider (congregate only)	
Fentress County Government for Fentress County Senior Center	Fentress County	Full Service	
Jackson County Government for Fairview Senior Center and Granville Senior Center	Jackson County	Full Service (congregate only)	
Lafayette-Macon County Senior Citizens Center	Macon County	Service Provider (congregate only)	
Overton County Government for Overton County Senior Center	Overton County	Full Service	
Clark House Lunches	Overton County	Full Service (HDM only)	
Pickett County Government for Pickett County Senior Center	Pickett County	Full Service	
Algood Senior Center	Putnam County	Service Provider (congregate only)	
Baxter Senior Center	Putnam County	Full Service (congregate only)	
Smith County Government for Smith County Senior Center	Smith County	Service Provider (congregate only)	
Upper Cumberland Human Resource Agency for Van Buren County Senior Center	Van Buren County	Full Service (congregate only)	
McMinnville-Warren County Senior Center, Inc.	Warren County	Full Service (congregate only)	

Provider	Service Area	Type of Service
Warren Home Delivery	Warren County	Full Service (HDM only)
Meals, Inc. Sparta-White County Senior	White County	Full Service (congregate
Center	Winte County	only)

2. Complete Provider	III-C Allocation	NSIP Allocation	Total Amount of Contract	# Congregate Meal Sites	# Projected Congregate Meals Served in FY 2024	#Projected Home Delivered Meals Served in FY 2024
Algood Senior Center	C1=\$8,320	0	\$8,320	1*	4,160*	n/a
Baxter Senior Center	ARP C1 = \$32,000	\$2,000	\$34,000	1	5,230	n/a
Cannon County Senior Center	C1=\$15,600 C2=\$2,925	0	\$18,525	1*	7,800*	1,300*
Clay County Senior Center	C1=\$10,400	0	\$10,400	1*	5,200*	n/a
Clark House	ARP C2= \$35,360	0	\$35,360	n/a	n/a	4,420
Dekalb / Alexandria Senior Center	C1=\$10,400	0	\$10,400	1*	5,200*	n/a
Doris Diner	C2=\$64,096 ARP C2= \$37,440	0	\$101,536	n/a	n/a	12,692
Fair Park Senior Center	C1=\$71,580	\$12,920	\$84,500	1	13,000	n/a
Jackson County Government (Fairview & Granville Senior	C1=\$43,700 ARP C1= \$24,300	\$12,850	\$80,850	2	11,550	n/a

Provider	III-C Allocation	NSIP Allocation	Total Amount of Contract	# Congregate Meal Sites	# Projected Congregate Meals Served in FY 2024	#Projected Home Delivered Meals Served in FY 2024
Fentress County Senior Center	C1=\$80,550 C2=\$74,952 ARP C2= \$18,880	\$12,400	\$186,782	1	14,300	11,729
Macon Senior Center	C1=\$8,320	0	\$8,320	1*	4,160*	n/a
Overton County Senior Center	C1=\$28,000 C2=\$28,809 ARP C2=\$2,080	\$5,800	\$58,889	1	5,200	3,861
Pickett County Senior Center	C1=\$32,685 C2=\$23,184 ARP C2= \$6,423	\$7,875	\$70,167	1	6,240	3,700
Smith County Senior Center	C1=\$15,600	0	\$15,600	1*	7,800*	n/a
Van Buren County Senior Center	C1=\$46,900	\$3,800	\$50,700	1	7,800	n/a
Warren County Senior Center	C1=\$66,914	\$9,136	\$76,050	1	11,700	n/a
Warren County Home Delivered Meals	C2=\$46,639 ARP C2= \$16,320	0	\$62,689	n/a	n/a	7,836
White County Senior Center	C1=\$74,350	\$10,150	\$84,500	1	13,000	n/a

Provider	III-C Allocation	NSIP Allocation	Total Amount of Contract	# Congregate Meal Sites	# Projected Congregate Meals Served in FY 2024	#Projected Home Delivered Meals Served in FY 2024
Fit Clean Meals	C1=\$5,550 ARP C1= \$131,000 C2= \$250,465 ARP C2= \$100,630	\$39,069	\$526,714	6*	Included above at serving sites* (34,320)	50,883*
TOTAL:	C1= \$518,869 ARP C1= \$187,300 C2= \$490,800 ARP C2= \$217,133	\$116,000	1,530,102	16 (unduplicated)	129,840 (unduplicated)	96,421 (unduplicated)

3. Complete the following table:

Service	Amount III-C Allocated
Nutrition Counseling	\$6,000
Nutrition Education	\$
Other Services (Describe):	\$

4. Describe your plan for delivering the highest possible quality of service at the most efficient cost.

Through the FY22 RFP process, which resulted in new meal providers for FY23, the AAAD has greatly improved the quality and satisfaction of the meals being served for both congregate and home-delivered meal programs. The efforts being made are to improve clients' satisfaction of meals, and the desire to offer fresh-cooked, hot, congregate and home-delivered meals in all counties.

As a result of the new providers, the AAAD now has hot home-delivered meals in five (5) counties, and frozen home-delivered meals in the other nine (9) counties in the region. In addition, the AAAD has expanded its congregate nutrition program by having five (5) new sites across four (4) counties. These new sites include the Macon County Senior Center, the McMinnville-Warren County Senior Center, the Fairview and Granville Senior Centers in Jackson County, and the Baxter Senior Center in Putnam County. The congregate nutrition program now consists of six (6) sites heating frozen meal products and ten (10) sites serving fresh, cooked meals.

To keep costs low and improve efficiencies, the AAAD relies on providers, the Quality Assurance staff, Fiscal Director, MIS, Options Counselors, and management staff. The continued analysis of workflows and dashboards will identify opportunities to improve efficiencies. HCBS Support Staff monitor missed visits to identify trends that may lead to a client no longer needing services. The staff compare missed visits to invoices in an effort to identify billing discrepancies. The Contracts Manager and Options Counselors will verify that meals are provided to eligible participants through the internal monitoring process. Additionally, the meal providers will continue to notify the Options Counselors when a client's status has changed and they no longer appear to need the service.

5. Describe how participant feedback is solicited and the results are used to improve service quality. Specifically describe what actions were taken in 2023.

The AAAD completes surveys for 100% of the home-delivered meal participants each year. Beginning in February, phone surveys are completed on all clients who received meals between July 1st – December 31st. New clients enrolled between January 1st – June 30th are contacted by phone in June and July. Survey results are compiled, analyzed, and shared with nutrition providers for quality improvement purposes. Volunteers and senior center staff conduct weekly telephone reassurance calls to clients receiving frozen home-delivered meals to verify delivery and determine satisfaction and any other needs they may have.

Additionally, annual nutrition site monitoring provides an opportunity for direct consumer input from both congregate and home-delivery clients. Consumer phone calls and "word of mouth" comments are also taken into consideration. All results are/will be reviewed and discussed with nutrition providers. All providers, particularly new ones, are encouraged to survey clients in order to obtain feedback on menu satisfaction.

6. Describe how your agency and its providers target congregate nutrition services to reach the greatest social and economic need (low income, rural, minority, language barriers). As you compare your current reach to these populations, do you plan to change any congregate site locations in order to better serve them?

In an effort to increase exposure to those within the target population, the AAAD contracts with at least one senior center in each of the 14 counties to serve as a congregate nutrition provider. In FY23, congregate sites at the Macon County Senior Center, Fairview Senior Center, Granville Senior Center, Baxter Senior Center, and McMinnville-Warren County Senior Center were added to the nutrition program. It is possible that new sites will be established in FY24.

In addition to utilizing social media, PSAs, newsletters, and participation at local health fairs and other community outreach events, the AAAD will continue to use Every Door Direct Mail to reach those of higher social and economic need (low-income, rural, minorities, language barrier) in the Upper Cumberland. Staff will continue to conduct outreach in partnership with SHIP/SMP, SNAP, and the Senior Expo. To ensure language is not a

barrier, the AAAD has staff available to interpret Spanish or the contracted interpreter service can be utilized.

7. Describe your plan to ensure that services will not be disrupted in an emergency or in the event of the loss of a food provider.

The standard operating procedures to ensure that meals are available to clients during an emergency situation are as follows:

- If hot meals cannot be provided, shelf-stable meals are in place in the client's home. Three emergency meals are provided to home-delivered clients and are replaced as used following inclement weather or an emergency situation. If there are not any emergencies within a six-month period, meals are replaced.
- For clients receiving frozen meals, it is less likely that an emergency would disrupt their weekly or bi-monthly delivery. The weekly and bi-monthly deliveries are beneficial in that the clients are more likely to already have meals on hand. If in fact the emergency happens to affected the scheduled delivery, or leaves the clients without the ability to heat the frozen meals, then the clients are to use the shelf-stable meals provided to them in advance.
- When an emergency occurs, the Options Counselor(s) will attempt to contact their clients in the affected area(s). the priority is to take any action necessary to assist the individuals in meeting identified needs and to ensure their safety.
- During emergency situations, most nutrition sites have the option of utilizing local emergency management personnel for delivery of meals.

In the event of a loss of provider, the AAAD will contact other contracted meal providers within the region to determine the willingness to cover an area that has experienced this issue. If a current provider is unable to meet the need, then the AAAD will contact other potential providers in the local area to attempt to identify a new provider. If neither of these efforts yield a solution, then the AAAD will consult with other AAADs and TCAD for a solution

8. Include strategies or plans that your AAAD will make to ensure that that 100% of III-C and state nutrition funds are expended within the fiscal year.

The Upper Cumberland has a thriving congregate nutrition program which results in having to cap meal providers / sites at a designated average number of meals that can be served over the course of a month and year in order to not overspend funds. For FY23, the AAAD has allocated the maximum amount of eligible transfers from IIIB (traditional and ARP) as well as all NSIP funds to the congregate program to maximize the potential number of meals served. Based upon the congregate meal participation trend over the past two years and the plan to maintain C2 (HDM) enrollment at the maximum capacity level as it is currently, the AAAD does not foresee any concerns in utilizing 100% of the Title IIIC funds in FY24.

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Guardianship:

1. Complete the following table:

	2022 Calendar Year	2023 Calendar Year – Projected	2024 Calendar Year Projected
Active Caseload	94	95	96
Active Casciona	unduplicated clients		

2. Describe the agency's plan to maintain or increase the number of volunteers.

In October 2021, UCAAAD hired a part-time Public Guardianship Program Outreach and Volunteer Coordinator. Unfortunately, the coordinator has had to be out due to health reasons and the UCAAAD Assistant Director has been filling in. The UCAAAD plans to hire a full-time Public Guardianship Program Support/Volunteer Coordinator to increase volunteers for the program. The coordinator will recruit volunteers through presentations to community groups and faith-based organizations, and with the help from the UCDD Marketing department, increase social media presence and other multi-media outlets. The volunteer coordinator will continue to offer training in a group or one-on-one setting. A continuing goal is to have a volunteer visit each client on a monthly basis. Volunteers are assigned clients in their area and are recognized yearly through a volunteer training/luncheon.

National Family Caregiver Support Program (NFCSP) - Title III-E

1. Complete the following table:

	FY 2022	FY 2023 – Projected (Served/Units)	FY 2024 – Projected (Served/Units)		
# Served (Excluding Case Management, Information Services, and Information & Assistance)	137	105	115		
Units of Service (Excluding Case Management, Information Services, and Information & Assistance)	11,560	9,753	14,915		

2. Describe innovative concepts that you plan to implement to address the top caregiver needs with limited financial resources.

The AAAD will continue to serve as many caregivers as possible by striking a balance between providing the lowest amount of services needed, yet meet enough of the need to be beneficial.

The AAAD will continue to offer the self-directed voucher program which 19 caregivers currently utilize, while also allowing vouchers to be used for medical supplies, assistive technology, grocery service, and/or chore services in addition to in-home respite.

The voucher program enables caregivers to hire an individual or an agency that the AAAD does not hold a contract with to provide services. This system provides two primary benefits: 1) caregivers can hire an individual at a lower hourly rate and therefore be able to receive an increased amount of service hours, and 2) alleviates some of the provider and staffing issues the AAAD continues to experience.

The NFCSP Coordinator will begin offering the Caregiver Atlas to caregivers in order to provide resources and education material. The UCAAAD will also continue to provide inhome counseling by a local Licensed Professional Counselor.

 Describe plans for outreach that the AAAD will implement to ensure that caregivers are aware of the NFCSP and services it provides in an effort to increase the enrollment in the program.

The NFCSP Coordinator will continue to provide or implement the following outreach activities:

- Utilize newspaper PSAs, radio PSAs, social media, and UCDD website to promote awareness of the program and related events and training opportunities
- O Distribute NFCSP brochures to local primary care physician's offices along with the UCDD Resource Guide
- Continue to hold the Senior & Caregiver Expo each year allowing the public to receive information on the program
- 4. Include strategies or plans that your AAAD will make to ensure that III-E funds are maximized to ensure that III-E funds are 100% expended by the end of FY 2024.

The AAAD will continue to use the NFCSP voucher program allowing vouchers to be used for in-home respite, medical supplies, assistive technology, grocery service and/or chore services. Each month, expenditures will be tracked and service trends factored into projections to ensure effective utilization of funds.

Legal Assistance

 What legal priority case is the most served in the area? Legal priorities are defined as Income, Healthcare/Long term care, Nutrition, Protective Services, Housing, Utilities, Guardianship Defense, Abuse/Neglect, and Age Discrimination. Healthcare and long-term care is the legal priority case most served in the region.

2. Does the legal priority with the greatest number of cases represent the greatest need or is there another legal priority with fewer cases that should be addressed through education efforts?

Healthcare and long-term care cases most represent the greatest need in our service area. The types of cases in this category represent the greatest number of requests for assistance.

3. What economically or socially needy population, defined as Clients in Poverty, Minority in Poverty, Rural and, Frail/Disabled, represent less than 50% of those served through legal assistance. What targeting and outreach efforts can be done to increase those numbers served?

Clients in Poverty and Minority clients in Poverty represent less than fifty percent of those served. Outreach and targeting can be done at low-income senior housing complexes to try to reach out to these target groups. The attorney will also identify low-income and low-income minority communities and mail information about the legal assistance program through the United States Postal Service "Every Door Direct Mail" program.

4. How will the AAAD and legal provider increase service to those identified economically or socially needy populations? How will the AAAD and legal provider address the identified legal priority needs in the PSA?

The provider will contact housing complexes for low-income elderly individuals, request to be allowed to provide information about our services and conduct legal intake onsite at least twice during the fiscal year.

In addition, the provider will work with Upper Cumberland Development District's Marketing and Communication team to post on UCDD's social media pages. The provider will also work with UCDD's Director of Informatics to identify low-income communities in the service area.

Senior Centers

1. Complete the following table:

#Participants	#Low- Income	#Minority	#Rural	# English Limitation
340	41	8	320	2
	45	2	96	0
		20	801	0
	5	0	24	0
	19	4	98	0
	#Participants 340 106 863 28 112	Income 340 41 106 45 863 149 28 5	Income 340 41 8 106 45 2 863 149 20 28 5 0	340 41 8 320 106 45 2 96 863 149 20 801 28 5 0 24

Fautross	251	7	6	222	3
Fentress	42	22	2	40	0
Jackson -Fairview		19	3	52	1
Jackson - Granville	55	19	7	225	0
Macon Co.	249	1 7	/		
Overton Co.	118	110	1	105	2
Pickett Co./Byrdstown	108	14	1	104	0
Putnam – Algood	117	16	2	30	0
Putnam – Baxter	68	9	1	38	0
Putnam – Cookeville	449	68	15	85	0
Putnam - Monterey	81	16	1	62	0
Smith Co.	111	30	7	108	00
Van Buren Co.	45	42	0	43	0
Warren Co./McMinnville	752	177	45	689	2
White Co.	171	12	6	169	0

2. Describe your agency's approach to working with those senior centers that need to improve their reach to the target populations.

The UCAAAD continues to hold quarterly meeting for senior center directors and allows directors the opportunity to share highlights and best practices from each of their centers. AAAD staff and outside speakers provide trainings on relevant topics during these meetings. The UCAAAD Senior Center Services Coordinator communicate directly with center directors to encourage and educate on innovative and new programs for the centers. With this encouragement and education, the Coordinator can work one-on-one with senior center directors to target programs that would reach the targeted populations. The Coordinator has offered to assistance to create flyers and other promotional materials and can liaison with the UCDD Marketing and Communications team to share flyers and materials on the UCDD social media pages.

Emergency Preparedness

1. Name of Staff Person on the local emergency management team.

Holly Oakley and Connie Vassilev-AAAD and Sherry Thurman-UCDD

2. How is the agency's emergency plan communicated to staff?

The agency will communicate the UCDD's Business Emergency Plan to staff through an annual training, the employee handbook, Google Link, and periodic drills. In the event of a disaster, the agency will communicate with employees in the following ways: verbally, inperson, and/or by cell phone, internet, or social media.

Revised March 2023

SHIP

1. Complete the following table:

	Grant Year 2022 (April – March)	Actual Grant Year 2023 (April – March)	Projected Grant Year 2024 (April – March)
# Client Contacts	6116	Actual: 4836 Projected: 5550	7801
# Of Consumers Reached Through Outreach Events	1317	Actual: 3580 Projected: 3800	7801
# Of Client Contacts Under Age 65	664	Actual: 458 Projected: 700	1411
# Of Hard-to-Reach Client Contacts	7687	Actual: 458 Projected: 700	9936
# Of Enrollment Contacts	6089	Actual: 4810 Projected: 5500	7801
# Of Low Income/Medicare Savings Enrollment Assistance Contacts	142	Actual: 183 Projected: 275	231

- 2. Describe your efforts to increase the number in each column in the table above.
- Increase number of Client Contacts: SHIP will continue to develop partnerships with
 retirement groups, medical offices, social workers and pharmacies to promote awareness of
 services offered. SHIP is actively seeking a referral partnership with the State of Tennessee
 as well as local large businesses to be a resource for those who are retiring and need
 assistance choosing Medicare coverage. SHIP will continue to count all SNAP calls and
 clients who are seeking HCBS services as a SHIP contact as well.
- Increase number of clients reached through outreach events: SHIP plans to do outreach events as they become more available post COVID-19 as well as provide new interactive ways with social media or webinars. Every Door Direct Mail through the United States Postal Service will continue to be sent out on rural mail routes as well as targeted mailings to those who have been clients before.
- Increase number of clients reached who are disabled and under the age of 65 on Medicare: SHIP plans to continue partnering with our HCBS clients who are disabled and on Medicare via targeted outbound calls. SHIP will continue to strengthen partnerships with Social Security offices as well as doctor's offices to help identify those in need of counseling and under the age of 65. Welcome to Medicare Classes will be continues and expanded into new counties to help educate all people, especially those with disabilities, how to navigate Medicare when first enrolled. Outreach to local dialysis clinics and housing complexes continues to be improved on.

- Increase the number of Enrollment Contacts: Ensuring each contact made from SHIP is
 properly screened for Medicare eligibility will ensure this performance measure is correctly
 measured.
- Increase the number of Low-Income Subsidy and Medicare Savings Program contacts: As part of the MIPPA contract, our Benefits Counselor screens callers who want to apply for low income benefits for Medicare and SNAP. We also cross train CHOICES staff to provide application assistance for MSP while doing a TennCare application. Over the next year, SHIP will assist those with both Medicare and TennCare benefits to fill out redetermination applications to continue Medicaid.
- Describe your agency's approach to reaching Medicare beneficiaries who are hard to reach due to ethnicity, limited English proficiency, those with disabilities, and those eligible for low-income subsidies.
 - UCAAAD will continue to recruit volunteers who live in rural counties to help with group presentations and counseling. Every Door Direct Mail will continue to be an outreach method by picking areas of counties through filtered data for low-income, rural and minority populations. Information on EDDM mail outs will be Medicare Preventive Benefits, Low-income Subsidy, SHIP, SNAP, SMP, LEP and information that may be important to those who have disabilities and are on Medicare. SHIP continues to retain a true volunteer that speaks French as well as an in-kind volunteer who speaks Spanish. A text-to-chat functionality will be introduced as a method of reaching clients via text messaging. This program will allow our programs to alert clients about events in their counties, scams, or other important information about Medicare.
- Include strategies or plans that your AAAD will make to ensure that SHIP and MIPPA funds are 100% expended by the end of Grant Year 2024.
- Each month SHIP staff will meet and go over program needs and expenses already accounted for using the monthly IFR submitted to TCAD as a guide.
- For salaries, occasional usage of temporary staff will be utilized to make sure all the salaries are expended by the end of each grant year.
- For supplies and postage, we will gauge the amount to see if mass mailings would be a good
 way to utilize those dollars and in turn clients would reach out for assistance resulting in
 more client contacts.
- For communications, SHIP will pay for text-to-chat functionality to notify beneficiaries of events, etc., as well as initiate communication between clients and counselors.

Revised March 2023

Targeting Status Report

Report on activities during the preceding year. (This information is used for the Title VI Plan)

Provide information on the extent to which the Area Agency met its Targeting objectives related to rural, minority, ESL, and poverty populations for all programs in the 2023-2026 Area Plan.

2023*	ACTUAL
OBJECTIVE	ACCOMPLISHMENT
Ensure compliance of Civil Rights and	Offered virtual trainings in June 2022 to
Title VI training to all service providers.	Senior Centers, HCBS providers, Advisory
Title vi daming to the opening i	Board. In person staff trainings were
	provided to staff in March and September
	2022 and will be held on March 31, 2023
Reach target population with education and	Every Door Direct Mail, social media, other
counseling for Medicare.	multi-media, presentations, Upper
counseling for Medicare.	Cumberland Senior and Caregiver Expo,
	and direct mailouts
Increase outreach and education in rural and hard to reach communities.	Every Door Direct Mail was used to disseminate information about all programs; flyers and brochures were given to CRDC housing complex residents; the AAAD had a booth at the Cookeville Regional Medical Center Foundation's Family Engagement events; set up informational booths at eleven county fairs; mass mailing of program materials to home bound HCBS clients in service area; distribution of resource guides at senior centers and to stakeholders for distribution to clients; monthly participation in health council meetings

^{*} Last complete 12-month period.

Targeting Plan, Title VI

Civil Rights Act of 1964, Title VI, and Targeting Activities Area Agency Title VI Implementation Plan FY 2024

 Organization of the Civil Rights Office – Describe the organization and staffing of your agency's Civil Rights/Title VI unit. Outline the duties and responsibilities of the Title VI Coordinator.

Tamara Kulpa, UCDD and UCHRA Human Resources Coordinator, serves as the Title VI Coordinator. The duties of the Title VI Coordinator include: receiving and investigating Title VI complaints, and providing Title VI training for staff, volunteers and interested subcontractors.

2. Complete the following table:

	FY 22	FY 23 - Projected	FY 24 - Projected
Total Individuals Served	15,774	16,470	17,350
Total Minority Individuals	256	275	325
Served			

3. Describe the manner in which persons with limited English proficiency are served by the agency.

Persons with limited English proficiency are served by utilizing the Avaza Language Services, a telephone-based translation service with representatives fluent in over 180 different languages. Depending on the program and service, select materials are available in multiple languages. The agency continues to review different options to more effectively accommodate this population such as using TTU's Foreign Language Department and local health departments. Currently, the Human Resources Benefits Coordinator is bi-lingual in Spanish and the SHIP program has a volunteer that is bi-lingual in French.

Complaint Procedures

a. Describe the Title VI Complaint procedures followed by your agency.

Once an allegation of a Title VI violation has been received by the UCAAAD, a complaint form is provided to the individual. Information is given to the individual stating that the complaint must be submitted in writing. A stamped envelope is included with the form. Upon receipt of the complaint form, the Title VI Coordinator will send a letter to the individual acknowledging the complaint and advise that the complaint will be investigated within 30 calendar days. Next, a preliminary inquiry is conducted to substantiate or refute the allegation. If the allegation is substantiated, a full complaint

investigation is conducted and corrective action implemented. If the complaint is refuted, a letter is sent to the complainant describing the complaint, scope of investigation, and a summary of facts on which a determination was made.

b. Describe agency policies related to investigations, report of findings, hearings and appeals, if applicable.

All substantiated complaints will be recorded on the complaint log and maintained by the Title VI Coordinator. Grantors and contractors, if applicable, will be notified within three business days of the complaint. State and/or Federal authorities will be notified in three business days of the complaint and corrective action plan.

c. Include a copy of the agency's complaint log, if applicable.

N/A: no substantiated Title VI complaints

 List the total number of all contractors and provide the number and percentage of minority contractors, and the dollar amount and percentage expended with minority contractors.

The UCAAAD has 38 providers for FY23. Of these 38 providers, 6 (16%) are minority providers. The maximum liability for all contracts is \$3,374,645, of which \$607,780 (18%) is with minority providers:

- Aging Services for the Upper Cumberland (\$225,055)
- Beth Walker (\$8,000)
- Clark House Lunches (\$56,170)
- A+ Medical Staffing (\$171,865)
- RH Care (\$77,541)
- Senior Solutions Home Care (\$69,149)
- 6. Title VI requires agencies and sub-recipients to monitor contractors regarding the dissemination of the following information to the public: non-discriminatory policy, programs and services, complaint procedures, and minority participation on planning boards and advisory bodies. Describe the procedures taken to assure that this information is presented.

The Contracts Manager and Quality Assurance staff monitor all providers at least annually for Title VI compliance. Compliance ensures that all clients and employees are specifically informed about their individual rights under Title VI and that minority individuals are represented on boards and advisory committees. The UCAAAD ensures all contractors participate in Title VI training, either provided by the UCAAAD or through other means.

7. There is a need for a clear understanding of the demographic diversity of a region and methods to provide information and education to the underserved populations even when there are waiting lists, there are other opportunities/resources unknown to these groups. List the strategies to achieve this outreach within those identified communities.

a. Describe how the Area Agency plans and coordinates activities to disseminate information about services and programs to minority populations in the planning and service area?

The UCAAAD will continue increased marketing efforts to reach those of higher economic and social need (rural, minorities, low-income, and language barriers) in the Upper Cumberland with the goal of serving more of the targeted population in the upcoming year. Using information derived from Upper Cumberland Development District's GIS mapping tools and census data to determine the location and number of those with higher need, Saturation areas have been targeted by utilizing the sorting tools available through the US Postal Service website to target mailing routes within the target zip codes. The UCAAAD will use the USPS Every Door Direct Mail marketing method to advertise our services. The information being distributed: SNAP, SHIP/SMP, in-home services, and the I & A line. The UCAAAD will also use other multi media outlets to reach targeted populations.

b. How is diversity reflected in all aspects of area planning—programming, participants, personnel, service providers, governing/advisory entities?

In an effort to ensure all ethnicities and races are aware of employment opportunities through the AAAD, the UCDD's Human Resources and Marketing staff promote job announcements on the agency website(s), posts on social media (Facebook, Instagram, LinkedIn, and Twitter). As of March 2023, the AAAD has two minorities on staff.

The AAAD contracted with four (4) minority service providers in FY23 to administer HCBS and legal services, which represents 10.5% of the subcontractors.

c. What documentation or process is used by the Area Agency to document activities focused on increasing the representation and/or participation of minority populations in programs and services?

Documentation of minorities served by the UCAAAD is captured in SAMS, SIRS (SMP), and STARS (SHIP) databases. Through December 2022, the UCAAAD has served 178 minorities. UCAAAD staff document outreach activities utilizing standardized forms to capture data such as target populations.

Older Americans Act Required Targeting Activities

Set specific objectives, consistent with State policy, for providing services to older individuals with greatest economic need, older individuals with greatest social need, and older individuals at risk for institutional placement; including specific objectives for providing services to low-income minority older individuals, older individuals with limited English proficiency, and older individuals residing in rural areas; and propose methods to achieve the objectives.

NOTE: Objectives and Tasks/Activities should cover Older Americans Act programs and may cover all statewide programs such as Single Point of Entry Marketing or SHIP.

OBJECTIVE	TASK / ACTIVITY	AREA AGENCY STAFF RESPONSIBLE
Ensure compliance of Civil Rights and Title VI training for all service providers.	Offer in-person and virtual annual training to senior centers, providers and volunteers	Tamara Kulpa, UCDD/UCHRA Human Resources Coordinator
Make Title VI brochures available	Brochures in English and Spanish	Debbie Martin, Administrative Assistant
Provide outreach materials to older adults with limited English proficiency	Provide materials in native language if available. If not available, translation service will be utilized.	All Staff
Conduct outreach activities to minority population	Community events, religious organizations, CRMC Foundation Family Engagement Events, CRDC housing	All Staff
Reach targeted population with education and counseling for Medicare	Recruit volunteers to set up host sites and provide presentations	SHIP/SMP staff
Increase outreach and education in rural hard to reach communities	Direct mail, community events, CRDC housing complexes	All Staff

AAAD STAFFING

- 1. Include an Organizational Chart for the Area Agency with staff names, position/title, and funding source. (see attached)
- 2. List all new hires not included in the FY 2023 Area Plan Update. Include the following information:
 - Name and Position;
 - Full/Part time status (If the individual will have multiple roles, indicate each responsibility separately and the percent of time to be dedicated to each role); and
 - Required Qualifications (List the individual's qualifications).

Alli Hammock, Full-Time CREST Advocate

Required Qualifications:

An undergraduate degree from a 4-year college or university (preferred in health or social service field

A minimum of 1-year experience in social services, gerontology, or a related field

Proficient computer skills

Effective written and verbal communication skills

Ability to travel regularly with the 14-county region

Public speaking and outreach experience

Qualifications:

- Bachelor of Science in Interdisciplinary Studies with a concentration in Social Work and Psychology
- Case Management made schedules for caregivers, handled call outs, and disputes among caregivers
- Assisted patients with activities of daily living, maintained a clean and safe environment, assisted nurses with various tasks, performed group activities, and charted information on patients
- Assisted with calling providers, faxed and filed documents, checked in patients, and observed the Physician's Assistant in exams
- Certified Nursing Assistant
- Certified in CPR and First Aid
- Excellent in written and verbal communication
- Proficient in Microsoft Office Applications and Google

❖ Kaitlin Carrick, Full-Time Home and Community Based Services (HCBS) Support Staff

Required Qualifications:

Bachelor's degree in computer sciences, sociology or related field preferred Proficient computer skills Excellent written and verbal communication skills

Qualifications:

- Bachelor of Arts in Sociology, Minor in Psychology
- Worked as a Rapid Care Patient Registrar maintaining a high volume of electronic patient records, verifying insurance, screening patients for Medicaid eligibility, managing phone lines, and performing clerical tasks
- As a Patient Access Representative, was responsible for registering inpatients, outpatients, and other facility admissions, operated the switchboard, processing payments, and performing clerical work such as faxing, filing, and scanning.
- Proficient in Research and Interviewing
- Experience in Microsoft Office Applications
- Detail Oriented
- Excellent Time Management
- Excellent written and verbal communication skills
- Experience in EMR/Medical Systems

❖ Brenda Phillips, Full-Time Home and Community Based Services (HCBS) Provider Coordinator

Required Qualifications:

Bachelor's degree in sociology or related field preferred
Experience with Federal and State funded programs, preferred
Multitasking skills
Proficient computer skills
Excellent written and verbal communication skills

Qualifications:

 Worked as a Branch Operations Manager for 7 years developing marketing plans, business plans, sales strategies, and action plans for identified targets of opportunity that defined objectives, goals, win strategies, schedules, and action assignments to accommodate corporate goals. Maintained a working knowledge of Federal and State regulations and reimbursement (Managed Care, Medicare, and Medicaid).

- Worked as an Area HR Coordinator/HR Specialist for 4 years providing administrative support related to payroll, recredentialing, file maintenance, source candidates for job fairs, State or Federal career centers, outplacement programs, annual performance reviews, branch compliance reporting
- Worked as a Business Office Manager for 8 years answering multi-line phone system, faxing, copying, data entry, maintained compliance for In-Services and employee files with various professional licenses, trainings, and HIPAA Compliance, created management plans and payroll processing
- Excellent multitasking skills
- Proficient in Microsoft Suite
- Excellent written and verbal communication skills

Lynn Drew, Full-Time Family Caregiver Coordinator

Required Qualifications:

Bachelor's degree in social work or related field, or a Registered Nurse Experience with Federal and State funded programs preferred Multitasking skills

Proficient computer skills

Excellent written communication skills

Qualifications:

- Bachelor's degree in Multidisciplinary Studies
- Served as Regional Director of Alzheimer's Tennessee
- Assistant Executive Director & Programs Director responsible for managing all aspects of facility operations including managing staff, budgeting, marketing, resident care, coordinate volunteer programs, community events, and fundraisers.
- Proficient in Microsoft Suite
- Excellent written and verbal communication skills

Tracie Greene, Full-Time Public Conservator

Required Qualifications:

Bachelor's degree in human services or related field

At least (2) two years of successful employment in a field related to public guardianship activities, such as social services, law, financial institutions, and/or health care or other related fields

Within two (2) years from the date of employment as a District Public Conservator, each District Public Conservator shall obtain certification by the National Guardian Association as a Registered Guardian

Must possess proficient computer skills Have written and verbal communication skills

Qualifications:

- Bachelor's degree in Multidisciplinary Studies
- Admissions Coordinator/Social Worker responsible for documenting patient information, verified insurance, completed admission contracts, initiated baseline care plan, and discussed advance directives, provided assistance and resources as needed.
- Director of Social Services responsible for providing social services to 120 residents.
 Developed treatment and discharge plans and set up appropriate services.
- Director of Admissions and Marketing writing grant proposals. Created press releases, flyers, and posters for events.
- Proficient in Microsoft Suite
- Excellent written and verbal communication skills
- 3. What is the name of the individual who directly supervises the Director of the Area Agency on Aging and Disability?

Mark Farley is the Executive Director of the Upper Cumberland Development District and The Upper Cumberland Human Resource Agency. Mark Farley supervises Holly Williams, Director of the Upper Cumberland Area Agency on Aging and Disability.

- 4. The total number of staff at the AAAD is: 35. Of the total number of AAAD staff the following are:
 - Age 60+: 8
 - Female: 30
 - Minority: 2
 - Disabled: 1
- 5. Provide the total number of FTE Options Counselors that manage an active caseload for OPTIONS, III-B In-home Services, III-C, and/or III-E.

The UCAAAD employs 4.8 FTE Options Counselors and one (1) Full Time Family Caregiver Coordinator.

6. What is the average caseload for Options Counselors managing cases for OPTIONS, III-B In-home Services, III-C, and/or III-E?

The Family Caregiver Coordinator manages a caseload of 32 caregivers/care recipients while managing other responsibilities in the program. The Options Counselors have an average caseload of 156 clients.

7. What is your plan for increasing capacity in programs with regards to Options Counselor's caseloads as funding for programs increase?

The AAAD will implement the following procedures to maximize caseloads of Options Counselors:

- Work toward increasing the caseload of each FTE Options Counselor to 200 clients, while not jeopardizing the quality of work or negatively impacting the ability to meet clients' needs.
- HCBS support staff will identify clients that have been on the waiting list for a
 considerable amount of time. These clients will be reviewed to determine if services
 are still wanted and to see if their needs have changed and/or want to be reconsidered
 for CHOICES eligibility.
- Utilize the Provider Request Service Change log to identify patterns and offer support to providers in improving start/resume service times.

Training and Staff Development Plan FY2024 (to be up-dated annually)

*Indicate if training is out-of-state in order to obtain pre-approval status. No additional TCAD approval will be required if listed here and approved. Travel should be relevant to each individual's job duties.

Title & Subject of Training	Category	Estimated Date of Training			
	AAAD	Providers	Volunteers		
	Staff	or Partners			
Annual TN SHIP / SMP statewide	5				May 2024
training *SHIP/SMP National Conference	2				July 2023
*Regional SHIP training	2				September 2023
Emergency Preparedness	36				May 2024
HIPAA & Title VI	36	41	35		Sept. 2023; June 2024
SHIP/SMP Volunteer Update Training	5		20		Quarterly
SHIP/SMP statewide Volunteer Update Training	5		20		October 2023
SNAP Civil Rights Training	36				September 2023
Victim Advocacy Training	1				July 2023
*SE4A	3				August 2023
SMP Resource Webinars	2				Monthly
Public Guardianship Training (TCAD)	5				April 2024
CAT Conference	5				November 2023
*NGA Conference	2				October 2023
TN Elder Justice Conference	8	2	1		June 2024
PG Volunteer Training & Recognition	5		15		June 2024

PG Volunteer			15		As needed
Trainings					
Ombudsman		2			May 2024
Training (TCAD)					
Volunteer			25		Quarterly
Ombudsman Rep					
(VOR)					2002
Legal Assistance		3			October 2023
Training (TCAD)					1 2004
*NCOA	3				June 2024
Conference					T 1 2022
*USAging	2				July 2023
HCBS Qualified	4				December 2023
Assessor Training					1 2022
*Meals on Wheels	l				August 2023
of America					
Conference					4 11 2024
*AIRS Conference	2				April 2024 December 2023
TFA Conference	8	3	2		
UC Vulnerable	20	5	10		August 2023
Adult Abuse			1		
Summit					As Available
Legal Topics: Law	12				AS Available
Office of Tim					
Takacs					Feb/March
TDDA Conference	3				2024
					March 2024
*American Society	2				With 202
on Aging					June 2024
CARES Conference	5	1			Oct/Nov 2023
TN Rural Health	2				00011012023
Conference				2	May 2024
South Central Adult	5				17147 2047
Abuse Conference					May 2024
First TN Aging	1				17109 2021
Conference		1	 	-	June 2024
TN Disability Mega	2	1			54114 202
Conference				ļ	

Advisory Council

A. MEMBERSHIP and REPRESENTATION

Composition of Council: Choose among the following options to specify which category each Advisory Council member represents on the table below.

- a. Age 60+ (50% Older persons)
- b. Minority age 60+
- c. Minority age <60
- d. Resides in a Rural Area
- e. Family Caregiver
- f. Advocate for Older Persons
- g. Service Provider for Older Persons
- h. Advocate for Individuals with Disabilities
- i. Service Provider for Individuals with Disabilities
- i. Business Community
- k. Local Elected Official
- 1. Provider of Veterans' Health Care
- m. General Public (County Representative)
- n. Has a Disability

Members	Represents
Mitzi Brandon	Age 60+ General Public (Cannon Co. Representative Resides in Rural Area Family Caregiver Advocate for Older Persons Business Community (MTSU Curriculum Specialist)
Brenda Roberts	Age 60+ Resides in a Rural Area Advocate for Older Persons Advocate for Individuals with Disabilities Service Provider for Older Persons Service Provider for Individuals with Disabilities Business Community (Senior Center Director)
Cynthia Strong	Advocate for Older Persons Advocate for Individuals with Disabilities Service Provider for Older Persons Service Provider for Individuals with Disabilities

	Business Community (Saint Thomas
	Highlands-Hospital Representative)
James Burden (Vice-Chairman)	Age 60+
James Bardon (1.00 Sames	Minority age 60+
	Resides in a Rural Area
	Advocate for Older Persons
	Advocate for Individuals with Disabilities
	Business Community (Retired,
	Labor/Workforce Dev.)
	Advocate for Older Persons
Jason Murphy (Secretary)	Advocate for Individuals with Disabilities
	Business Community (Financial Planner)
	Provider of Veteran's Health Care (AMVETS)
Marvin Lusk	Age 60+
	Minority age 60+
	Resides in a Rural Area
	Advocate for Older Persons
	Advocate for Individuals with Disabilities
	Business Community (Retired, TN College of
	Applied Technology)
Steve Moore	Age 60+
5,600 1110010	Advocate for Older Persons
	Advocate for Individuals with Disabilities
	Individual with a Disability
Melinda Vanatta-Davis	Age 60+ (50% Older persons)
Mellilda Vallatta-Davis	Minority age 60+
	Family Caregiver (raising grandchildren)
	Advocate for Older Persons
	Advocate for Individuals with Disabilities
	Service Provider for Older Persons
	Service Provider for Individuals with
	Disabilities
	Resides in a Rural Area
	Business Community (APS Supervisor)
	Advocate for Older Persons
Myra Walker	Advocate for Individuals with Disabilities
	Advocate for individuals with Disabilities
	Service Provider for Older Persons
	Service Provider for Individuals with
	Disabilities
	Resides in a Rural Area
	Business Community (UCDD/CRDC (Senior
	Housing))
Lynn Drew (Chairperson)	Advocate for Older Persons
Lymi Diew (Champerson)	Advocate for Individuals with Disabilities
	Service Provider for Older Persons
	Business Community (Alzheimer's of TN)

Katherine Pack	General Public (Dekalb Co. Representative)		
	Age 60+		
	Resides in a Rural Area		
	Advocate for Older Persons		
	Advocate for Individuals with Disabilities		
Beverly Wattenbarger	Resides in Rural Area		
Deverif vianensus	Advocate for Older Persons		
Doug Young	Age 60+		
Doug Toung	Resides in Rural Area		
	Advocate for Older Persons		
	General Public (County Representative)		
Melonie Turner	Age 60+		
14,0101110 1 0121-02	Resides in Rural Area		
	Family Caregiver		
Cynthia Brown	Advocate for Older Persons		
Cyntinu 210	Advocate for Individuals with Disabilities		
	Service Provider for Older Persons		
	Service Provider for Individuals with		
	Disabilities		
	Business Community (TTU, Gerontology)		

B. SCHEDULE OF ADVISORY COUNCIL MEETINGS for FY 2024 (Up-dated annually)

Give Dates and Times of Scheduled Meetings

September 13, 2023 (9:30 a.m. – 11:30 a.m.) December 13, 2023 (9:30 a.m. – 11:30 a.m.) March 20, 2024 (9:30 a.m. – 11:30 a.m.) June 12, 2024 (9:30 a.m. – 11:30 a.m.)

C. OFFICERS & OFFICE

Name of Officer	Office	Date Term Expires
Lynn Drew	Chairman	March 15, 2023
James Burden	Vice-Chairman	June 30, 2023
Jason Murphy	Secretary	June 30, 2023

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D. ADVISORY COUNCIL BYLAWS

Attach Bylaws that show date of last review

The Bylaws were last reviewed on March 15, 2023 by the AAAD Advisory Council Board. See attached Ex C-3 Section D – Bylaws Reviewed. The AAAD Advisory Council were asked to vote upon Article VI, Section 1 as follows:

ARTICLE VI—ELECTIONS

Section 1 The special appointed Nominating Committee (appointed by the Chairman) shall prepare a slate of nominees for all elective offices. Board members interested in serving as an officer should contact the Chairman by the date of the third quarter meeting.

Proposed new language to read: At the third quarter meeting, a Nominating Committee shall be appointed by the Chairman. Board members interested in serving as an officer should notify the Nominating Committee Chairman by a specified date set prior to the fourth quarter meeting as determined by the Committee Chairman.

The Advisory Council voted unanimously to change the verbiage as presented.

Advisory Council Bylaws
*Only Update if there have been changes to the Bylaws

Bylaws were revised on Article VI, Section 1. See attached Ex C-3 Section D - Bylaws REVISED.

Public Hearings on Area Plan

A. PUBLIC HEARING INFORMATION

A. PUBLIC HEARING INFURMATION		
Date(s) of Public Hearing	N/A	
Time(s) when hearing was	N/A	
held		
Place(s) where hearing was	N/A	
held		
Was Place Accessible?	N/A	
Type of Notice(s) or	N/A	
Announcement(s)		
Date(s) of Notices or	N/A	
Announcements (attach		
copy)		

B. ATTENDANCE*

B. ATTENDANCE* County	# Of Advisory Council Members from County	Total from County**
N/A	N/A	N/A
Total # Advisory Council Members in column 2		
Total Attendance*		

^{*} Do not include AAAD staff in Public Hearing attendance

C. AGENDA & ANNOUNCEMENTS

Attach a copy of the agenda. See P&P manual for required agenda topics. Attach one example of each type of notice sent out and describe who notices were sent to. If the AAAD is requesting a waiver for any reason, the agenda and announcement must include a statement that a waiver is being requested. Document efforts to outreach to rural, minority, and lowincome populations for their participation in this planning effort.

N/A

^{**} Include Advisory Council Members in column 3 so that the Total Attendance reflects everyone in attendance.

D. DESCRIPTION

Include any other information about the Public Hearing. Mention any extenuating circumstances that affected attendance (weather, high proportion of sickness, etc.).

N/A

E. SUMMARY of PUBLIC COMMENTS

Opportunity must be provided for comments on goals, budgets, and waivers.

N/A

F. SUMMARY of CHANGES

List changes made in this plan as a result of comments made at public hearing(s).

N/A

Advisory Council Participation in the Area Plan Process

Describe how the Area Agency Advisory Council was involved in the development of the Area Plan.

1. Date(s) when the Area Plan was reviewed by the Advisory Council.

March 15, 2023

2. Attach an agenda of the Area Plan review meeting or describe the review process including any alternative measures that were taken to review the Area Plan due to COVID-19.

See attached Agenda.

List of Advisory Council members in attendance at the review meeting or who were actively
involved in the review process. If the plans were emailed to Advisory Council Members due
to COVID-19 include those members who reviewed and process for accepting and reviewing
comments received.

See attached Aging Advisory Council Meeting, March 15, 2023 Attendance Sheet and Sign-In Sheet. The draft Area Plan was provided to each of the board members prior to the meeting in order for them to have adequate time to review the plan and provide input at the meeting.

- 4. Provide a summary of comments made by Advisory Council members about the completed plan.
 - Exhibit A-1 Jason Murphy asked if the Title III-B direct service allotment percentage is set or is there a need for the Advisory Council Board to approve a change? Holly Williams explained the use of these funds and that the percentage rate maximizes at 10%. She shared that once the AAAD receives the FY24 budget, this amount could change based upon the Title III-B allocation.
 - Exhibit B-1 Cynthia Strong asked if the nutrition program's meals are healthy.
 Holly Williams advised that Fit Clean and the other meal providers do provide
 healthy meals that adhere to the nutritional requirements set forth by TCAD.
- 5. Summary of Changes. List changes made in the plan as a result of comments made at Advisory Council review.

No changes were made to the Area Plan.

Exhibit D-3.2

PSA: Upper Cumberland Plan Period: FY2024 () Original, Dated:

(X) Update, Dated: 3/31/2023

Request for Waiver for FY2024

Upper Cumberland AAAD

FIVE DAY REQUIREMENT

Background: The Older Americans Act requires that nutrition projects provide at least one meal per day for five or more days per week. TCAD, as State Unit on Aging, may authorize a lesser frequency under certain circumstances (42 USC 3030e; 42 USC 3030f). TCAD's implementation of this requirement is as follows:

- Sites located in counties containing only rural-designated areas (see Table 1 below) may serve meals less than five days per week by requesting a waiver from the site.
- Sites located in counties containing urban-designated areas (see Table 2 below) may serve meals less than five days per week provided that meals are served five days per week by the combined operations of all sites within the county.

If an AAAD wishes to request a waiver of the five-day requirement for any of its sites per the criteria outlined above, please note in Column A: Requesting Five Day Waiver for Site of the Area Plan Nutrition Site Listing spreadsheet.

SIGNATURES:

AAAD Director

Chief Administrative Officer of Grantee Agency

Advisory Council Chairperson

3/15/2023

Date

Date

PSA	e 1: Counties C	PSA	County	PSA	County
1	Greene	4	DeKalb	6	Marshall
1	Hancock	4	Fentress	6	Moore
1	Johnson	4	Jackson	6	Perry
1	Unicoi	4	Масоп	6	Wayne
2	Campbell	4	Overton	7	Benton
2	Claiborne	4	Pickett	7	Carroll
2	Cocke	4	Smith	7	Crockett
2	Grainger	4	Van Buren	7	Dyer
2	Monroe	4	Warren	7	Gibson
2	Morgan	4	White	7	Henry
	Scott	5	Cheatham	7	Lake
2	Union	5	Dickson	7	Obion
3	Bledsoe	5	Houston	7	Weakley
3	Grundy	5	Humphreys	8	Chester
3	Marion	5	Stewart	8	Decatur
3	McMinn	5	Trousdale	8	Hardeman
3	Meigs	6	Coffee	8	Hardin
3	Polk	6	Franklin	8	Haywood
3	Rhea	6	Giles	8	Henderson
3	Sequatchie	6	Hickman	8	McNairy
4	Cannon	6	Lawrence	9	Fayette
4	Clay	6	Lewis	9	Lauderdale
4	Cumberland	6	Lincoln	9	Tipton

PSA	Designa County	PSA	County
1	Carter	3	Hamilton
1	Hawkins	4	Putnam
1	Sullivan	5	Davidson
1	Washington	5	Montgomery
2	Anderson	5	Robertson
2	Blount	5	Rutherford
2	Hamblen	5	Sumner
2	Jefferson	5	Williamson
2	Knox	5	Wilson
	Loudon	6	Bedford
2	Roane	6	Maury
2	Sevier	8	Madison
	=		

ADDITIONAL DOCUMENTS (Attached)

Exhibit Number	Title of Exhibit
E-1	Assurances
F-1	Budget Area Plan Update
F-2	Personnel Area Plan Update
G-1	List of Subcontracting Agencies
G-2	List of Nutrition Sites

revised 2/28/2023

Exhibit H-1

Upper Cumberland AAAD

Contracting Agency Name (Libe the ontract) DBAJAKA Name Address of Contracting Agency Print/Government (List All Cooked) Front/Government (List All Cooked) Front Polity (Source) Front Cooked Front Polity (Source) Front Cooked Front Forgit Front Hite III, State For Cooked Front Forgit Front Forgit Front Hite III, State For Cooked Front Forgit Front Hite III, State For Cooked Front Forgit Front Forgit Front Hite III, State For Forgit Front Forgit Front Hite III, State Forgin Front Forgit Front Hite III, State Forgin Front Forgit Tritle III, III, III, III, III, III, III, II			0.0	01000000			
Maries sit will appear on the contract) DeAdAKA Name Address of Contracting Agency At Nedical Staffing, Inc. At Medical Staff	Contracting Agency Identifier (If multiple	Contracting Agency Name (Use the			For-Profit/Non- Profit/Government	Funding Source (List All Covered	Services to be Provided Within the
At Medical Staffing, Inc. Aging Services Cumberland, Inc. Delain Country Government for Alexandria Senior Center Alexandria Senior Center Alexandria Senior Center Algood Se	contracts, list seperately)	name as it will appear on the contract)	DBA/AKA Name	Address of Contracting Agency	Status	in Contract)	Contract
A Hedical Staffing, Inc. Aging Services of the Upper Alexandria Service of the Upper Alexandria Service of the Upper Alexandria Service Center Alexandria Service Center Alexandria Service Center Agood S						Title IIIE,	
Aging Services of the Upper Aging Services Services and Marchester, TN 37355 For Profit Intellig. Tritle III.9. State For Delaib County Government for Alexandria Senior Center This 37012 Alexandria Senior Center Algood Senior Center Baxter Senior Center Algood Senior Center Baxter Senior Center Algood Senior Center Algood Senior Center Baxter Senior Center Algood Senior Center Algood Senior Center Senior Center Algood Senior Center Senior Center Baxter Senior Center Woodbury, TN 37130 Algood Senior Center Senior Center Senior Center Baxter Senior Cente						OPTIONS 2. Title	Homemaker. Personal
Aging Services of the Upper Aging Services Content of An Medical Staffling, Inc. Aging Services of the Upper Aging Services Content of An Medical Staffling, Inc. Aging Services of the Upper Aging Services Content of An Anachester, IN 37350. Dekalb County Government for Alexandria Senior Center To 3505. Cannon County Senior Center To 3505. Cannon						IIIB, Colonel	Care, In-Home
Aging Services of the Upper Aging Services A				108 East McLean Street,		Thomas G.	Respite, Grocery
Algood Senior Center Senior Se	00-2023-01 (Amend 3)		A+ Medical Staffing, Inc.	37355	or Profit	Bowden Act	Shopping & Delivery
Aging Services of the Upper Cookeville, TN 38501 Dekalb County Senior Center Dekalb County Senior Center Algood Senior Center Decked Senior Center Algood Senior Center Algood Senior Center Decked Senior Center Algood Senior Center Algood Senior Center Decked S	(0 5000) 10 6707 00						Ombudsman, Legal
Conteville, Th. 38501 Non-Profit Elder Abuse Aging Services Cookeville, Th. 38501 Non-Profit Elder Abuse Alexandria Senior Center Triale IIIB, State Bakeandria Senior Center Alexandria Senior Center Triale IIIB State Bakeandria Senior Center Alexandria Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Algood Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Algood Senior Center Triale IIIB State Bakeandria Senior Center Triale IIIB State Bakeandria Senior Center Triale IIIB State Bakeandria Senior Center Woodbury, TN 37190 Non-Profit Triale IIIC T		Aging Services of the Upper		508 S. Jefferson Avenue, Suite B		Title IIIB, Title VIII,	Assistance, Elder
Dekalb County Government for Alexandria Senior Center 118 Edgewood Ave., Alexandria, Alexandria Senior Center Algood Senior Citizen's Center Algood Senior Citizen's Center Algood Senior Citizen's Center Algood Senior Center Algood Senior Citizen's Center Algood Senior Center Senior	10-2023-02 (Amend 1)		Aging Services		Von-Profit	Elder Abuse	Abuse
Dekalb County Government for Alexandria Senior Center Tive 37012 Non-Profit Title IIIID Title IIIID						Title IIIB, State	R.I., Health Prom,
Alexandria Senior Center Alexandria Senior Center TN 37012 Non-Profit Title IIID Dekalb County Government for Alexandria Senior Center Algood Senior Center Senior Center Algood Senior Center Senior Center Senior Center Senior Center Algood Senior Center Senior		Dekalb County Government for		_		Senior Center,	Phy.Fit.,Rec., Edu.,
Dekalb County Government for Alexandria Senior Center Alexandria Senior Center Alexandria Senior Center Algood Senior Center Sassou Non-Profit Title IIIB State For Drofit Alter IIIC Algood Senior Center Sassou Sassou Sassou Sassou Non-Profit Title IIIB State For Senior Center Algood Senior Center Sassou Sasso	04-2023-03 (Amend 1)	Alexandria Senior Center	Alexandria Senior Center		Von-Profit	Title IIID	Tel. Res., E. B. Prog.
Algood Senior Citizen's Center Algood Senior Center Algood TN Algood Senior Center Algood TN Algood Senior Center Baxter Senior Center		Dekalb County Government for	Alexandria Senior Center		Non-Profit	Title IIIC1	Congregate Meals
Algood Senior Citizen's Center Algood Senior Center Algood, TN Ann-Profit Title IIID Tit	04-2023-04 (Alliellu 1)	Alexandria dell'ol collect				Title IIIB, State	R.I., Health Prom,
Algood Senior Citizen's Center Algood Senior Center Algood Senior Center Algood Senior Citizen's Center Algood Senior Center Baxter Sen				125 Fourth Street, Algood, TN		Senior Center,	Phy.Fit.,Rec., Edu.,
Algood Senior Citizen's Center Algood Senior Center Algood, TN Non-Profit Title IIIC1 State Baxter Senior Center Baxter B	10-2023-05 (Amend 1)	Algood Senior Citizen's Center	Algood Senior Center		Non-Profit	Title IIID	Tel. Res., E.B. Prog.
Algood Senior Citizen's Center Algood Senior Center Baxter Center Baxter Senior Center Baxter	/= 5151111 \ CO C207 Ot			125 Fourth Street, Algood, TN			Congregate Meal
Baxter Senior Center Baxter Senior Center P.O. Box 602, Baxter TN 38554 Non-Profit Title IIIB State Fenior Center, Blizabeth A. Walker, RD, LDN Beth Walker Center Beth Woodbury, TN 37190 Non-Profit Title IIID	10-2023-06 (Amend 1)	Algood Senior Citizen's Center	Algood Senior Center		Non-Profit	Title IIIC1	Service
Baxter Senior Center Baxter Senior Center P.O. Box 602, Baxter TN 38554 Non-Profit Title IIID IIID Title IIID IIID Title	/+ pipula / 00 (707 01					Title IIIB, State	R.I., Health Prom,
Baxter Senior Center Baxter Senior Center P.O. Box 602, Baxter TN 38554 Non-Profit Title IIID III Beth Walker Beth Walker Senior Center Cannon County Senior Center Woodbury, TN 37190 Non-Profit Title IIIC Title IIIC And IIIC Cannon County Senior Center Woodbury, TN 37190 Non-Profit Title IIIC And IIIC Cannon County Senior Center Woodbury, TN 37190 Non-Profit Title IIIC And IIIC Cannon County Senior Center Serior Center Serior Center Senior Center Serior Center						Senior Center,	Phy.Fit.,Rec., Edu.,
Elizabeth A. Walker, RD, LDN Beth Walker Cannon County Senior Center Ca	110-2023-07 (Amend 1)	Baxter Senior Center	Baxter Senior Center	38554	Non-Profit	Title IIID	Tel. Res., E.B. Prog.
Elizabeth A. Walker, RD, LDN Beth Walker Sason Cannon County Senior Center Cannon County Senior Cent	(- 515) (A CO CO CO						Nutrition Counseling
Elizabeth A. Walker, RD, LDN Beth Walker Cannon County Senior Center Can				1040 Fisk Road, Cookeville, TN			and Menu
Cannon County Senior Center Cannon County Senior Center Woodbury, TN 37190 Cannon County Senior Center Cannon County Senior Center Woodbury, TN 37190 Clark House lunches Clark House Clark House lunches Clark House Clay County Government Clay for Clark House	110_2023_08 (Amend 1)	Flizabeth A. Walker, RD. LDN	Beth Walker	38501	For-profit	Title IIIC	Development
Cannon County Senior Center Woodbury, TN 37190 Non-Profit Title IIID Cannon County Senior Center Woodbury, TN 37190 Non-Profit Title IIID Cannon County Senior Center Cannon County Senior Center Woodbury, TN 37190 Non-Profit and IIIE Cannon County Senior Center Cannon County Senior Center Woodbury, TN 37190 Non-Profit and IIIE Cannon County Senior Center Cannon County Senior Center Sas70 For-Profit OPTIONS, Clark House lunches Clark House Sas70 For-Profit Senior Center Senior Center Senior Center Senior Center	/± אווייווע) ממ-2707-01					Title IIIB, State	R.I., Health Prom,
Cannon County Senior Center Cannon County Senior Center Woodbury, TN 37190 Non-Profit Title IIID Titles IIIC1, IIIC2 Cannon County Senior Center Cannon County Senior Center Woodbury, TN 37190 Non-Profit and IIIE Title IIIC2, and IIIE Title IIIC2, Clark House lunches Clark House Cannon County Government Clay for Cannon County Government Clay fo				609 Lehaman Street, P.O.336,		Senior Center,	Phy.Fit.,Rec., Edu.,
Cannon County Senior Center Woodbury, TN 37190 Non-Profit and IIIE Titles IIIC1, IIIC2, and IIIE Title IIIC2, 1010 N. Oak Street, Livingston, TN Sa570 For- Profit OPTIONS 2 Clark House lunches Clark House Clay County Government Clay for Senior Center Senior Center Senior Center Senior Center	01_2023_09 (Amend 1)	Cappop County Senior Center	Cannon County Senior Center	Woodbury, TN 37190	Non-Profit	Title IIID	Tel. Res., E.B. Prog.
Cannon County Senior Center Woodbury, TN 37190 Non-Profit and IIIE Clark House lunches Clark House Clay County Government Clay for Center Woodbury, TN 37190 Non-Profit and IIIE Title IIIC2, OPTIONS, 145 Cordell Hull Drive, Celina, TN Non-Profit State Title IIIB, State Senior Center Senior Center	17 NITELIA 7/						Congregate and
Cannon County Senior Center Woodbury, TN 37190 Non-Profit and IIIE Title IIIC2, Clark House lunches Clark House Clay County Government Clay for Clark House Clark House Clay County Government Clay for Center Clay County Government Clay for Center Clay County Government Clay for Center Center Clay County Government Clay for Center Clay County Government Clay County County Government Clay County Government Clay County Government Clay County				609 Lehaman Street, P.O.336,		Titles IIIC1, IIIC2	Home-Delivered Meal
Clark House lunches Clark House Street, Livingston, TN For- Profit OPTIONS 2 Clay County Government Clay for Series Clay County Government Clay for Senior Center Senior Center Senior Center	01-2023-10 (Amend 1)	Cannon County Senior Center	Cannon County Senior Center	Woodbury, TN 37190	Non-Profit	and IIIE	Service
Clark House lunches Clark House Clark House Clark House Clark House Clay County Government Clay for Clay County Government Clay Cou	/+ NICHO OT-C202-TO					Title IIIC2,	<u> </u>
Clark House lunches Clark House Language State Clark House Clark H				1010 N. Oak Street, Livingston, TN	Eor Drofit	OPTIONS,	Home Delivered Medi Service
Clay County Government Clay for Senior Center Senior Center Senior Center Senior Center	08-2023-11 (Amend 3)	Clark House lunches	Clark House	385/0	ייטי- דיטיונ	2001	D I Loalth Drom
Clay County Government Clay for Senior County Government Clay for Senior Center Senior Center Senior Center		i		TN coiled outside Hothers TN		Title IIIB. State	Phy.FitRec Edu
	1	Clay County Government Clay for	Cenior Center	38551	Non-Profit	Senior Center	Tel. Res.

	Clay County Government Clay for		145 Cordell Hull Drive, Celina, TN			
02-2023-13 (Amend 1)		Clay County Senior Center		Non-Profit	Title IIIC1	Congregate Meals
07-2023-14 (Amend 1)	Lafayette-Macon County Senior Citizens Center	S Macon County Senior Center	329 Hwy. 52 ByPass East, Lafayette, TN 37083	Non-Profit		Congregate Meals
	rtners, LLC		183 South Jefferson Ave., Cookeville, TN 38501-3424	For- Profit	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2, Colonel Thomas G. Bowden Act	Personal Care, Homemaker, In-Home Respite
	vernment for County Senior Center	County Senior Center		Non-Profit		R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
	Fair Park Senior Center	Fair Park Senior Center		Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
	Fair Park Senior Center	Fair Park Senior Center	1433 Livingston Road, Crossville, TN 38571	Non-Profit	Title IIIC1	Congregate Meal Service
	Fentress County Government for Fentress County Senior Center	Fentress County Senior Center	308 Main Street South, Jamestown, TN 38562	Non-Profit	Title IIIB, State Senior Center	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res.
	Fentress County Government for Fentress County Senior Center	or Center	_	Non-Profit	Title IIIC, OPTIONS, OPTIONS 2	Congregate and Home Delivered Meals
	enior	enior	0	Non-Profit	Title IIIC1	Congregate Meals
	unty Government for nior Center	Fairview Senior Center	۲٥,	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B Prog.
06-2023-24 (Amend 1)	Jackson County Government for Fairview Senior Center and Granville Senior Center	Fairview Senior Center and Granville Senior Center	Fairview: 2230 York Highway, Gainesboro, TN 38562 Granville: 6026 Granville Highway, Granville, TN 38564	Non-Profit	Title IIIC1	Congregate Meals
06-2023-25 (Amend 1)	Jackson County Government for Granville Senior Center	Granville Senior Center	way, Granville,	Non-Profit	Title IIIB, State Senior Center	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res.
07-2023-28 (Amend 1)	Lafayette-Macon County Senior Citizens Center	-	329 Hwy. 52 ByPass East, Lafayette, TN 37083	Non-Profit	Title IIIB, State Senior Center	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res.
13-2023-29 (Amend 1)	McMinnville-Warren County Senior Center, Inc	McMinnville Warren County Senior Center	809 Morrison Street, McMinnville, TN 37110	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E.B. Prog.
10-2023-30 (Amend 1)	Monterey Senior Center	Monterey Senior Center	105 Elmore Street, Monterey, TN 38574	Non-Profit	Title IIIB, State Senior Center, Title IIID	R.I., Health Prom, Phy.Fit.,Rec., Edu., Tel. Res., E. B. Prog.
10-2023-31 (Amend 1)	Moore, Rader, Fitzpatrick & York, P.C	Moore, Rader, Fitzpatrick & York, P.C.	47 North Jefferson Av., Cookeville, TN 38501	For- Profit	State Guardianship Funds	Guardianship Legal Representation
02-2023-32 (Amend 2)	Doris' Diner	Doris' Diner	711 Brown St., Celina, TN 38551	For-Profit	OPTIONS, OPTIONS 2	Home Delivered Meal Service

	Overton County Government for					(iii)
			1513 Bradford Hicks Drive,		Senior Center,	Phy.Fit.,Rec., Edu.,
08-2023-33 (Amend 1)	Overton County Senior Center	Overton County Senior Center		Non-Profit	Title IIID	Tel. Res. E.B. Prog
					Title IIIC,	Congregate and
	Overton County Government for		Hicks Drive,		OPTIONS,	Home Delivered Meal
08-2023-34 (Amend 2)	Overton County Senior Center	Overton County Senior Center	Livingston, TN 38570	Non-Profit	OPTIONS 2	Serviice
					Title IIIC,	Congregate and
	Pickett County Government for Pickett	-	t, Rm 3,		OPTIONS,	Home Delivered Meal
09-2023-35 (Amend 2)	County Byrdstown Senior Center	Pickett County Byrdstown Senior Center Byrdstown, IN 38549		Non-Profit	OPTIONS 2	Serviice
					Title IIIB, State	R.I., Health Prom,
	Pickett County Government for Pickett		t, Rm 3,	ć	Senior Center,	Phy.Fit.,Rec., Edu.,
09-2023-36 (Amend 1)	County Byrdstown Senior Center	Pickett County Byrdstown Senior Center Byrdstown, IN 38549		Non-Projit	Title IIID	Iel. Kes., E. B. Prog.
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1) page v) to ecoc or	and citing Superior months	Cookeville Senior Center		Non-Profit	Title IIID	Tel Res. F.B. Prog.
10-2023-37 (Alliella 1)	Tatrialii Codiity Seinol Citizeris					Homemaker, Personal
					Title IIIE, Title IIIB,	Care, In-Home
					OPTIONS,	Respite, Grocery
					OPTIONS 2,	Shopping & Delivery,
			501 Mose Drive, Sparta, TN		Colonel Thomas	Grocery Purchasing,
14-2023-39 (Amend 2)	Retire at Home Senior Care, LLC	RH Care	38583	For-Profit	G. Bowden Act	Chore
			rview Drive, Cookeville,			
10-2023-40 (Amend 2)	Ronald J. Lee, MMFT, LMFT	Ronnie J. Lee, MMFT, LMFT	TN 38506	For- Profit	Title IIIE	In-Home Counseling
					Title IIIB, Title IIIE,	
					OPTIONS,	-
					OPTIONS 2,	Personal Care,
			225 N. Willow Ave. Suite 6,	•	Colonel Thomas	Homemaker, In-Home
10-2023-44 (Amend 2)	Silver Angels of TN-Putnam, LLC	Silver Angels of TN-Putnam	Cookeville, TN 38501	For- Profit	G. Bowden Act	Kespite
					Title IIIB, Title IIIE,	
					OPTIONS,	-
					OPTIONS 2,	Personal Care,
			132 Maple Row Blvd. Suite 630,		Colonel Thomas	Homemaker, In-Home
00-2023-45 (Amend 2)	Silver Angels of TN-Sumner LLC	Silver Angels of TN-Sumner LLC	Hendersonville, TN 37075	For-Profit	G. Bowden Act	Respite
					Title IIIB, State	R.I., Health Prom,
	Smith County Government for Smith		120 Pauline Gore Way, Suite B,	ć	Senior	Pny.Fit., Kec., Edu.,
11-2023-46 (Amend 1)	County Senior Center	Smith County Senior Center	Carthage, IN 3/U3U	Non-Projit	Center, Little IIID	R I Health Prom
			321 East Bronson Street Sparta		Title IIIB. State	Phv.FitRec Edu
	white county comprehensive		במזכר אדו הסרכה	Non Drofit	Senior Center	Tal Rec
14-2023-47 (Amend 1)	Multipurpose Senior Citizens, Inc	Sparta-White County Senior Center	11N 38383	Non-Frojn	מפווסו כפוונפו	- CI. 1963.
	White County Comprehensive		3ZI Edst Bronson Street, Sparta,	Non-Brofit	Title IIIC1	Congregate Meals
14-2023-48 (Amend 2)	Multipurpose senior Citizens, Inc	Sparta-writte Courity Selliol Celliel	a ctive constant of the Barrey Constant	Morris and a		0.00
	Upper Cumberland Human Resource	Upper Cumberland Human Kesource	580 South Jefferson Ave., Suite B,	Mon-Profit	Ti+la III	Transportation
10-2023-50 (Amend 1)	Agency	Agency	COOREVINE, IN SOCOT	1601 1001	Title IIIR State	R I Health Prom
	Control of the Contro		779 Old McMinnville Street		Senior Center,	Phy.Fit.,Rec., Edu.,
(6 begges 4) of coor c.	Aggregative Burga Sonior Conter	Wan Buren Senior Center	Spencer, TN 38585	Non-Profit	Title IIID	Tel. Res., E.B. Prog.
12-2023-52 (Ameria 1)	Hanny Cumbaland Utiman Becourse		779 Old McMinnville Street.			Congregate Meal
(c bassa (s 2)	Opper Cumberland Human Resource	Van Buren Senior Center	Spencer, TN 38585	Non-Profit	Title IIIC1	Service

Home Delivered Meal Service	Legal Assistance				Frozen meals for congregate and frozen home delivered meal service	Congregate Meal Service	Ombudsman	Congregate Meal Service		
Home D Service	_	PERS	PERS		Frozen congreg frozen ł delivere	Congreg Service	Omk	Congreg Service		
Title IIIC2, OPTIONS, OPTIONS 2	TennCare	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2	Title IIIB, Title IIIE, OPTIONS, OPTIONS 2	Title IIIC1, Title IIIC2, OPTIONS, OPTIONS 2, and Title IIIE	Title IIIC1	ARP	Title III C1 and NSIP		
Non-Profit	Non-Profit	For-Profit	For-Profit	For-Profit	For-Profit	Non-Profit	Non-Profit	Non-Profit		
106 East End Drive, McMinnville, TN 37110	508 S. Jefferson Avenue, Suite B Cookeville, TN 38501	1400 Commerce Center Dr., Franklin, Ohio 45005	Rd., - Mailing: :, Paoli, PA	18000 W. 8 Mile Rd., Southfield, MI 48075	105 Unicoi Village Place, Unicoi, TN 37639	120 Pauline Gore Way, Suite B, Carthage, TN 37030	508 S. Jefferson Avenue, Suite B Cookeville, TN 38501	101 Elmore Town Rd Baxter, TN 38544		
Warren County Home Delivery Meals, Inc.	Aging Services	VRI	dScope America	Guardian Medical Monitoring	Fit Clean Meals, LLC	Smith County Senior Center	Aging Services	Baxter Senior Center		
Warren County Home Delivered Meals, Inc.	ng Services of the Upper Cumberland	Valued Relationships, Inc.		oring, LLC	Fit Clean Meals, LLC	Smith County Government for Smith County Senior Center	Aging Services of the Upper Cumberland, Inc	Baxter Senior Center		
13-2023-54 (Amend 2)		00-2023-56 (Amend 1)		00-2023-58 (Amend 2)	00-2023-60 (Amend 3)	11-2023-61 (Amend 1)	10-2023-62	10-2023-63 (Amend 1)		

Agency Name For the Period:

HCBS Support Staff EVEVAA Advocate Assistant Director Assistant Director Family Caregiver Coordinator Contracts Manager Is A Specialist District Public Conservator SMP Statewide Manager Hillman Olivia SMP Statewide Manager Hillman Olivia HEBS Program Manager Hillman Olivia Hills Ortical and Assistant OPTIONS Courselor Huddlesdon Alana Huddlesdon Alana OPTIONS Courselor Malin Miranda OPTIONS Courselor Malin Miranda OPTIONS Sara	NAME		Renefits	ts %	Salaries Ben	Benefits	200	delarioe F	Jonesia				Salaries	Renefits			Renefits	% Sal	Salaries Benefits	
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servation ervation ancial / Admin Aasis rager rager inger or instant or or or or or or or or or o	lin	30,570	70 9,782	82 75%	\$ 22,928	7,337	25%	7,643	2,446	960	0	60	0 9	0	09%	0	o	560	0	0
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HCBS Provider Coordinator Phillips, Brenda	anda	38,000		12,160 0	0 %0	0	%0	0	0	940	0	0		٥	950	٥	0	960	٥	0
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	Jessica	39,500		12.840 0	0 %0	0	%0	0	0	860	0	0		0	%0	0	0	160	0	0
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FRINGE BENEFITS - NARRATIVE STATEMENT

 The Total Fringe Benefit Rate of xx% includes the following:

 SSI
 7.65%

 Unemployment ins
 0.50%

 Retirement
 10.00%

 Employee insurance
 0.50%

 Worker Compensation
 0.50%

 Other
 0.00%

 Total
 32.15%

Agency Name For the Period:

EXH F-2A Page 2 of 2

2:52:32 PM

TITLE OF		Gross	Gross	Information	Information & Assistance	Service Coordination		SHP	_	MIPPA		S			Choices			Other	
POSITION	NAME	Salaries	Benefits	% Sal	Salaries Benefits	% Salaries Benefits	its %	Salaries Benefits	fits %	Salaries	Benefits	%	Salaries Benefits	its %	Salaries	<u>Benefits</u>	%	Salaries	Benefits
			1	1	-	-	1			No.		V007	c	c	700	0	790	0	0
HCBS Support Staff	Carrok, Kaitlin	30,570	4	250	0				2	0.20	2	0.00	,	2	2		1000	00 25	40.404
CREVAA Advocate	Carter, Trent	32,754	10,481	%0	0	0 %0	0		0	%0	0				0%0			32,734	1040
Assistant Director	Clarkson Kelly	53.500	17,120	%0	0	0 %0		0 %	0	0 %0	0		26,750 8,	8,560	0% 21,400	0 6 B4B		0	Ó
Family Caregiver Coordinator	Draw von	43 500	13 920	960	0	100% 43,500 13,9		0	0	0 %0	0	%0	0	0	960	0	%0	0	0
Contracts Manager	Ess Phillip	38 100			0	0 %0		0 %	0	3 %0	0	%0	0	0	%0	0	960	0	0
Columette Ivialist	Tilman Olivia	36 503		400	18 297 5 855	0 %0	0	0 %	0	3 %0	0	%0	٥	0	0% 18,297	37 5,855		0	0
l & A opecialist	Timeni, Ollyla	1000	1	1		0		0	0	3 %0	0	%0	0	0	%0	0	%0	0	0
District Public Conservator		00000		200		200	0			700	0	%0	0	0	%0	0	%0	0	0
Public Guardian Financial / Admin Assis		33,990	1	80	2	9.0			0	700		OB			700	0	100%	32 754	10.481
CREST Advocate	Hammock, Allison	32,754		%0	0	n %0	0	2	310		9	l	44 875 42	12.204	700		CONT	c	c
SMP Statewide Manager	Hitchcock, Loni	41,826			0	0%0	0		0	0%0	0		١		П	ľ		9	0
HCBS Program Manager	Hodges, Jeff	43,500	13,920	9%0	0	0 %0	0	0 %	0	%0	0	%0		0	0% 34,800	00 11,136			
OPTIONS Counselor	Huddleston, Alana	39.113	12,516		0	100% 39,113 12,5	12,516 0	0 %	0	960	0	%0	0	0	%0	0	0%0	0	0
Fiscal and Data Assistant	I nues Ariel	30 025			0 0	0 %0	0	0	0	%0	0	%0	0	0	980	0	%0		0
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SHIP Coordinator	Martin, Sara	000.00			0	Į.	2000	000			0	0.00	0	0	%0	0	%0	0	0
OPTIONS Counselor	McCaleb, Jim	38.173				ı						700			0110 A010	7015		9 110	2 915
MIS/ Benefit Programs Manager	Moore, Meghian	45,548		0%0	0	0 %0	0	0 0	0			Control		1	ľ	ľ		0	0
CHOICES HCBS Qualified Assessor	Nash, Kellie M	41,015			0	0 %0	0		0			200	0		1	20, 40, 40,		0	0
CHOICES HCBS Qualified Assessor	Oakley, Holly	42,075	Ì,	%0	0	0 %0	0		0			%0	ľ		1	1	070	0	
SHIP and SMP Volunteer Coordinator		31,116			0	0 %0	0	0	0	24.86	3 7,986	20%	6,223	166	0%0	3	200	00000	00,00
HCRS Provider Coordinator	_	38,000	ľ	%0	0	0 %0	0	0 %	0		0	%0	0	0	0%	1		38,000	12,100
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1.8. A Specialist	Roberson Jessica	39 500		20%	19.750 6.320	0 %0	%0 0	0 %	0	0%	0	%0			50% 19,750	1	%0	0	0
Outroph & Ob Coordinator	Roberson, Judy	67.049	21.456	80	0	0 %0	0	0 %	0		0 0		33,525 10	10,728	50% 33.525	25 10,728		0	0
Conject Conlett Specifies Coordinator	Sells Emily	36 000	L		0	0 %0	0	0 %	0		0 0	%0	0	0	Ц	ı		0	0
CHOICE Support Assistant	Sayton Sonia	34 749	1		0	0 %0	0	0 %	0		0 0	%0	٥		100% 34,749	49 11,120		0	0
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Director	Williams, Holly	2000				200	100	00	c		0	%0	٥	o	20% 9,800	3,13	90 9%	0	0
Financial Specialist	York, Nathan	49,000				0%0						700	c	6	L	0	%0	a	a
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			J																

FRINGE BENEFITS - NARRATIVE STATEMENT

The Total Fringe Benefit Rate of xx% includes the following:
SSI 765%
Unemployment Ins 9.259%
Employee Insurance 13.55%
Worker Compensation 0.55%
Other 32.15%
Total

Agency Name For the Period:

July 1, 2023 To: June 30, 2024

31-Mar-23 3:48:33 PM Exhibit F-2B

PRIORITY SERVICES & MAINTENANCE OF EFFORT

Outreach O			Actual FY 2022	Estimate FY 2023	Proposed FY 2024
Information/Referral \$27,266					
Assisted Transportation	1	Information/Referral		_	\$45,000
Assistance Ass			_	_	
Subtotal Subtotal		· · · · · · · · · · · · · · · · · · ·		-	85.000
Subtotal \$188,283		•	·		
Personal Care	5				\$207,500
Homemaker			***	#20.000	¢20,000
Chore	-				
4 Adult Day Care/Health 0 0 5 Home Repair/Rehab 0 0 6 Home Injury Control 0 0 7 Shopping Assistance 0 0 10,000 8 Telephone Reassurance 0 0 0 9 Visiting 0 0 0 5,000 10 PERS 0 10,000 \$50,000 Subtotal \$102,000 \$100,000 \$100,000 \$50,000 C. LEGAL ASSISTANCE \$56,022 \$50,000 \$50,000 D. TOTAL PRIORITY SERVICES \$346,305 \$346,500 \$357,500 E. TOTAL III-B - ALL SERVICE \$563,599 \$560,500 \$599,800 F. CURRENT PERCENT OF III-B 33% 35% 35% Access (Min. 35%) 18% 18% 17% In-Home (Min. 10%) 18% 18% 17% Legal Assistance (Min. 2%) 10% 9% 8% Note: Include Federal Title III Funds only. \$29,220 \$29,220 \$29,220 \$29,220 </td <td></td> <td></td> <td>·</td> <td></td> <td>•</td>			·		•
Home Repair/Rehab					0,000
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7 Shopping Assistance 0 0 10,000 8 Telephone Reassurance 0 0 0 9 Visiting 0 10,000 5,000 10 PERS 0 10,000 \$100,000 Subtotal \$102,000 \$100,000 \$100,000 C. LEGAL ASSISTANCE \$56,022 \$50,000 \$50,000 D. TOTAL PRIORITY SERVICES \$346,305 \$346,500 \$357,500 E. TOTAL III-B - ALL SERVICE \$563,599 \$560,500 \$599,800 F. CURRENT PERCENT OF III-B 33% 35% 35% Access (Min. 35%) 33% 35% 35% In-Home (Min. 10%) 18% 18% 17% Legal Assistance (Min. 2%) 10% 9% 8% Note: Include Federal Title III Funds only. \$29,220 \$29,220 \$29,220 \$29,220 PART 2: LONG-TERM CARE OMBUDSMAN		•		0	
Telephone Reassurance 0			0	0	10,000
9 Visiting 10 Visiting PERS Subtotal 0 10,000 5,000 \$100,000 5,000 \$100,000 5,000 \$100,000 5,000 \$100,000 5,000 \$100,000 \$100,000	-	,, ,	0	0	
Subtotal \$102,000 \$100,000 \$100,000		•	0		
C. LEGAL ASSISTANCE \$56,022 \$50,000 \$50,000 D. TOTAL PRIORITY SERVICES \$346,305 \$346,500 \$357,500 E. TOTAL III-B - ALL SERVICE \$563,599 \$560,500 \$599,800 F. CURRENT PERCENT OF III-B Access (Min. 35%) In-Home (Min. 10%) Legal Assistance (Min. 2%) Note: Include Federal Title III Funds only. PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220	10	PERS			
D. TOTAL PRIORITY SERVICES \$346,305 \$346,500 \$357,500 E. TOTAL III-B - ALL SERVICE \$563,599 \$560,500 \$599,800 F. CURRENT PERCENT OF III-B Access (Min. 35%)		Subtotal	\$102,000	\$100,000	\$100,000
E. TOTAL III-B - ALL SERVICE \$563,599 \$560,500 \$599,800 F. CURRENT PERCENT OF III-B	C.	LEGAL ASSISTANCE	\$56,022	\$50,000	\$50,000
F. CURRENT PERCENT OF III-B Access (Min. 35%) In-Home (Min. 10%) Legal Assistance (Min. 2%) Note: Include Federal Title III Funds only. PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220	D.	TOTAL PRIORITY SERVICES	\$346,305	\$346,500	\$357,500
Access (Min. 35%) In-Home (Min. 10%) Legal Assistance (Min. 2%) Note: Include Federal Title III Funds only. PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220	E.	TOTAL III-B - ALL SERVICE	\$563,599	\$560,500	\$599,800
In-Home (Min. 10%) Legal Assistance (Min. 2%) Note: Include Federal Title III Funds only. PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220	F,		220/	250/	35%
Legal Assistance (Min. 2%) Note: Include Federal Title III Funds only. PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220					
Note: Include Federal Title III Funds only. PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220					
PART 2: LONG-TERM CARE OMBUDSMAN Title III-B Funds \$29,720 \$29,220 \$29,220		Legal Assistance (Min. 270)	1070	• 70	
Title III-B Funds \$29,720 \$29,220 \$29,220		Note: Include Federal Title III Funds only.			
Title III B I dide	PAI	RT 2: LONG-TERM CARE OMBUDSMAN			
*** *** ***		Title III-B Funds	\$29,720	\$29,220	\$29,220
		Title VII Funds	\$27,000	\$28,700	\$32,500

NAME OF GRANTEE BUDGET FY2024	INISTRATI	FY2024 BUDGETED ADMINISTRATIVE DETAIL					_	_	_	_							1					
	5 4	Upper Cumberland Development District- AAAD Prepared By Nathan York	nd Developm	ent District-	MAD	-	-	-	-													
		I				-									FEDI	FEDERAL EXPENSES	- 53			STATE EXPENSES	PENSES-	
	E E	- 0		-	-	-	-	-				AAAD Admin	_	- ₹	_	-0	AAAD Admin	AAAD	AAAD	AAAD Admin		
		Admin Me	Monitoring	Coord	Assist	Coord	Guardian	IID EB	VII OMB	VIIEA	Total	190	2	13002	-					OF OOK	Guardien	
EXPENDITURES:		1	-	000	_		- 070	- 000	2.0		723 083	100 700		121 100		5.400	25.500			255.000	139,000	254,700
Salaries and Wages	Touch	193,657	564,552	Z3,400 7,488	38,047 2	386,752	161,340	1,728			231,675	32,80		800			8,200			81,600	1	81,500
Total Description For	axes	255 627	BS 209	30.888			212.969	7.128	0	0	759,659	135,500		159,900	0	7,100	33,700		0 0	336,600		336,200
Professional Fees		20,000	7,000	0	0		31,000	0	0	0	61,000	66		12,700	*		1,200			10,800	26,700	14,700
Supplies		000'9	3,000	750	750	3,000	2'687	100	011	0	19,287	1,800	1	4,200	*		900			5,100	4	6,700
Telephone		8,000	2,000	200	1,000	4,000	8,000	200	0.0	0 0	24,000	2,000		4,700	-	200	900			9,000	1	OT'a
Postage and Shipping		0	0 00	0	000	11 000	14 000	1 800	0 0	0 6	26 800	6.400		8 000		1.800	2.300	-		13,400	12,100	18,500
Occupancy		00051	000 4	000'1	4,000	0	000,1	0	0	0	0			*					0 0			0
Printing and Publications		0	0	0	0	0	0	0	0	0	0				1						Ц	0
Travel		2,500	1,900	200	1,000	0066	15,000	100	0	0	33,900	9'6	3,600	005'E		100	200	-		009'6	12,900	7,900
Conferences and Meetings		0	0	0	0	0	0	0 0	0	0	0				*		1					
Interest		0	0	0	0	0 0	0 0	0 0	0 0	0 0	5 6				•	• 1		1				
insurance		0 0	0 0	0 0	0 0	0 0	> C	5 C	0 0	0 0	0							ŀ				0
Grants and Awards		> c	0	o c	0 0	0	0 0	0 0	0	0	0				7.							
Specific Assistato Individuals		0	0	0	0	0	0	0	0	0	0		1,6		٠	*						
Other Non-Personnel Expenses	ses	0	0	0	0	0	0	0	0	0	0									•		i
Software Maint		0	0	0	0	0	0	0	0	0	0		4		•	7		+				
Data Storage		0	0	0	0	a	0	0	0	0 0	0 0											
Advertising		02 500	17.900	3 550		30.900	73.687	2.500	0 0	0	187,787	14,1	14,600 3	33,100	. 0	2,500	8,700			44,900	009'69	\$5,900
Reimbursable Capital Purchases	3000	0	0	0		a	0	0		0	0				3		×					
Total Direct Program Expenses	ses	308,127	103,109	34,438			286,656	9,628	0	O	1,143,444	ĺ		193,000	o T	009'6	39,400	-	0	ĺ	247,000	392,100
Administrative Costs		54,224	18,075	6,552		66,524	45,175	1,512	0	0	202,715	28,700		33,900		1,500	7,100			462 900	-	463 300
Total Direct and Administrative	tive	362,351	121,184	40,990	67,625		331,631	11,140	0	0	1,346,159			005'9	•	001.11	900	-			. =	102.0
REIMBURSABLE PROGRAM FUNDS	SON																					100
Title III B Funds		0	0	36,891	30,431	111,520	0	0	0	0	178.842	178,842										178.842
Title III C1 Funds		170,025	56,675	0		0	0	0	0	0	226,700		22	226,700								229,700
Title III C2 Funds		0	0	0	0	0	0	0	0 0	0 0	11.140				0	11 140		+				11,140
Title III D Funds		0	0	0 0	0	0 0	0 0	07,11	0 0	D C	46.359		-				46,400					46,400
Title III E Funds		000 1.2	5 C	0 0	600'07	o c	0	0 0	0	0 0	0				1 9				0			
Course Designed Seconds		107.651	45.617			299.517	0	0	0	0	452,785									452,785	-	
State Goardian Funds		0	0	0			285,800	0	0	0	285,600										285,800	
Reimbursable Stop/PPACA		0	0	0	0	0	0	0	0	0	0.						1	+			ļ	
State III-E Match Funds		0	0	0	0	0	0	0	0	0	0 0		-				-					
State Aging Funds		0	0	0	0	0.6	0	0 0	0.6	0 6	144 533							-	-			
		63,675	18.8%	4,097	#17 475G	621 ONE	10,03	11 140	0 0	0	1,346,160					L						
as lotairrogram runus								-	OD pass thru	ADD pass thru to service providers	providors				523,400	27,800		L	ı	ŀ		2,028,600
YTD Units of Service per SAMS						2100			Tal	al budget for	Total budget for admin & pass thru		707,242 75.	752,100	523,400	_	316,600 11	116,000 32	32,500 4,900	676 985	285,800	
Cost per units of service					ři.	195,73242			Per	Per Contract:				200 300	_		21 000				1	247.7
					1	1	1		8 8	CAA 10% Admin	and the second	107	107 400	20,100	32,600		29.700					169,700
					l				OA	OAA services	of the latest of	665		525,400	490,800	38,900	_	116,000 32	32,500 4,900	677,000	008'587 0	
														Total Control								2,491,600
																	_	Ш			-	
									2	TCAD Funding Level: FY 24.	Newl-FY 24.	200	185,800 E	25,400	490,800	38,900	100880	116,000	37500 4,200	97/200	0 Z65,850	2,491,60

FY2O24 BUDGETED OAA Match & Program Income Annual Program Annual Pro	Ц	В	υ	Ω	ш	L	U	Ξ		_	4	-	Ā	z		_	7	
Name of Grantee: Upgest Cumberland Development Districts - AAAD IIIIC AAAAD IIIIIC AAAAD IIIIC AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	F	72024 BUDG	ETED OA,	A Mi	atch & Pri	ogram In	come											
AAADII-House Program Income AAADIII-House Program Income AAADIII-House Program Income IIIC AAAD IIC AAAD IIC AAAD IIC AAAD <th< td=""><td></td><td>me of Grantee:</td><td></td><td>즤</td><td>oper Cumber</td><td>and Develop</td><td>ment Distric</td><td>t- AAAD</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th<>		me of Grantee:		즤	oper Cumber	and Develop	ment Distric	t- AAAD										
AAAD In House Programs 8.453 8.453 Process of the control of the co		_			IIIC AAAD Admin	IIIE AAAD Admin	IIIB Services	IIIC1 Services	IIIC2 Services	IIID	Services	NSIP	VIII	VII Elder Abuse		OPTIONS	Senior Center	Guardian
AAAD Program Income 75,567 7,000 19,872 0 0 8,453 0 0 0 0 0 0 4,453 0	¥	AD In-House Pr	ograms						20									
AAAD Cash Match (Irom 32e on Budge Orwatch In State Match (Irom 32e on Budge Orwatch Iroman Match Required T5,567 7,000 10,894 92,718 86,612 0 98,153 8.453 8.453 90.00 Pass ThrulService Provider Prov	₹	AD Program Incon	ne															34,00
Trigonary Land Trigonary	Ą	AD Cash Match (fr	om 32e on Bu	agpn	75,567	2,000					8,453							
Pass ThuiService Provider 75,567 7,000 19,872 92,718 54,012 1,590,000 1,59	Op	tions dollars used	for match									A 400 C						
Pass Thru/Service Provider 75,567 7,000 19,872 0 0 0 8,453 0 0 0 0 0 0 0 0 0		Kind allowable Ma	atch												1			
Pass Thru/Service Provider Pass Thru/Service Provider Pass Thru/Service Provider 90,000 Provider Cash March Cash March Cash March Options dollars used for IlliE match State March (Excludes Pt) 17,300 92,718 86,612 0 98,153 0 0 0 1,590,000 GRAND TOTAL MATCH (Excludes Pt) 75,667 7,000 110,894 92,718 86,612 0 98,153 0 0 0 0 1,590,000 GRAND TOTAL MATCH Required 75,567 7,000 110,894 92,718 86,612 0 98,153 0<		BTOTAL MATCH (Excludes PI)		75,567	7,000					8,453	0		J		J		
Pass Thrul/Service Provider Provider Pass Thrul/Service Provider Pass Thrul/Service Provider Pass Thrul/Service Provider Provider program Income Provider provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider Provider provider provider Provider provider provider Provider provider provider Provider provider																		
73,722 92,718 54,012 60,000	Pa	ass Thru/Service	Provider															AND DESCRIPTION OF THE PERSON NAMED IN
175,000 110,894 92,718 56,010 0 98,153 0 0 0 1,590,00 75,567 7,000 105,847 92,718 86,612 0 98,153 0 0 0 0 1,590,00 75,567 7,000 105,847 92,718 86,612 0 98,153 0 0 0 0 1,590,00 75,567 7,000 105,847 92,718 86,612 0 98,153 0 0 0 0 0 0 0 1,590,000 0	Pre	ovider program in	come												1		90,000	
73,722 92,718 54,012 60,000 60,000 1,590,00 0 0 91,022 92,718 86,612 0 98,153 0 0 0 0 1,590,00 75,567 7,000 110,894 92,718 86,612 0 98,153 0 0 0 0 1,590,00 75,567 7,000 105,847 92,718 86,612 0 98,633 0 0 0 0 0 0 0 0 0 0 1,590,00	Prc	ovider Cash Match													1		7	
17,300 32,500 60,000 0 0 1,590,00 75,567 7,000 110,894 92,718 86,612 0 98,153 0 0 0 0 1,590,00 75,567 7,000 105,847 92,718 86,612 0 98,153 0 0 0 0 1,590,00 75,567 7,000 105,847 92,718 86,612 0 98,153 0 0 0 0 0 0 0 0 0 1,590,000	<u>_</u>	kind allowable ma	ıtch				73,722				The second						1,500,000	
17,300	0	xtions dollars used	for IIIE matc	ch*							000'09							
75,567 7,000 110,894 92,718 86,612 0 98,153 0 0 0 0 0 1,590,000 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 0 1,590,000 0 1,50,000 0 1,500,000	Sta	ate Match					17,300	g			29,700							
GRAND TOTAL MATCH 75,567 7,000 110,894 92,718 86,612 0 98,153 0 0 0 0 1,590,00 Minimum Match Required 75,567 7,000 105,847 92,718 86,612 0 88,633 0 0 0 0 0 1,590,000 Over/(Under)	S	BTOTAL MATCH	Excludes PI)		0						89,700				0			
GRAND TOTAL MATCH 75,567 7,000 110,894 92,718 86,612 0 98,153 0 0 0 0 1,590.00 Minimum Match Required 75,567 7,000 105,847 92,718 86,612 0 88,633 0 0 0 0 0 1,590.00 Over/(Under) 0 5,047 0 0 5,047 0 0 0 9,520 0 0 0 0 1,590.00																		
Mimimum Match Required 75,567 7,000 105,847 92,718 86,612 0 88,633 0 0 0 0 0 0 0 0. 0. 0. 0. 0. 0. 0. 0. 0		RAND TOTAL M	IATCH		75,567									J	0			
atch Required 75,567 7,000 105,847 92,718 86,612 0 88,633 0 0 0 0 0 0 1,590,000																		
atch Required 75,557 7,000 105,847 52,715 00,012 0 0,05,523 0 0 0 0 1,590,000				1	100										C			
0 0 0 25,047 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ź	imimum Match F	Sednired		75,567							ľ					1 500 000	
	Ó	ver/(Under)			0	0					9,520							
				+											t			
	016			+														

FY20Z4 BUDGETED OTHER OAA INFO Same of Grantee: Upper Cumberland Development District- AAAD Same of Grantee: Same of Grantee Same of Grantee Same of Grantee Same of Grantee Same of Grantee Same of Grantee Same of Grantee Same of Grantee Same of Grantee Same of Grante	GETED ОТНЕ		
Name of Grantee: Upper Cumberland Development District- AAAD Federal Care in			
Federal B1 Federal C2 Serv. Serv. IIIE Federal EA Serv. Serv. IIIE Federal EA Serv. Se			
NSIP NSIP 116,000 0 NSIP allocation 116,000 0 IIIB Ombudsman MOE 29,220 8 Ombudsman IIIB MOE 0 8 Ombudsman IIIB MOE 0 8 Ombudsman IIIB In-Kind Match 0 8 Ombudsman IIIB In-Kind Match 0 6 Title VII Elder Abuse for Legal 7 8 Title VII Abuse for Legal 1 6 Title VII Elder Abuse Other 0 4899.96 Title VII Elder Abuse 1 0 Title VII Elder Abuse 6 0 Title VII Elder Abuse 6 <t< td=""><td>Federal Federal C2</td><td>Federal EA</td><td>Double Check (Should be zero)</td></t<>	Federal Federal C2	Federal EA	Double Check (Should be zero)
IIIB Ombudsman MOE			
IIIB Ombudsman MOE	116,000		0
IIIB Ombudsman MOE			
Ombudsman IIIB MOE 29,220 Ombudsman IIIB Cash match 0 Ombudsman IIIB In-Kind Match 0 Tile VII Elder Abuse 4899.96 Title VII Elder Abuse for Legal 0 Title VII Elder Abuse Other 0 Total VII Elder Abuse Other 4899.96 Relative Caregiver/Caregiver of Minors 4899.96 IIIE Relative Caregiver Match 0 IIIE Relative Caregiver Match 0	nbudsman MOE		
Ombudsman IIIB Cash match 0 6<			
Ombudsman IIIB In-Kind Match 0 Tile VII Elder Abuse 0 Title VII Abuse for Ombudsman 0 Title VII Abuse for Legal 0 Title VII Abuse for Legal 0 Title VII Elder Abuse Other 0 Total VII Elder Abuse 4899.96 Total VII Elder Abuse 4899.96 Total VII Elder Abuse 26,500 IIIE Relative Caregiver Match 0			
Title VII Elder Abuse Title VII Elder Abuse for Ombudsman 0 Title VII Elder Abuse Other 0 Total VII Elder Abuse 4899.96 Total VII Elder Abuse 4899.96 Relative Caregiver/Caregiver of Minors 26,500 IIIE Relative Caregiver Match 0			
Tille VII Elder Abuse 0 0 4899.96 Title VII Abuse for Ombudsman 0 0 Title VII Abuse for Legal 0 4899.96 Title VII Elder Abuse 4899.96 4899.96 Total VII Elder Abuse A899.96 A899.96 Relative Caregiver/Caregiver of Minors A899.96 A899.96 IIIE Relative Caregiver Match 0 A899.96			
Title VII Abuse for Ombudsman Title VII Abuse for Legal Title VII Elder Abuse Other Total VII Elder Abuse Tota	I Elder Abuse		
Title VII Abuse for Legal 4899.96 Title VII Elder Abuse Other 0 Total VII Elder Abuse 4899.96 Relative Caregiver/Caregiver Match 26,500 IIIE Relative Caregiver Match 0	I Abuse for Ombudsman	0	
Title VII Elder Abuse Other 0 Total VII Elder Abuse 4899.96 Relative Caregiver/Caregiver 26,500 IIIE Relative Caregiver Match 0	Il Abuse for Legal	4899.96	
Total VII Elder Abuse 4899.96 Relative Caregiver / Caregiver Minors IIIE Relative Caregiver Match 0	Il Elder Abuse Other	0	
Relative Caregiver/Caregiver of Minors IIIE Relative Caregiver Match	/II Elder Abuse	4899.96	1
Relative Caregiver/Caregiver of Minors IIIE Relative Caregiver Match			
IIIE Relative Caregiver Match			
IIIE Relative Caregiver Match		200	
	lative Caregiver Match	0	

FY2024 BUDGETED ADMINISTRATIVE DETAIL - ARP	Alive Deir	IL-Anr			-		-									İ				L
NAME OF GRANTEE	Upper Cumberland Devel	Upper Cumberland Development District- AAAD Presented By Mathan York	ment Distri	t- AAAD																
														-FEDERAL EXPENSES-	PENSES				STATE EXPENSES	(PENSES-
												AAAD		AAAD	AAAD		AAAD	AAAD		- AAAD
	Planning & <u>Admin</u>	Compliance	Coord	Info & Assist	Service	Guardian	IID EB	VII OMB	VIIEA	Total	AAAD Admin to B1		AAAD Admin to C2	Admin to D	Admin	disn	-	Admin EA	AAAD Admin OPTIONS	9
EXPENDITURES				-	34.200					34,200	30.800				10			1		
Salaries and Wages Employee Benefits & Payroll Taxes	1				10,944						9,800								١	
Total Personnel Exp	0	0	0	0	45,144		0 0	0	0	45,144	40,60	0 .		0	0	Ī	,	0 .	-	Ļ
Professional Fees					1,000					1,000	006						740	×	٠	Ц
Telephone				1	400					400	400		*	•	*				100	1
Postage and Shipping					1 30n					1 300	1 200					Ī	*		1	L
Occupancy					00'-					0		L		^	*					Ц
Printing and Publications										0					3		1	4		1
Travel					002					2002	. 009									
Conferences and Meetings					00/					0	8								34	L
Interest	T									0								0.2	(4)	Ц
Grants and Awards										0		14	*				٠		*	1
Specific Assist, to Individuals										0						Ī			1	1
Depreciation										0 0		100			,			1		4
Other Non-Personnel Expenses	1									0										Ц
Software Maint.										0									1	Н
Advertising													•					. 6	*	-
Total Non-Personnel Expenses:	0	0	0	0	14,400		0 4	0 0	0 5	14,400	13,000	8	0 ,				,			
Reimbursable Capital Purchases	5 6				59 544			0			\$3,600	00			0		0	0		, :
Total Direct Program Expenses	0	0	0	0					0	9,576		0			1.0			-		-
Total Direct and Administrative	0			0	69,120		0	0	0		ſ	00	0		0		0	0		. =
State of section from a constant																				H
REIMBURSABLE PROGRAM FUNDS	0	0	0	0	62,208		0 0	0	0	62.20	62,208	60								4
Title III C1 Funds	0	0	0	0	0				0				0				Ī			+
Title III C2 Funds	0	0	0	0	0		0	0	0 0					0	L		Ī			H
Title III D Funds	0	0 0	0 0	0 0	J C				0			L								H
Title III E Funds			0	0	0		0		0	0							0	0		
State Options Funds			0	0	0			0 0	0						İ		Ī			0
State Guardian Funds	0		0	0	J				0 0			-					Ī			H
	0	0 (0 0	0 0					, C			L			L					Н
			9 0	0 0					0											-
32d State Aging Funds		0		0	6,912			0	0	0,912										+
TotalProgram Funds	0				69,120			0 0	0	120							700 V			-
								ADD pass	pass thru to service providers	thru to service providers	133,455		187.870 226,533	3 21.267	69,467		4.867	0	L	0
YTD Units of Service per SAMS					IDIVIOR				Per Contract	Of seaming to prese	-	1								
Cost per units of service									OAA 10% Admin	nin			0				1		1	+
									OAA state ma	Olds, state match & Sr center	38,400		9,400	000000	129.03		4 867	1	ĺ	١,
									OAA services		15/,463	L	10,010				1			Н
												Ш					6,20.V		1	+
				ĺ					The Party of the last of the last of the last of	A dillament house	147 763	63 187 870	ECT 710	21.267	195.467		4,807			

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7	FY2024 BI	GETED	OAAN	latch & Pr	ogram In	come - ,											
2	Name of Grantee:	.ee.		Upper Cumberland Development District- AAAD	rland Develop	ment Distri	ct- AAAD										
m				IIIC AAAD Admin	IIIE AAAD Admin	Services	IIIC1 Services	IIIC2 Services	Services	IIIE Services	NSIP	VII NSIP Omudsman	VIII Elder Abuse		OPTIONS	Senior Center	Guardian
4	AAAD In-Hou	AAAD In-House Programs															
ι.	AAAD Program Income	ı Income												1			
9		AAAD Cash Match (from 32e on Budget)	on Budget			6,912	C				-					SCHOOL SHEET, SH	
7	Options dollar	Options dollars used for match	f														
∞	In-Kind allowable Match	ble Match											ľ		C		
თ		SUBTOTAL MATCH (Excludes PI)	(Id)	0	0	6,912	2 0	0	0	0	0	0		0	0	5	
유																	
1																	
12		Pass Thru/Service Provider	ig														THE PERSON NAMED IN
13	Provider program Income	ram Income												1			
14	14 Provider Cash Match	Match												1			
15	15 In kind allowable match	ble match					33,154	28,918							Name and Address of the Owner, where		
16	16 Options dollars used for IIIE match*	's used for IIIE	match*														
17	State Match					38,900				. B			No. of Street, Street,				
18		SUBTOTAL MATCH (Excludes PI)	s Pt)	0	0	38,900	0 33,154	38,318	0	0	0	O		5	D	0	2
19	6																
20						1.0						C					
~	21 GRAND TOTAL MATCH	TAL MATCH		0	0	45,812	2 33,154	1 38,318	0	0	0	0		0	0	0	
22														ļ			
2														1			
24														0			
2	Mimimum M	atch Require	ס	~	0	0 27,752	33,154	4 38,318	0		0	0		D			
12	26 Over/(Under)			0	0	18,060	0	0	0	(23,156)	0	0			D	0	
27														1			
78	9													1			
29	6													1			
30	0																

B C D	-				
GETED OTHE	FY2024 BUDGETED OTHER OAA INFO - ARP				
Name of Grantee:	Upper Cumberland Development District- AAAD	elopment Dis	strict- AAAD		
	Federal B1	Federal C1 Serv.	Federal C2 Serv.	Federal EA	Check (Should be zero)
					Ç
		N/A	N/A		0
IIIB Ombudsman MOE					
Ombudsman IIIB MOE		0			
Ombudsman IIIB Cash match		0			
Ombudsman IIIB In-Kind Match		0			
Tile VII Elder Abuse					
Title VII Abuse for Ombudsman				0	
Title VII Abuse for Legal				0	
Title VII Elder Abuse Other				0	
Total VII Elder Abuse				0	1
Relative Caregiver/Caregiver of Minors	Ainors				
IIIE Relative Caregiver				0	
IIIE Relative Caregiver Match				0	

	STATE EXPENSES	Respite Pilot		3,800	1,200	2,000	0	800	0	0	0	0	0	200	0	0		0	0	0	0	0	0	1,000	0	6,000	1,100	7,100	7.080			104,031	111.111
		Total	and the state of t	3,800	1,216	5,016	0	800	0	0	0	0	0	200	0	0	5 0	0	0	O	0	0	0	1,000	0	6,016	1,064	7,080	7.080	0	7,080	providers	pass thru
		VII EA				0														Ĭ.				0 0	0	0 0		0		0		ADD pass thru to service providers	Total budget for admin & pacs thru
		E VII OMB	_			0 0																		100-	0	0		0		0 0		ADD pas	Total
-		<u>Guardian</u> IID EB	=			0																		0	0	0		0	_	0	0		
		Service		3,800	1,216	0 5,016		800						200										0001 0		0 6,016	1,064	080'L 0	_	000,7	30'2		
PILOT nt District- AAAD		IIIB Info & Coord Assist	_			0																		0	0	0		0		o c	0		
IVE DETAIL - RESPITE PI Upper Cumberland Development Prepared BY Nathan York		Compliance Monitoring C	-			0																		0				0	_	o c	0		
ATIVE DETAIL - RESP Upper Cumberland Devel		Planning & Admin				0												1	Ī		Ī	1		0	0	0	ŀ	0			0		
FY2024 BUDGETED ADMINISTRATIVE DETAIL - RESPITE PI Upper Cumberland Development BUDGET FY2024 Prepared BY Nathan York			EXPENDITURES:	1 Salaries and Wages	2 Employee Benefits & Payroll Taxes					Postage and Shipping			_				14 Insurance					180 Software Maint.						73 Total Direct and Administrative	IMB		3.2 TotalProgram Funds		

FY2(FY2024 BUDGETED - OPTIONS 2	
VAME	NAME OF GRANTEE	Upper Cumberland Development District- AAAD
		STATE EXPENSES
		OPTIONS 2
XPEN	EXPENDITURES:	
_	Salaries and Wages	
2	Employee Benefits & Payroll Taxes	
	Total Personnel Exp	•
4	Professional Fees	
	Supplies	
	Telephone	
_	Postage and Shipping	
~	Occupancy	
•	Equipment Rental & Maint.	
10	Printing and Publications	
11	Travel	
12	Conferences and Meetings	
13	Interest	
14	Insurance	
15	Grants and Awards	
16	Specific Assist. to Individuals	
17	Depreciation	
18a	Other Non-Personnel Expenses	
18b	Software Maint.	
18c	Data Storage	
18d	Advertising	
19	Total Non-Personnel Expenses:	
20	Reimbursable Capital Purchases	Store The man of the
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2	Cannon Co Sr Ctr/ Nutr Site	Cannon	Cannon Co SC/ Fit Clean Meals	609 Lehman Street	Woodbary	37190	37190 to be determined	to be determined	Deborah Leach	615-563-5304
	Clav Co Sr Ctr / Nutr Site) a	Clay Co SC / Fit	145 Cordell Hull Drive	elina	38551	38551 to be determined	to be determined	Sandra Wix	931-243-3467
Z	Clay Co HDM	Clav	Doris' Diner		Celina	38551	38551 to be determined	to be determined	N/A (not a congr site)	N/A
	Fair Park Sr Ctr / Nutr Site	Cumberland	Fair Park SC	ighway	Crossville	38571	38571 to be determined	to be determined	Angela Shadden	931-484-7416
	Cumberland Co. HDM	Cumberland	Fit Clean Meals	П	Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
2	Alexandria Sr Ctr/ Nutr Site	DeKalb	Alexandria SC/ Fit Clean Meals		Alexandria	37012	37012 to be determined	to be determined	Jennifer White	615-529-2928
	Dekalb Co HDM	DeKalb	2	105 Unicoi Village Place	Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
2	Fentress Co Sr Ctr / Nutr Site	Fentress			Jamestown	38556	38556 to be determined	to be determined	Alice Kirby	931-879-7249
			Granville SC (food) and							
>	Fairview Sr Ctr / Nutr Site	Jackson	Fairview SC (service)	2230 York Highway	Gainesboro	38562	38562 to be determined	to be determined	Martha Rich	931-268-0837
	Granville Sr Ctr / Nutr Site	Jackson	Granville SC	6026 Granville HWY 53	Granville	38564	38564 to be determined	to be determined	Lisa Braun	931-653-4647
11 N	Jackson Co HDM	Jackson	Fit Clean Meals		Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
	Macon Co Sr Ctr / Nutr Site	Macon	Macon SC / Fit Clean Meals		Lafavette	37083	37083 to be determined	to be determined	Brenda Filson	615-666-3780
	Macon Co HDM	Macon	Fit Clean Meals	105 Unicoi Village Place	Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
	Overton County Sr Ctr / Nutr Site Overton	e Overton	Overton Co SC	1513 Bradford Hicks Drive	Livingston	38570	38570 to be determined	to be determined	Betty Parrott	931-823-1268
	Overton Co HDM	Overton	Fit Clean Meals		Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
16 N	Overton Co HDM	Overton	Clark House	1010 North Oak St	Livingston	38570	38570 to be determined	to be determined	N/A (not a congr site)	N/A
	Pickett Co Sr Ctr / Nutr Site	Pickett	Pickett Co SC	105 South Main Street, Rm 3		38549	38549 to be determined	to be determined	Jessica Wilson	931-864-7972
19 N	Algood Sr Ctr / Nutr Site	Putnam	Algood SC / Fit Clean Meals	125 Fourth Ave.	Algood	38506	38506 to be determined	to be determined	Brenda Dishman	931-537-3447
z	Baxter Sr Ctr/Nutrition Site	Putnam	Baxter Sr Ctr	101 Elmore Town Road	Baxter	38544	38544 to be determined	to be determined	Brent Lee	931-858-5657
Z0	Putnam Co HDM	Putnam	Fit Clean Meals	105 Unicoi Village Place	Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
7 Z	Smith Co Sr Ctr / Nutr Site	Smith	SCSC/ Fit Clean Meals		South Carthage	37030	37030 to be determined	to be determined	Jan Johnson	615-735-0476
	Smith Co HDM	Smith	Fit Clean Meals		Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
	Van Buren Co Sr Ctr/ Nutr Site	Van Buren	Van Buren SC	779 Old McMinnville St.	Spencer	38585	38585 to be determined	to be determined	Darleen Hunter	931-946-7151
Z4 N	Van Buren Co HDM	Van Buren	Fit Clean Meals	105 Unicoi Village Place	Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	IN/A
7 ×	Warren Co Sr Ctr / Nutr Site	Warren	WCSC	809 Morrison Street	McMinnville	37110	37110 to be determined	to be determined	Lana Whitlock	931-473-6559
Z6 N	Warren Home Delivery Meals	Warren	Warren HDM	106 East End Drive	McMinnville	37110	37110 to be determined	to be determined	N/A (not a congr site)	N/A
Z2	White Co HDM	White	Fit Clean Meals	105 Unicoi Village Place	Unicoi	37639	37639 to be determined	to be determined	N/A (not a congr site)	N/A
	White Co Sr Ctr / Nutr Site	White	White Co SC	321 East Bronson	Sparta	38583	38583 to be determined	to be determined	Brenda Roberts	931-836-3663

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Email	Contact	Phone	Email	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
ccsc@dtccom.net	UCAAAD	866-836-6678	lessica roberson@ucdd org	11:15-12:15 (8am-4pm)	11:15-12:15 (8am-4pm)	11:15-12:15 (8am-4pm)	11:15-12:15 (8am-4pm)	11:15-12:15 (8am-4pm)	
clavscc@twlakes net				11:00-11:30 (Bam-4pm)	11:00-11:30 (8am-4pm)		11:00-11:30 (8am-4pm)	11:00-11:30 (8am-4pm)	
N/A	UCAAAD	866-836-6678	lessica roberson@ucdd.org						
fosctn@vahoo.com						11:30-12:30 (8am-4pm)		11:30-12:30 (8am-4pm)	
	UCAAAD	866-836-6678	essica roberson@ucdd.org						
alexandriatnseniorcenter@qmail.com				11:15-12:15 (Bam-2pm)	11:15-12:15 (8am-2pm)	11:15-12:15 (8am-2pm)	11:15-12:15 (8am-2pm)	11:15-12:15 (8am-2pm)	
N/A	UCAAAD	866-836-6678	essica roberson@ucdd.org						
e.kirbv@fentresscountytn.gov	UCAAAD	866-836-6678	essica roberson@ucdd org	11:30-12:00 (9am-3pm)	11:30-12:00 (9am-3pm)	11:30-12:00 (9am-3pm)	11:30-12:00 (9am-3pm)	11:30-12:00 (9am-3pm)	
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fairview seniors center@gmail.com									
granvilleseniomutrition@gmail.com				11:15-11:30 (8am-1pm)	11:15-11:30 (8am-1pm)		11:15-11:30 (8am-1pm)	11:15-11:30 (8am-1pm)	
N/A	UCAAAD	866-836-6678	lessica roberson@ucdd org						
seniors@nctc.com				11:30-12:30 (Bam-4pm)	11:30-12:30 (8am-4pm)	11:30-12:30 (8am-4pm)	(8am-4pm)	11:30-12:30 (8am-4pm)	
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N/A	UCAAAD	866-836-6678	lessica roberson@ucdd org						
N/A	UCAAAD	866-836-6678	essica roberson@ucdd org						
byrdstownseniorcenter@yahoo.com	UCAAAD	866-836-6678	jessica roberson@ucdd org	11:00-12:00 (8am-4pm)	11:00-12:00 (8am-4pm)	11:00-12:00 (8am-4pm)		11:00-12:00 (8am-4pm)	
algoodseniorctr@frontier.com				11:00-12:00 (8am-1pm)	11:00-12:00 (8am-1pm)	11:00-12:00 (8am-1pm)	11:00-12:00 (8am-1pm)		
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scsccian@yahoo.com				11:00-12:00 (8am-4pm)	11:00-12:00 (8am-4pm)	11:00-12:00 (8am-4pm)	11:00-12:00 (8am-4pm)	11:00-12:00 (8am-4pm)	
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STRATEGIC PLAN 2023-2025

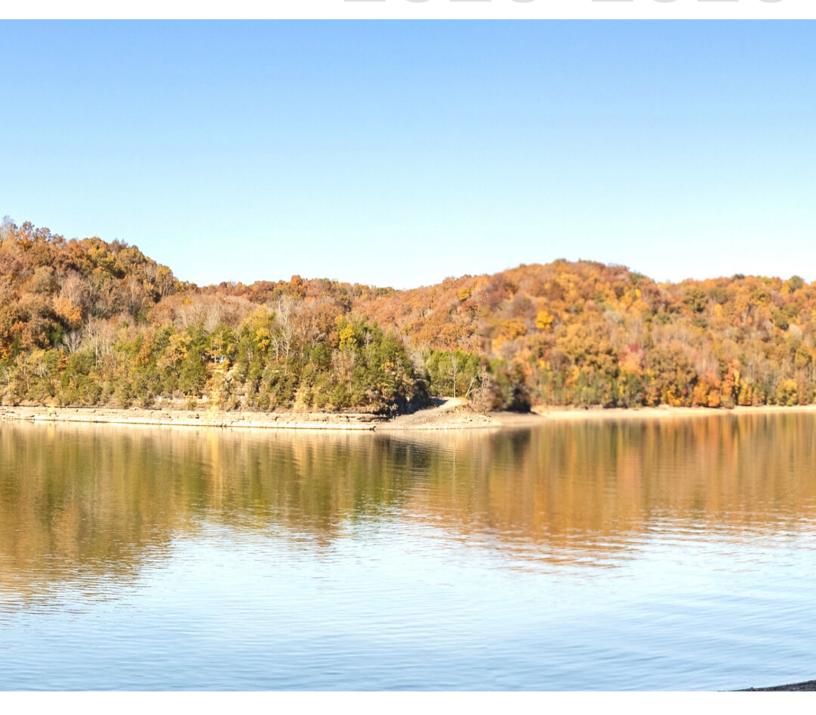




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OUR VISION.

A region abundant in resources, fostering a productive and vibrant life for the people of the Upper Cumberland.

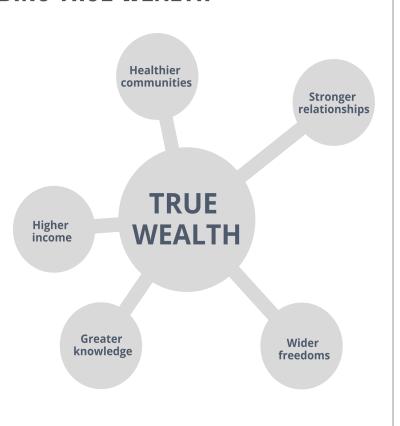
OUR MISSION.

To help the Upper Cumberland region cultivate self-sufficiency and build true wealth through innovation, collaboration, and leadership.

BUILDING TRUE WEALTH

What is "true wealth"? True wealth is achieved when our citizens no longer worry about their physiological and safety needs but are moving toward the best version of themselves.

Building true wealth for people in the Upper Cumberland includes improving access to higher incomes, greater knowledge, wider freedoms, stronger relationships, and healthier communities.



OUR MEASUREMENT

The following core principles have been identified as a means of measuring success in achieving the goals listed for each department and program. For the Upper Cumberland Region to be successful, the following core principles must be met:

Core Principle #1: People should be able to easily travel within the region.

- Connector routes should be in place between communities and tied to the highway systems of Interstate 40 and Highway 111.
- A responsive public transit system must be in place.
- Rail and air transportation systems should progress to meet the size and scope of the region.

Core Principle #2: Safe, affordable housing should be available to all those who desire it.

- All communities should have an adequate mix of housing to meet different income levels.
- Blighted areas must be addressed and improved to maintain the attractiveness of the community.

Core Principle #3: Programs must exist to break the cycle of poverty and provide a safety net for those going through a difficult period in their life.

• The poverty rate of the region should decline each year.

Core Principle #4: The economy must add new jobs each year to meet the growth of the region and provide opportunities for income improvement.

- Per-Capita-Income levels must increase each year.
- Five-year average job growth/decline must be monitored.

Core Principle #5: Education must be available and encouraged at all stages of life.

 A better-educated society means better jobs, better health, and a more stable community.

Core Principle #6: To retain our population base we must ensure that our communities have adequate support services.

 Health care facilities, law enforcement, emergency services, childcare facilities, and geriatric services.

Core Principle #7: The natural beauty of the region must be protected.

• Smart development of natural areas and parks is essential

OUR GOALS

We commit to making ourselves and the Upper Cumberland region the best it can possibly be.

OUR VALUE PROPOSITION

We commit to working closely with our citizens, communities, and our elected officials to provide a unique service that advances the quality of life for our residents.

OUR PROCESSES

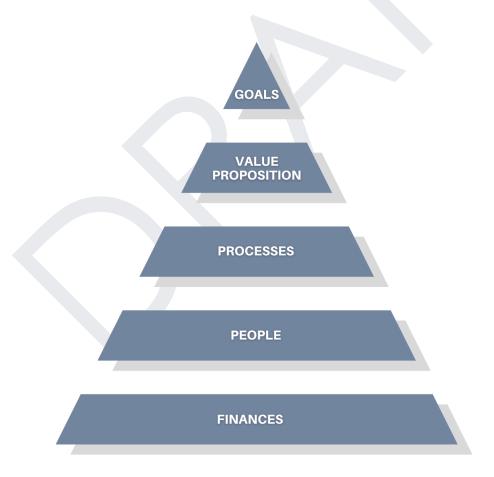
We commit to being transparent and efficient in the way we conduct our work.

OUR PEOPLE

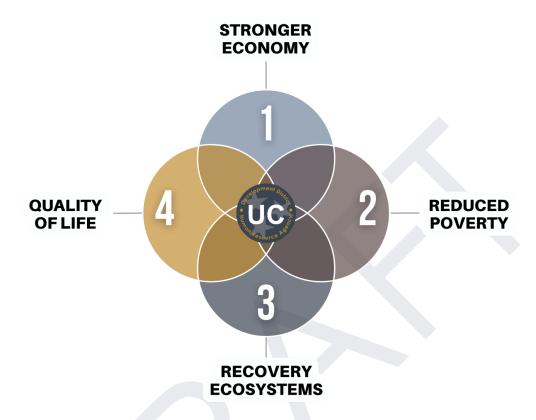
We commit to hiring and training passionate, caring staff that will dedicate their time to serving our region.

OUR FINANCES

We commit to maximizing the amount of our funding that is spent on citizens of our region.



FOCUS AREAS



AGENCY-WIDE GOALS

Goal: Our two (2) agencies have aligned various state and federal programs to create a poverty alleviation ecosystem that strengthens families, communities, and the Upper Cumberland region.

Objective: Empower UC will serve as a model to all programs on new techniques and best practices to address systemic poverty in our region.

Objective: We will coordinate and assist the Empower UC collective impact group in developing supplementary programs to address the barriers and issues identified in the current program that cannot be addressed with existing funding regulations.

Goal: Our two agencies have aligned various state and federal programs to create a regional recovery ecosystem to support those individuals recovering from substance abuse issues.

Objective: We will develop a cross-department collaboration with the goal of creating funding opportunities that involve multiple departments with the goal of creating a regional substance abuse plan.

Objective: We will convene individuals, groups, and organizations to form a collective impact group to serve the region.

ADMINISTRATION AND FINANCE GOALS AND MISSION

What is our mission?

 Our mission is to provide the needed organizational components for the agencies that will allow our departments to fulfill their mission. This is achieved through sound financial management, human resources management, and strategic vision.

Who is our customer?

- The departments of Upper Cumberland Development District (UCDD) and Upper Cumberland Human Resource Agency (UCHRA)
- Our funding agencies
- The elected leadership of the Upper Cumberland

What does the customer value?

- Each department expects to be treated with respect and equality as we administer the resources of the agencies
- Assistance in solving problems and addressing the needs of the region
- That the agencies will administer the state and federal programs equitably throughout the region

What will we measure?

- The number of training opportunities that are provided to our employees
- The turnover rate of the agency
- The number of complaints received

Goal: UCDD/UCHRA has a trained workforce able to provide problem-solving skills for both individual and community needs.

Objective: Employees are systematically enrolled in training to provide program support and customer assistance to improve the client's condition; resulting in better satisfaction questionnaire responses and increased services provided.

Objective: The agencies will implement an employee culture program to reduce the turnover rate.

Objective: The agencies will implement an employee professional development program.

WHY WAS THIS GOAL IDENTIFIED? TO BEST SERVE THE CHANGING NEEDS OF OUR REGION, THESE TWO ORGANIZATIONS MUST HAVE EMPLOYEES WHO CAN CRITICALLY THINK THROUGH ISSUES THAT AFFECT BOTH INDIVIDUALS AND THE COMMUNITY AS A WHOLE.

AGING GOALS AND MISSION

What is our mission?

 Through advocacy, planning, and coordination, the Upper Cumberland Area Agency on Aging and Disability (UCAAAD) will provide a comprehensive and innovative service delivery system that meets community and social service needs so older adults, caregivers, and adults with disabilities can achieve and maintain an active, healthy, and independent life.

Who is our customer?

- The at-risk older adults, caregivers, and disabled adult population of the region
- The Tennessee Commission on Aging and Disability
- State of Tennessee Bureau of TennCare and Managed Care Organizations
- Administration for Community Living
- The Department of Human Services
- The Provider Network across the region
- The communities of the Upper Cumberland
 - Elected officials, the court system, senior centers, universities, etc.

What does the customer value?

- We will efficiently and effectively serve as many clients as possible with the available funding while ensuring the provision of quality services.
- That we provide a fair and equitable distribution of resources across the region
- That we provide education and resources to at-risk older adults, caregivers, and adults with disabilities that support their quality of life and independence. They expect accurate, timely, relevant, and unbiased information and services.

What will we measure?

- The number of Guardianship clients served
- The number of Information and Assistance clients served
- The number of TennCare CHOICES applications submitted
- The number of Options 1.0 and Options 2.0 served
- The number of clients on the Home and Community-Based Services waiting list
- The number of Congregate and Home Delivered meals and clients served
- The number of senior center participants by county

Goal: Our senior centers are positioned to address the needs of the senior population of the Upper Cumberland region.

Objective: Prepare a best practice guide for the operations of senior centers that addresses trends and needs of the senior population in order to strengthen the resources for the future.

Action: Designate a committee to research innovative and best practices nationwide that focus on operations, funding sources and activities, marketing, and types of programs and services offered. Develop a survey to collect information on improving participation/interest.

Objective: Provide educational courses to educate senior center directors on new program concepts and ideas.

Action: Utilizing the best practice guide's innovative programs and services, AAAD staff will focus on at least one new concept at each quarterly meeting with center directors. Utilizing American Rescue Plan funds, the AAAD will designate funding as performance incentives for new concepts implemented by senior centers.

Objective: Rebrand senior centers to become known as Health and Wellness Centers.

Action: In collaboration with the Tennessee Commission on Aging and Disability and the Tennessee AAADs and senior centers, transition all signage and marketing materials to incorporate the Health and Wellness Center language.

Goal: The Upper Cumberland region has age-friendly communities and new housing options to ensure the dignity, safety, and independence of older adults and those with disabilities within their community and home as long as possible.

Objective: As part of AARP's Livable Communities initiative, UCAAAD will assist the communities in the region in becoming designated as Age-Friendly Communities to improve mobility, housing, and health-focused recreational options.

Action: Partner with AARP, UCDD's Economic and Community Development Department, and the identified communities' local elected officials to implement the assessment, planning, implementation, and evaluation processes.

Objective: Advocate for safe and alternative housing options that address unmet needs such as supportive, emergency, and shared housing concepts.

Action: Partner with stakeholders to secure new housing options in the region. Support statewide efforts to create a new licensing category for small group homes for older and dependent adults. Once achieved, encourage local unlicensed facilities to become licensed and/or support the development of new licensed homes.

Objective: Bring awareness of ways to mitigate Aging discrimination in society.

Action: Coordinate educational sessions on Ageism for local stakeholders and advocate for the topic to be addressed at State, Regional, and National conferences. Work with local elected officials to address this as part of the Livable Community process.

WHY WERE THESE GOALS IDENTIFIED? IN A TIME WHERE THE REGION'S AGING POPULATION IS MORE MOBILE AND TECHNOLOGICALLY CAPABLE THAN EVER, OUR AGENCY SHOULD ENCOURAGE OUR COMMUNITIES TO REFLECT THOSE CHANGES.

COMMUNITY INTERVENTION GOALS AND MISSION

What is our mission?

- Our mission is to assist the clients sentenced under our supervision in order to enhance public safety, successfully complete the program, and reduce recidivism rates.
- Our mission is to restore families and assist youth in becoming self-sufficient and better equipped to face the challenges of their lives by providing high-quality, therapeutic, and evidence-based services.
- Our mission is to assist our communities as they strive to provide solutions for the substance abuse disease that is plaguing our country and state. We will provide leadership and coordination in attacking this problem.

Who is our customer?

- The clients that are sentenced directly from the court system to our program
- The Tennessee Department of Corrections, Tennessee Department of Children's Services, and the Tennessee Department of Education
- The elected officials and the judicial system of the Upper Cumberland
- The young women of Chance group home and their families.
- Individuals suffering from Substance Use Disorder

What does the customer value?

- Through a one-on-one relationship, we provide needed services and resources to assist the client in moving their lives in a positive direction
- That we provide sound oversight of the state and federal funds invested in the region by our funding agencies
- That we provide an alternative to incarceration
- That we provide a safe environment for youth while ensuring as much normalcy in their lives as possible while in our care
- That the state can confidently place these youth in our care and know that we will provide the care that these young people need to avoid reentering state custody

What will we measure?

- Number of clients served per county
- The number of judges who use our services

Goal: The UCHRA driver education training is growing and expanding into Cumberland County.

Objective: We will expand services into Cumberland County by the end of the 2023 calendar year.

Goal: The Community Corrections/Intervention program expands available services to better meet the needs of clients struggling with substance use disorders and/or mental health needs.

Objective: Staff will pursue and secure grant funds to make this expansion of services possible.

Goal: Chance Home for Girls has a completed capital improvement plan in place.

Objective: Staff will compile a five-year capital improvement plan.

WHY WERE THESE GOALS IDENTIFIED? NOW THAT THE AGENCY IS IN A MORE FINANCIALLY STABLE CONDITION WE MUST START LOOKING TO EXPAND PROGRAMS TO UNDERSERVED COMMUNITIES.

COMMUNITY SERVICES GOALS AND MISSION

What is our mission?

- To provide the framework for emergency support, referrals, and access to resources for disadvantaged individuals and families in the Upper Cumberland by administering programs that promote stability through the 14 county offices.
- Our mission is to assist our communities by providing safe, reliable childcare services.

Who is our customer?

- The individuals, families, and communities of the Upper Cumberland.
- Our funding agencies
- The elected leadership of the Upper Cumberland
- UCHRA county offices
- Administration for Children and Families

What does the customer value?

- That we provide a roadmap of services to move individuals, families, and communities up the economic ladder
- That we address the gaps in services that communities and the region are experiencing
- That we provide necessary services to meet the needs of individuals and families as they overcome economic distress
- That we provide needed childcare services to meet the needs of the working families of the region
- That we provide educational services that help their child learn and grow
- That we follow all guidelines for the administration of the Head Start model

What will we measure?

- Number of clients served per county
- Program funds spent by county

Goal: Our In-Home Care program is growing clients and staff as we continue to strengthen this valuable resource.

Objective: We will develop a strategy to attract and retain in-home care staff which should allow us to grow this program by 15 percent in 2023.

Action: Develop and foster relationships with Tennessee Tech University (TTU) department heads, professors, and students to develop a growing interest in our In-Home Care Program.

Action: Develop and foster relationships with local high schools and students to develop a growing interest in our In-Home Care Program.

Goal: The UCHRA Commodities program has a strong and vibrant volunteer program.

Objective: We will develop an outreach program with local non-profit organizations, universities, and high schools to attract volunteers to the program.

Action: The department will work with other organizations and departments to develop best practices for attracting and retaining volunteers.

WHY WERE THESE GOALS IDENTIFIED? WITH A GROWING POPULATION THAT QUALIFIES FOR THESE SERVICES, WE MUST DO EVERYTHING POSSIBLE TO REACH AND SERVE CLIENTS.

ECONOMIC DEVELOPMENT GOALS AND MISSION

What is our mission?

 Our mission is to assist our communities as they strive to provide the infrastructure and assets necessary to grow their economy and to make the community an attractive place to start and grow businesses.

Who is our customer?

- The business community of the Upper Cumberland
- Our funding agencies
- The elected leadership of the Upper Cumberland

What does the customer value?

- That we provide needed services to meet the needs of the business community in the region
- That we provide sound oversight of the funds invested in the region
- That the economic assets of the region are growing across the region so as to provide opportunities for each community to grow the number of jobs for their constituents

What will we measure?

- The number of grant applications written
- The number of grant awards received
- The number of requests for proposals (RFP) assisted with
- The dollar amount of loans made by quarter
- The number of loan leads by county
- The number of Small Business Development Center (SBDC) clients by county

Goal: The Economic Development team will prioritize cross-training and collaborative work to better serve clients and strengthen sustainability.

Objective: Staff will conduct field experience days to learn, first-hand, the work and results of their fellow coworkers.

Objective: Staff will work collaboratively with clients to provide the greatest service experience.

WHY WAS THIS GOAL IDENTIFIED? IN ORDER TO BEST SERVE OUR CLIENTS, WE MUST BE DILIGENT TO ENSURE THAT WE PROVIDE THE BEST POSSIBLE SERVICE AND SUPPORT.

EMPOWER UPPER CUMBERLAND GOALS AND MISSION

What is our mission?

- Our mission is to provide innovative new approaches to address needs in the region utilizing
 a collective impact approach. Currently, our mission is to develop a poverty alleviation system
 in an effort to reduce the poverty rate of the region and to increase the workforce
 participation rates.
- Inspiring and equipping families, individuals, and communities to prosper.

Who is our customer?

- The families participating in the continuum of care
- The citizens and businesses of the region
- Tennessee Department of Human Services (DHS)
- The elected leadership of the Upper Cumberland
- The partners within the collaboration

What does the customer value?

- Families want to improve their well-being and economic conditions
- Employers want an improved and expanded workforce
- The State of Tennessee desires a new approach to poverty reduction
- The elected leadership desires expanded quality of life for their citizens
- The partners within the collaboration value transparency and accountability

What will we measure?

- The number of clients we have served (families and children)
- The increase in household income
- The increase in social capital
- The decrease in government programs that families utilize
- The number of families brought out of poverty
- The number of volunteer hours infused into the community
- The number of families that have completed Circles, HTC or R2L

Goal: The region has a legislative agenda designed to address the needs and barriers identified in our work with families, specifically surrounding the benefits cliff that families face.

Objective: Leadership will develop an evidence-based legislative agenda to distribute to various stakeholders and policymakers both at the federal and state levels. This work will be done through Navigator's work with families, as well as through Circles Big View Meetings.

Action: The collaboration will compile stories and data to allow us to better understand and explain the difficulties that our struggling families face.

Goal: The Upper Cumberland has achieved its goal of bringing 1,600 children out of poverty by November 2025.

Objective: Provide streamlined and holistic navigation services to 800 families throughout the region and assist them in increasing their income to a point that they are no longer in need of government assistance and subsidies.

WHY WAS THIS GOAL IDENTIFIED? TO BEST SERVE THE CHANGING NEEDS OF OUR REGION, SOCIAL SERVICE PROVIDERS MUST INFORM POLICYMAKERS ON THE BENEFITS AND WEAKNESSES OF STATE AND FEDERAL PROGRAMS.

HOUSING AND FAMILY SERVICES GOALS AND MISSION

What is our mission?

- Our mission is to assist our housing residents in receiving all the resources necessary to
 provide them with a good quality of life. We provide safe, clean, affordable housing
 opportunities to those segments of the population that lack opportunities.
- Our mission is to assist the clients of the Relative Caregiver Program in receiving all the resources necessary to provide short-term stability for up to one year as they care for a relative minor(s).
- Our mission is to assist qualified homeowners by making livability repairs to their home.

What is our goal?

• Our goal is to assist clients in maintaining their independence and quality of life

Who is our customer?

- The residents of our residential units
- Our clients who are raising relative minors
- Tennessee Department of Children Services (DCS)
- THDA
- United States Department of Agriculture Rural Development (USDA-RD)
- Housing and Urban Development (HUD)
- Board of Directors Cumberland Regional Development Corporation (CRDC)
- The communities of the Upper Cumberland

What does the customer value?

- Our residents expect us to provide them with safe, clean, and affordable housing. The
 Relative caregiver clients expect us to support them by providing case management and
 identifying resources available to them. Emergency repair clients expect us to address safety
 concerns and livable conditions in order for them to remain in their homes
- Our funding agencies expect us to safeguard their investments and to ensure fair housing opportunities
- Tennessee DCS expects us to support families to avoid children being placed into state custody
- Our communities expect us to fill gaps in services inside our region

What will we measure?

- The number of clients we have housed
- The number of vacancies by quarter
- The amount of rent that is delinquent
- The number of clients that are delinquent
- The number of homes completed in the Emergency Repair Program (ERP)
- The number of Relative Caregiver clients we have served by county each quarter

Goal: UCDD opens its first transitional housing complex.

Objective: Staff will develop a transitional program with funds secured for the City of Smithville to open and operate a facility.

Goal: The Cumberland Regional Development Board is restructured to include elected officials.

Objective: Staff will work with our legal team to restructure the CRDC board to include elected officials thus forming a tighter relationship with UCDD.

WHY WAS THIS GOAL IDENTIFIED? SINCE WE SERVE A VULNERABLE POPULATION, OUR REGION WE MUST ENSURE THAT THOSE WE SERVE HAVE ACCESS TO ALL AVAILABLE RESOURCES.

PLANNING AND COMMUNITY DEVELOPMENT GOALS AND MISSION

What is our mission?

 Our mission is to assist our communities as they strive to provide the infrastructure and assets necessary to grow their economy and make the community an attractive place to live and improve the quality of life.

Who is our customer?

- The communities of the Upper Cumberland
- Our funding agencies: Economic Development Administration (EDA), Appalachian Regional Commission (ARC), Tennessee Department of Transportation (TDOT), Tennessee Department of Environment and Conservation (TDEC), Tennessee Housing Development Agency (THDA), and our local communities
- The elected leadership of the Upper Cumberland

What does the customer value?

- Our elected leadership expects us to provide visionary leadership and the ability to conduct project development and administration
- Our funding agencies expect us to move our region in a positive direction
- The communities expect us to provide needed services and assets to improve their quality of life

What will we measure?

- The number of grant applications worked on per quarter
- The number of grant awards per quarter
- The number of rural planning organization (RPO) visits
- The number of mayor visits per quarter
- The number of planning contracts administered

Goal: Planning and Community Development staff are knowledgeable and adequately prepared to serve the communities of the Upper Cumberland with grant writing and administrative support.

Objective: Staff will complete an intensive training program designed to prepare and equip them with the knowledge and skills necessary to adequately serve the Upper Cumberland.

Goal: The Planning and Community Development team has secured funded projects in every Upper Cumberland county by June 30, 2024

Objective: Staff will research and secure grant funding opportunities for each of the 14 Upper Cumberland counties.

WHY WAS THIS GOAL IDENTIFIED? BECAUSE BOTH ELECTED AND UNELECTED COMMUNITY LEADERS CHANGE FROM TIME TO TIME, WE MUST PROVIDE AN UNDERSTANDING OF WHAT WORK HAS BEEN DONE AND WHY WE MUST CONTINUE TO MAKE IMPROVEMENTS WITHIN OUR COMMUNITIES AND THE REGION.

TRANSPORTATION GOALS AND MISSION

What is our mission?

• Our mission is to provide safe and reliable transportation services that enable citizens to move freely within and outside the Upper Cumberland region cultivating a good quality of life.

Who is our customer?

- The citizens of the Upper Cumberland
- Federal Transit Administration (FTA), TDOT, and TennCare Administration
- TTU
- The elected leadership of the Upper Cumberland

What does the customer value?

- That we provide a multitude of transportation service options in a safe and timely manner
- That we provide sound oversight of the funds invested in the region
- That we provide safe, reliable, and economically sound transportation for TennCare clients and TTU students
- That communities are served in an equable and reliable manner

What we will measure.

- Number of trips (riders, miles)
- Driver turnover rate (number departed/number of positions)
- Program income
- Job access ridership
- Pick Up Upper Cumberland ridership
- Shuttle Upper Cumberland ridership

Goal: A structured training program exists that provides quality training to our transportation scheduling staff both in the central office and our county offices.

Objective: Management will develop and implement a training program for staff to ensure that we provide the best possible service when it comes to scheduling clients.

Goal: The Pick Up UC program is growing and expanding into other counties of the region.

Objective: Our unique Uber program will be expanded into additional counties in 2023.

Goal: UCHRA Public Transportation is providing support to substance abuse recovery efforts by facilitating convenient access to regional recovery resources.

Objective: Management will develop and expand partnerships at the local, state, and federal levels to ensure sufficient support and funds are leveraged to facilitate increased accessibility to those in recovery seeking additional support and/or employment.

WHY WERE THESE GOALS IDENTIFIED? AS THE REGION GROWS, THE PUBLIC TRANSPORTATION DEPARTMENT MUST CONTINUE TO PROVIDE AFFORDABLE AND RELIABLE TRANSPORTATION TO ALLOW INDIVIDUALS TO GET WHERE THEY NEED TO GO.

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