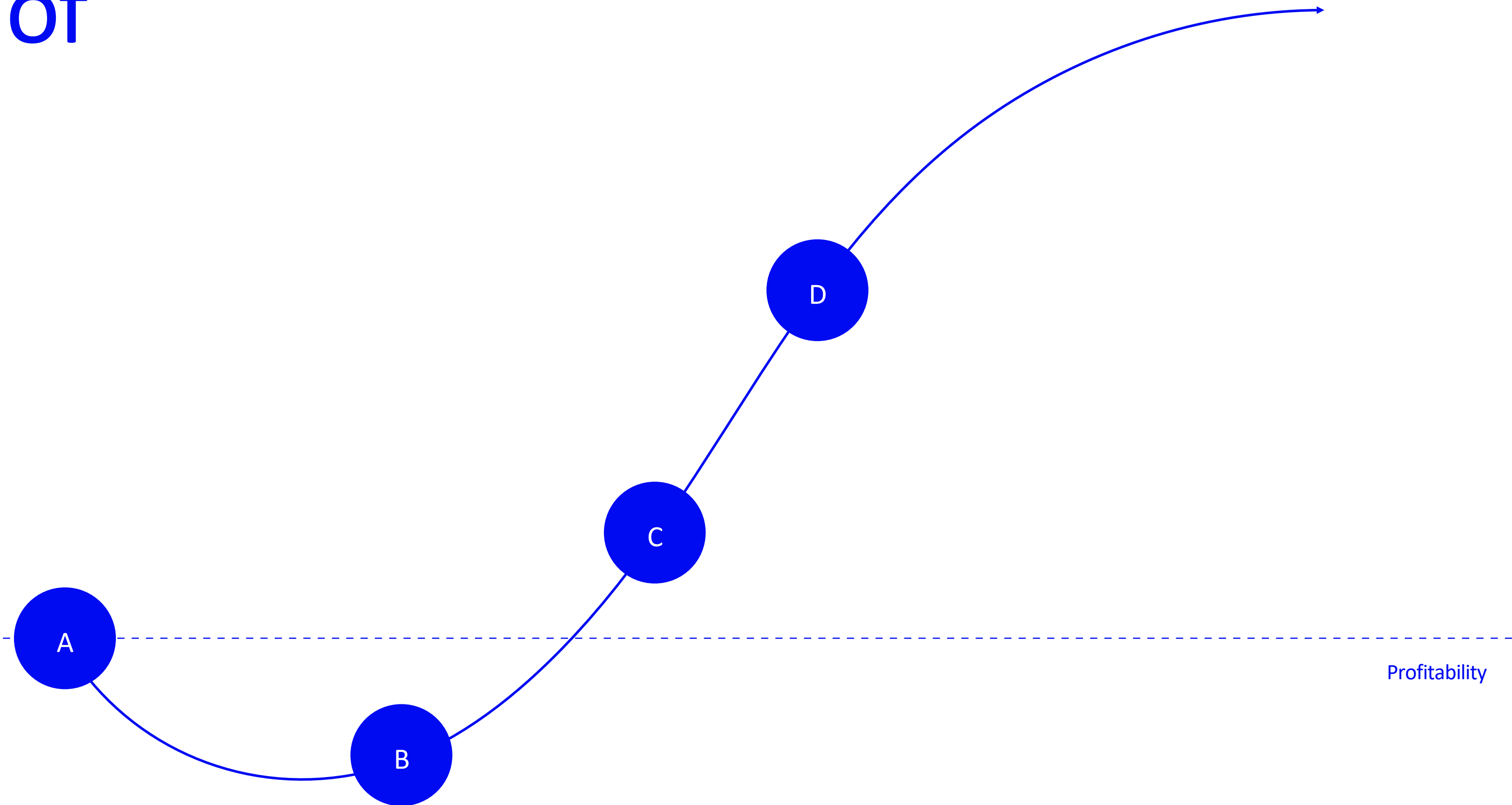


Oakland

Michael C. Bush
May 18, 2020

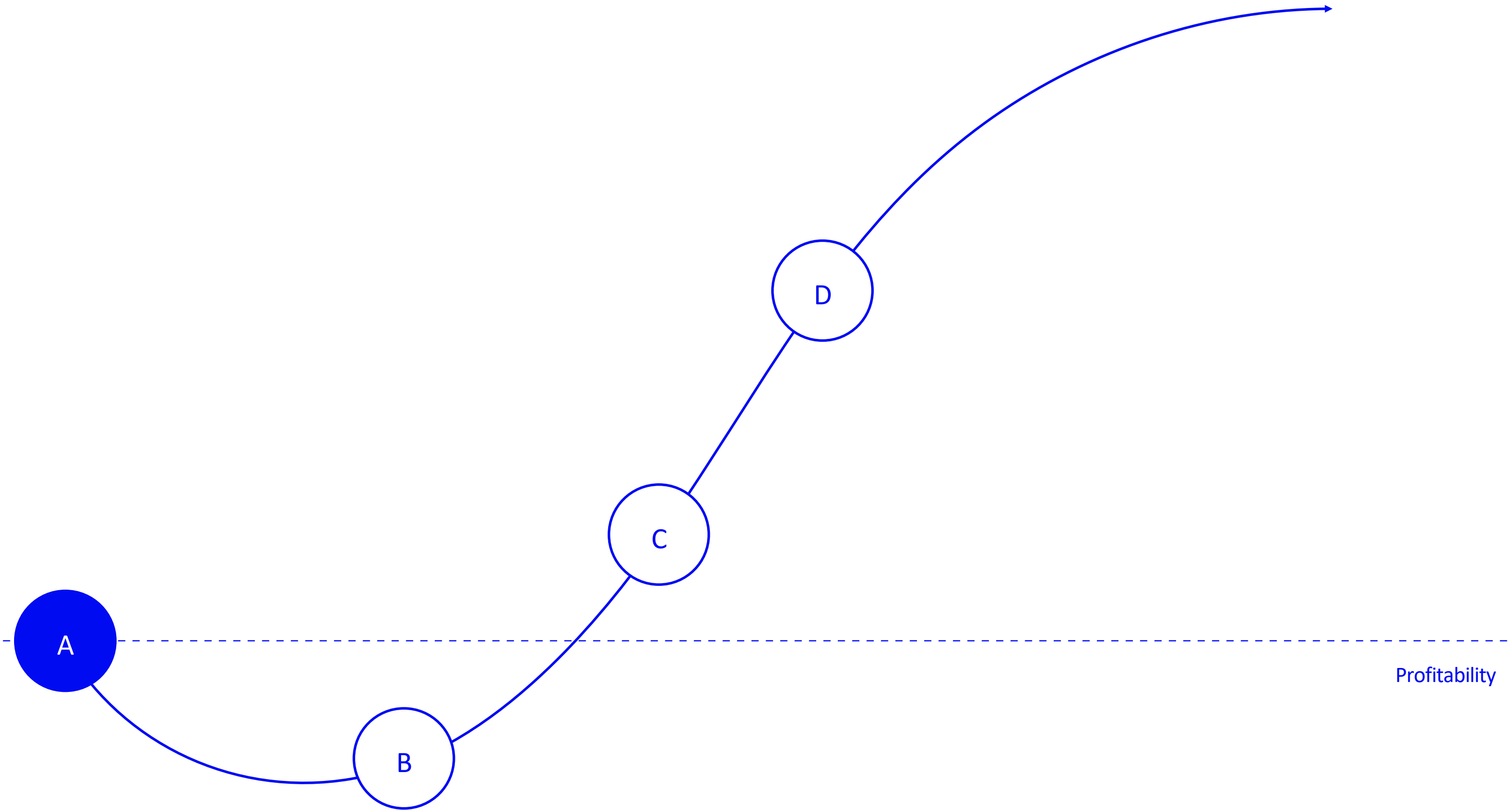
There are 4 types of Small Business.



A

Starting

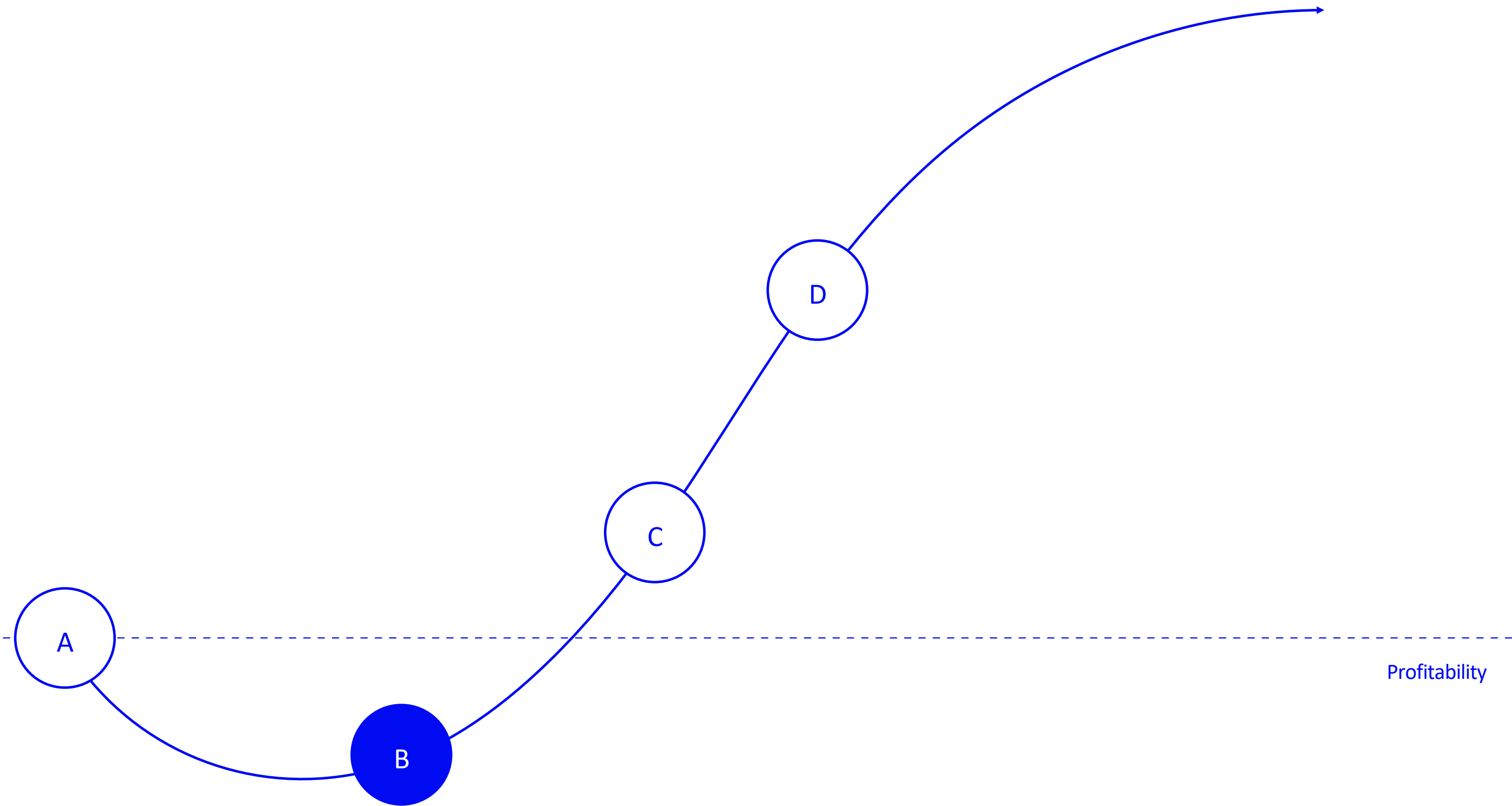
Unprofitable + Negative Cash Flow



B

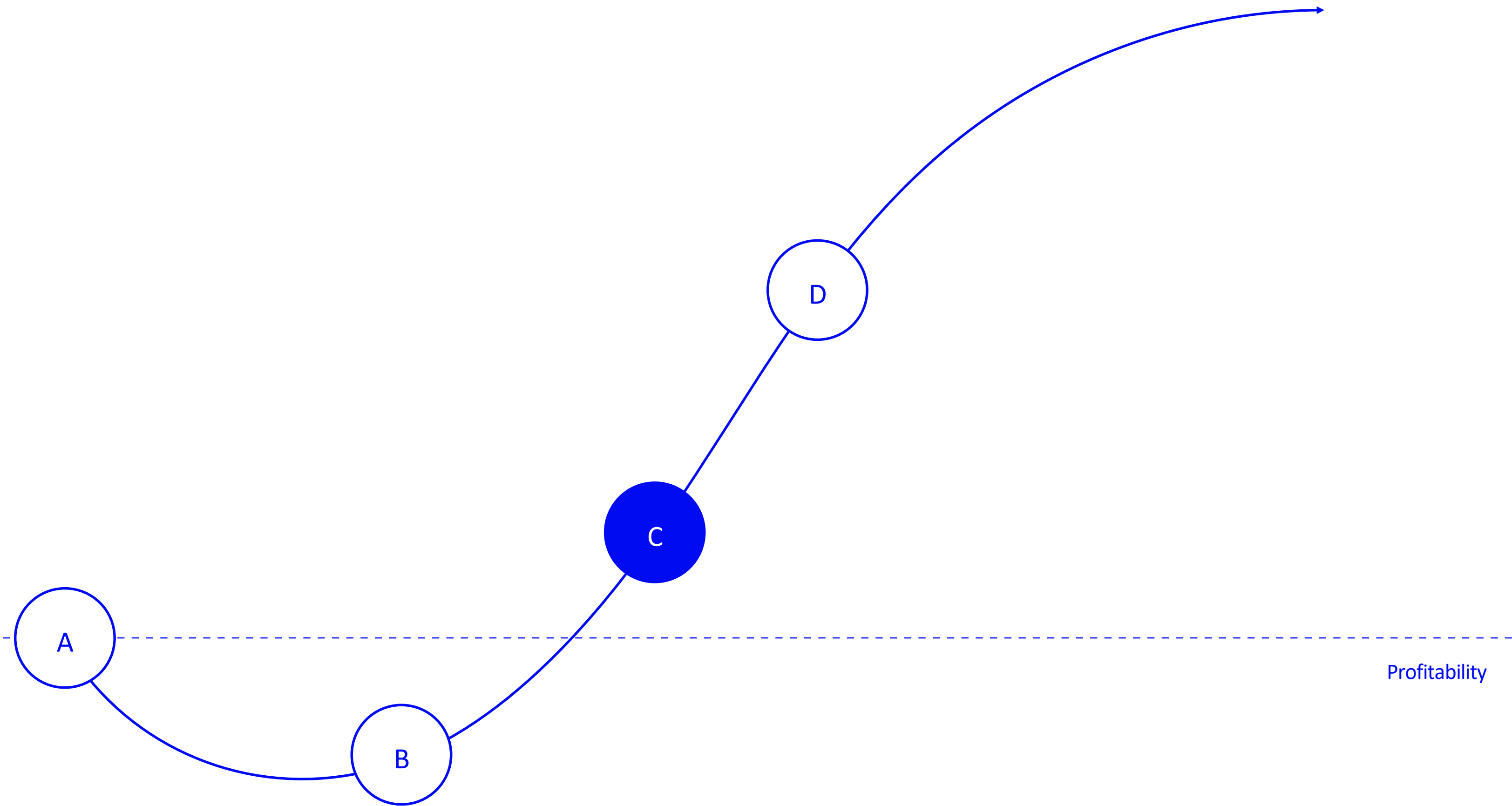
Proving

Unprofitable + Positive Cash Flow



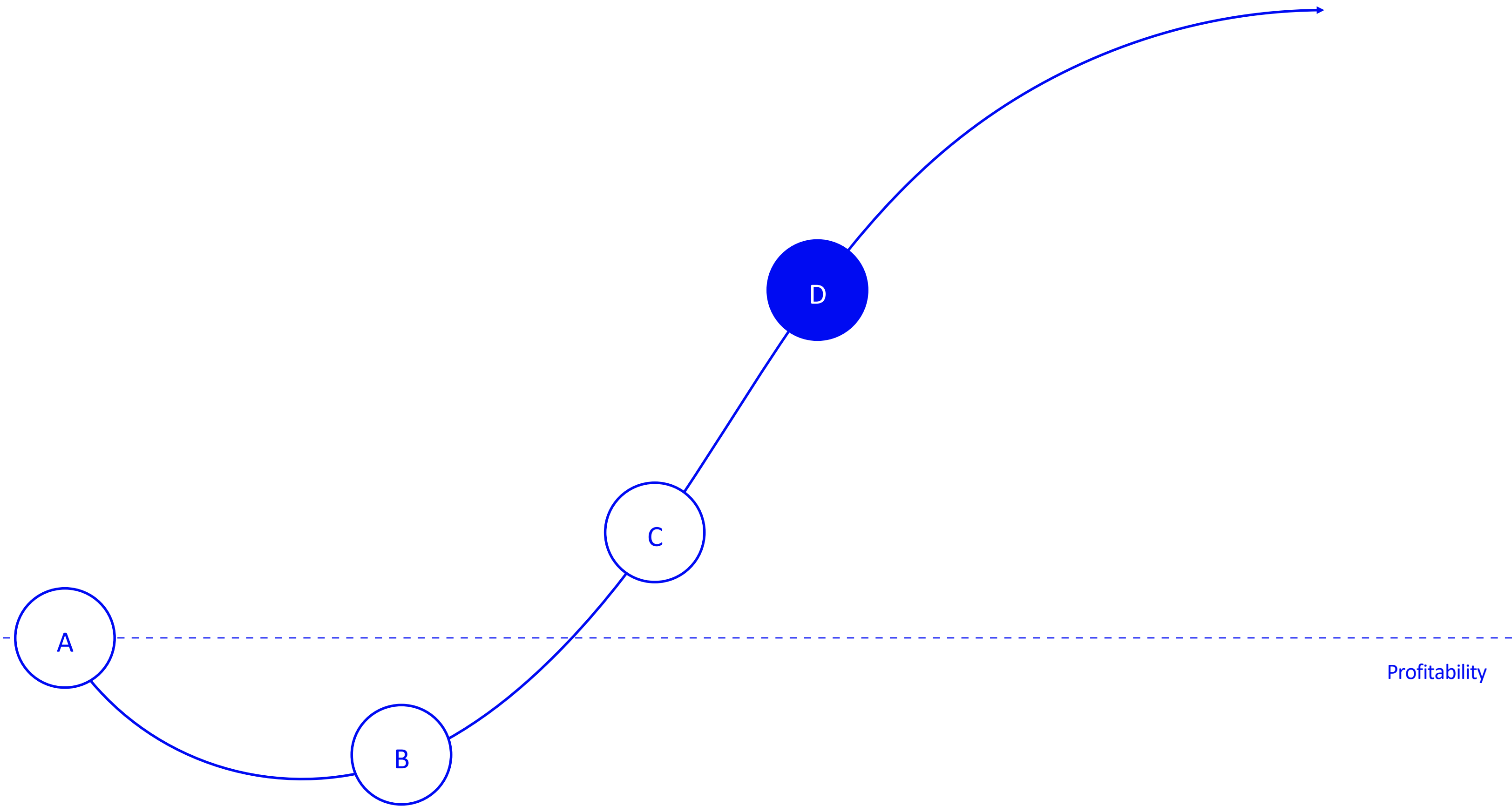
C Growing

Profitable + Negative Cash Flow



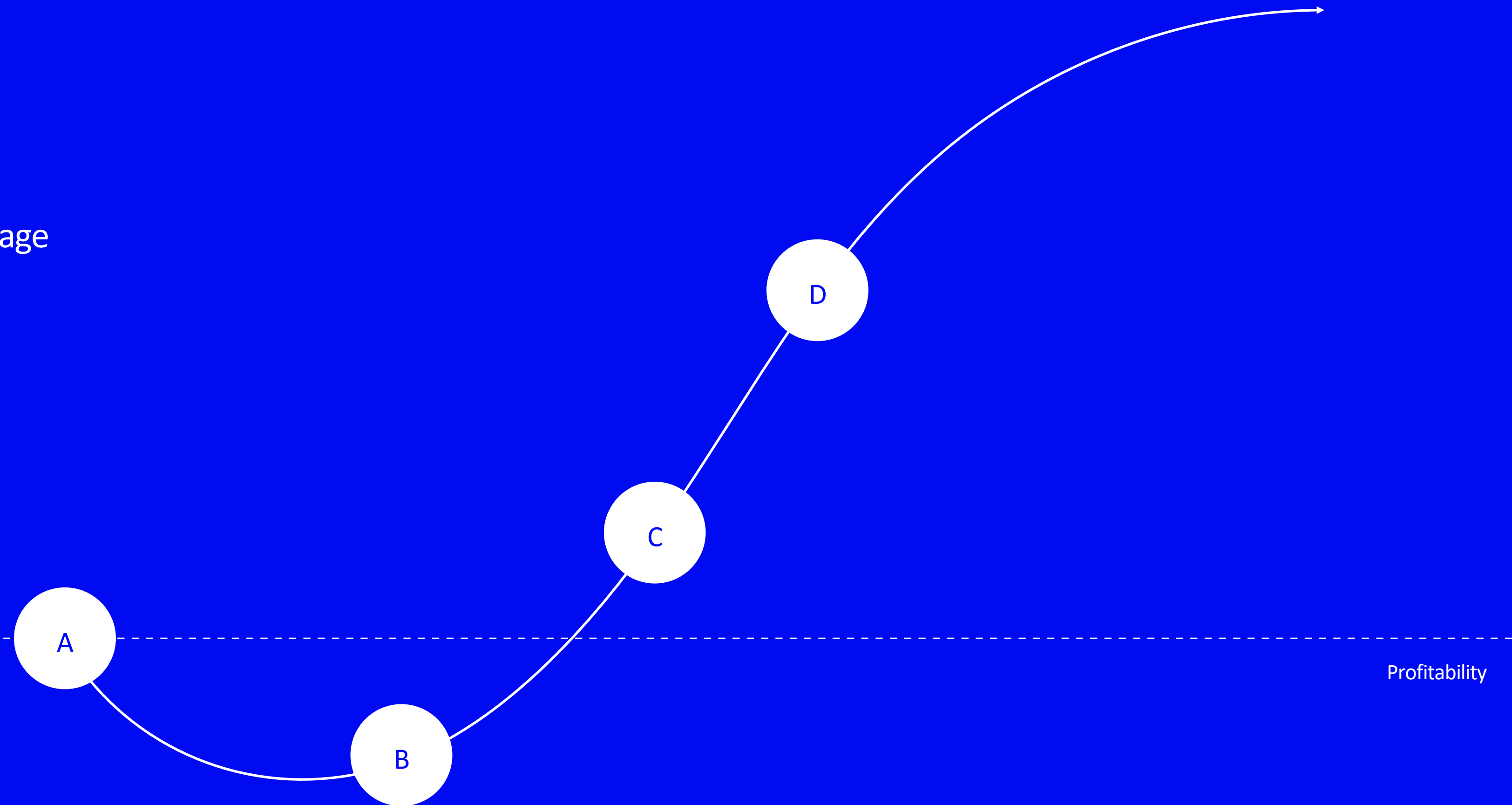
D Sustaining

Profitable + Positive Cash Flow



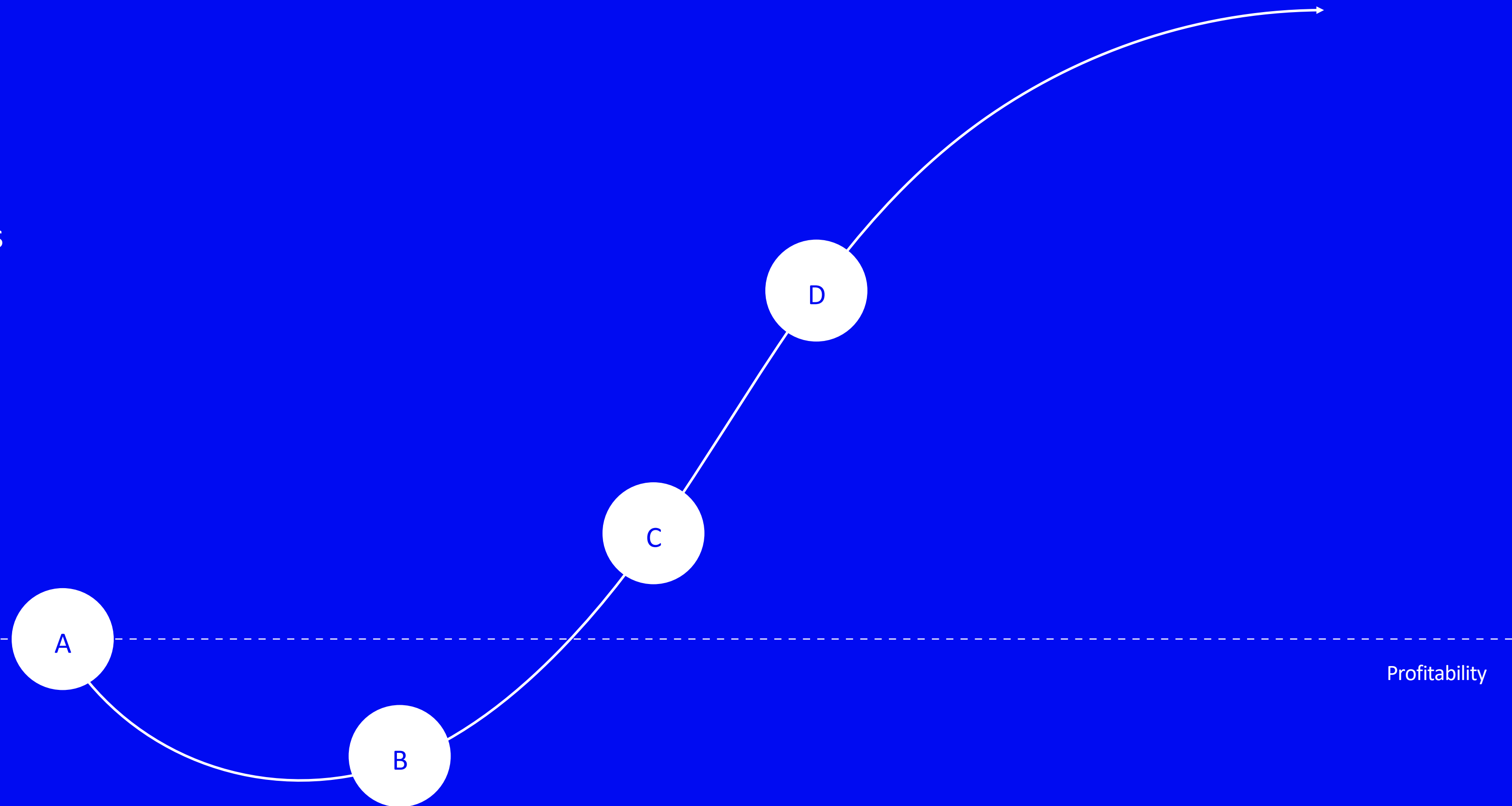
Then January 2020

Before the pandemic, small businesses at every stage were struggling, but alive.

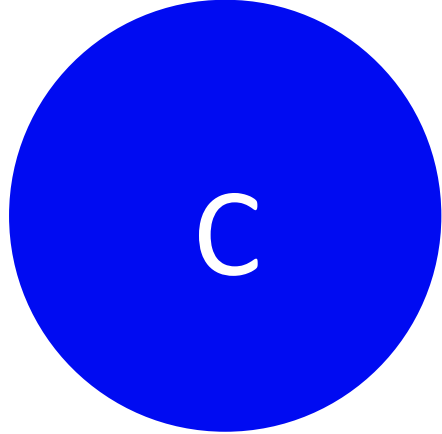
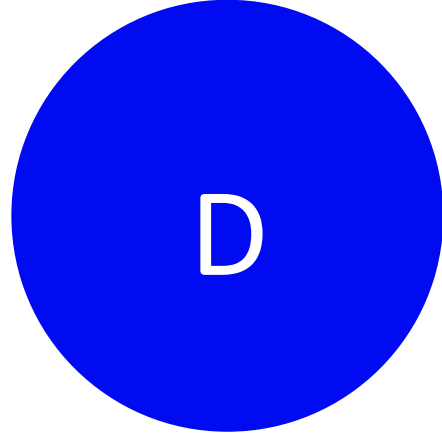


Now May 2020

Just a couple months later, the A and B businesses are already gone.



Our mission
is to save

 +  now.

Customers
will be spending in
aggregate of 20% of
January 2020 levels.

Variable Costs
of labor and raw materials can
be managed by owners of  + 

.

Fixed Costs
of rent and lease payments
will put
C + **D** out of business.

Step 1

For ●_C + ●_D Businesses,
calculate the rents or lease
payments from March 2020 to
March 2021.

Step 2

Then, calculate 50% of that total amount.

Solution

Step 3

Next, divide this number by
24.

Step 4

Add this amount to the current lease while extending the term 2 years.

Step 5

Don't collect rents or lease payments until April 2021.

This plan will benefit landlords by locking in 2020 rates as rents and lease payments fall over the next 4 years.

This plan will enable **C** + **D**
businesses to recover and
approach January 2020 levels by
2024.

Now

is the time.

mcb