



Abstract

Jane Doe's Caribbean Restaurant is an authentic Caribbean dining concept in Tampa, Florida, offering homemade island cuisine prepared by Caribbean native Jane Doe. Through traditional recipes, fresh ingredients, and exceptional hospitality, the restaurant aims to become a recognized destination for authentic Caribbean food within the Tampa market.

Juviensky Gerrits

Contents

Executive Summary..... 3

Company Overview 5

 Mission Statement..... 6

 Vision Statement 6

 Company Goals..... 7

 Core Values..... 7

Products & Services 8

Industry Analysis..... 12

 DESTEP Analysis..... 13

 SWOT Analysis 16

 Porter’s Five Forces Analysis..... 16

Marketing Plan 19

Product..... 19

Price 19

Place..... 20

Promotion..... 20

Financial Plan 22

Executive Summary

Jane Doe's Caribbean Restaurant is an authentic Caribbean dining concept that will be located in Tampa, Florida, serving traditional homemade Caribbean cuisine inspired by the flavors and culture of the islands. Founded and operated by Caribbean native Jane Doe, the restaurant will provide customers with a genuine cultural dining experience through freshly prepared meals, exceptional hospitality, and authentic recipes that reflect true Caribbean cooking traditions.

The restaurant's menu will feature a variety of popular Caribbean dishes including jerk chicken, fried red snapper, chicken stew, curry goat, oxtail, roti, red bean stew, rice and peas, fried plantains, and traditional Caribbean beverages. Unlike many competitors that offer commercialized or modified Caribbean food, Jane Doe will personally oversee and prepare the meals herself, creating a strong competitive advantage built on authenticity, consistency, and quality.

Tampa's rapidly growing population, expanding tourism industry, and increasing demand for diverse international cuisine create a strong market opportunity for the business. The Tampa restaurant industry supports more than 47,000 jobs and operates within Florida's \$107 billion foodservice market. Additionally, Tampa has become recognized as one of the nation's emerging "food-forward" cities, with consumers increasingly seeking authentic and culturally inspired dining experiences.

Jane Doe's Caribbean Restaurant will generate revenue through dine-in services, takeout, online delivery platforms, and catering opportunities for private events, corporate functions, and community gatherings. The business will leverage digital marketing, social media engagement, delivery applications, and community involvement to establish a strong customer base and brand presence throughout the Tampa market.

The company's mission is to bring authentic Caribbean flavor, culture, and hospitality to Tampa while creating a welcoming environment that connects people through food and tradition. The long-term vision is to establish the restaurant as one of Tampa's most recognized Caribbean dining destinations while positioning the business for future growth opportunities.

Funding obtained through bank financing will be used for leasehold improvements, kitchen equipment, furniture, startup inventory, licensing, marketing, and working capital. Based on market demand and projected operations, the business anticipates strong revenue growth and long-term profitability supported by Tampa's favorable demographic and economic trends.

With authentic leadership, a differentiated menu, multiple revenue streams, and a growing target market, Jane Doe's Caribbean Restaurant is positioned to become a successful and sustainable business within Tampa's expanding restaurant industry.

Company Overview

Jane Doe's Caribbean Restaurant is a startup restaurant business that will be located in Tampa, Florida, specializing in authentic Caribbean cuisine made from traditional family recipes and fresh ingredients. The restaurant will offer a variety of flavorful Caribbean dishes including jerk chicken, chicken stew, fried red snapper, rice and peas, plantains, and other popular island-inspired meals. The business aims to bring the authentic taste and culture of the Caribbean to the Tampa community through high-quality food, exceptional customer service, and a welcoming atmosphere.

The restaurant is founded and operated by Jane Doe, a Caribbean native with firsthand experience and passion for Caribbean cooking. Unlike many restaurants that rely on hired chefs or commercialized recipes, Jane Doe will personally prepare the meals, ensuring authenticity, consistency, and homemade quality in every dish served. Her cultural background and cooking expertise provide the restaurant with a strong competitive advantage in a growing market where customers increasingly seek authentic international dining experiences.

The Tampa area continues to experience strong population growth and increasing cultural diversity, creating demand for ethnic and specialty food concepts. Caribbean cuisine has become increasingly popular due to its bold flavors, fresh ingredients, and cultural appeal. Jane Doe's Caribbean Restaurant plans to position itself as a trusted local destination for both Caribbean residents seeking familiar flavors and new customers looking to experience authentic island cuisine.

The restaurant's business model will focus on dine-in services, takeout orders, catering opportunities, and online delivery platforms to maximize revenue streams and customer accessibility. The company also plans to establish strong community relationships through excellent customer service, consistent food quality, and participation in local events and cultural activities.

The primary objective of the business is to build a profitable and sustainable restaurant operation while creating a recognizable Caribbean food brand within the Tampa market. Funding obtained through bank financing will be used for startup expenses including kitchen equipment, leasehold improvements, furniture, inventory, marketing, licensing, and working capital.

Mission Statement

To provide authentic Caribbean cuisine and hospitality that brings people together through flavorful homemade meals, cultural tradition, and exceptional customer service.

Vision Statement

To become one of Tampa's most recognized and trusted Caribbean restaurants by delivering authentic food, creating memorable dining experiences, and expanding the appreciation of Caribbean culture throughout the community.

Company Goals

1. Successfully launch restaurant operations and achieve consistent monthly profitability within the first 12–18 months.
2. Build a loyal customer base and establish a strong reputation for authentic Caribbean cuisine and customer service in the Tampa area.
3. Expand revenue through catering services, delivery partnerships, and community events within the first three years.
4. Position the restaurant for future growth opportunities, including a second location or food truck expansion.

Core Values

Authenticity

We are committed to serving genuine Caribbean dishes prepared with traditional recipes, fresh ingredients, and cultural pride.

Quality

We prioritize high standards in food preparation, cleanliness, customer service, and overall dining experience.

Community

We believe food brings people together, and we aim to create a welcoming environment that celebrates Caribbean culture and connects with the local community.

Products & Services

Jane Doe's Caribbean Restaurant will provide authentic Caribbean cuisine inspired by traditional island recipes and homemade cooking techniques passed down through Caribbean culture. The restaurant will specialize in freshly prepared meals that deliver bold flavors, high-quality ingredients, and a genuine Caribbean dining experience to customers throughout the Tampa, Florida market.

The business is uniquely positioned within the local restaurant industry because the owner, Jane Doe, is originally from the Caribbean and will personally oversee and prepare the food herself. This provides the restaurant with a strong competitive advantage by ensuring authenticity, consistency, and a level of quality that cannot easily be replicated by chain restaurants or competitors offering generalized Caribbean-inspired dishes.

The restaurant will focus on dine-in, takeout, delivery, and catering services to maximize revenue opportunities and customer accessibility. The menu will feature a combination of traditional Caribbean entrées, seafood dishes, vegetarian options, sides, beverages, and specialty items designed to appeal to a broad customer base.

Signature Entrées

Jane Doe's CARIBBEAN RESTAURANT
Authentic Caribbean Flavor Made with Love
Traditional recipes. Fresh ingredients. A touch of island soul and a hint of fusion — made by Jane Doe, from the Caribbean to your table.

MENU
BOLD FLAVORS, RICH TRADITIONS, MODERN CARIBBEAN SOUL.

Jerk Chicken
Grilled to perfection with our signature jerk marinade.

CHEF'S SIGNATURE ENTREES

- JERK CHICKEN** \$18.99
Marinated in our signature jerk seasoning and grilled to perfection. Served with rice & peas, plantains, and sautéed cabbage.
- CARIBBEAN-STYLE FRIED RED SNAPPER** \$21.99
Whole red snapper seasoned with island spices, fried golden and served with rice & peas, plantains, and vegetables.
- CHICKEN STEW** \$17.99
Slow cooked chicken in a rich Caribbean stew with potatoes, carrots, and herbs. Served with white rice.
- CURRY GOAT** \$19.99
Tender goat meat simmered in a bold Caribbean curry sauce. Served with rice & peas or white rice.
- OXTAILS** \$22.99
Fall-off-the-bone oxtails braised in a savory gravy with butter beans. Served with rice & peas.
- ESCOVITCH FISH** \$19.99
Fried fish topped with escovitch sauce made with onions, peppers, carrots, and island spices.
- RED BEAN STEW** \$14.99
Hearty red kidney beans slow cooked in a rich, seasoned coconut milk sauce with herbs and spices. Served with rice.

SOUPS

- OKRA SOUP** \$7.99
A Caribbean classic made with okra, fresh vegetables, and your choice of chicken, beef, or seafood.

SIDES

- RICED PEAS \$4.00
- WHITE RICE \$3.00
- FRIED PLANTAINS \$4.00
- STEAMED CABBAGE \$3.50
- FESTIVAL (SWEET FRIITTERS) \$3.50
- MACARONI & CHEESE \$4.00
- STEAMED VEGETABLES \$3.50

BREADS & CARIBBEAN FLATBREADS

- ROTI (CHICKEN, BEEF, GOAT, OR VEGETABLE)** \$8.99
Ask for Caribbean flatbread filled with your choice of savory entree.

BEVERAGES

- TROPICAL PUNCH \$3.50
- SORREL DRINK \$3.50
- GINGER BEER \$3.50
- COCONUT WATER \$3.50
- CARIBBEAN SOFT DRINKS \$2.50
- BOTTLED WATER \$2.00
- FRESH JUICES \$3.99

Daily Island Specials
Ask your server about our chef's special creations made fresh daily!

OUR PROMISE
At Jane Doe's Caribbean Restaurant, we bring the heart of the island to Tampa with authentic recipes, warm hospitality, and a touch of modern fusion. Every dish is made from scratch with love and the finest ingredients. Thank you for supporting our local business!

AUTHENTIC
Recipes passed down through generations.

FRESH
Quality ingredients prepared daily.

ROOTED
In Caribbean culture. Made for our community.

WE CATER
From intimate gatherings to corporate events, we bring the flavors of the Caribbean to you. Let us make your next event unforgettable.

TAMPA, FL PROUDLY SERVING OUR COMMUNITY | FOLLOW US! | DINE IN • TAKE OUT • CATERING • DELIVERY
Good Food. Good People. Good Vibes.

The restaurant's primary menu offerings will include several authentic Caribbean meals that represent the culture and flavors of the islands.

Jerk Chicken

One of the restaurant's signature dishes, the jerk chicken will be marinated with traditional Caribbean herbs and spices and grilled to deliver authentic smoky and spicy flavor. Customers will have the option to pair the dish with rice and peas, white rice, plantains, or steamed vegetables.

Chicken Stew

A rich and flavorful Caribbean-style chicken stew slow-cooked with herbs, vegetables, potatoes, and homemade seasonings. This dish provides customers with a comforting homemade meal that reflects traditional island cooking.

Fried Red Snapper

Fresh whole red snapper seasoned with Caribbean spices and fried until golden and crispy.

Served with traditional Caribbean sides, this dish is expected to become one of the restaurant's most popular seafood offerings.

Curry Goat

Tender goat meat simmered in a flavorful Caribbean curry sauce prepared with authentic spices and herbs. This dish is widely recognized within Caribbean cuisine and will serve as a core menu item.

Oxtail

Slow-braised oxtail prepared in savory homemade gravy with butter beans and traditional seasonings. The oxtail dish will target customers seeking authentic Caribbean comfort food.

Red Bean Stew

A hearty and flavorful red bean stew cooked with coconut milk, Caribbean herbs, and spices. This dish provides an affordable and satisfying option for customers while also appealing to vegetarian consumers.

Caribbean Flatbreads and Specialty Items

Roti

The restaurant will offer freshly prepared Caribbean roti filled with a variety of options including chicken, beef, goat, and vegetables. The roti menu will provide customers with a convenient and popular Caribbean street-food style option that can be served for lunch, dinner, or takeout.

The inclusion of roti expands the restaurant's menu diversity and appeals to both Caribbean and non-Caribbean consumers seeking quick and flavorful meal options.

Side Dishes

Customers will be able to choose from a variety of traditional Caribbean side dishes designed to complement the main entrées. Side offerings will include:

- Rice and peas
- White rice

- Fried plantains
- Steamed cabbage
- Festival (sweet Caribbean fritters)
- Macaroni and cheese
- Steamed vegetables

The restaurant will prioritize fresh preparation, quality ingredients, and consistency in every meal served.

Beverages

To enhance the authentic dining experience, Jane Doe's Caribbean Restaurant will offer traditional Caribbean beverages including:

- Tropical fruit punch
- Sorrel drink
- Ginger beer
- Coconut water
- Fresh juices
- Caribbean soft drinks
- Bottled water

These beverages will help strengthen the restaurant's cultural identity while increasing customer spending per transaction.

Industry Analysis

The restaurant industry in Tampa, Florida continues to experience strong growth driven by population expansion, increasing tourism, cultural diversity, and rising consumer demand for unique dining experiences. Tampa has developed into one of the fastest-growing metropolitan regions in the United States and is increasingly recognized as a major culinary destination. The Tampa metropolitan area had an estimated population of approximately 3.4 million residents in 2025, with the city of Tampa itself accounting for more than 400,000 residents.

The local restaurant and food service industry represents a significant contributor to the regional economy. Hillsborough County's accommodation and food services sector supports more than 47,000 jobs and includes an estimated 1,100 to 2,900 dining establishments. Tampa's restaurant market operates within Florida's larger foodservice industry, which generates approximately \$107 billion in annual sales and contributes over \$206 billion in total economic impact statewide.

The Tampa market is particularly attractive for Caribbean cuisine due to its cultural diversity and strong tourism industry. The city has a large Hispanic, Caribbean, and international population, with approximately 19% of residents born outside of the United States. Tampa's expanding food culture and growing preference for authentic ethnic cuisine create favorable market conditions for Jane Doe's Caribbean Restaurant.

Additionally, Tampa has gained national attention as an emerging "food-forward" city, supported by Michelin-recognized restaurants, waterfront dining developments, food halls, and increasing

consumer interest in authentic culinary experiences. This growth presents a strong opportunity for independently owned restaurants offering unique cultural dining concepts.

DESTEP Analysis

Demographic Factors

Tampa's growing and culturally diverse population creates strong demand for international cuisine and authentic dining experiences. The Tampa metropolitan area has a population of approximately 3.4 million residents with steady annual growth rates between 1% and 1.5%.

The city's demographic makeup supports the success of Caribbean cuisine:

- Hispanic or Latino population: approximately 26%
- Black or African American population: approximately 20%
- International-born residents: approximately 19%
- Median age: approximately 35 years old

The city's relatively young and working-age population represents an ideal customer base for dine-in, takeout, catering, and food delivery services.

Economic Factors

Tampa benefits from a strong and growing economy supported by tourism, healthcare, finance, logistics, technology, and hospitality industries. Tourism continues to play a major role in restaurant industry growth, with Hillsborough County generating over \$1.2 billion in taxable hotel revenue.

The continued expansion of residential developments and business activity increases demand for dining establishments across the region. Additionally, Florida's lack of state income tax and business-friendly environment support entrepreneurial growth and consumer spending. However, inflation, rising food costs, and labor shortages remain ongoing challenges within the restaurant industry. Restaurants must carefully manage pricing strategies, operating expenses, and supply chain relationships to maintain profitability.

Social Factors

Consumers increasingly seek authentic dining experiences, cultural cuisine, and homemade food concepts rather than generic chain restaurant offerings. Caribbean cuisine has grown in popularity due to its bold flavors, fresh ingredients, and cultural appeal.

Modern consumers also prioritize convenience through online ordering, takeout, and food delivery applications. Social media and food culture trends continue to influence restaurant traffic and customer engagement.

Jane Doe's Caribbean Restaurant is positioned well within these trends by offering authentic homemade Caribbean meals prepared directly by the owner herself.

Technological Factors

Technology continues to reshape restaurant operations through online ordering systems, delivery applications, digital payment methods, inventory management systems, and social media marketing.

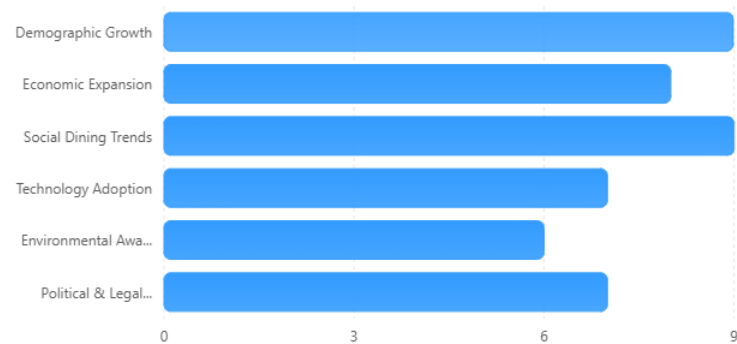
Restaurants that effectively utilize platforms such as Uber Eats, DoorDash, Instagram, Facebook, and Google Reviews can significantly improve visibility and customer reach.

The adoption of modern restaurant technology also improves operational efficiency, customer convenience, and sales performance.

Environmental Factors

Consumers increasingly value businesses that prioritize cleanliness, food safety, sustainability,

Key DESTEP Factors Impacting Tampa Restaurant Industry
Relative impact of external environmental factors affecting Jane Doe's Caribbean Restaurant in Tampa, Florida.



... and environmentally responsible practices. Restaurants are becoming more conscious of waste reduction, recyclable packaging, and sourcing fresh ingredients.

Tampa's warm climate and tourism-heavy environment also create opportunities for outdoor dining and year-round restaurant traffic.

Political and Legal Factors

Restaurants in Tampa must comply with federal, state, and local regulations related to food safety, employee wages, health inspections, licensing, insurance, and labor laws.

Florida maintains relatively business-friendly regulations compared to many other states, which supports restaurant entrepreneurship and business expansion. However, restaurant owners must

remain compliant with health department standards, food handling requirements, and local zoning regulations.

SWOT Analysis

SWOT ANALYSIS

A strategic evaluation of Jane Doe's Caribbean Restaurant and the internal and external factors that impact our business.

S STRENGTHS

- ✓ Authentic Caribbean recipes and homemade cooking
- ✓ Owner-operated business with cultural authenticity
- ✓ Growing demand for international cuisine
- ✓ Diverse menu offerings including seafood, roti, and traditional Caribbean dishes
- ✓ Multiple revenue streams: dine-in, takeout, delivery, and catering
- ✓ Strong tourism and population growth in Tampa

W WEAKNESSES

- ✓ Startup restaurant with limited brand recognition initially
- ✓ Dependence on owner involvement in food preparation
- ✓ High startup and operating costs
- ✓ Labor-intensive operations
- ✓ Competitive restaurant environment in Tampa

O OPPORTUNITIES

- ✓ Growing Caribbean and multicultural population in Tampa
- ✓ Expansion through catering and food delivery platforms
- ✓ Increased consumer interest in authentic ethnic cuisine
- ✓ Potential future expansion into additional locations or food trucks
- ✓ Strong social media and food influencer marketing opportunities
- ✓ Tourism growth increasing restaurant demand

T THREATS

- ✓ Rising food and labor costs
- ✓ Economic downturns affecting discretionary consumer spending
- ✓ Intense competition from chain restaurants and local establishments
- ✓ Staffing shortages within the hospitality industry
- ✓ Changes in consumer spending behavior or economic conditions

Bringing the authentic flavors of the Caribbean to Tampa. | **GOOD FOOD. GOOD PEOPLE. GOOD VIBES.**

Porter's Five Forces Analysis

Competitive Rivalry – High

The Tampa restaurant industry is highly competitive, with thousands of dining establishments competing for market share. Customers have numerous dining choices ranging from fast food and chain restaurants to independent ethnic restaurants and upscale dining concepts.

However, Jane Doe's Caribbean Restaurant differentiates itself through authenticity, homemade recipes, and culturally driven cuisine that many competitors cannot replicate.

Threat of New Entrants – Moderate to High

The restaurant industry has relatively low barriers to entry compared to many other industries.

New restaurants can enter the market regularly, particularly in growing areas like Tampa.

However, maintaining long-term profitability and customer loyalty requires strong operational management, food quality, branding, and customer service.

Bargaining Power of Suppliers – Moderate

Restaurants rely heavily on food suppliers, seafood distributors, produce vendors, and beverage suppliers. Price fluctuations in meat, seafood, and imported ingredients can directly impact profitability.

Developing strong supplier relationships and maintaining multiple sourcing options will help reduce supplier-related risks.

Bargaining Power of Customers – High

Customers have many restaurant choices and can easily switch between competitors based on price, convenience, reviews, or food quality.

Maintaining excellent customer service, authentic food quality, and positive dining experiences will be critical to customer retention and repeat business.

Threat of Substitutes – High

Consumers can substitute restaurant dining with home cooking, meal kits, fast food, grocery prepared meals, or competing cuisines.

To remain competitive, Jane Doe's Caribbean Restaurant must consistently provide value, convenience, authenticity, and quality that customers cannot easily replicate elsewhere.

Industry Outlook

The Tampa restaurant industry is expected to continue growing due to population expansion, tourism development, and increasing demand for diverse culinary experiences. Caribbean cuisine remains a growing niche within the market, particularly as consumers seek authentic cultural dining experiences.

Jane Doe's Caribbean Restaurant is positioned to capitalize on these favorable market conditions by combining authentic Caribbean cooking, cultural authenticity, strong customer service, and multiple revenue streams. With proper execution, financial management, and marketing, the business has strong potential to establish itself as a recognized and profitable Caribbean restaurant within the Tampa market.

Marketing Plan

Jane Doe's Caribbean Restaurant will implement a targeted marketing strategy focused on authenticity, customer experience, community engagement, and digital visibility. The business aims to establish itself as one of Tampa's premier destinations for authentic Caribbean cuisine while building a loyal and diverse customer base. The restaurant's marketing strategy will be centered around the traditional "4Ps" framework: Product, Price, Place, and Promotion.

Product

Jane Doe's Caribbean Restaurant will offer authentic Caribbean meals prepared using traditional homemade recipes and fresh ingredients. Signature menu items such as jerk chicken, fried red snapper, chicken stew, curry goat, roti, oxtail, and red bean stew will differentiate the restaurant from competitors and appeal to customers seeking genuine island flavors.

The restaurant's strongest competitive advantage is authenticity. As a Caribbean native, Jane Doe will personally prepare and oversee food production to ensure consistency, quality, and cultural authenticity. In addition to dine-in meals, the restaurant will provide takeout, catering, and delivery services to increase convenience and customer accessibility.

Price

The restaurant will utilize a competitive pricing strategy designed to remain affordable while reflecting the quality, portion size, and authenticity of the food being served. Pricing will be positioned within the mid-range casual dining market in Tampa to attract both working-class consumers and families while maintaining healthy profit margins.

Menu pricing will also be structured to encourage repeat business and maximize customer value.

Combination meals, lunch specials, family platters, and catering packages will be offered to increase average transaction value and customer retention.

Place

Jane Doe's Caribbean Restaurant will be strategically located in Tampa, Florida, a growing and culturally diverse market with strong tourism activity and increasing demand for international cuisine. The location will be selected based on visibility, accessibility, parking availability, and proximity to residential and commercial areas.

In addition to dine-in operations, the restaurant will leverage online ordering and third-party delivery platforms such as Uber Eats, DoorDash, and Grubhub to expand market reach throughout Tampa and surrounding communities.

The restaurant also plans to participate in local festivals, community events, and cultural celebrations to strengthen brand visibility and establish relationships within the local community.

Promotion

The company will utilize a combination of digital marketing, word-of-mouth advertising, and community engagement strategies to build brand awareness and attract customers.

Primary promotional strategies will include:

- Social media marketing through Instagram, Facebook, and TikTok
- High-quality food photography and video content

- Google Business Profile optimization and customer reviews
- Grand opening promotions and discounts
- Loyalty programs and referral incentives
- Partnerships with local influencers and food bloggers
- Community sponsorships and local event participation

The restaurant will emphasize authenticity, homemade cooking, Caribbean culture, and customer experience within all promotional messaging. Strong customer service and food quality are expected to generate repeat business and organic word-of-mouth growth, which remains one of the most powerful marketing tools within the restaurant industry.


By combining authentic Caribbean cuisine with strategic marketing efforts, Jane Doe's Caribbean Restaurant aims to establish a strong local presence, build customer loyalty, and achieve sustainable long-term growth within the Tampa restaurant market.

Financial Plan

Revenue	FY2026 F	FY2027 F
Food	\$470,000	\$540,000
Beverage	\$58,000	\$72,000
Totals	\$528,000	\$612,000

Direct Costs

Direct Costs	FY2026 F	FY2027 F
Direct Costs	\$158,400	\$183,600
Cost of good sold	\$158,400	\$183,600
Direct Labor	\$122,000	\$122,000
Line Cook	\$70,000	\$70,000
Food Runners	\$27,000	\$27,000
Dishwashers	\$25,000	\$25,000
Servers	\$0	\$0
Totals	\$280,400	\$305,600

Projected Profit & Loss	FY2026 	FY2027 
Revenue	\$528,000	\$612,000
Food	\$470,000	\$540,000
Beverage	\$58,000	\$72,000
Direct Costs	\$280,400	\$305,600
Cost of good sold	\$158,400	\$183,600
Direct Salaries & Wages	\$122,000	\$122,000
Line Cook	\$70,000	\$70,000
Food Runners	\$27,000	\$27,000
Dishwashers	\$25,000	\$25,000
Servers	\$0	\$0
Gross Profit	\$247,600	\$306,400
Gross Margin	47%	50%
Operating Expenses	\$88,040	\$90,560
Employee Taxes & Benefits	\$24,400	\$24,400
Rent	\$36,000	\$36,000
Utilities (e.g. Water, Gas, Electric)	\$7,800	\$7,800
Credit Card Processing Fees	\$15,840	\$18,360
Insurance	\$4,000	\$4,000
Operating Income	\$159,560	\$215,840
Income Taxes	\$0	\$0
Total Expenses	\$368,440	\$396,160
Net Profit	\$159,560	\$215,840
Net Profit Margin	30%	35%