



JA BizTown™ BizPrep
Welcome Letter

Dear Ray's Trash Service Inc. Recycling CEO:

We are looking forward to your school's on-site simulation visit to *JA BizTown* and hope that you and your team are, as well. We know you are learning a lot about operating your own business and handling your own checking account. Before long, you will be able to put your knowledge to work and, hopefully, see success for both yourself and your business.

You will find many important papers in this BizPrep Packet. All pages must be read and/or completed before coming to *JA BizTown* and must be brought with you on the day of your on-site visit. There are also several tasks to be completed in preparation for your visit. Please use the checklist below to assure that all paperwork and tasks are completed.

- _____ The Business Costs Sheet has been completed and checked for accuracy.
- _____ The Loan Application has been completed and is ready to be taken to the *JA BizTown* Bank.
- _____ The Promissory Note has been completed and is ready to be taken to the *JA BizTown* Bank.
- _____ The Radio Ad has been written clearly and legibly.
- _____ The Newspaper Ad is completed neatly and correctly.
- _____ The Web Page Ad is completed and written clearly and legibly.
- _____ The Philanthropy Pledge Sheet (if your business decided to support charitable giving) has been signed, indicating your pledge to support charitable giving.
- _____ Each employee has:
 - written his/her name on the top left corner of every personal check and deposit ticket.
 - written his/her account number on the bottom right corner of every personal check and deposit ticket.
 - completed the first deposit ticket and first deposit entry in the checkbook register.
 - written the check to the Bank for \$1.50 to open their personal savings account, and recorded the entry in their checkbook register.
- _____ Each employee has removed the completed Voter Registration Card from the Citizen Guide and stapled it to the back cover of his/her checkbook.
- _____ Each employee has a name tag, with name, business name, and job title listed.
- _____ Each employee has a letter, correctly addressed, and ready to purchase a *JA BizTown* stamp for mailing during your visit.

During business start-up on the day of your simulation visit, give this completed signed letter to one of the *JA BizTown* staff members. Your signature at the bottom of this page indicates that your business team is ready for business! Thank you for handling this responsibility!

We look forward to seeing you soon,

JA BizTown Staff

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Our business has prepared each of the above items: _____
CEO'S Signature



BizPrep Business Costs Sheet

Ray's Trash Service Inc. Recycling

Citizen Job Title & Name	Account #	Salary	Periods	Salary
CEO _____	_____	\$9.00	X 2 = _____	
CFO _____	_____	\$8.50	X 2 = _____	
Environmental Specialist _____	_____	\$8.00	X 2 = _____	
Sales Manager 1 _____	_____	\$8.00	X 2 = _____	
Sales Manager 2 _____	_____	\$8.00	X 2 = _____	
Designer 1 _____	_____	\$8.00	X 2 = _____	
Designer 2 _____	_____	\$8.00	X 2 = _____	
Designer 3 _____	_____	\$8.00	X 2 = _____	
Total of All Salaries			\$ _____	

OPERATING COSTS

Advertising	(\$4 to Newspaper, \$4 to Radio Station, \$4 to JA Multi-Media)	\$12.00
Taxes	(\$5.00 to City Hall for property taxes)	\$5.00
Health Care	(\$2 to PMCH Wellness Center)	\$2.00
Professional Services	(\$2 to Attorney, \$2 to CPA, \$2 to Detective)	\$6.00
Rent	(\$8 to Leasing Agent)	\$8.00
Insurance	(\$2 to Insurance Agency)	\$2.00
Supplies	(\$5 to FedEx)	\$5.00
Philanthropy	(\$2 to Nonprofit Organization)	\$2.00
Utilities	(\$5 to City Hall for city-run electric utility)	\$5.00

Total Operating Costs \$ _____

Total Business Costs (Salaries plus Operating Costs)

\$

(Business Loan Amount)



JA BizTown™ BizPrep
Loan Application

BUSINESS INFORMATION

Ray's Trash Service Inc. Do you provide a good or a service: _____

EMPLOYEE INFORMATION (See Business Costs Sheet for this information.)

Number of employees: _____

Total of all salaries: \$ _____

OPERATING COSTS INFORMATION (See Business Costs Sheet for this information.)

Total Operating Costs: \$ _____

LOAN AMOUNT REQUESTED

(Add employee salaries and operating costs together.) \$ _____

INTEREST AMOUNT

(Multiply 5% times the Loan Amount Requested.) \$ _____

TOTAL AMOUNT OWED

(Total Amount Requested + Total Interest Amount) \$ _____

*As a representative of the above named business, I agree to repay the **Total Amount Owed**, which includes both the amount requested and interest. I certify that the above information is correct to the best of my knowledge.*

(CEO's Signature)

TO BE COMPLETED AT JA BizTown

Approved

Denied

(National City Bank CEO's Signature)



JA BizTown™ BizPrep
Promissory Note

Date _____

The undersigned promises to pay the *JA BizTown* Bank the sum of \$ _____
(total amount requested) plus interest at 5% per day on or before the close of business on

(Simulation date)

The undersigned waives demand and notice and, in the event of failure to pay in full on time,
will pay all of the bank's costs of collection, including reasonable attorney's fee.

By: _____
Business CEO's Signature

Business Name

Verified: (signed at *JA BizTown*)

Attorney Signature



JA BizTown™ BizPrep Newspaper Ad

Business Name: _____

The newspaper published at *JA BizTown* will consist of articles and ads. Each business is responsible for determining the text and headline for its business advertisement. On the day of the visit, the newspaper staff will collect this advertisement from your business and lay out the pages using the information you provide below.

1. In the space below, write a headline for your business advertisement of no more than 40 characters (including spaces).

2. Using no more than 150 characters (20-25 words), write below a descriptive advertisement for your business. Be creative!

Remember, good advertisements:

- Grab our attention,
- Hold our interest,
- Create a desire for the product, and
- Obtain an action to purchase the product



Business Name _____

Create an informative slogan for your business. (30 characters maximum)

List three (3) quality characteristics that are important to your business.
(30 characters maximum, for each characteristic)

*Think about the details you created on page 41 of your Citizen Guide,
"Best Practices for a Quality Business."*



JA BizTown™ BizPrep Philanthropy Pledge Sheet

Good citizens are people who accept a share of responsibility for making their community at *JA BizTown* a better place.

Across America, individuals may demonstrate their citizenship by donating their wealth, wisdom and work to organizations. At *JA BizTown*, citizens have the opportunity to donate to a worthy *JA BizTown* nonprofit organization.

PHILANTHROPY PLEDGE

(Business Name)

**MY EMPLOYEES ARE
AWARE OF THE
MISSION OF THE
NONPROFIT ORGANIZATION AND ITS PURPOSES.
WE PLEDGE OUR FINANCIAL SUPPORT.**

CEO's Signature: _____

Employees' Signatures: _____
