

# INVESTMENT SUMMARY

<b>INITIAL FRANCHISE FEE</b>	\$20,000.00	Referred to as the “set up” fee: We assist you in selecting a location, negotiating a lease, obtaining financing, building and equipping a site, providing the necessary training, operating manuals and grand opening assistance.
<b>ROYALTY FEE</b>	4% of gross sales	This fee is used for research and development, field visits and training updates, group purchasing power, and on-going services such as daily use of our proven recipes for bagels, cream cheese spreads and other menu items.
<b>ADVERTISING FEE</b>	2% of gross sales	This is essentially a reimbursement for expenses incurred for on-going advertising and promotional activities for all TGAB locations.
<b>TRAINING PROGRAM: 4 WEEKS</b>	-0-	The only cost incurred is for travel, lodging and meals. There is NO LIMIT on the amount of persons that can be sent to training.
<b>DEVELOPMENT COST (ESTIMATED)</b>	\$200,000 - \$375,000	Includes, but is not limited to, the following: Building permit and business license Carpentry Equipment (new) Electrical, Plumbing Grand opening advertising & promotion Heating, venting, and air cond (HVAC) Initial inventory & paper products Interior Finishes: Murals, Paint, Tile Paper products & miscellaneous Signage

This “Investment Summary” is not an offer to sell a franchise, and that offers may only be made by the Franchise Disclosure Document.