

Year	Annual payments	Net Benefits	Total	Total (Adjusted for Inflation)
0	\$0.00	\$0.00	\$0.00	\$0.00
1	\$12,000.00	\$0.00	-\$12,000.00	-\$11,320.75
2	\$12,000.00	\$0.00	-\$12,000.00	-\$10,679.96
3	\$12,000.00	\$40,000.00	\$28,000.00	\$23,509.34
IRR		10.73%	4.46%	