Year	Cost	PV factor @12%	PV of costs	Cumulated PV of costs	Annuity Factor	EUAC
0	-13000	1.0000	-\$13,000.00	-\$13,000.00	0.0000	NaN
1	0	0.8929	\$0.00	-\$13,000.00	0.8929	-\$14,560
2	-650	0.7972	-\$518.18	-\$13,518.18	1.6901	-\$7,999
3	-1300	0.7118	-\$925.31	-\$14,443.49	2.4018	-\$6,014
4	-1950	0.6355	-\$1,239.26	-\$15,682.75	3.0373	-\$5,163
5	-2600	0.5674	-\$1,475.31	-\$17,158.06	3.6048	-\$4,760
6	-3250	0.5066	-\$1,646.55	-\$18,804.61	4.1114	-\$4,574
7	-3900	0.4523	-\$1,764.16	-\$20,568.77	4.5638	-\$4,507
8	-4550	0.4039	-\$1,837.67	-\$22,406.44	4.9676	-\$4,510
9	-5200	0.3606	-\$1,875.17	-\$24,281.61	5.3282	-\$4,557
10	-5850	0.3220	-\$1,883.54	-\$26,165.16	5.6502	-\$4,631