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Al Bawader for Greenhouse Plastics

Summary, Assumptions, & Inputs Project Description





0.00

Project Description

All Bauvades sasks to create a shift in Palestinian agriculture through the establishment of a production facility that manufactures plastic for greenhouses. It would be the first such venture in Palestine, as local farmers are reliant on foreign imports, particularly Israeli firms, that import the plastic thus stifling the growth of the sector. In addition to this, AL Bauvader is seeking to do so through creating a competitive advantage based on its ability to recycle waste and convert it into raw materials, and partnering with a German firm remotally that will oversee the production to anhance the quality and value of the products and their subsequent delivery. Typically, agriculture is between 6-9% of Palestinian GDP, equating to nearly \$ 1 Billion in annual revenues generated by the sector.

Stud	- F	 	-11	R	-1+

ormay Financial Result			
Currency Used			USD
Investment Value		Total Project's Investment	
Internal Rate of Return (IRR)		IRR is a method used by companies to make decisions about the viability of an investment in the long run, that is, it is one of the methods of capital budgeting. It is defined as the discount rate at which the Net Precent Value outcome is zero, and it is usually interpreted by the expected profits that an investment decision generates.	
Net Present Value (NPV) @	#DIV/C	Net Frenent Value applies to a series of each flows occurring at different times. The present value of a cash flow depends on the interval of time between now and the cash flow. It also depends on the discount rate.	
Payback Period	Yr	The period that the project spends until it recovers the money initially paid	#ERROR!
	(Five	It is the value of the expected annual net profit and it is calculated after deducting all expenses and expenditures from the total	
Average Annual Net Profit		revenues, the Average Annual Net Profit rate was calculated for five years, which is the study period.	0.00
Average Annual Net Profit Return of Investment (ROI)			0.00

It is a measure of the financial resources needed for a company to cover its daily expenditures and is calculated by subtracting the each outflows from the each inflows. Capital Investment

Financial Assumptions			Currency Translation			Investment Assumpt	tions		
Sales Annual Increment		5.00%	ILS to ILS	1.00		Production Level		90%	of projected Sales
Annual increase in operating cost		10.00%	USD to ILS	3.20		Investment Structure			
Annual increase in salaries and wages		5.00%	EURO to ILS	3.70		Equity financing		0.00%	#ERROR!
			FX Rate	5.20		Dobt financing		0.00%	#ERROR!
% Collection Rate 1st month	3	0.00%	Industry & Market Inputs			Loan in currency		*ERROR!	
% Collection Rate 2nd month	1 2	50.00%	Industry Type	Farming / Agri	cultur	Annual Interest Rate		7%	
% Collection Rate 3rd month	ě	50.00%	Country	Palestinian As	uthorit	Loan Period in Years		10.00	Loan Details
% Collection Rate 4th month	8	0.00%	Maintenance & Insurance			No of Payments/Year		12.00	
% Collection Rate 5th month	ĸ	0.00%	Const. Maintenance	5%		No of Payments		120.00	
% Collection Rate 6th month	₹	0.00%	Egip. Maintenance	3%		Start Date of Loan		June 1, 2022	
% Payment Rate 1st month	1	100.00%	Building Insurance	5,000.00	SqM	Grant (Capes)	0.00	0.00%	0.0
% Payment Rate 2nd month	5	0.00%	Staff Insurance	64	Empl	Grant (Opcx)	0.00	0.00%	0.0
% Payment Rate 3rd month	ΙĘ	0.00%	Marketing and Sales Fee (% of Sales)						
% Payment Rate 4th month	F.	0.00%	Sales Commissions (% of Sales)			1			
% Payment Rate 5th month	Pa		Shipping Costs (% of Sales)			1			
St. Davement Date Ath month	1 2	0.00%	Variable Maintenance Evenners Sk of St	ales)		1			

Products and Prices

OPEX

Freduct	Preduct This	Saleh Unit	No. of Units in One Dateb	Call Price in LC	Unit Fries in Study Correlary	Projected Sales Q1 - Year 2	Sales Values in Study Cuttoney	DEF in Amount	DEF in Quantities
Greenhouse cover films	105	XG	1	10.50	#ERROR!	1,723,680	#ERROR!	#ERROR!	#ERROR!
Thormal shadors	105	NG.	1	10.50	#ERROR!	648,000	#ERROR!	#ERROR!	#ERROR!
Recycled plastic	105	NG.	1	3.40	#ERROR!	758,720	#ERROR!	#ERROR!	#ERROR!
	#FPPO								

Raw Material, Direct Labor,	& Packagi:	ng					
Raw Material Used	Unit	Material Classifications	Unit Price in LC (ILS)	Unit Price in Study Currency	Quantity Needed	% from total cost of production	Cost Of Production Cost in Study Cur
C=C03 MB	Kilo	Row Material	n 2.05	#ERROR!	#ERROR!	#ERROR!	#ERROR!
mLLDPE	Kilo	Row Material	n 6.12	#ERROR!	#ERROR!	#ERROR!	#ERROR!
LLDPE	Kilo	Row Material	n 5.12	#ERROR!	#ERROR!	#ERROR!	#ERROR!
LDPE	Kilo	Row Moterial	n 6.15	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Additive 1	Kilo	Row Material	n 8.64	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Additive 2	Kilo	Row Material	n 14.10	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Additive 3	Kilo	Row Material	n 6.25	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Additive 4	Kilo	Row Material	n 22.87	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Additive 5	Kilo	Row Material	n 29.33	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Recycling Collection	Kilo	Direct Labor	ns 1.00	#ERROR!	#ERROR!	#ERROR!	#ERROR!
Total	#ERRO					#ERROR	#ERROR!
Summary	_						

01+027Developed By: MAIUMAS Consulting Hann Ormany. SHeasilumptions. Inputs

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Al Bawader for Greenhouse Plastics



Projected Financial Statements Currency USD

Scenario 1

		Scena	ario 1					
Projected Income Statement	Pro-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Soles		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Cost of Sales								
Beginning Inventory								
Cost of primary row material								
Ending Inventory								
Cost of Sales								
Gross Profit		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Other Income								
Government Grant (CapEx)		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!
Government Grant (OpEx)		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!
Other Income		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Balaries .						971,311.04	1,019,878.80	
		799,100.00	539,055.00	551,007.75	925,055.14		*ERROR	1,070,570.43
Operating Expenses		613,952.60	*ERROR!	*ERROR!	*ERROR!	*ERROR!	FERRURI	*ERROR!
Donated OpEx								
Income before Interest, Taxes and Deprecia		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!
Depreciation		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!
Donated Assets Depreciation		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Income Before Interest and Tax		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Interest		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!
Income Before Tax		*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!
Toxes								
Net Income		*ERROR!	#ERROR!	*ERROR!	#ERROR!	#ERROR!	*ERROR!	*ERROR!
Projected Balance Sheet	Pro-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 5	Year 7
Cash & Cash Equivalent								
Inventory	*ERROR!							
Prepaid Expenses	110,000.00		*ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR!	*ERROR!
Accounts Receivables		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!
Total Current Assets	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Fixed Accets	*ZRROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERRORI	*ERROR!
Total Fixed Assets	*ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!
Accumulated Depreciation		*ERROR!	#ERROR!	#ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!
Not Fixed Assets	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Other Accets								
Total Assets	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Total Aller								
Account Payable	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!
		*ERROR:	WERKUR:	TERROR:	PERKUR:	*ERRUR:	*ERRUR	PERROR:
Loan	*ERROR!						*********	
Unsarned Revenue (CapEx)	-	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!		*ERROR!
Unearned Revenue (OpEx)		*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERRORI	*ERROR!
Total Current Liabilities	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Total Liabilities	#ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!
Equity								
Capital	*ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR	*ERROR!
Retained Earnings		*ERROR!	#ERROR!	#ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!
Total Equity	#ERROR!	#ERROR!	#ERROR!	*ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
	*ERROR!	*ERROR!	#ERROR!	#ERROR!	#ERROR!	*ERROR!	#ERRORI	*ERROR!
Projected Conbilow Statement	Pre-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Net Income		*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ZRROR!	*ERROR	*ERROR!
Add: Depreciation Expense	-	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!
OL								
Change in Working Capital								
Change in Inventory	#ERROR!	*ERROR!						
Change in Inventory Change in Prepaid Expenses	#ERROR: 110,000.00	*ERROR! (110,000.00)	*ERROR!	*ERROR!	•ERRORI	*ERROR!	*ERROR:	•ERRORI
Change in Inventory Change in Prepaid Expenses Change in A/R	110,000.00		*ERROR!	•ZRROR:	#ERRORI	•ZRRORI	•ERROR:	*ERROR!
Change in Inventory Change in Prepaid Expenses Change in A/R Change in A/P			•ERRORI •	*ZRRORI	*ERRORI	•ZRROR! •ZRROR!	•ERROR	*ERROR:
Change in Inventory Change in Prepaid Expenses Change in A/R Change in A/P (Change in Unearmed Revenue (CapEx	110,000.00		≠ERRORI •	*IRROR:	*ERROR:	•ERROR:	*ERRORI	*ERRORI
Change in Inventory Change in Prepaid Expenses Change in A/R Change in A/P	110,000.00		•ERROR: •	*IRRORI	PERRORI - -	. PERRORI	*ERROR!	*IRROR!

Coshflow from Investing Activities	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	
Change in Loan	*ERROR!								
Capital	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR:	*ERROR!	
Coshflow from Financing Activities	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Beginning Cash Balance		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!	
Change in Cash	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR	*ERRORI	
Ending Cash Balance	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Free Cashilow	Preroperation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	
Free Conmon	rre-operation	16271	16072	1657 3	1607.4	10070	rear o	lear/	
Cockflow from Operations Activities	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Deduct: Capital Expenditures Free Cashflow	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Cumulative Balance	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Paybank Period	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR
		S	cenario	2					
Projected Income Statement	Pre-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 5	Year 7	
Sales		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	
Cost of Sales				•ERROR!		*ERROR!			
Baginning Inventory Cost of primary row material		:	:		*ERROR!		*ERROR!	*ERROR!	
Ending Inventory Cost of Sales	:	:	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Gross Profit Other Income		*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	
Government Grant (CapEx)		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Covernment Grant [OpEx] Expenses								-	
Balaries		799,100.00 613,952.60	\$39,055.00 *ERROR!	851,007.75 *ERROR!	925,055.14 #ERROR!	971,311.04 #ERROR!	1,019,576.60 #ERROR!	1,070,570.43	
Operating Expenses Donated OpEx		612,952.60	WERKUK:	*EKKUK!	*ERRURI	*EKKUK:	FERRUR	*ERROR!	
Income before Interest, Taxes and Depreci- Depreciation	in	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	
Donated Assets Depreciation		*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERRORI	*ERROR!	
Income Before Interest and Tax Interest	-	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Income Before Tux		#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	*ERROR!	*ERROR!	
Toxe: Net Income		*ERROR!	#ERROR!	*ERROR!	*ERROR!	#ERROR!	#ERROR!	*ERROR!	
	6.00				-				
Projected Balance Sheet Cath & Cath Equivalent	Pre-operation	Year 1 *ERROR!	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	
Inventory			*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!	
Prepaid Expenses Accounts Receivables	110,000.00	*ERROR!		*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!	
Total Current Assets Fixed Accets	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	
Accumulated Depreciation		*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	
Net Fixed Accets Total Assets	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!	
Account Payable	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!	
Loan	*ERROR!		-			-	-	-	
Unearned Revenue (CapEx) Unearned Revenue (OpEx)	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR:	*ERROR!	
Total Current Liabilities	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Total Liabilities Equity							TERROR.		
Capital Retained Earnings	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	#ERROR!	*ERROR	*ERROR!	
Total Equity	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
Projected Canhillow Statement	Fre-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	
-	To operation								
Net Income Add: Depreciation Expense	:	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERRORI	*ERROR!	
Change in Working Capital Change in Inventory			*ERROR!	*ERRORI	*ERROR!	*ERROR!	*ERROR!	*ERROR!	
	_				nowh:		-	-	
Change in Prepaid Expenses	(110,000.00)	110,000.00				*ERROR!	*ERROR	●ERROR!	
Change in Prepaid Expenses Change in A/R Change in A/P	(110,000.00)	110,000.00 *ERROR! *ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR	*ERROR!	
Change in A/R Change in A/P Change in Loan	• ERROR!	*ERROR! *ERROR! *ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR:	-	
Change in A/R Change in A/R Change in Loan (Change in Uncarned Revenue (CapEx (Change in Uncarned Revenue (OpEx	*ERROR! *ERROR! *ERROR!	*IRROR! *IRROR! *IRROR! *IRROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI .	*ERROR!	
Change in A/R Change in A/P Change in Loan [Change in Uncarmed Revenue [CapEx	• ERROR!	*ERROR! *ERROR! *ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR:	-	
Change in A/R Change in A/R Change in Loan [Change in Uncarned Revenue [CapEx [Change in Uncarned Revenue [OpEx	*ERROR! *ERROR! *ERROR!	*IRROR! *IRROR! *IRROR! *IRROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI .	*ERROR!	
Change in A/R Change in A/R Change in Loan [Change in Loan [Change in Uncarned Revenue CapEx [Change in Uncarned Revenue OpEx Cachflow from Operations Activities	*ERROR! *ERROR! *ERROR!	*ERROR! *ERROR! *ERROR! *ERROR!	*ERROR! *ERROR! *ERROR!	*ERROR! *ERROR! *ERROR!	*ERRORI . *ERRORI .	*IRROR! *IRROR!	*ERROR: *ERROR: *ERROR:	*ERROR!	
Change in A/R Change in A/R Change in Lean (Change in Lean (Change in Uncarned Revenue (OpEx (Change in Uncarned Revenue (OpEx Cashflow from Operations Activities Coshflow from Investing Activities Coshflow from Financing Activities	*IRROR! *IRROR! *IRROR! *IRROR! *IRROR!	#IRROR! #IRROR! #IRROR! #IRROR! #IRROR! #IRROR!	*ERROR! *ERROR! *ERROR! *ERROR! *ERROR!	*IRROR! *IRROR! *ERROR! *IRROR! *IRROR!	*ERROR! *ERROR! *ERROR! *ERROR! *ERROR!	*IRROR! *IRROR! *IRROR! *IRROR! *IRROR!	*ERRORI *ERRORI *ERRORI *ERRORI *ERRORI	*ERROR! *ERROR! *ERROR! *ERROR!	
Change in A/R Change in A/R Change in Loan [Change in Loan [Change in Uncorned Revenue [CapEx [Change in Uncorned Revenue [OpEx Cashflow from Operations Activities Cashflow from Investing Activities Capital	*IRROR! *IRROR! *IRROR! *IRROR! *IRROR!	*IRROR! *IRROR! *IRROR! *IRROR! *IRROR! *IRROR!	*ERROR! *ERROR! *ERROR! *ERROR!	*ERRORI *ERRORI *ERRORI *ERRORI	*ERRORI *ERRORI *ERRORI *ERRORI	*IRROR! *IRROR! *IRROR! *IRROR!	*ERRORI *ERRORI *ERRORI *ERRORI	*ERROR! *ERROR! *ERROR!	

Cackflow from Operations Activities Deduct: Capital Expenditures	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR	*ERROR!
Free Cashflow	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR	*ERROR	*ERROR!
Cumulative Balance	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
	-ERRUR.							
sybnok Period		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
		_		_				
		S	cenario	3				
rojected Income Statement	Pre-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
ales out of Sales		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
eginning Inventory				*ERROR!	*ERRORI	*ERROR!	*ERRORI	*ERROR!
Cost of primary row material					-			-
Inding Inventory			*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Cost of Sales Bross Profit		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Other Income		WERKUR:	WERKUK:	VERRUR:	WERRUR:	WERKUK:	*EKKUK:	*ERRUR:
tovernment Grant (CapEx)		*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR!	*ERROR!
overnment Grant (OpEx)					-	-	-	-
ppenses								
lalaries		799,100.00 813,952.60	\$39,055.00 *ERROR!	#ERROR!	925,055.14 #ERROR!	971,311.04 *ERROR!	1,019,576.60 #ERROR!	1,070,570.43
perating Expenses consted OpEx		012,952.00	TERRUS:	TERRUR:	TERRURI	PERKUK:	TERRUR:	TERRUR:
noome before Interest, Taxes and Depresia		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Pepreciation		*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERRORI	*ERROR!
consted Assets Depreciation		*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!
noome Before Interest and Tax	-	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
nterest noome Before Tux		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR:	*ERROR!	*ERROR!
oxec								
et Income		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
rojected Balance Sheet	Pre-operation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
ach & Cash Equivalent	*ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!
oventory			*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!
repaid Expenses		-		-	-	-	-	-
ccounts Receivables otal Current Assets	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!
imed Accets	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!
coumulated Depreciation	-	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
et Fixed Accets	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!
otal Assets	*ERROR!	*ERROR!	#ERROR!	#ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!
abilities souant Payable		*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
count Payacia	*ERROR!	*EKKUK:	*ERRUR:	TERRUR:	TERRUR:	*ERRUR:	TERRUR.	*EXXUK:
nearned Revenue (CapEx)	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
meanned Revenue (OpEx)					-	-	-	-
otal Current Liabilities	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
otal Liabilities quity	-EKKUK:	-EXECUTE	-EKKUK!	TERRORI	-EXECUTE:	TEXEUX:	KKOKI	+EKKUK!
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rojected Conkilow Statement	Preroperation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
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hange in Working Capital Change in Inventory	_		*ERROR!	*ERROR!	#ERROR!	*ERROR!	#ERROR!	*ERROR!
Change in Prepaid Expenses				-	-	-	-	-
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honge in A/P	-	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR	*ERROR!
hange in Loan	*ERROR!	*ERROR!						
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shflow from Investing Activities	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	#ERROR!	*ERROR!
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eginning Cash Balance	-	*ERROR!	#ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR	*ERROR!
hange in Cash	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERRORI	*ERROR!	*ERROR!	*ERROR!
Inding Cash Balance	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Free Cashflow	Preroperation	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Cachillow from Operations Activities	*ERROR!	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
Seduct: Capital Expenditures Tree Cashflow	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR!
umulative Balance	*ERROR!	#ERROR!	*ERROR!	*ERROR!	*ERROR!	*ERROR:	*ERROR!	*ERROR!

Add a series to start visualizing your data

Add a series to start visualizing your data

Financial Plan Al Bawader for Greenhouse Plastics

Ratio Analysis

Scenario 1

Income Statement Vertical Analyxis	Pre-operation	Year 1	Year 2	Year 8	Year 4	Year 5	Year 6	Year 7
Sales		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cost of Sales								
Beginning Inventory		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Cost of primary raw material		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Ending Inventory		0.00%	0.00%	0.0096	0.00%	0.0096	0.0096	0.00%
Cost of Sales		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gross Profit		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income								
Government Grant (CapEx)		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Government Grant (OpEx)		0.00%	0.0096	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.0096
Salaries		0.00%	0.0096	0.00%	0.00%	0.00%	0.00%	0.00%
Operating Expenses		0.00%	0.0096	0.0096	0.00%	0.0096	0.0096	0.0096
Donated OpEx		0.0096	0.0096	0.0096	0.00%	0.00%	0.00%	0.0096
Income before Interest, Taxes and Deprecia	tion	0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Depreciation		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Donated Assets Depreciation		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.0096
Income Before Interest and Tax		0.00%	0.0096	0.0096	0.00%	0.00%	0.00%	0.00%
Interest		0.0096	0.00%	0.0096	0.00%	0.0096	0.0096	0.0096
Income Before Tax		0.00%	0.0096	0.0096	0.00%	0.00%	0.00%	0.00%
Taxes		0.0096	0.0096	0.0096	0.00%	0.00%	0.0096	0.0096
Net Income		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Income Statement Horizontal Analysis	Pre-operation	Year 1	Year 2	Year 8	Year 4	Year 5	Year 6	Year 7
Sales			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cost of Sales								
Beginning Inventory			0.0096	0.00%	0.00%	0.00%	0.0096	0.00%
Cost of primary raw material			0.00%	0.00%	0.00%	0.0096	0.0096	0.00%
Ending Inventory			0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Cost of Sales			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gross Profit			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income								
Government Grant (CapEx)			0.0096	0.00%	0.00%	0.0096	0.0096	0.00%
Government Grant (OpEx)			0.0096	0.0096	0.0096	0.0096	0.0096	0.00%
Expenses			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Salaries			5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Operating Expenses			0.0096	0.00%	0.00%	0.0096	0.0096	0.00%
Donated OpEx			0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Income before Interest, Taxes and Depres	iation		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Depreciation			0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Donated Assets Depreciation			0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Income Before Interest and Tax			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest			0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Income Before Tax			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Taxes			0.00%	0.0096	0.00%	0.0096	0.0096	0.00%
Net Income			0.0096	0.00%	0.00%	0.0096	0.00%	0.00%

Ratio Analyzis	Pre-operation	Year 1	Year 2	Year 8	Year 4	Year 5	Year 6	Year 7
Profitability Ratios								
Gross Profit		0.0096	0.0096	0.00%	0.0096	0.00%	0.0096	0.009
Net Income		0.00%	0.0096	0.0096	0.00%	0.0096	0.0096	0.009
Liquadity Ratio								
Cash Ratio		-	-	-	-	-	-	-
Current Ratio			-			-	-	-
Quick Ratio		#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!		
Efficiency Ratio								
Account Receivable Turnover				-	-	-	-	-
Account Payable Turnover							-	-
Inventory Turnover					-	-	-	-
Account Receivable Days (Collection Period)							-	-
Account Payable Dayes (Payment Period)		-	-		-	-	-	-
Inventory Days		-	-	-	-	-	-	-
Cash Conversion Cylce						-		
Return On Investment								
Net Income		0.00%	0.0096	0.00%	0.00%	0.00%	0.0096	0.009
Assets Turnover		0.0096	0.0096	0.0096	0.0096	0.00%	0.0096	0.009
Pinancial Leverage		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.009
Return On Investment		0.0096	0.0096	0.00%	0.00%	0.00%	0.0096	0.009

Scenario 2

Income Statement Vertical Analysis	Pre-operation	Year 1	Year 2	Year S	Year 4	Year 5	Year 6	Year 7
Sales		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cost of Sales								
Beginning Inventory		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Cost of primary row material		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Ending Inventory		0.00%	0.0096	0.00%	0.00%	0.00%	0.0096	0.00%
Cost of Sales		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Gross Profit		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income								
Government Grant CapEx		0.00%	0.0096	0.00%	0.00%	0.00%	0.0096	0.00%
Government Grant (OpEx)		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expenses		0.00%						
Salaries		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Operating Expenses		0.00%	0.0096	0.0096	0.00%	0.0096	0.0096	0.0096
Donated OpEx		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.0096
Income before Interest, Taxes and Depreciation		0.00%	0.0096	0.00%	0.00%	0.0096	0.0096	0.0096
Depreciation		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.0096
Donated Accets Depreciation		0.00%	0.0096	0.00%	0.00%	0.0096	0.0096	0.0096
Income Before Interest and Tax		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Interest		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.0096
Income Before Tax		0.00%	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Toxes		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.0096
Net Income	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Income Statement Horizontal Analysis	Pre-operation	Year 1	Year 2	Year 8	Year 4	Year 5	Year 6	Year 7
Sales			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cost of Sales								
Beginning Inventory			0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Cost of primary row material			0.00%	0.0096	0.00%	0.00%	0.00%	0.00%
Ending Inventory			0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Cost of Sales			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gross Profit			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income								
Government Grant (CapEx)			0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Government Grant (OpEx)			0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Expense								
Balaries			5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Operating Expenses			0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Donated OpEx			0.0096	0.00%	0.00%	0.00%	0.0096	0.0096
Income before Interest, Tuxes and								
Depreciation			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Depreciation			0.0096	0.00%	0.00%	0.00%	0.0096	0.0096
Donated Accets Depreciation			0.0096	0.00%	0.00%	0.00%	0.0096	0.0096
Income Before Interest and Tax			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest			0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Income Before Tax			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Toxes			0.0096	0.0096	0.0096	0.00%	0.00%	0.00%
Net Income			0.0096	0.00%	0.00%	0.00%	0.00%	0.00%

Ratio Analysis	Pre-operation	Year 1	Year 2	Year 8	Year 4	Year 5	Year 6	Year 7
Profitability Ratios								
Gross Profit		0.00%	0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Net Income		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Liquadity Ratio								
Cach Ratio				-	-	-	-	-
Current Ratio		-	-	-	-	-	-	-
Quick Ratio				-	-		-	-
Efficiency Ratio								
Account Receivable Turnover		-	-	-	-	-	-	-
Account Payable Turnover		-	-	-	-	-	-	-
Inventory Turnover		-	-	-	-	-	-	-
Account Receivable Days (Collection Period)		-	-		-	-	-	-
Account Payable Dayes (Payment Period)		-	-	-	-	-	-	-
Inventory Days		-		-	-	-	-	-
Cash Conversion Cylce		-	-	-	-	-	-	-
Return On Investment								
Net Income		0.00%	0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Accets Turnover		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Financial Leverage		0.00%	0.0096	0.0096	0.00%	0.0096	0.0096	0.00%
Return On Investment		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Scenario 3

Income Statement Vertical Analysis	Pre-operation	Year 1	Year 2	Year 8	Year 4	Year 5	Year 6	Year 7
Sales		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cost of Sales								
Beginning Inventory		0.00%	0.0096	0.0096	0.00%	0.00%	0.00%	0.00%
Cost of primary row material		0.00%	0.0096	0.00%	0.00%	0.00%	0.00%	0.00%
Ending Inventory		0.00%	0.00%	0.0096	0.00%	0.0096	0.0096	0.00%
Cost of Sales		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gross Profit		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income								
Government Grant (CapEx)		0.00%	0.0096	0.0096	0.00%	0.00%	0.00%	0.00%
Government Grant (OpEx)		0.00%	0.0096	0.00%	0.00%	0.00%	0.00%	0.00%
Expenses		0.00%						
Salaries .		0.00%	0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Operating Expenses		0.00%	0.00%	0.0096	0.00%	0.0096	0.0096	0.00%
Donated OpEx		0.00%	0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Income before Interest, Taxes and Depreciation		0.00%	0.00%	0.0096	0.00%	0.00%	0.0096	0.00%
Depreciation		0.00%	0.00%	0.0096	0.00%	0.00%	0.00%	0.00%
Donated Assets Depreciation		0.00%	0.00%	0.0096	0.0096	0.00%	0.0096	0.00%
Income Before Interest and Tax		0.00%	0.00%	0.0096	0.00%	0.00%	0.00%	0.00%
Interest		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Income Before Tox		0.00%	0.00%	0.0096	0.00%	0.00%	0.00%	0.00%
Toxes		0.00%	0.0096	0.0096	0.00%	0.00%	0.0096	0.009
Net Income	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Income Statement Horizontal Analysis	Pre-operation	Year 1	Year 2	Year S	Year 4	Year 5	Year 6	Year 7
Sales			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Cost of Sales								
Beginning Inventory			0.0096	0.00%	0.00%	0.00%	0.0096	0.00%

Cost of primary raw material	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Ending Inventory	0.0096	0.00%	0.00%	0.00%	0.0096	0.00%
Cost of Sales	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Gross Profit	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Income						
Government Grant (CapEx)	0.0096	0.00%	0.00%	0.00%	0.0096	0.00%
Government Grant (OpEx)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Expense						
Salaries	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Operating Expenses	0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Donated OpEx	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Income before Interest, Taxes and						
Depreciation	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Depreciation	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%
Donated Assets Depreciation	0.0096	0.0096	0.00%	0.00%	0.0096	0.00%
Income Before Interest and Tax	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Interest	0.00%	0.0096	0.00%	0.0096	0.0096	0.00%
Income Before Tax	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Toxes	0.0096	0.0096	0.00%	0.0096	0.0096	0.009
Net Income	0.00%	0.00%	0.00%	0.00%	0.0096	0.00%

Ratio Analysis	Pre-operation	Year 1	Year 2	Year S	Year 4	Year 5	Year 6	Year 7
Profitability Ratios								
Gross Profit		0.00%	0.0096	0.00%	0.00%	0.0096	0.0096	0.009
Net Income		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.009
Liquadity Ratio								
Cash Ratio		-	-	-	-	-	-	
Current Ratio		-	-	-	-	-	-	-
Quick Ratio		-		-	-	-	-	-
Efficiency Ratio								
Account Receivable Turnover				-	-	-	-	-
Account Payable Turnover				-	-	-	-	-
Inventory Turnover		-	-	-	-	-	-	-
Account Receivable Days (Collection Period)		-	-	-		-	-	-
Account Payable Dayes (Payment Period)		-	-	-	-	-	-	-
Inventory Days		-	-	-	-	-	-	-
Cash Conversion Cylce		-	-	-	-	-	-	-
Return On Investment								
Net Income		0.0096	0.0096	0.0096	0.0096	0.0096	0.0096	0.009
Accets Turnover		0.0096	0.0096	0.0096	0.0096	0.0096	0.0096	0.009
Financial Leverage		0.0096	0.0096	0.0096	0.0096	0.0096	0.0096	0.009
Return On Investment		0.00%	0.0096	0.00%	0.00%	0.00%	0.00%	0.009



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Dain Zaine	Dails	Unit	Unit	20.00	Projects Columbi		Bain Cost of	26.46	Dam Gress	Date	Bate Sal	BEF In	887	Celumni	Validati
	Zales	Distant	Profit	prefit	d + wi	Value	Preduction.	Zales	Perfit	Allegated	Prefit	Alteresida.	Quantity		
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	Zales Fries	Cost	Margin	Margin	Dame	*******	Presentan	Min	F74114	fined seate	Presis.	A.M. Walking	Quantity		
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	Zales	Distant	Profit	prefit	4 + =1	Velume	Preduction.	Zales	Pentit	Allegated	Prefit	Ainmuhlis	Quantity		
	Fries	Ceek	Margin	Margin	Hains			Min		fixed seats					
					14					pleased on %					
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Dresnie was sever films	*ERROR	SERECE			1,502,100 80	*EEEEGE!	#EKKOKI	276	0.00	SERECE:	******	AERECK:	#EEEEOE	Sile	*ERCC
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Al Bawader for Greenhouse Plastics Fixed Assets Currecy USD



Dam	Zeures of Finance	Type of Fixed Asset	Description	Quantiti 7	Cention ILS	Year Cent in ILS	Total Cost in study Currency	Degraciation Sale	Annual Degresiation	Nation
Construction:						*ERROR!	#ERROR!		*ERROR!	
Land	Equity	Land		6,300	840	*ERROR!	#ERROR!		*ERROR!	
Building construction- Barracks	Equity	Property		1	2,240,000	*ERROR!	#ERROR!	10.00%	*ERROR!	
Fire system	Equity	Equipment		1	480,000	*ERROR!	#ERROR!	10.00%	*ERROR!	
Lighting system	Equity	Equipment		1	84,000	*ERROR!	#ERROR!	10.00%	*ERROR!	
Solar System (0.5 Mega)	Equity	Equipment		1	1,280,000	*ERROR!	₩ERROR!	5.00%	*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Production Line and Equipment:						*ERROR!	#ERROR!		*ERROR!	
Production Line	Dobt	Machenary		1	14,652,634	*ERROR!	*ERROR!	10.00%	*ERROR!	
Shipping and Taxes	Equity	Machenary		1	193,800	*ERROR!	*ERROR!	10.00%	*ERROR!	
Reci Lifting and handling	Equity	Machenary		1	154,550	*ERROR!	*ERROR!	10.00%	*ERROR!	
Raw material containers and siles	Equity	Machenary		1	193,800	*ERROR!	*ERROR!	10.00%	*ERROR!	
Installation: Assembly and wiring	Equity	Machenary		1	193,800	*ERROR!	*ERROR!	10.00%	*ERROR!	
Software and electrical infrastructure	Equity	Machenary		1	77,440	*ERROR!	*ERROR!	10.00%	*ERROR!	
Compressor and compressed airliners	Equity	Machenary		1	222,320	*ERROR!	*ERROR!	10.00%	*ERROR!	
Water and air cooling system	Equity	Machenary		1	357,200	*ERROR!	*ERROR!	10.00%	*ERROR!	
Power Generator	Equity	Machenary		1	193,500	*ERROR!	#ERROR!	10.00%	*ERROR!	
Recycling Production Line (Including washing an	d Equity	Machenary		1	1,058,000	*ERROR!	*ERROR!	10.00%	*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Furniture						*ERROR!	#ERROR!		*ERROR!	
Administrative Offices	Equity	Parmiture	13	1	77,440	*ERROR!	#ERROR!	20.00%	*ERROR!	
Computers and Accessories	Equity	Parmiture	13	1	98,500	*ERROR!	#ERROR!	20.00%	*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Lafes						*ERROR!	#ERROR!		*ERROR!	
Inspection Lab	Equity	Research & Develo	,	1	125,520	*ERROR!	#ERROR!	15,00%	*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Cate and Youks						*ERROR!	#ERROR!		*ERROR!	
Forkilla	Equity	Vehicles	13	1	193,800	*ERROR!	#ERROR!	20.00%	*ERROR!	
Cars	Equity	Vehicles	13	1	774,400	*ERROR!	#ERROR!	20.00%	*ERROR!	
						*ERROR!	*ERROR!		*ERROR!	
Misselfatorus Yesis						*ERROR!	*ERROR!		*ERROR!	
Other Miscellaneous	Equity	Equipment	13	1	193,800	*ERROR!	#ERROR!	15.00%	*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Tetal						#EXTENDE	(ERROR:		#ERROR	
	Summary									
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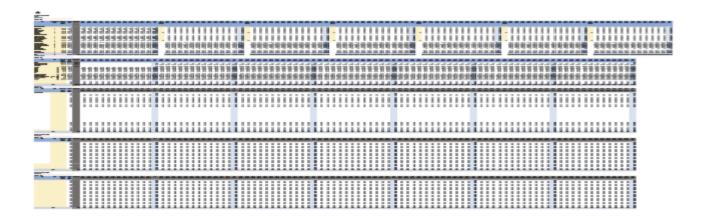
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Equity					*ERROR!	#ERROR!		*ERROR!	
			1	14,652,634	#ERROR!	#ERROR!		*ERROR!	
Equity	Machenary		1	193,500	*ERROR!	#ERROR!		*ERROR!	
	Machenary		1	154,550	*ERROR!	#ERROR!		#ERROR!	
Equity	Machenary		1	193,800	*ERROR!	#ERROR!		*ERROR!	
Equity	Machenary		1	193,500	*ERROR!	#ERROR!		*ERROR!	
Equity	Machenary		1	77,440	*ERROR!	#ERROR!		*ERROR!	
Equity	Machenary		1	222,220	*ERROR!	#ERROR!		*ERROR!	
Equity	Machenary		1	357,200	*ERROR!	#ERROR!		*ERROR!	
Equity	Machenary		1	193,600	*ERROR!	#ERROR!		#ERROR!	
Equity	Machenary		1	1,058,000	*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
Equity	Purmiture	13	1	77,440	*ERROR!	#ERROR!		*ERROR!	
Equity	Purmiture	13	1	96,500	*ERROR!	#ERROR!		*ERROR!	
-					*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
Equity	Research & Develo		1	125,520	*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
Equity	Vehicles	13	1	193,600	*ERROR!	#ERROR!		*ERROR!	
Equity	Vehicles	13	1	774,400	*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
Equity	Equipment	13	1	193,800	*ERROR!	#ERROR!		*ERROR!	
					*ERROR!	#ERROR!		*ERROR!	
					*ERROR	ADDROS:		ADDRESS:	
Summary									
	Contribute Contri	Costly Machenary Costly Purmiture Costly Purmiture Costly Research & Develop Costly Vehicles Costly Vehicles Costly Equipment	Costly Machenary Costly Purniture La Costly Purniture La Costly Purniture La Costly Research & Develo	Country Machemary 1 Country Purmiture LS 1	Spatiarrow 1	Spatial		Country	

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Cu	erre.	cy	U3	Ð	

ine.	Source of	Type of Final Asset	Description	Quantit	Cast in IL3	Yetal Cost in	Total Cost in	Degraciation	Annual	Teles
	Tinense			7		17.2	Currency	Zale	Degreeation	
Construction:						*ERROR!	#ERROR!		*ERROR!	
Building construction- Barracks	Equity	Property		1	2,240,000	*ERROR!	#ERROR!		*ERROR!	
Fire system	Equity	Equipment		1	480,000	*ERROR!	#ERROR!		*ERROR!	
Lighting system	Equity	Equipment		1	64,000	*ERROR!	#ERROR!		*ERROR!	
Solar System (0.5 Mega)	Equity	Equipment		1	1,250,000	*ERROR!			*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Production Line and Equipment:						*ERROR!	#ERROR!		*ERROR!	
Production Line	Equity	Machenary		1	14,652,634	*ERROR!	#ERROR!		*ERROR!	
Shipping and Taxos	Equity	Machenary		1	193,600	*ERROR!	#ERROR!	10.00%	*ERROR!	
Roof Lifting and handling	Equity	Machenary		1	154,550	*ERROR!	#ERROR!	10.00%	*ERROR	
Raw material containers and siles	Equity	Machenary		1	193,600	*ERROR!	#ERROR!	10.00%	*ERROR!	
Installation: Assembly and wiring	Equity	Machenary		1	193,600	*ERROR!	#ERROR!		*ERROR!	
Software and electrical infrastructure	Equity	Machenary		1	77,440	*ERROR!	#ERROR!		*ERROR!	
Compressor and compressed airliners	Equity	Machenary		1	232,320	*ERROR!	#ERROR!		*ERROR!	
Water and air cooling system	Equity	Machenary		1	357,200	*ERROR!	#ERROR!		*ERROR!	
Power Generator	Equity	Machenary		1	193,600	*ERROR!	#ERROR!		*ERROR!	
Recycling Production Line (Including washing an	Equity	Machenary		1	1,058,000	*ERROR!	#ERROR!		*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Familiare						*ERROR!	#ERROR!		*ERROR!	
Administrative Offices	Equity	Parmiture 1	1	1	77,440	*ERROR!	#ERROR!		*ERROR!	
Computers and Accessories	Equity	Parmiture 1	2	1	96,500	*ERROR!	#ERROR!		*ERROR!	
						*ERROR!	#ERROR!		*ERROR!	
Lafes						*ERROR!	#ERROR!		*ERROR!	

Inspection Lab	Equity:	Roscarch &:	Develo	1	125,520	*ERROR!	#ERROR!	●ERROR!
						*ERROR!	#ERROR!	*ERROR!
Care and Yourks						*ERROR!	#ERROR!	*ERROR!
Forkiffs	Equity:	Vehicles	13	1	193,600	*ERROR!	#ERROR!	*ERROR!
Cars	Equity:	Vehicles	12	1	774,400	*ERROR!	#ERROR!	*ERROR!
						*ERROR!	#ERROR!	*ERROR!
Misselfatores York						*ERROR!	#ERROR!	*ERROR!
Other Miscellaneous	Equity:	Equipment	13	1	193,600	*ERROR!	#ERROR!	*ERROR!
						*ERROR!	#ERROR!	#ERROR!
Tetal						*ERROR	ADDITION:	#ERROR:
	Summary							
	Seates of					Cost in		Annual
	Finance		_			Blody	Yetal Cost	Depresiation
	Tourist					Curtekey		
	Equity					*EXCCC	*ERROR	#EXTOR
	Debt					SERROR	SERVICE:	#EXTROIT:
	Grant					*EXXCD	AERECE:	*ERROR
						#ERROR!	+EXECU:	*ERROR!





Al Bawader for Greenhouse Plastics





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Prod	uct	Lac	eı.

Freduct Same	Freduct Calt	Batak Dait	No. of Vails in One Balen	Bateh Direct Cost	Unit Zale Price	Cuttekey	Freduct Direct Cost / Unit	Freduct Green Fredit / Tait	Freduct Fixed Cost / Unit	Preduct Not
reenhouse cover films	*EDERORS	#EXTROIT	KERROR:	KETITOR	*emon	uso	KERRORI	HERROR:		
No of Freducts Freduced	No of Freducts	America of Fredhole in	Freduct Sales	Freduct Freduction	Freduct Steek	Freduct Steen	Freduct Sales Sin (74)	Fined Cost Freduct	Freduct Set	Not Not Peofit
No of Products Produced	Zeid	2lesh	Values	Direct Cost	TALUE	774114	and Lat	Allegation	714111	

Production Matrix of raw ma	terials and dir	eat wages									
Material Name	Zennament	Zennyramani	Francesconi in	Freebusties Unit	Freehanting Cold	Satah Reguired	Freduct Required	Total quantity	Control Sec.	Control	Seign
	Sed	Unit Price.	Freduction Freeting		Cest	Quantity using manufacturing	Quantity using manufacturing	required (Francement)	Material For Visit	New Material	
						unit (per unit)	unit (per unit)	See all		For Dates	
CaCO3 ND	#EEROR!	*EESCOS!	1.00	Xile		0.0100	#ERRORI	MERROR		#EEECOK!	
mLLDFE	*EECOK!	#EDDOOR!	1.00	Sile		0.2200	#ESSOR!	PERSON		#EEEEOE!	
LLDFE	REDUCK!	#EDDOOR!	1.00	Sile		0.2000	#ESSOR!	PERSON		#EEEEOE!	
LOFE	SERVICE:	#EDDOOR	1.00	Sile		0.2120	#ERROR!	*EKKOK		#ERROR!	
Addition 1	SERVICE:	#EDDOOR	1.00	Sile		0.0000	#ERROR!	*ERROR		#ERROR!	
Addition 2	(EDECK)	#EDEDED	1.00	Side .		0.0430	#ERRORI	*EXECUTIVE		SERVICE:	
Addition 2	(EDECK)	#EDEDE	1.00	Side .		0.0070	#ERROR!	*EXECUTIVE		SERVICE:	
Addition 5	(EDECK)	#EDEDED	1.00	Stile:		0.0270	#EEEEOE1	*EXECUTIVE		SERVICE:	
Addition 5	#EECCOC!	#EDDOOR!	1.00	Sile.		0.0120	#EEEEOE:	*EXECUTE		PERSON	

Product Label											
Freduct Sains	Frederit Teit	Batak Dait	No. of Chita in Che Baleh	Sateh Direct Cost	Unit Sale Fries	Cuttekey	Freduct Direct Cost / Unit	Fredset Steen Freds / Sait	Freduct Fined Cost / Unit	Preduct Not	The of Other
Thermal shaders	*ERROR	/ERROR:	KETOTOK:	rennon	renton	USD	#ERROR:	#ETTER:			
		Amount of						Fined Cost		_	
No of Fredhala Fredhald	No of Freducts Sold	Fredhole in	Preduct Sales Values	Preduction Preduction Direct Cost	Preduct Steek Value	Freduct Oress Fredit	Product Sales Min (74)	Freduct Allegation	Preduct Set Prefit	74 of Set Frofit	
*EX.ROR:	048,000.00	0.00	ADDITION:	*EDDOD	#ERROR:	#ERROR:	976	remon:	#ERROR:		

SEF In Units	SEF In Value

	ov materials ar	nd direct	wages

TIOURNIES MALLEY OF THE MINES		run vouges									
Staterial Name	Zenturarenek Desk	Presurement Unit Price	Production Production Production	Production Unit	Freduction Unit Cost	Datek Required Quantity using manufacturing unit (per unit)	Freduct Required Quantity using manufacturing unit (per unit)	Total quantity required (Francement Unit)	Cost of Zav Material Per Unit	Cost of Serv Natural For Cotch	Neise
E=C02 NB	(EEEEOE)	/EEEEE	1.00	Xile		0.0100	AEEEOE:	/EXTENDE		/EEEEEE	
-LLDFE	#EDDOOR!	#ERROR	1.00	Sile		0.2200	#ERROR!	*ERROR		#ERROR!	
LLDFE	SERVICE:	#EEEEOE	1.00	Kile		0.2000	#EEEEOE!	*EXECUTI		SEESESS!	
LOFE	SERVICE:	ARRESTS.	1.00	Kile		0.2120	#EEEEOE!	*EXECUTI		SEESEDS!	
Addition 1	#EDDOOR!	#ERROR!	1.00	Sile		0.0000	#ESSOS!	*EKKOK		#ERROR!	
Addition 2	(EDEDEDE)	ARRESTS.	1.00	Sile.		0.0430	#EDECK!	*EXECUTIVE		SERVICE!	
Addition 2	SERVICE:	ARRESTS.	1.00	Kile		0.0070	#EEEEOE!	*EXECUTI		SEESEDS!	
Addition 5	#EDECK!	#EEEEOE	1.00	Sile		a cate	#EDDOOR!	*EXECUTIVE		SERVICE:	
Addition 5	#EDEDED	#EEEEOE	1.00	Sile		0.0130	#EDDOOR!	*EXTROR		#ERROR!	

Freduct Same	Freduct Call	Batak Dait	No. of Units in One Balan	Sateh Direct Cost	Unit Sale Price	Cultura	Freduct Ditect Cost / Unit	Freduct Green Fredit / Tait	Freduct Fined Cost / Unit	Preduct Not
Recycled plastic	#EXTENDE	#EXTENDE:	KERROR:	remon	#ERROR:	uso	#ERROR:	#EDDOD:		
No of Freducts Freduced	No of Fredhole Sold	America of Freebaste in Steph	Freduct Zeles Valutes	Freduct Freduction Direct Cost	Freduct Steek Value	Freduct Steam Fredit	Findent Sales Min (%)	Fined Cost Freduct Allegation	Freduct Set Fredit	In of Not Peofit

SEF IN Chila	SEF IN VALUE
APPEND	

Material Name	Propurement Unit	Frankrament Unit Fries	Francescari in Frankesian Frankes	Probation Unit	Preduction Unit Cost	Salah Reguired Quantity using manufacturing unit (per unit)	Preduct Required Quantity using manufacturing unit (per unit)	Total quantity required (Presuments) Unit)	Cost of Sec Material For Unit	Cost of Rew Material For Cotoh	Natas
Resysting Collection	*EECCOT!	#EDECK!	1.00	Sile		1.0000	#EERCOR!	*EXTROR		#ERROR!	
	#EDEDED	#EDDOOR					#ERRORI	*ERROR		#ERROR!	
	#EDEDED	#EDDOOR					#ERRORI	*ERROR		#ERROR!	
	#EDEDED	#EDDOOR					#ERRORI	*ERROR		#ERROR!	
	#EDEDED	#EDROR					#ERRORI	*ERROR		#ERROR!	
	#EDECK!	#E00000					#EEEEOE1	MERROR		SERVICE!	
	#EDECK!	#ERSTON:					#EEEEOE1	MERROR		SERVICE!	
	#ESSECRI	#EDECK!					#EEEEOE1	MERROR		SERVICE!	
	#EDECK!	#EDROR					#ERRORI	*EKKOK		#ERROR!	
	#EDEDED	#EDDOOR!					#ERRORI	*ERROR		#ERROR!	
	#ERROR!	#EDECK!					#ERROR!	*ERROR		SERROR!	
	#ERROR!	#EDECK!					#ERROR!	*ERROR		SERROR!	
	#EDECK!	#ERSEDS					#EEEEOE1	*EXECUTIVE		SERVICE!	
	*EECCOL	*EDECK					#EEEEOE:	*EXTOR		RESTOR	
	#EDRORI	#EDROR:					#ERRORI	*EKKOK		#ERROR!	
	#EDECK!	#EDDOOR!					#ERRORI	*EKKOK		#ERROR!	
	#EDRORI	#EDROR!					#ERRORI	*EKKOK		#ERROR!	
	#EDEDED	#EDDOOR!					#ERRORI	*EKKOK		#ERROR!	
	#EDEDED	#ERSON					#EERORI	MERROR		SERVICE!	
	#EDECK!	#ERSON					#EEEEOE1	MERROR		SERVICE!	
	#EDECK!	#ERSON					#EEEEOE1	*EXECUTIVE		SERVICE!	
	*EECCOL	*EDECK					#EEEEOE1	*EXECUTE		RESTOR	
	#EDRORI	#EDROR!					#ERRORI	*EKKOK		#ERROR!	
	#EDRORI	#EDROR!					#EERORI	*EKKOK		#ERROR!	
	#EDRORI	#EDDOOR!					#ERRORI	*EKKOK		#ERROR!	
	(EDROR)	#EDDOOR					AEREGE!	*ERROR		#ERROR!	
	(ESSECT)	#EDECK!					#ERROR!	*ERROR		#ERROR!	
	(EEEEOE)	#EDECK!					#ERROR!	*ERROR		#ERROR!	
	(ESSECT)	#EDECK!					#ERROR!	*ERROR		#ERROR!	
	#EEECOL	ARRESTS.					#EEEEOE1	MEREDE !		#ESSOS!	

WACC Calculator		
	Scenario 1	
Al Bawader Capital St	ructure	
Debt %		0.00%
Equity %		0.00%
Grant %		0.00%
Debt / (Equity+Grant)		#DIV/0!
Cost of Equity		
Risk Free Rate	US Department of Treas	3.60%
Equity Risk Premium	Palestinian Authority	5.84%
Unlevered Beta (Based	Farming/Agriculture	0.85
on comparable		
companies) Levered Beta	Palestinian Authority	#DIV/0!
Cost of Equity	- aresuman / racinomy	#DIV/0!
Cost of Debt		
Cost of Debt		7.00%
Tax Rate		15.00%
After Tax Cost of Debt	:	5.95%
Cost of Grant (Assump	otion)	0.00%
WACC (Scenario 1)		#DIV/0!

Country	Moody' s rating	Adj. Defaul t Spread	Premiu	Risk	Countr y Risk Premiu m
Abu Dhabi	Aa2	0.00	0.00	0.05	0.00
Albania	B1	0.04	0.04	0.09	0.04
Algeria	NR	0.06	0.06	0.11	0.06
Andorra (Principality of)	Baa2	0.02	0.02	0.06	0.02
Angola	B3	0.06	0.06	0.11	0.06
Anguilla	NR	0.06	0.07	0.11	0.07
Antigua & Barbuda	NR	0.06	0.07	0.11	0.07
Argentina	Ca	0.10	0.12	0.16	0.12
Armenia	Ba3	0.03	0.04	0.08	0.04
Aruba	Baa2	0.02	0.02	0.06	0.02
Australia	Aaa	0.00	0.00	0.04	0.00
Austria	Aa1	0.00	0.00	0.05	0.00
Azerbaijan	Ba2	0.03	0.03	0.07	0.03
Bahamas	Ba3	0.03	0.04	0.08	0.04
Bahrain	B2	0.05	0.05	0.10	0.05
Bangladesh	Ba3	0.03	0.04		0.04
Barbados	Caa1	0.06	0.07		
Belarus	B3	0.06	0.06		0.06
Belgium	Aa3	0.01	0.01	0.05	0.01
Belize	Caa3	0.09	0.10	0.14	0.10
Benin	B1	0.04	0.04	0.09	0.04
Bermuda	A2	0.01	0.01	0.05	0.01
Bolivia	B2	0.05	0.05	0.10	0.05
Bosnia and Herzegovina	B3	0.06	0.06	0.11	0.06
Botswana	A3	0.01	0.01	0.05	0.01
Brazil	Ba2	0.03	0.03	0.07	0.03
British Virgin Islands	NR	0.06	0.07	0.11	0.07
Brunei	NR	0.01	0.01	0.05	0.01
Bulgaria	Baa1	0.01	0.02	0.06	0.02
Burkina Faso	B2	0.05	0.05	0.10	0.05
Cambodia	B2	0.05	0.05	0.10	0.05
Cameroon	B2	0.05	0.05	0.10	0.05
Canada	Aaa	0.00	0.00	0.04	0.00
Cape Verde	B3	0.06	0.06	0.11	0.06
Cayman Islands	Aa3	0.01	0.01	0.05	0.01
Channel Islands	NR	0.01	0.01	0.05	0.01
Chile	A1	0.01	0.01	0.05	
China	A1	0.01	0.01		
Colombia	Baa2	0.02	0.02		
Congo (Democratic	Caa1	0.06			
Republic	Caa2	0.08	0.09	0.13	0.09
Congo (Republic of) Cook Islands					
	B1	0.04	0.04		
Costa Rica	B2	0.05	0.05	0.10	0.05

Garatia	D-1	0.00	0.00	0.07	0.00
Croatia	Ba1	0.02	0.02	0.07	0.02
Cuba	Ca	0.10	0.12	0.16	0.12
Curacao	Baa2	0.02	0.02	0.06	0.02
Cyprus	Ba1	0.02	0.02	0.07	0.02
Czech Republic	Aa3	0.01	0.01	0.05	0.01
Denmark	Aaa	0.00	0.00	0.04	0.00
Dominican Republic	Ba3	0.03	0.04	0.08	0.04
Ecuador	Caa3	0.09	0.10	0.14	0.10
Egypt	B2	0.05	0.05	0.10	0.05
El Salvador	Caa1	0.06	0.07	0.12	0.07
Estonia	A1	0.01	0.01	0.05	0.01
Ethiopia	Caa2	0.08	0.09	0.13	0.09
Falkland Islands	NR	0.06	0.07	0.11	0.07
Fiji	B1	0.04	0.04	0.09	0.04
Finland	Aa1	0.00	0.00	0.05	0.00
France	Aa2	0.00	0.00	0.05	0.00
French Guiana	NR	0.03	0.04	0.08	0.04
Gabon	Caa1	0.06	0.07	0.12	0.07
Gambia	NR	0.05	0.05	0.10	0.05
Georgia	Ba2	0.03	0.03	0.07	0.03
Germany	Aaa	0.00	0.00	0.04	0.00
Ghana	B3	0.06	0.06	0.11	0.06
Gibraltar	NR	0.01	0.01	0.05	0.01
Greece	Ba3	0.03	0.04	0.08	0.04
Greenland	NR	0.01	0.01	0.05	0.01
Guatemala	Ba1	0.02	0.02	0.07	0.02
Guernsey	Aa3	0.01	0.01	0.05	0.01
Guinea	NR	0.08	0.09	0.13	0.09
Guinea-Bissau	NR	0.06	0.06	0.11	0.06
Guyana	NR	0.04	0.04	0.09	0.04
Haiti	NR	0.09	0.10	0.14	0.10
Honduras	B1	0.04	0.04	0.09	0.04
Hong Kong	Aa3	0.01	0.01	0.05	0.01
Hungary	Baa2	0.02	0.02	0.06	0.02
Iceland	A2	0.01	0.01	0.05	0.01
India	Baa3	0.02	0.02	0.06	0.02
Indonesia	Baa2	0.02	0.02	0.06	0.02
Iran	NR	0.06	0.06	0.11	0.06
Iraq	Caa1	0.06	0.07	0.12	0.07
Ireland	A2	0.01	0.01	0.05	0.01
Isle of Man	Aa3	0.01	0.01	0.05	0.01
Israel	A1	0.01	0.01	0.05	0.01
Italy	Baa3	0.02	0.02	0.06	0.02
Ivory Coast	Ba3	0.03	0.04	0.08	0.04
Jamaica	B2	0.05	0.05	0.10	0.05
Japan	A1	0.01	0.01	0.05	0.01
P					2.01

Jersey	Aaa	0.00	0.00	0.04	0.00
Jordan	B1	0.04	0.04	0.09	0.04
Kazakhstan	Baa2	0.02	0.02	0.06	0.02
Kenya	B2	0.05	0.05	0.10	0.05
Korea, D.P.R.	NR	0.10	0.12	0.16	0.12
Kuwait	A1	0.01	0.01	0.05	0.01
Kyrgyzstan	B2	0.05	0.05	0.10	0.05
Laos	Caa2	0.08	0.09	0.13	0.09
Latvia	A3	0.01	0.01	0.05	0.01
Lebanon	С	0.18	0.20	0.25	0.20
Liberia	NR	0.08	0.09	0.13	0.09
Libya	NR	0.04	0.04	0.09	0.04
Liechtenstein	Aaa	0.00	0.00	0.04	0.00
Lithuania	A2	0.01	0.01	0.05	0.01
Luxembourg	Aaa	0.00	0.00	0.04	0.00
Macao	Aa3	0.01	0.01	0.05	0.01
Macedonia	Ba3	0.03	0.04	0.08	0.04
Madagascar	NR	0.06	0.06	0.11	0.06
Malawi	NR	0.08	0.09	0.13	0.09
Malaysia	A3	0.01	0.01	0.05	0.01
Maldives	Caa1	0.06	0.07	0.12	0.07
Mali	Caa1	0.06	0.07	0.12	0.07
Malta	A2	0.01	0.01	0.05	0.01
Martinique	NR	0.03	0.04	0.08	0.01
Mauritius	Baa2	0.03	0.02	0.06	0.04
Mexico	Baa1	0.02	0.02	0.06	0.02
Moldova	B3	0.06	0.02	0.11	0.02
Mongolia	B3	0.06	0.06	0.11	0.06
•	B1	0.04	0.04	0.09	0.04
Montenegro Montserrat	Baa3	0.04	0.04	0.09	0.04
	Ba1				
Morocco	Caa2	0.02	0.02	0.07	0.02
Mozambique		0.08	0.09	0.13	0.09
Myanmar	NR D-2	0.10	0.12	0.16	0.12
Namibia	Ba3	0.03	0.04	0.08	0.04
Netherlands	Aaa	0.00	0.00	0.04	0.00
Netherlands Antilles	NR	0.06	0.07	0.11	0.07
New Zealand	Aaa	0.00	0.00	0.04	0.00
Nicaragua	B3	0.06	0.06	0.11	0.06
Niger	В3	0.06	0.06	0.11	0.06
Nigeria	B2	0.05	0.05	0.10	0.05
Norway	Aaa	0.00	0.00	0.04	0.00
Oman	Ba3	0.03	0.04	0.08	0.04
Pakistan	В3	0.06	0.06	0.11	0.06
Palestinian Authority	NR	0.01	0.02	0.06	0.02
Panama	Baa2	0.02	0.02	0.06	0.02
Papua New Guinea	B2	0.05	0.05	0.10	0.05

-	- ·			0.07	
Paraguay	Ba1	0.02	0.02	0.07	0.02
Peru	Baa1	0.01	0.02	0.06	0.02
Philippines	Baa2	0.02	0.02	0.06	0.02
Poland	A2	0.01	0.01	0.05	0.01
Portugal	Baa2	0.02	0.02	0.06	0.02
Qatar	Aa3	0.01	0.01	0.05	0.01
Ras Al Khaimah	A3	0.01	0.01	0.05	0.01
(Emirate of)					
Reunion	NR	0.05	0.05	0.09	0.05
Romania	Baa3	0.02	0.02	0.06	0.02
Russia	Baa3	0.02	0.02	0.06	0.02
Rwanda	B2	0.05	0.05	0.10	0.05
Saint Lucia	NR	0.06	0.07	0.11	0.07
Saudi Arabia	A1	0.01	0.01	0.05	0.01
Senegal	Ba3	0.03	0.04	0.08	0.04
Serbia	Ba2	0.03	0.03	0.07	0.03
Sharjah	Baa3	0.02	0.02	0.06	0.02
Sierra Leone	NR	0.09	0.10	0.14	0.10
Singapore	Aaa	0.00	0.00	0.04	0.00
Slovakia	A2	0.01	0.01	0.05	0.01
Slovenia	A3	0.01	0.01	0.05	0.01
Solomon Islands	Caa1	0.06	0.07	0.12	0.07
Somalia	NR	0.10	0.12	0.12	0.12
South Africa	Ba2	0.10	0.12	0.10	0.12
South Korea					
	Aa2	0.00	0.00	0.05	0.00
Spain	Baa1	0.01	0.02	0.06	0.02
Sri Lanka	Caa2	0.08	0.09	0.13	0.09
St. Maarten	Ba2	0.03	0.03	0.07	0.03
St. Vincent & the Grenadines	B3	0.06	0.06	0.11	0.06
Sudan	NR	0.18	0.20	0.25	0.20
Suriname	Caa3	0.09	0.10	0.14	0.10
Swaziland	B3	0.06	0.06	0.11	0.06
Sweden	Aaa	0.00	0.00	0.04	0.00
Switzerland	Aaa	0.00	0.00	0.04	0.00
Syria	NR	0.18	0.20	0.25	0.20
Taiwan	Aa3	0.01	0.01	0.05	0.01
Tajikistan	В3	0.06	0.06	0.11	0.06
Tanzania	B2	0.05	0.05	0.10	0.05
Thailand	Baa1	0.01	0.02	0.06	0.02
Togo	B3	0.06	0.06	0.11	0.06
Trinidad and Tobago	Ba2	0.03	0.03	0.07	0.03
Tunisia	Caa1	0.05	0.03	0.07	0.03
Turkey Turks and Caicos	B2	0.05	0.05	0.10	0.05
Turks and Caicos Islands	Baa1	0.01	0.02	0.06	0.02
Uganda	B2	0.05	0.05	0.10	0.05

Ukraine	B3	0.06	0.06	0.11	0.06
United Arab Emirates	Aa2	0.00	0.00	0.05	0.00
United Kingdom	Aa3	0.01	0.01	0.05	0.01
United States	Aaa	0.00	0.00	0.04	0.00
Uruguay	Baa2	0.02	0.02	0.06	0.02
Uzbekistan	B1	0.04	0.04	0.09	0.04
Venezuela	С	0.18	0.20	0.25	0.20
Vietnam	Ba3	0.03	0.04	0.08	0.04
Yemen	NR	0.10	0.12	0.16	0.12
Zambia	Ca	0.10	0.12	0.16	0.12
Zimbabwe	NR	0.06	0.07	0.12	0.07

Advertising 49.00 1.34 0.51 0.06 0.97 0.12 1.10 0.67 0.57 0.14 0.78 0.87 0.37 0.34 Acrespace/Defension 73.00 1.28 0.07 0.07 0.07 0.10 0.05 1.10 0.45 0.18 0.10 0.8 0.08 0.10 1.08 0.05 1.08 0.10 0.05 0.05 0.07 0.14 0.78 0.18 0.10 0.10 0.05 0.05 0.07 0.14 0.18 0.10 0.10 0.15 0.15 0.05 0.05 0.07 0.18 0.18 0.10 0.10 0.10 0.10 0.10 0.10	0.77 0.91 0.91 0.94 1.05 1.09 0.59 0.60 0.67 0.71 0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.88 1.04 0.98 0.99 0.77 1.03 0.55 0.55 0.56 1.06 0.94 0.77 0.99 1.33 0.94 0.88
Apparel	0.91 0.94 1.05 1.09 0.59 0.60 0.67 0.71 0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.86 0.97 0.77 0.55 0.55 0.99 0.67 0.66 0.99 0.71 0.99 1.33 0.99 0.99 1.33 0.99 1.33 0.99
Appener 9 99.00 1.22 0.32 0.12 1.00 0.09 1.10 0.49 0.43 0.21 0.85 0.76 0.33 Auto Parts 260 1.11 0.30 0.44 0.99 0.03 1.02 0.66 0.55 0.35 0.35 0.35 0.35 Auto Parts 38.00 1.40 0.32 0.14 1.14 0.06 1.21 0.48 0.37 0.27 0.92 0.97 0.95 0.34 0.45 0.45 0.45 0.45 0.45 0.45 0.45 0.4	0.94 1.05 1.09 0.59 0.60 0.67 0.71 0.65 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.9(0.7) 1.00 0.51 0.91 0.61 0.61 0.71 0.94 0.71 0.94 0.72 0.94 0.94 0.94
Auth Paris	1.09 0.59 0.60 0.67 0.71 0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	1.03 0.59 0.99 0.66 0.56 1.00 0.99 0.71 0.99 0.99 0.89 0.89
Bank (Money Centery) 7.00	0.59 0.60 0.67 0.71 0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.59 0.90 0.90 0.67 0.56 1.00 0.94 0.71 0.94 0.89 0.99
Banks (Regional) 563.00 0.70 0.35 0.19 0.56 0.34 0.84 0.21 0.20 1.19 0.39 0.40 0.43	0.60 0.67 0.71 0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.53 0.90 0.67 0.56 1.00 0.77 0.94 1.33 0.94 0.88
Severage (Alcoholic) 21.00 0.82 0.21 0.08 0.71 0.02 0.72 0.56 0.38 0.39 1.12 1.05 0.92	0.67 0.71 0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.99 0.67 0.56 1.00 0.77 0.96 1.33 0.94 0.99
Broadcage & Investment 1.00 1.17 1.12 0.15 0.50 0.25 0.67 0.44 0.32 0.48 0.54 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.46 0.37 0.47 0.46 0.47 0.46 0.47 0.46 0.47 0.48 0.47 0.47 0.48 0.4	0.65 0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.67 0.56 1.00 0.94 0.77 0.96 1.33 0.94 0.88
Brokerge & Investment 31.00	0.57 0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.56 1.00 0.94 0.73 0.94 0.88 0.99
Banking 31.00 1.17 1.82 0.15 0.50 0.25 0.67 0.44 0.92 0.48 0.34 0.46 0.37 Business & Consumer 160.00 1.09 0.22 0.10 0.94 0.05 0.99 0.52 0.41 0.14 1.01 1.00 0.89 Cable IV 11.00 0.93 0.60 0.18 0.65 0.02 0.66 0.36 0.20 0.28 0.67 0.76 0.78 Chemical (Basic) 35.00 1.16 0.45 0.10 0.88 0.07 0.94 0.33 0.45 0.32 0.96 1.12 0.09 Chemical (Busic) 35.00 1.16 0.45 0.10 0.88 0.07 0.94 0.33 0.45 0.32 0.96 1.12 0.99 Chemical (Diversified) 4.00 1.30 0.47 0.04 1.12 0.08 1.21 0.08 1.21 0.38 0.37 0.46 1.79 1.49 1.21 Chemical (Diversified) 4.00 1.30 0.47 0.04 1.12 0.08 1.21 0.08 1.22 0.38 0.37 0.46 1.79 1.49 1.21 Chemical (Diversified) 4.00 1.30 0.47 0.04 1.12 0.08 1.22 0.08 0.35 0.45 0.31 0.96 0.11 0.99 0.96 Coall & Related Energy 1.00 0.10	0.97 0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	1.00 0.94 0.71 0.96 1.33 0.94 0.89 0.99
Bullings Materials	0.83 0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.94 0.73 0.96 1.33 0.94 0.89 0.99
Cable TV	0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89	0.73 0.94 1.33 0.94 0.85 0.95
Services	0.70 0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89	0.73 0.94 1.33 0.94 0.85 0.95
Ehemical (Basic) 35.00 1.16 0.45 0.10 0.88 0.07 0.94 0.53 0.45 0.32 0.96 1.12 0.39 Chemical (Diversified) 4.00 1.50 0.47 0.04 1.12 0.08 1.21 0.38 0.37 0.46 1.79 1.49 1.21 Chemical (Specialty) 81.00 1.10 0.17 0.01 0.70 0.03 1.00 0.49 0.41 0.08 0.95 0.99 0.56 Coal & Related Energy 18.00 0.92 0.42 0.01 0.70 0.14 0.82 0.66 0.99 0.44 0.08 0.95 0.99 0.56 Computer Services 83.00 1.20 0.27 0.08 1.00 0.05 1.06 0.61 0.48 0.19 0.94 1.05 0.95 Computer Services 83.00 1.20 0.27 0.08 1.00 0.05 1.06 0.61 0.48 0.19 0.94 1.05 0.95 Computer Services 48.00 1.29 0.08 0.05 1.22 0.02 1.25 0.55 0.51 0.12 0.93 1.50 1.45 Construction Supplies 48.00 1.11 0.28 0.13 0.92 0.06 0.98 0.41 0.40 0.20 0.95 1.15 1.10 Drugs (Bharmaceutical) 22.00 0.75 0.23 0.07 0.65 0.08 0.70 0.59 0.30 0.43 1.01 1.14 1.25 Drugs (Bharmaceutical) 28.00 1.08 0.15 0.02 0.97 0.44 1.01 0.66 0.56 0.07 1.13 1.38 1.29 Education 35.00 1.13 0.26 0.08 0.95 0.14 1.10 0.56 0.42 0.15 0.96 1.11 1.36 Electrical Equipment 104.00 1.25 0.14 0.05 1.13 0.05 1.19 0.63 0.58 0.12 1.02 1.18 1.31 Electronics (General) 137.00 1.09 0.08 0.05 0.99 0.05 0.05 0.05 0.04 0.05 0.05 0.14 0.05 0.05 0.05 0.05 0.04 0.05	0.76 1.03 0.82 0.56 0.94 1.14 0.87 0.89	0.96 1.33 0.94 0.89 0.99
Ehemical (Diversified)	1.03 0.82 0.56 0.94 1.14 0.87 0.89 0.85	0.94 0.89 0.99 1.29
Coal & Related Energy 18.00 0.92 0.42 0.01 0.70 0.14 0.82 0.66 0.59 NA 1.04 0.97 1.05 Computer Services 83.00 1.20 0.27 0.08 1.00 0.05 1.06 0.61 0.48 0.19 0.94 1.05 0.95 1.05 0.95 0.12 0.08 0.05 1.22 0.02 1.25 0.55 0.51 0.12 0.93 1.50 1.64 0.19 0.94 1.05 0.95 1.15 0.15 0.05	0.56 0.94 1.14 0.87 0.89 0.85	0.89 0.99 1.29
Computer's Pervices	0.94 1.14 0.87 0.89 0.85	0.99
Computers/Peripherals	1.14 0.87 0.89 0.85	1.29
Construction Supplies	0.87 0.89 0.85	
Diversified 22.00 0.75 0.23 0.07 0.65 0.08 0.70 0.59 0.30 0.43 1.01 1.14 1.25	0.89	1.03
Drugs (Biotechnology) S81.00 0.99 0.15 0.01 0.89 0.08 0.97 0.59 0.51 0.35 1.36 1.43 1.39	0.85	1.00
Education 35.00 1.13 0.26 0.08 0.95 0.14 1.10 0.56 0.42 0.15 0.96 1.11 1.36 Electrical Equipment 104.00 1.25 0.14 0.05 1.13 0.05 1.19 0.63 0.58 0.12 1.02 1.18 1.31 Electronics (Consumer & 16.00 0.98 0.08 0.05 0.92 0.13 1.06 0.63 0.58 0.12 1.02 1.18 1.31 Electronics (General) 137.00 1.09 0.13 0.07 0.99 0.06 1.05 0.50 0.43 0.22 0.91 0.96 1.07 Engineering/Construction 48.00 1.06 0.26 0.14 0.89 0.08 0.97 0.45 0.36 0.13 1.13 0.81 1.33 0.81 1.33 0.81 1.33 0.81 1.33 0.81 1.33 0.81 1.33 0.81 1.33 0.81 1.33 0.81 0.81 0.81 0.81 0.81 0.81 0.81 0.81	0.84	1.20
Electronics (Consumer & 104.00 1.25 0.14 0.05 1.13 0.05 1.19 0.63 0.58 0.12 1.02 1.18 1.31 Electronics (Consumer & 16.00 0.98 0.08 0.05 0.92 0.13 1.06 0.63 0.53 4.02 1.08 1.22 1.25 0.06 0.06 0.07 0.99 0.06 1.05 0.50 0.43 0.22 0.91 0.96 1.07 Engineering/Constructio and the construction of the construction		1.13
Electronics (Consumer & 16,00 0.98 0.08 0.05 0.92 0.13 1.06 0.63 0.53 4.02 1.08 1.22 1.25 Office) Electronics (General) 137.00 1.09 0.13 0.07 0.99 0.06 1.05 0.50 0.43 0.22 0.91 0.96 1.07 Engineering/Construction 48.00 1.06 0.26 0.14 0.89 0.08 0.97 0.45 0.36 0.13 1.13 0.81 1.33 0.81 0.81 0.81 0.81 0.81 0.81 0.81 0.81	1.07	1.17
Diffice 18.00 0.98 0.08 0.07 0.99 0.06 1.05 0.50 0.43 0.22 0.91 0.96 1.07	1.00	1.14
Electronics (General) 137.00 1.09 0.13 0.07 0.99 0.06 1.05 0.50 0.43 0.22 0.91 0.96 1.07 Engineering/Constructio 48.00 1.06 0.26 0.14 0.89 0.08 0.97 0.45 0.36 0.13 1.13 0.81 1.33 0.96 1.21 1.20 0.81 1.09 0.62 0.43 0.11 0.70 0.96 1.05 0.70 0.98 0.75 0.70 0.81 0.70 0.81 0.70 0.82 0.75 0.83 0.81 0.04 0.85 0.56 0.46 0.18 0.56 0.50 0.63 0.75 0.63 0.75 0.75 0.75 0.75 0.75 0.75 0.75 0.75	1.01	1.17
Engineering/Construction 48.00 1.06 0.26 0.14 0.89 0.08 0.97 0.45 0.36 0.13 1.13 0.81 1.33 Entertainment 108.00 1.01 0.15 0.03 0.91 0.06 0.96 0.71 0.60 0.33 0.96 1.21 1.20 Environmental & Waste Services 58.00 1.24 0.21 0.06 1.08 0.01 1.09 0.62 0.43 0.11 0.70 0.96 1.05 Earming/Agriculture 36.00 1.03 0.37 0.08 0.81 0.04 0.85 0.56 0.46 0.18 0.56 0.50 0.63 Financial Svcs. (Non-bank & Insuran 223.00 0.93 7.26 0.16 0.15 0.03 0.15 0.34 0.29 0.42 0.07 0.08 0.10 Food Processing 92.00 0.75 0.31 0.11 0.61 0.03 0.63 0.47 0.28 0.19 0.56 0.61 0.70 Food Wholesalers 15.00 1.40 0.47 0.09 1.04 0.04 1.08 0.47 0.54 0.28 1.41 1.23 0.66 Furn/Home Furnishings 32.00 1.11 0.29 0.12 0.92 0.08 0.99 0.52 0.45 0.23 0.67 0.67 0.82 Energy 20.00 1.59 0.67 0.01 1.07 0.02 1.10 0.70 0.82 1.02 0.72 0.80 0.59 Healthcare Products 244.00 0.94 0.09 0.04 0.88 0.03 0.91 0.52 0.44 0.23 0.89 1.04 0.98 Healthcare Support 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Healthcare Information 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.45 0.29 0.85 1.00 0.94 Information Services 79.00 1.25 0.16 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.05 1.05	0.86	0.97
Entertainment 108.00 1.01 0.15 0.03 0.91 0.06 0.96 0.71 0.60 0.33 0.96 1.21 1.20	0.95	1.04
Environmental & Waste Services 58.00 1.24 0.21 0.06 1.08 0.01 1.09 0.62 0.43 0.11 0.70 0.96 1.05 Earming/Agriculture 36.00 1.03 0.37 0.08 0.81 0.04 0.85 0.56 0.46 0.18 0.56 0.50 0.63 Financial Svcs. (Non-bank & Insuran 223.00 0.93 7.26 0.16 0.15 0.03 0.15 0.34 0.29 0.42 0.07 0.08 0.10 Food Processing 92.00 0.75 0.31 0.11 0.61 0.03 0.63 0.47 0.28 0.19 0.56 0.61 0.70 Food Wholesalers 15.00 1.40 0.47 0.09 1.04 0.04 1.08 0.47 0.54 0.28 1.41 1.23 0.66 FurryHome Furnishings 32.00 1.11 0.29 0.12 0.92 0.08 0.99 0.52 0.45 0.23 0.67 0.67 0.82 Green & Renewable Energy 20.00 1.59 0.67 0.01 1.07 0.02 1.10 0.70 0.82 1.02 0.72 0.80 0.59 Healthcare Products 244.00 0.94 0.09 0.04 0.88 0.03 0.91 0.52 0.44 0.23 0.89 1.04 0.98 Healthcare Support 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Services 132.00 1.41 0.71 0.09 0.93 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare Support 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 0.63 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 0.63 Hospitals/Healthcare 31.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.05 1.03		
Services	0.84	1.04
Farming/Agriculture	0.82	0.92
Financial Svcs. (Non-bank & Insuran 223.00 0.93 7.26 0.16 0.15 0.03 0.15 0.34 0.29 0.42 0.07 0.08 0.10 (Non-bank & Insuran 92.00 0.75 0.31 0.11 0.61 0.03 0.63 0.47 0.28 0.19 0.56 0.61 0.70 Food Wholesalers 15.00 1.40 0.47 0.09 1.04 0.04 1.08 0.47 0.54 0.28 1.41 1.23 0.66 Furn/Home Furnishings 32.00 1.11 0.29 0.12 0.92 0.08 0.99 0.52 0.45 0.23 0.67 0.67 0.67 0.82 Green & Renewable 20.00 1.59 0.67 0.01 1.07 0.02 1.10 0.70 0.82 1.02 0.72 0.80 0.59 Energy Healthcare Products 244.00 0.94 0.09 0.04 0.88 0.03 0.91 0.52 0.44 0.23 0.89 1.04 0.98 Healthcare Support Services 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Heatthcare Information and Technol Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 0.63 Facilities 31.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 0.09 0.09 0.09 0.09 0.09 0.09 0.09	0.68	0.64
Non-bank & Insuran Proof Processing 92.00 0.75 0.31 0.11 0.61 0.03 0.63 0.47 0.28 0.19 0.56 0.61 0.70	0.11	
Food Wholesalers 15.00 1.40 0.47 0.09 1.04 0.04 1.08 0.47 0.54 0.28 1.41 1.23 0.66		0.10
Furn/Home Furnishings 32.00 1.11 0.29 0.12 0.92 0.08 0.99 0.52 0.45 0.23 0.67 0.67 0.82	0.53	0.63
Green & Renewable 20.00 1.59 0.67 0.01 1.07 0.02 1.10 0.70 0.82 1.02 0.72 0.80 0.59 Healthcare Products 244.00 0.94 0.09 0.04 0.88 0.03 0.91 0.52 0.44 0.23 0.89 1.04 0.98 Healthcare Support 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Heatthcare Information and Technol 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 Hotel/Gaming 66.00 1.79 0.46 0.06 1.34 0.07 1.44 0.47 0.44 0.82 0.74 0.71 0.91 Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	0.80	0.79
Energy 20.00 1.59 0.67 0.01 1.07 0.02 1.10 0.70 0.82 1.02 0.72 0.80 0.59 Healthcare Products 244.00 0.94 0.09 0.04 0.88 0.03 0.91 0.52 0.44 0.23 0.89 1.04 0.98 Healthcare Support 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Heatthcare Information and Technol 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 Hotel/Gaming 66.00 1.79 0.46 0.06 1.34 0.07 1.44 0.47 0.44 0.82 0.74 0.71 0.91 Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03		
Healthcare Support Services 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Healthcare Information 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 0.63 Hotel/Gaming 66.00 1.79 0.46 0.06 1.34 0.07 1.44 0.47 0.44 0.82 0.74 0.71 0.91 Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	0.68	0.78
Services 131.00 1.06 0.25 0.08 0.90 0.06 0.95 0.55 0.47 0.27 0.82 1.03 0.95 Heathcare Information and Technol 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15 Homebuilding 29.00 1.69 0.22 0.19 1.45 0.08 1.59 0.38 0.39 0.64 0.89 0.72 0.66 Hospitals/Healthcare 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 0.63 Hotel/Gaming 66.00 1.79 0.46 0.06 1.34 0.07 1.44 0.47 0.44 0.82 0.74 0.71 0.91 Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	0.80	0.92
Heathcare Information and Technol 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.54 0.46 0.30 0.88 1.18 1.15	0.74	0.90
And Technol 142.00 0.94 0.10 0.04 0.88 0.03 0.91 0.34 0.46 0.30 0.88 1.12 1.13		
Hospitals/Healthcare	0.75	0.97
Facilities 31.00 1.41 0.71 0.09 0.93 0.03 0.96 0.51 0.52 0.15 0.51 0.55 0.63 Hotel/Gaming 66.00 1.79 0.46 0.06 1.34 0.07 1.44 0.47 0.44 0.82 0.74 0.71 0.91 Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	1.33	1.04
Hotel/Gaming 66.00 1.79 0.46 0.06 1.34 0.07 1.44 0.47 0.44 0.82 0.74 0.71 0.91 Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	0.80	0.69
Household Products 118.00 0.98 0.13 0.06 0.90 0.02 0.92 0.64 0.59 0.06 0.88 1.00 0.94 Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	1.19	1.00
Information Services 79.00 1.25 0.10 0.11 1.16 0.03 1.20 0.48 0.46 0.29 0.82 1.05 1.03	0.68	0.88
[prumper (General) 23.00 0.97 0.27 0.11 0.27 0.05 0.91 0.42 0.27 0.24 0.53 0.57	0.97	1.0
	0.56	0.65
Insurance (Life) 24.00 1.22 0.93 0.14 0.73 0.17 0.88 0.31 0.32 0.15 0.81 0.70 0.73	0.64	0.75
Insurance (Prop/Cas.) 52.00 0.86 0.23 0.13 0.74 0.06 0.78 0.30 0.29 0.30 0.73 0.65 0.59 Investments & Asset	0.58	0.67
Management 687.00 1.05 0.28 0.01 0.87 0.10 0.97 0.15 0.32 0.12 0.87 0.87 0.86	0.78	0.87
Machinery 111.00 1.25 0.14 0.11 1.13 0.04 1.18 0.44 0.35 0.15 1.04 1.01 1.10	0.96	1.06
Metals & Mining 74.00 1.17 0.18 0.02 1.04 0.08 1.13 0.69 0.68 0.43 0.96 1.11 1.09	0.82	1.02
Office Equipment & 18.00 1.38 0.48 0.09 1.02 0.08 1.11 0.44 0.31 0.12 1.10 1.33 1.24	0.83	1.12
Services 01/Gas (Integrated) 4.00 1.47 0.27 0.19 1.23 0.02 1.25 0.36 0.29 1.00 1.25 1.06 1.12	0.98	1.1
DII/Gas (Production and		
Exploratio 183.00 1.32 0.31 0.02 1.08 0.05 1.13 0.67 0.55 2.21 1.00 1.07 1.08	0.81	1.02
DII/Gas Distribution 21.00 1.40 0.87 0.10 0.85 0.01 0.86 0.41 0.45 0.39 0.72 0.62 0.62	0.60	0.68
Oilfield Svcs/Equip. 100.00 1.50 0.54 0.04 1.07 0.09 1.18 0.55 0.50 0.62 1.06 1.07 1.22	0.83	1.07
Packaging & Container 26.00 1.01 0.50 0.17 0.74 0.05 0.78 0.35 0.26 0.11 0.55 0.74 0.68	0.68	0.68
Paper/Forest Products 11.00 1.21 0.41 0.12 0.93 0.07 1.00 0.46 0.31 0.53 0.98 1.17 1.25 Power 50.00 0.83 0.72 0.16 0.55 0.02 0.56 0.24 0.19 0.09 0.32 0.35 0.38	0.96	0.4
Precious Metals 76.00 0.99 0.12 0.03 0.91 0.08 0.99 0.75 0.56 0.74 0.95 1.15 1.33	0.43	1.03
Dublishing 8.		
Newspapers 21.00 1.69 0.37 0.12 1.34 0.09 1.46 0.45 0.31 0.13 0.83 0.90 0.76	6 2522	1.0
R.E.I.T. 238.00 1.35 0.54 0.02 0.97 0.02 0.99 0.25 0.33 0.24 0.42 0.41 0.43	1.10	0.63
Real Estate 19.00 1.06 0.80 0.03 0.67 0.10 0.74 0.68 0.51 0.77 0.61 0.87 0.89	0.79	0.74
(General/Diversified) 10.00 0.91 0.26 0.10 0.76 0.09 0.83 0.55 0.31 1.37 0.73 1.33 1.50		1.0
Real Estate (Operations 51.00 1.15 0.56 0.07 0.81 0.07 0.87 0.54 0.41 1.03 0.80 0.95 0.68	0.79	0.83
8 Services) 1.13 0.36 0.07 0.81 0.07 0.87 0.34 0.41 1.03 0.80 0.93 0.88 Recreation 60.00 1.23 0.30 0.08 1.01 0.06 1.07 0.54 0.50 0.12 0.73 0.81 0.75	0.79	0.6.

Industry Name	Number of firms	Beta	D/E Ratio	Effectiv e Tax rate	Unlever ed beta	Cash/Fi rm value	Unlever ed beta correcte d for cash	HiLo Risk	Standar d deviatio n of equity	Standar d deviatio n in operati ng income (last 10 years)	2018	2019	2020	2021	Average (2017-2 2)
Reinsurance	2.00	1.37	0.39	0.23	1.07	0.18	1.30	0.16	0.26	0.32	0.47	0.88	0.77	1.13	0.91
Restaurant/Dining	70.00	1.56	0.27	0.07	1.30	0.03	1.33	0.47	0.43	0.14	0.70	0.65	0.75	1.11	0.91
Retail (Automotive)	32.00	1.40	0.39	0.14	1.09	0.03	1.12	0.50	0.44	0.19	0.65	0.76	0.87	0.99	0.88
Retail (Building Supply)	16.00	1.52	0.13	0.16	1.39	0.02	1.42	0.44	0.45	0.30	0.76	0.97	1.15	1.43	1.15
Retail (Distributors)	68.00	1.28	0.32	0.12	1.04	0.03	1.06	0.51	0.43	0.21	0.87	0.99	0.89	0.75	0.91
Retail (General)	16.00	1.12	0.16	0.18	1.00	0.04	1.04	0.39	0.34	0.07	0.87	0.75	0.95	0.81	0.88
Retail (Grocery and Food)	15.00	0.30	0.68	0.13	0.20	0.06	0.21	0.41	0.34	0.32	0.44	0.28	0.35	0.15	0.29
Retail (Online)	60.00	1.10	0.08	0.05	1.04	0.02	1.07	0.56	0.59	0.76	1.12	1.34	1.16	1.14	1.17
Retail (Special Lines)	76.00	1.44	0.35	0.15	1.15	0.06	1.23	0.48	0.46	0.20	0.82	0.80	0.69	1.03	0.91
Rubber& Tires	2.00	1.16	1.55	0.17	0.54	0.08	0.59	0.56	0.47	0.50	0.64	0.24	0.45	0.54	0.49
Semiconductor	67.00	1.16	0.07	0.07	1.11	0.02	1.14	0.46	0.37	0.31	1.16	1.26	1.24	0.96	1.15
Semiconductor Equip	34.00	1.34	0.05	0.09	1.29	0.04	1.34	0.43	0.33	0.56	0.99	1.39	1.25	1.07	1.21
Shipbuilding & Marine	8.00	0.99	0.38	0.03	0.78	0.03	0.80	0.52	0.51	0.24	1.01	0.78	1.57	0.74	0.98
Shoe	12.00	1.19	0.06	0.10	1.14	0.04	1.19	0.45	0.35	0.18	0.86	0.74	0.83	0.98	0.92
Software (Entertainment)	88.00	1.20	0.02	0.02	1.19	0.02	1.21	0.70	0.55	0.58	0.91	1.27	1.29	0.96	1.13
Software (Internet)	36.00	1.00	0.08	0.01	0.95	0.02	0.98	0.61	0.38	0.26	1.20	1.31	1.50	0.75	1.15
Software (System & Application)	375.00	1.14	0.06	0.03	1.10	0.02	1.12	0.56	0.46	0.25	1.02	1.16	1.15	0.89	1.07
Steel	28.00	1.13	0.33	0.13	0.91	0.07	0.98	0.44	0.33	0.47	1.53	1.29	1.29	0.78	1.18
Telecom (Wireless)	17.00	0.96	0.78	0.03	0.61	0.02	0.63	0.60	0.48	0.67	0.71	0.71	0.60	0.39	0.61
Telecom. Equipment	82.00	1.08	0.09	0.05	1.02	0.04	1.06	0.55	0.41	0.15	0.96	1.02	0.84	0.83	0.94
Telecom. Services	42.00	0.85	1.00	0.06	0.49	0.04	0.51	0.60	0.39	0.26	0.72	0.74	0.67	0.42	0.61
Tobacco	16.00	1.00	0.26	0.08	0.84	0.03	0.86	0.66	0.25	0.06	1.15	1.13	1.43	0.61	1.04
Transportation	17.00	0.79	0.23	0.14	0.68	0.05	0.72	0.47	0.28	0.24	0.80	0.90	0.96	0.79	0.83
Transportation (Railroads)	4.00	0.73	0.20	0.17	0.64	0.01	0.65	0.35	0.16	0.12	0.87	2.08	1.89	0.74	1.25
Trucking	34.00	1.44	0.26	0.16	1.21	0.06	1.28	0.46	0.33	1.49	0.81	0.71	1.04	0.94	0.96
Utility (General)	16.00	0.89	0.69	0.10	0.59	0.01	0.60	0.14	0.19	0.09	0.20	0.17	0.19	0.48	0.33
Utility (Water)	14.00	0.77	0.34	0.10	0.61	0.00	0.61	0.32	0.41	0.14	0.27	0.32	0.57	0.57	0.47
Total Market	7,229.00	1.09	0.40	0.07	0.85	0.07	0.91	0.47	0.41	0.10	0.72	0.80	0.83	0.75	0.80
Total Market (without financials)	5,619.00	1.15	0.20	0.06	1.00	0.04	1.04	0.54	0.45	0.10	0.90	1.00	1.01	0.86	0.96

Mortgage Loan Payments

Enter Values	
Loan Amount	#ERROR!
Annual Interest Rate	7.00%
Loan Period in Years	10
Number of Payments Per Year	12
Start Date of Loan	June 1, 2022
Ontional Extra Paymente	

Loan Summary	
Scheduled Payment	#ERROR!
Scheduled Number of Payments	#ERROR!
Actual Number of Payments	#ERROR!
Total Early Payments	#ERROR!
Total Interest	#ERROR!
Flat Interest Rate	0.00 %

		Currency	USD			Total Amount:	0.00			
PmtNo.	Month	Payment Date	Beginning Balance	Scheduled Payment	Extra Payment	Total Payment	Principal	Interest	Ending Balance	Cumulative Interest
#ERROR!	Month 1	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 2	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 3	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 4	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 5	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 6	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 7	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 8	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 9	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 10	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
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#ERROR!	Month 12	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 13	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 14	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
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#ERROR!	Month 17	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 18	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
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#ERROR!	Month 20	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
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#ERROR!	Month 22	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
#ERROR!	Month 23	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
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#ERROR!	Month 33	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!	#ERROR!
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