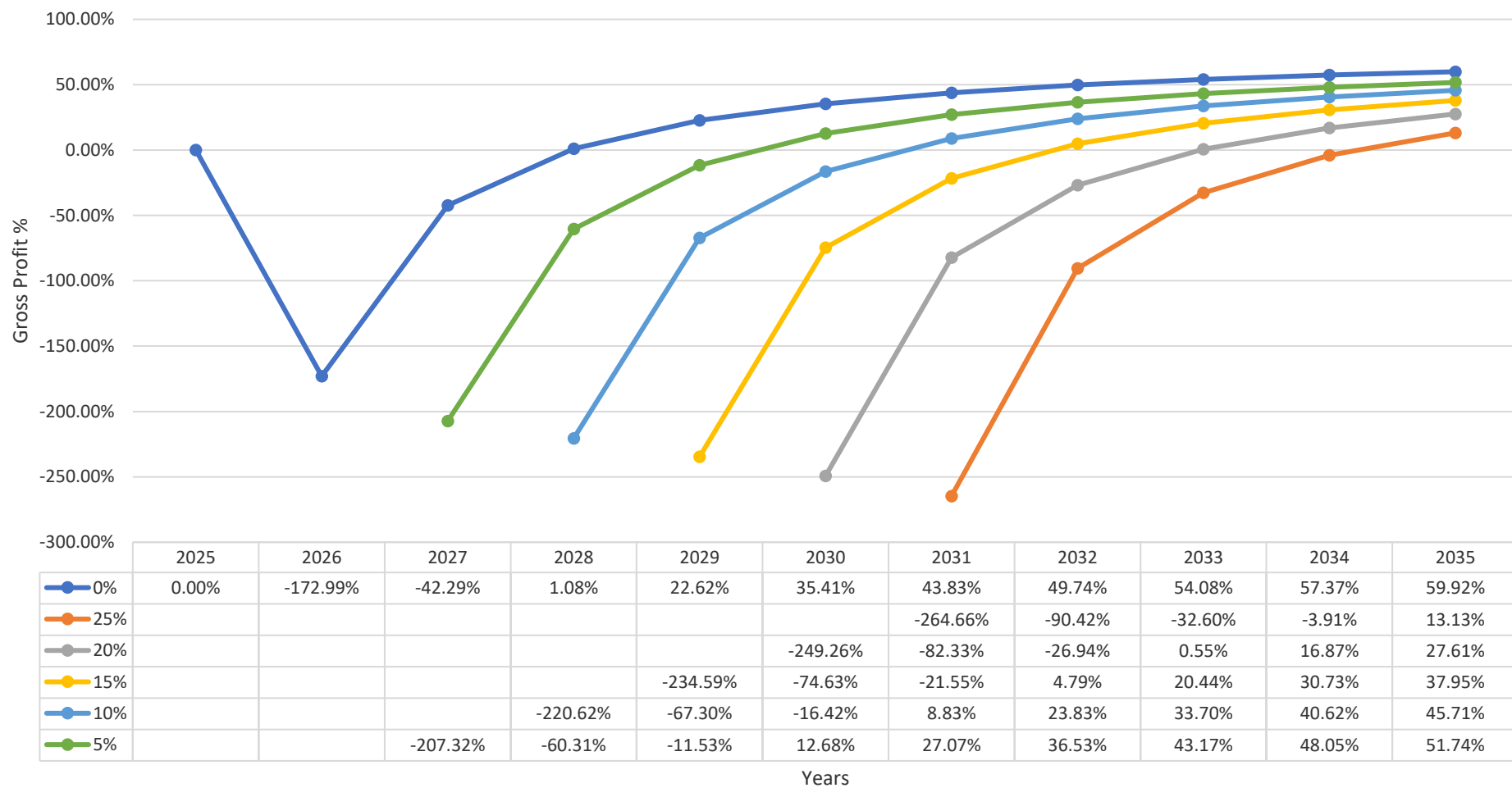


# Financial Trajectory per scenario



0% 25% 20% 15% 10% 5%

Ideal Scenario: Uncertainty - 0%						
Target Population	67,560,000					
Year	2025	2026	2027	2028	2029	2030
Growth	0.00%	0.05%	0.10%	0.15%	0.20%	0.25%
Uncertainty	0%	0%	0%	0%	0%	0%
Revenue	\$ -	\$ 1,212,026.40	\$ 2,424,052.80	\$ 3,636,079.20	\$ 4,848,105.60	\$ 6,060,132.00
Units Expected	0.00	33,780.00	67,560.00	101,340.00	135,120.00	168,900.00
Price	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88
Operating Expenses	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,102,500.00	\$ 1,157,625.00	\$ 1,215,506.25	\$ 1,276,281.56
Payroll	\$ 1,675,000.00	\$ 1,758,750.00	\$ 1,846,687.50	\$ 1,939,021.88	\$ 2,035,972.97	\$ 2,137,771.62
Marketing	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Gross Profit	\$(3,175,000.00)	\$ (2,096,723.60)	\$ (1,025,134.70)	\$ 39,432.33	\$ 1,096,626.38	\$ 2,146,078.82
Gross Profit %	-	-172.99%	-42.29%	1.08%	22.62%	35.41%

Scenario 1: Uncertainty - 25%						
Target Population	67,560,000					
Year	2025	2026	2027	2028	2029	2030
Growth	0.00%	0.05%	0.10%	0.15%	0.20%	0.25%
Uncertainty	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
Revenue	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Units Expected	0.00	0.00	0.00	0.00	0.00	0.00
Price	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88
Operating Expenses	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,102,500.00	\$ 1,157,625.00	\$ 1,215,506.25	\$ 1,276,281.56
Payroll	\$ 1,925,000.00	\$ 2,021,250.00	\$ 2,122,312.50	\$ 2,228,428.13	\$ 2,339,849.53	\$ 2,456,842.01
Marketing	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Gross Profit	\$(3,425,000.00)	\$ (3,571,250.00)	\$ (3,724,812.50)	\$ (3,886,053.13)	\$ (4,055,355.78)	\$ (4,233,123.57)
Gross Profit %						

Scenario 2: Uncertainty - 20%						
Target Population	67,560,000					
Year	2025	2026	2027	2028	2029	2030
Growth	0.00%	0.05%	0.10%	0.15%	0.20%	0.25%
Uncertainty	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Revenue	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,212,026.40
Units Expected	0.00	0.00	0.00	0.00	0.00	33,780.00
Price	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88
Operating Expenses	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,102,500.00	\$ 1,157,625.00	\$ 1,215,506.25	\$ 1,276,281.56
Payroll	\$ 1,925,000.00	\$ 2,021,250.00	\$ 2,122,312.50	\$ 2,228,428.13	\$ 2,339,849.53	\$ 2,456,842.01
Marketing	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Gross Profit	\$(3,425,000.00)	\$(3,571,250.00)	\$(3,724,812.50)	\$(3,886,053.13)	\$(4,055,355.78)	\$(3,021,097.17)
Gross Profit %						-249.26%

Scenario 2: Uncertainty - 15%						
Target Population	67,560,000					
Year	2025	2026	2027	2028	2029	2030
Growth	0.00%	0.05%	0.10%	0.15%	0.20%	0.25%
Uncertainty	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
Revenue	\$ -	\$ -	\$ -	\$ -	\$ 1,212,026.40	\$ 2,424,052.80
Units Expected	0.00	0.00	0.00	0.00	33,780.00	67,560.00
Price	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88
Operating Expenses	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,102,500.00	\$ 1,157,625.00	\$ 1,215,506.25	\$ 1,276,281.56
Payroll	\$ 1,925,000.00	\$ 2,021,250.00	\$ 2,122,312.50	\$ 2,228,428.13	\$ 2,339,849.53	\$ 2,456,842.01
Marketing	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Gross Profit	\$(3,425,000.00)	\$(3,571,250.00)	\$(3,724,812.50)	\$(3,886,053.13)	\$(2,843,329.38)	\$(1,809,070.77)
Gross Profit %					-234.59%	-74.63%

Scenario 2: Uncertainty - 10%						
Target Population	67,560,000					
Year	2025	2026	2027	2028	2029	2030
Growth	0.00%	0.05%	0.10%	0.15%	0.20%	0.25%
Uncertainty	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Revenue	\$ -	\$ -	\$ -	\$ 1,212,026.40	\$ 2,424,052.80	\$ 3,636,079.20
Units Expected	0.00	0.00	0.00	33,780.00	67,560.00	101,340.00
Price	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88
Operating Expenses	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,102,500.00	\$ 1,157,625.00	\$ 1,215,506.25	\$ 1,276,281.56
Payroll	\$ 1,925,000.00	\$ 2,021,250.00	\$ 2,122,312.50	\$ 2,228,428.13	\$ 2,339,849.53	\$ 2,456,842.01
Marketing	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Gross Profit	\$(3,425,000.00)	\$ (3,571,250.00)	\$ (3,724,812.50)	\$ (2,674,026.73)	\$ (1,631,302.98)	\$ (597,044.37)
Gross Profit %				-220.62%	-67.30%	-16.42%

Scenario 3: Uncertainty - 5%						
Target Population	67,560,000					
Year	2025	2026	2027	2028	2029	2030
Growth	0.00%	0.05%	0.10%	0.15%	0.20%	0.25%
Uncertainty	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Revenue	\$ -	\$ -	\$ 1,212,026.40	\$ 2,424,052.80	\$ 3,636,079.20	\$ 4,848,105.60
Units Expected	0.00	0.00	33,780.00	67,560.00	101,340.00	135,120.00
Price	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88	\$ 35.88
Operating Expenses	\$ 1,000,000.00	\$ 1,050,000.00	\$ 1,102,500.00	\$ 1,157,625.00	\$ 1,215,506.25	\$ 1,276,281.56
Payroll	\$ 1,925,000.00	\$ 2,021,250.00	\$ 2,122,312.50	\$ 2,228,428.13	\$ 2,339,849.53	\$ 2,456,842.01
Marketing	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Gross Profit	\$(3,425,000.00)	\$ (3,571,250.00)	\$ (2,512,786.10)	\$ (1,462,000.33)	\$ (419,276.58)	\$ 614,982.03
Gross Profit %			-207.32%	-60.31%	-11.53%	12.68%

Job Role	Quantity	Initial Salary per annum
Chief Executive Officer	1	\$ 180,000.00
Chief Financial Officer	1	\$ 165,000.00
Chief Technological Officer/Product Manager	1	\$ 165,000.00
Developers	4	\$ 80,000.00
Sales & Marketing manager	1	\$ 85,000.00
Marketing executives	2	\$ 65,000.00
Sales executives	3	\$ 60,000.00
Customer support manager	1	\$ 70,000.00
Customer support executives	5	\$ 55,000.00
Total	19	\$ 925,000.00
<b>Benefits cost for employees</b>		
Typical benefits cost per employee per hour		\$ 11.38
Working hours per year		\$ 2,080.00
Annual Benefits cost		\$ 449,737.60
Margin		\$ 300,262.40
Annual estimated benefits costs (Insurance, etc.)		\$ 750,000.00
<b>Total Annual estimated payroll costs</b>		<b>\$ 1,675,000.00</b>
Estimated annual increase in costs (%)		5

Income bucket	Number of people	Mean age of householder
\$ 19,999.00	18,902	56.3
\$ 39,999.00	22,367	54.3
\$ 59,999.00	19,751	51.1
\$ 79,999.00	16,348	49.8
\$ 99,999.00	12,096	48.9
\$ 119,999.00	9,604	49.1
\$ 139,999.00	6,888	48.7
\$ 159,999.00	5,200	49.4
\$ 179,999.00	3,871	49.6
\$ 199,999.00	2,607	49.9
\$ 200,000.00	10,946	50.8
<b>Total</b>	<b>67,560</b>	