

Business Plan 2017-2018



Signum LLC

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Executive Summary

In a world where dependence on cellular service is essential, there are many situations and places where we simply can not communicate.

Six out of seven people worldwide have subscriptions to a mobile service, however a third of the world population can gain no access to the internet or a cellular network because of the geographical region in which they live. If you travel in foreign countries and have cellular service through a U.S. carrier, you need to understand your options for international data plans, otherwise you could end up spending a lot of money needlessly. Each company has slightly different pricing and coverage options so you must determine which of these will work best for your needs. Signum has developed a better solution to many of these obstacles.

Signum is an innovative startup company in the field of new technology for communicating. Signum is a Limited Liability Corporation company founded as of October 2016 to decrease the human dependency on the “grid” for communication.

Signum uses an innovative communication technology in our products to provide a messaging delivery system. This system transmits and receives encrypted text by utilizing long-range radio frequencies (151-154 MHz) that converts your phone to a radio transmitter/receiver via bluetooth pairing. Our technology enables anyone with our products to communicate with one another in places where there is no signal, to have the ability to request or send location information and to enable users to translate between different languages when paired with their phone via bluetooth or on the product.

As a company we refined our offerings into 3 individual distinct product lines. All three product lines are wearable technologies. The Signum Watch, where we offer 3 styles and is our high end product that offers the most comprehensive features. The Signum Wand, which is our middle of the line products, still gives the customer the main features of our company, but at a reduced price. Finally the Signum Keychain, which is our low end product, has limited features and focuses on location applications.

Signum has developed an app that is downloaded to your communication device, (ie. phones, tablets, computers, etc.). The user is given a code to download our free Signum app with purchase of their product. This allows any smart device and our company’s products to be compatible and run efficiently and effectively. The Signum product line allows for convenient pairing with smart devices via bluetooth. When paired with one of our products, a smart device will run on our message delivering system.

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Our target market will focus on the middle class consumer and will be especially appealing to those who have active lifestyles that involve travel internationally and/or spend time in areas where there is no cellular service. The targeted age ranges of teens through early retirement.

About the Business

Signum is an off the grid communication device provider established in October 2016. The company is located at 1401 S. Grand Avenue Santa Ana, CA 92705. We are a unique second year company with products in the communication electronics industry.

Company Overview

We currently have three cofounders, Jesus Anguiano who serves as our Chief Executive Officer, Omar Guerrero who serves as Chief Operations Officer, Eduardo Mendez who serves as our Chief Financial Officer and all with equal shares and power. Signum is registered as a Limited Liability Company. Our company has no investors as of yet, but we are currently searching for possible investors that are interested in our company.

Mission Statement

Our mission is to provide affordable and efficient products, that allow our customers to maintain communication with others in events where there is no cellular signal.

Company Goals

Short Term Goals	Strategies	Deadline
Generate 1 million dollars in sales	Aggressively market the products through social media.	April 2017
Develop and e-commerce web site allowing customer transactions	Dedicated digital media department will be hired to main the site	December 2016
Develop a comprehensive employee manual	The human resources department will develop company polices and procedures for acceptable behavior in the workplace	December 2016

Long Term Goals	Strategies	Deadline
Develop Mesh technologies	Gain capital to research and develop mesh technologies to extend product capabilities	September 2017
Develop Business Contract with Government agencies	Focus on use of off-grid communications to be used by US Military in combat situations	Ongoing
Pay off existing Small Business Loan	Make all loan payments on time to the loan provider	November 2021

Management Functions

Directing:

We meet with department leadership each week to monitor progress and to verify the progress of our company goals. If departments fall behind, the team develops strategies to help them accomplish their goals and meet their deadlines. We then discuss future plans and goals. Each department is directed to complete department related tasks needed to establish the foundations for the company to function efficiently and allow the company to meet its short and long term goals. Each department has work they need to complete in a certain amount of time to meet deadlines.

Controlling:

We meet with department leadership each week to monitor progress and to verify the progress of our company goals. If departments fall behind, the team develops strategies to help them accomplish their goals and meet their deadlines. We then discuss future plans and goals. Each department lead assigns team members specific tasks and monitors and evaluates each team member weekly in a weekly work log. The human resources department tracks the logs, records the scores and comments. The information is added to employee personal files. The information will be used for mid-year employee performance reviews.

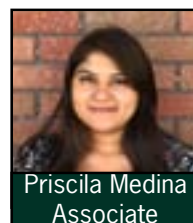
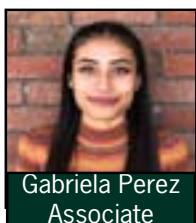
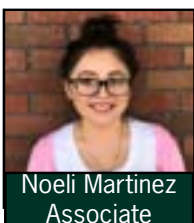
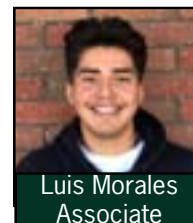
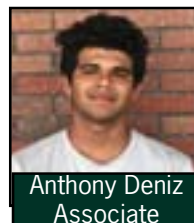
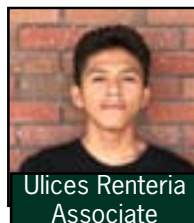
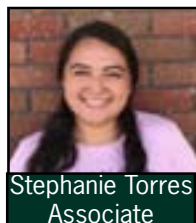
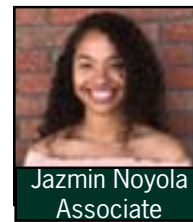
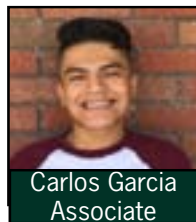
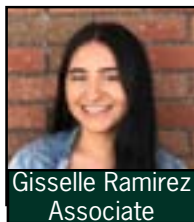
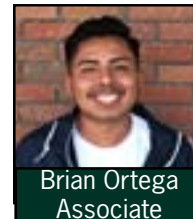
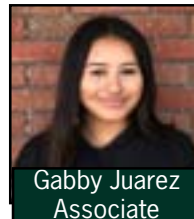
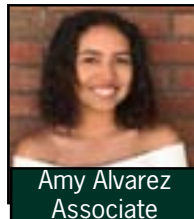
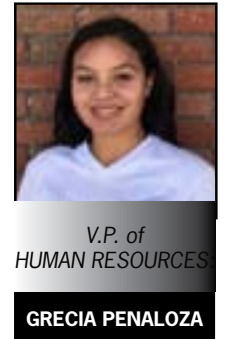
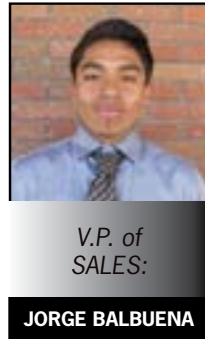
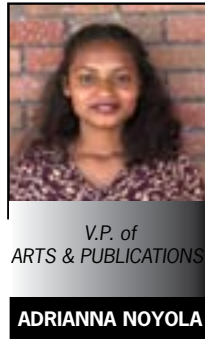
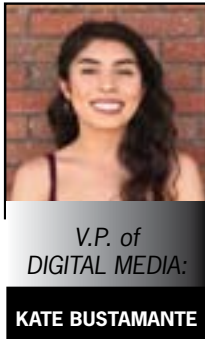
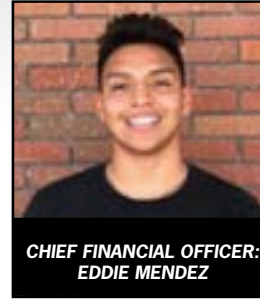
Organization:

The Chief Executive Office and Chief Operations Office are in charge of different branches of the company. With the CEO overseeing the marketing, sales, art and digital media departments and The COO overseeing the accounting, Human resources and communications department. Each department has a Vice President who is in charge of distributing the work between its associates.

SIGNUM

Company Organizational Chart

CHIEF OFFICERS



SWOT Analysis

Strengths: (internal)

Signum is a company that has no competition in the alternative communication market/industry. Signum holds a unique product line that attracts a very specific target market. The targeted market that Signum seeks allows us to gain international strength.

Weaknesses: (internal)

Signum is an innovative start up company. Therefore, marketing our products and the company in the electronic and technology market will be a challenge. As a company we have high expectations for our product line to prosper however, in this business year we may come short of our goal due to our new product line.

Opportunities: (external)

Signum will have opportunities to associate with other electronic and communication companies. We are capable of gaining bonds/alliances with such companies so both companies can benefit from this alliance. Signum's goal in expansion is to move into mesh networking in high concentrated urban population regions and to gain military contracts internationally.

Threats: (external)

Signum's main threat within the communication industry lies within the company's reputation as we are barely emerging in the market. Our products are innovative and as a new start up company we must gain a foothold in the communication industry by allowing our sales in the upcoming years to demonstrate the potential that our products have.

External Environment

Current Economic Conditions:

The U.S. economy has steadily grown and almost doubled since the year 2011. The population has increased from 312 to 321(millions), years 2011 to 2015. Thereby doubling the domestic demand from 1.6 to 3.0%. The Inflation rate as of 2015 is 0.1% which encourages other businesses to invest and borrow money. Overall, analysis of the economy demonstrates that it will potentially be a positive year for signum.

Industry Analysis

With the increasing population and domestic need, many immigrants can now travel to visit their homeland, and now with our Signum products they can communicate with their loved ones in the states, saving the money of buying a new phone and/or phone plan. Unemployment rates have also gone down, providing more jobs for the increasing U.S. population.

Real Industry

Signum is an innovative company in the telecommunications industry. The telecommunication industry is a sector in information and communication technology. It consists of telephone companies and internet service providers that deliver services over mobile networks. In today's world, people like to communicate instantly with the touch of a button. With the constant changes in the technology industry, Telecommunications is full of opportunity for growth. The telecommunications industry has emerging trends such as tech wearables and smart phones. These trends are gaining traction and have created a great potential for growth. At Signum we specialize in wearables technology. Signum is an e-commerce business, that provide offline communication opportunities and other communication features for our customers. We focus on providing high-quality and reliable products to the growing market. Signum appeals mostly to the online market by using websites, social media, emails and other programs, as opposed to the real market, that uses digital techniques such as SEO, SEM, SMS and MMS.

Virtual Industry

In the 2017-2018 virtual market place, Signum faces no competition. Our wearable technology offers anyone with our products to communicate without cellular service. This business year we have the advantage of a distinct virtual market and a one year experience of being a technology company.

Competitive Analysis

Currently very few companies are competing in the offline communications marketplace. Our primary competitor in the market is Gotenna. Gotenna has many strengths such as offline messaging, maps/GPS, and the ability to share location. They only provide their services through wearable key chain-like devices. Although Signum seems similar to our competitor, we have fundamental differences. Signum has a larger product line and variable features and our competitive advantage is the wide range of products that we can use to target and gain greater consumer audience. This vastly separate us from our competitors who all have one type of product. Our main strategy is to market towards active and adventurous people who desire traveling and to those living in a highly populated urban areas unlike our competitor who solely focuses on outdoor enthusiast consumers.

Target Market:

Signum's target market will be the middle class consumer from teens to early retirement age worldwide. Signum main focus when it comes to marketing is to advertise a sense of liberation from being tied to a communication grid. Our product line allows our consumers to go beyond the communication "grid" and be able to communicate without the worry of being lost and abandoned when they have no means to communicate using a cellular network. Our main marketing strategy will be to advertise on social media and reach potentially huge markets. The Signum marketing team will focus on networking with potential business partners and local establishments in order to generate a

reputation for our Signum products. We intend to spread the name Signum and generalize the public with our products so off grid communication can simultaneously be associated with us. Signum intends to stay consistent with our business slogan “ When you’re abandoned, we’ll stand in” and make it a household quote, while also coming up with new and creative ways to inform people about us. Signum Marketing goal is to maintain full focus of our very specific target market.

Marketing Mix:

Products

All products are wearable technologies that work directly with existing cell phones. The device works with both Android and IOS technologies and need to be within Bluetooth range of your cell phone for the communications to work correctly. Signum offers a small specialized product line that targets three distinct niches in the marketplace.

The Signum Watch

This product has been designed with traditional “smart watch” features that are commonplace with other major smart watch manufacturers like Apple, Sony and Motorola. However, the watch is different than that of the other manufactures in having the ability to sync with our phone app, and allow text and location service communication through your cell phone to others that have Signum devices. This added feature makes it an attractive option for our target market. There are currently four styles of Signum Watches; The Evo, Vultra, Sport and our new Niveus. The watch can be paired with another Signum Watch, Wand or a Signum locater for communication and location services.



Evo



Vultra



Sport



Niveus

The Signum Wand

This device is a specialized accessory that is carried on your bag or clothing that functions much like the watch, without the watch accessory. Customers that have the wand have all the communication capabilities without the bells and whistles of the watch.

The Signum Wand comes a variety of colors (shown below) and ships as a packaged pair to allow two people to communicate upon delivery. These products cost 150 US dollars.



The Signum Key chain

The Signum Keychain is a locating product, ideal to use on pet collars, children's backpacks, or anything else you are afraid of losing. It provides location using GPS, letting you know where the object you place the keychain is located. Keychains come in 4 different colors: black, green, blue, and grey. The Signum Key Chain starts at 120 US dollars.





TN-004-BK



TN-005-GN



TN-006-BE



TN-007-WE

The Signum Virtute

The Signum Virtute is a tough and sturdy, kinetic energy powered powerbank. This product is designated to be snow, dirt, water, and sweat proof. The Virtute comes enabled with an LED flashlight, compass, and carabiner insuring you never get lost. This portable powerbank utilizes kinetic energy which is energy produced by movement of the user.

This product is IP67 certified dust and water proof for up to 3ft or 1 meter for 30 minutes. The Virtute also connects perfectly to power all Signum products, phone charging cables, and also the built in LED flashlight. Colorways are not available only available color is the one shown below, and is currently valued at 100 US dollars.



The Signum Alta

The Signum Alta is a perfect product to stay motivated, track daily activity such as steps traveled, distance, and calories burned throughout the day. It is water, rain, and sweat resistant you can also shower with it and is recommended to dry it afterwards.

It connects to your smart phone via bluetooth and syncs its data wireless while providing you with notifications, work out assistance and heart rate projections. The battery life for the Alta is upwards around 5 days and pairs with other signum products. The color availability are (from left to right) : Black, Navy Blue, Purple, Baby Blue, White, and 22k Gold, being priced at 250 US dollars.



Marketing Risks:

Our marketing risks involve us not selling enough devices in order to pay off all of our debts. Our price point is essential and if that misses the mark, that could lead to low sales. We are expecting fast growth and if we over estimate the growth that could lead to issues in product development and expansion of the product line.

Financial Risks:

Our financial risks include our financial team mismanaging our money. Which may lead us to not having enough money to pay all of our employees. Another financial risk can be the competitive payroll and staffing of the company. If things become tight financially the company might be forced into layoffs and to down size.

Competitive risks:

We use an open source technology and can be copied and knock offs sold. There are very few competitors currently in the marketplace. If the growth is rapid in this technology then new companies could come to the table and compete for our customer base.

Positioning

Market Positioning will be targeted to connect with our demographics. This will be the late teens through new retirees. We feel that a high percentage of our business will come from this group because of how willingly they will spend money to make sure they stay connected to their virtual world.

Business Risks

Our company may run three different types of risks which are marketing risks, financial risks, and competitive risks.

Placement

Signum products will be available for purchase exclusively through our company web site and at trade show events. We will be looking to expand our placement by partnering with travel and outdoor product suppliers in the coming year.

Pricing

Our pricing strategy will focus on the premium pricing model. We chose to utilize the premium pricing model to reflect the exclusivity of our product. Our products contain features that are uncommon in the marketplace, therefore making it a very unique product in the market. We feel that our price point is competitive with in the market and the customer benefits greatly outweigh the limitations we have with a recognizable brand.

Promotion

Signum will be promoted through many ways. That will include billboards, TV commercials, email Marketing and social media. We will be looking at our target market demographics and psychographics and focus on those markets for advertising and promotion. With our niche market native to technology and use of their cell phone we will be focusing on use smart phone technologies, apps and social media to promote our brand and its product line.

e-Marketing

Our company web site will be the hub for sales and will be design to scale for ease of use for mobile technologies. Promotional videos and how to guides will be linked through YouTube, commonly used by our target demographic.

E-mail Marketing:

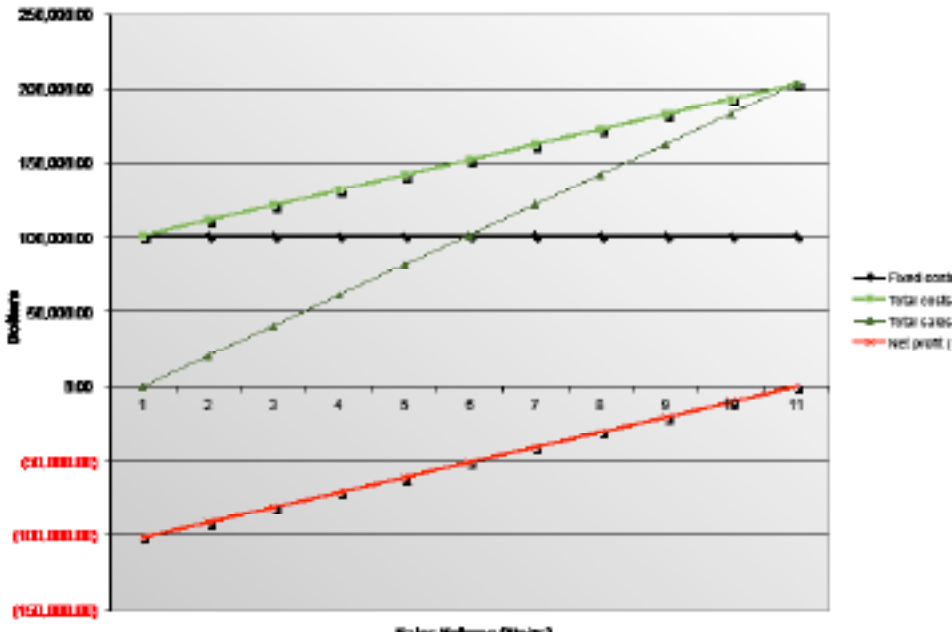
Email marketing saves time and money. Promotional offers and general information about Signum will reach customers across the nation much faster and free of cost. We believe this will be an effective way to communicate with our technologically savvy customer base. We are planning on using email marketing software like MailChimp or Constant Contact to send out interactive email campaigns that will contain company information, innovations in communication technologies, new product information and features and links to our web site for information about Signum. This makes them more likely to read the message, recognize the content is reliable, and make a purchase.

Breakeven Analysis

The break even point requires us to sell 1,068 units of the Signum products.

The average cost of a Signum product is \$190.00 so with the cost of a Signum product, Signum will be able to gain a profit once it has sold 1,068 units

Breakeven Analysis Chart



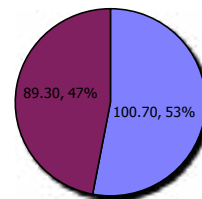
Breakeven Analysis

Signum

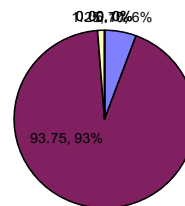
Amounts shown in U.S. dollars

Sales	
Sales price per unit	190.00
Sales volume per period (units)	1,145
Total Sales	217,550.00
Variable Costs	
Commission per unit	5.70
Direct material per unit	93.75
Shipping per unit	1.25
Supplies per unit	
Other variable costs per unit	
Variable costs per unit	100.70
Total Variable Costs	115,301.50
Unit contribution margin	89.30
Gross Margin	102,248.50
Fixed Costs Per Period	
Administrative costs	850.00
Insurance	80.00
Property tax	
Rent	2,500.00
Other fixed costs	98,829.94
Total Fixed Costs per period	102,259.94
Net Profit (Loss)	-11.44

Unit Contribution Margin



Variable Costs Per Unit



Results:

Breakeven Point (units):

1,145

Sales volume analysis:

	0	115	229	344	458	573	687	802	916	1,031	1,145
Sales volume per period (units)		115	229	344	458	573	687	802	916	1,031	1,145
Sales price per unit	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00	190.00
Fixed costs per period	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94	102,259.94
Variable costs	0.00	11,530.15	23,060.30	34,590.45	46,120.60	57,650.75	69,180.90	80,711.05	92,241.20	103,771.35	115,301.50
Total costs	102,259.94	113,790.09	125,320.24	136,850.39	148,380.54	159,910.69	171,440.84	182,970.99	194,501.14	206,031.29	217,561.44
Total sales	0.00	21,755.00	43,510.00	65,265.00	87,020.00	108,775.00	130,530.00	152,285.00	174,040.00	195,795.00	217,550.00
Net profit (loss)	-102,259.94	-92,035.09	-81,810.24	-71,585.39	-61,360.54	-51,135.69	-40,910.84	-30,685.99	-20,461.14	-10,236.29	-11.44

Income Statement - Year 1

PROJECTED FIRST YEAR INCOME STATEMENT

SIGNUM LLC

October 1 2016 - April 30, 2017

	October	November	December	January	February	March	April
Sales							
Business to Business	\$ -	\$ 130000	\$ 130000	\$ 130000	\$ 130000	\$ 130000	\$ 130000
Tank & Show Sales	\$ -	\$ -	\$ 130000	\$ 130000	\$ 130000	\$ -	\$ 130000
Internet Sales	\$ -	\$ -	\$ 13873	\$ 13873	\$ 13873	\$ 13873	\$ 13873
Cost of Goods Sold	\$ -	\$ 73000	\$ 89437.5	\$ 89437.5	\$ 89437.5	\$ 89437.5	\$ 89437.5
GROSS PROFIT	\$ -	\$ 73,000.00	\$ 89,437.50	\$ 89,437.50	\$ 89,437.50	\$ 81,937.50	\$ 89,437.50
Operating Expenses							
Salary (Office & Overhead)	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00
Payroll (times, etc.)	\$ 22,073.50	\$ 22,073.50	\$ 22,073.50	\$ 22,073.50	\$ 22,073.50	\$ 22,073.50	\$ 22,073.50
Outside Services	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Supplies	\$ 300.00	\$ 300.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
Repairs & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Advertising	\$ 223.00	\$ 223.00	\$ 223.00	\$ 223.00	\$ 223.00	\$ 223.00	\$ 223.00
Car, Delivery, Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Legal Expenses	\$ 80.00	\$ 80.00	\$ 80.00	\$ 80.00	\$ 80.00	\$ 80.00	\$ 80.00
Rent	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00
Telephone & Internet	\$ 742.30	\$ 742.30	\$ 742.30	\$ 742.30	\$ 742.30	\$ 742.30	\$ 742.30
Utilities	\$ 1,484.00	\$ 1,484.00	\$ 1,484.00	\$ 1,484.00	\$ 1,484.00	\$ 1,484.00	\$ 1,484.00
Insurance	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Interest	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34
Depreciation	\$ 633.33	\$ 633.33	\$ 633.33	\$ 633.33	\$ 633.33	\$ 633.33	\$ 633.33
Other Expenses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
{other 3}	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL OPERATING EXPENSES	\$ 99,885.47	\$ 99,885.47	\$ 99,885.47	\$ 99,885.47	\$ 99,885.47	\$ 99,885.47	\$ 99,885.47
NET PROFIT/LOSS BEFORE TAXES	\$ (99,885.47)	\$ (24,885.47)	\$ (10,347.97)	\$ (10,347.97)	\$ (10,347.97)	\$ (18,047.97)	\$ (10,347.97)
Income Taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET PROFIT/LOSS AFTER TAX	\$ (99,885.47)	\$ (24,885.47)	\$ (10,347.97)	\$ (10,347.97)	\$ (10,347.97)	\$ (18,047.97)	\$ (10,347.97)
Corporate Taxes (real estate, etc)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Owner draw or dividends	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
RETAINED EARNINGS	\$ (99,885.47)	\$ (24,885.47)	\$ (10,347.97)	\$ (10,347.97)	\$ (10,347.97)	\$ (18,047.97)	\$ (10,347.97)
			2nd Quarter Earnings \$ (101,218.92)		3rd Quarter Earnings \$ (24,149.92)		

Income Statement - 3 Year

SIGNUM

PROJECTED INCOME STATEMENT (PROFIT & LOSS STATEMENT)

	End of Year 1 (actual)	End of Year 2 (Projected)	End of Year 3 (Projected)
Sales			
Business to Business	\$ 900,000.00	\$ 1,080,000.00	\$ 1,404,000.00
Trade Show Sales	\$ 60,000.00	\$ 72,000.00	\$ 93,600.00
Internet Sales	\$ 69,375.00	\$ 83,250.00	\$ 108,225.00
Cost of Goods Sold	\$ 514,687.50	\$ 617,625.00	\$ 802,912.50
GROSS PROFIT	\$ 514,687.50	\$ 617,625.00	\$ 802,912.50
Operating Expenses			
Salary (Office & Overhead)	\$ 348,530.00	\$ 355,500.60	\$ 362,610.61
Payroll (taxes, etc.)	\$ 110,379.50	\$ 112,587.09	\$ 114,838.83
Outside Services	\$ 10,000.00	\$ 10,100.00	\$ 10,200.00
Supplies	\$ 500.00	\$ 505.00	\$ 510.00
Repairs & Maintenance	\$ -	\$ 1,000.00	\$ 1,200.00
Advertising	\$ 1,125.00	\$ 1,136.25	\$ 1,147.50
Car, Delivery, Travel	\$ -	\$ -	\$ -
Legal Expenses	\$ 400.00	\$ 404.00	\$ 408.00
Rent	\$ 12,500.00	\$ 12,625.00	\$ 12,750.00
Telephone	\$ 3,712.50	\$ 3,749.63	\$ 3,786.75
Utilities	\$ 7,420.00	\$ 7,494.20	\$ 7,568.40
Insurance	\$ 450.00	\$ 454.50	\$ 459.00
Corporate Taxes (real estate, etc.)	\$ -	\$ -	\$ -
Interest	\$ 1,642.70	\$ 1,659.13	\$ 1,675.55
Depreciation	\$ 7,842.40	\$ 7,920.82	\$ 7,999.25
Other Expenses:	\$ -	\$ -	\$ -
Miscellaneous	\$ -	\$ -	\$ -
Benefits	\$ -	\$ -	\$ -
{other 3}	\$ -	\$ -	\$ -
TOTAL OPERATING EXPENSES	\$ 504,502.10	\$ 515,136.22	\$ 525,153.90
NET PROFIT/LOSS BEFORE TAXES	\$ 10,185.40	\$ 102,488.78	\$ 277,758.60
Income Taxes	\$ 1,527.81	\$ 15,373.32	\$ 41,663.79
NET PROFIT/LOSS AFTER TAX	\$ 8,657.59	\$ 87,115.47	\$ 236,094.81
Owner draw or dividends			
RETAINED EARNINGS	\$ 8,657.59	\$ 87,115.47	\$ 236,094.81

Balance Sheet

SIGNUM BALANCE SHEET

October 31, 2016 through April 30, 2017

ASSETS	October 2016	November 2016	December 2016	January 2017	February 2017	March 2017	April 2017
CURRENT ASSETS							
Cash in Bank	\$ 170,000.00	\$ 268,813.36	\$ 243,229.89	\$ 233,281.91	\$ 222,733.94	\$ 232,183.97	\$ 194,137.99
Accounts Receivable	\$ -	\$ -	\$ 6,300.00	\$ 8,700.00	\$ 9,300.00	\$ 8,300.00	\$ 9,400.00
Inventory	\$ 3,000.00	\$ 71,800.00	\$ 89,437.30	\$ 89,437.30	\$ 89,437.30	\$ 81,537.30	\$ 89,437.30
Supplies	\$ -	\$ 300.00	\$ 100.00	\$ 100.00	\$ 300.00	\$ 100.00	\$ 300.00
Deposits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other current assets	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL CURRENT ASSETS	\$ 173,000.00	\$ 343,913.36	\$ 339,867.39	\$ 331,769.41	\$ 321,471.44	\$ 302,523.47	\$ 293,075.49
FIXED ASSETS							
Computers	\$ 31,178.00	\$ 30,620.00	\$ 30,131.00	\$ 29,611.00	\$ 29,092.00	\$ 28,572.00	\$ 28,053.00
LESS: Accumulated Depreciation - Computers	\$ 319.30	\$ 319.30	\$ 319.30	\$ 319.30	\$ 319.30	\$ 319.30	\$ 319.30
Furniture & Fixtures	\$ 10,004.00	\$ 10,307.30	\$ 10,200.00	\$ 10,143.50	\$ 10,087.20	\$ 9,970.30	\$ 9,853.80
LESS: Accumulated Depreciation - Furniture & Fixtures	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70
Office Equipment	\$ 2,800.00	\$ 2,792.67	\$ 2,743.33	\$ 2,690.00	\$ 2,638.67	\$ 2,583.33	\$ 2,536.00
LESS: Accumulated Depreciation - Office Equipment	\$ 47.33	\$ 47.33	\$ 47.33	\$ 47.33	\$ 47.33	\$ 47.33	\$ 47.33
TOTAL FIXED ASSETS	\$ 43,760.47	\$ 43,106.93	\$ 42,453.40	\$ 41,799.87	\$ 41,146.33	\$ 40,492.80	\$ 39,839.27
TOTAL ASSETS	\$ 216,760.47	\$ 387,022.29	\$ 382,320.79	\$ 373,569.28	\$ 362,617.77	\$ 343,016.27	\$ 332,914.76
LIABILITIES & EQUITIES							
LIABILITIES							
Accounts Payable	\$ -	\$ 26,000.00	\$ 26,000.00	\$ 26,000.00	\$ 26,000.00	\$ 26,000.00	\$ 26,000.00
Interest Payable	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34	\$ 328.34
Net Salaries Payable	\$ 68,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00	\$ 69,706.00
Payroll Tax Payable	\$ 22,073.90	\$ 22,873.90	\$ 22,873.90	\$ 22,873.90	\$ 22,073.90	\$ 22,073.90	\$ 22,873.90
State Taxes Payable	\$ -	\$ 12,300.00	\$ 12,321.23	\$ 12,321.23	\$ 12,321.23	\$ 11,473.23	\$ 12,321.23
Corporate Tax Payable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Rent Payable	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00
Utilities Payable	\$ 4,226.30	\$ 4,226.30	\$ 4,226.30	\$ 4,226.30	\$ 4,226.30	\$ 4,226.30	\$ 4,226.30
Insurance Payable	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00	\$ 90.00
Benefits Payable	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL CURRENT LIABILITIES	\$ 98,926.94	\$ 133,426.94	\$ 137,448.19	\$ 137,448.19	\$ 137,448.19	\$ 136,398.19	\$ 137,448.19
LONG TERM DEBT							
Bank Loans Payable	\$ 83,000.00	\$ 81,443.18	\$ 79,296.36	\$ 78,329.34	\$ 76,772.72	\$ 75,213.90	\$ 73,629.08
TOTAL LIABILITIES	\$ 181,926.94	\$ 216,870.12	\$ 217,334.55	\$ 215,777.73	\$ 214,220.91	\$ 211,614.09	\$ 211,107.27
OWNER'S EQUITY							
Paid-in Capital	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Common Stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Retained Earnings	\$ -	\$ 268,813.36	\$ 263,829.89	\$ 253,281.91	\$ 242,733.94	\$ 232,183.97	\$ 214,137.99
TOTAL OWNER'S EQUITY	\$ 20,000.00	\$ 288,813.36	\$ 263,829.89	\$ 253,281.91	\$ 242,733.94	\$ 232,183.97	\$ 214,137.99
TOTAL LIABILITIES & EQUITIES	\$ 201,926.94	\$ 505,683.48	\$ 481,164.44	\$ 469,059.64	\$ 456,954.85	\$ 443,800.06	\$ 425,245.26

Notes

1. Common stock is issued for ownership investment at a \$100 share value at \$300.00 per share
2. Cash will be used to cover operating expenses through January 2017

Cash Budget

SIGNUM

Projected Cash Budget

FISCAL YEAR BEGINNING May 31, 2016 and Ending April 30, 2017

Category	May-August	October	November	December	January	February	March	April
Cash Balance:		\$ -	\$ (44,399.04)	\$ (3,491.82)	\$ 9,534.21	\$ 12,597.96	\$ 9,568.46	\$ 504.80
Cash Receipts								
Cash Sales	\$ -	\$ -	\$ 176,896.00	\$ 177,899.00	\$ 182,500.00	\$ 177,921.00	\$ 162,502.00	\$ 182,942.00
Collections from credit accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash from Loans	\$ -	\$ 50,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Equity Investments	\$ -	\$ 20,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Freight Cost	\$ -	\$ -	\$ 11,700.00	\$ 12,821.00	\$ 13,200.00	\$ 12,821.00	\$ 11,700.00	\$ 13,200.00
Sales Tax Collected	\$ -	\$ -	\$ 10,982.72	\$ 12,446.00	\$ 12,893.00	\$ 12,424.75	\$ 11,403.04	\$ 12,821.94
TOTAL CASH RECEIPTS	\$ -	\$ 103,000.00	\$ 179,128.72	\$ 203,071.00	\$ 208,903.00	\$ 203,204.75	\$ 186,013.84	\$ 208,947.94
Total cash available	\$ -	\$ 163,000.00	\$ 179,128.72	\$ 203,071.00	\$ 208,903.00	\$ 203,204.75	\$ 186,013.84	\$ 208,947.94
Cash Paid Out								
Cost of Goods	\$ -	\$ 3,000.00	\$ 78,440.00	\$ 88,500.00	\$ 91,400.00	\$ 89,962.30	\$ 81,436.00	\$ 91,471.00
Net Wages	\$ -	\$ 69,706.18	\$ 69,706.18	\$ 69,706.18	\$ 69,706.18	\$ 69,706.18	\$ 69,706.18	\$ 69,706.18
Outside Services	\$ -	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Supplies	\$ -	\$ 30.00	\$ 300.00	\$ -	\$ 300.00	\$ 30.00	\$ 300.00	\$ 300.00
Repairs & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Advertising & Trade Shows	\$ -	\$ 671.00	\$ 671.00	\$ 671.00	\$ 671.00	\$ 671.00	\$ -	\$ -
Car, Delivery, Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Accounting Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Legal Services	\$ -	\$ 37.34	\$ 37.34	\$ 37.34	\$ 37.34	\$ 37.34	\$ 37.34	\$ 37.36
Rent	\$ -	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00	\$ 2,300.00
Loan Payment	\$ -	\$ 1,336.02	\$ 1,336.02	\$ 1,336.02	\$ 1,336.02	\$ 1,336.02	\$ 1,336.02	\$ 1,336.02
Utilities	\$ -	\$ 1,424.00	\$ 1,424.00	\$ 1,424.00	\$ 1,424.00	\$ 1,424.00	\$ 1,424.00	\$ 1,424.00
Insurance	\$ -	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00	\$ 20.00
Corporate Tax	\$ -	\$ -	\$ -	\$ 13.00	\$ -	\$ -	\$ -	\$ -
Payroll Tax	\$ -	\$ 22,071.90	\$ 22,071.90	\$ 22,071.90	\$ 22,071.90	\$ 22,071.90	\$ 22,071.90	\$ 22,071.90
Freight Cost	\$ -	\$ -	\$ 3,982.30	\$ 4,628.73	\$ 4,628.00	\$ 4,628.75	\$ 4,021.00	\$ 4,628.00
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SUBTOTAL	\$ -	\$ 103,185.04	\$ 182,620.34	\$ 193,536.79	\$ 196,303.04	\$ 193,636.29	\$ 183,111.04	\$ 193,651.06
Capital Purchases	\$ -	\$ 44,434.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Start-Up Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reserve and/or escrow	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Withdrawals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL CASH PAID OUT	\$ -	\$ 147,599.04	\$ 182,620.34	\$ 193,536.79	\$ 196,303.04	\$ 193,636.29	\$ 183,111.04	\$ 193,651.06
ENDING CASH BALANCE	\$ -	\$ (44,599.04)	\$ (3,491.82)	\$ 9,534.21	\$ 12,597.96	\$ 9,568.46	\$ 904.80	\$ 13,296.88

Appendix

Bank Statement

Business Contract

Loan Amortization Table

Bank Statement

Current Bank Statement

The statement below has been downloaded from the company US Network bank account and shows the beginning balance of company seed money, the deposit of the business contract sales from the VEI Western Regional Office and acquisition of a small business loan. The statement also reflects the payments of initial start up costs and the fees incurred from set of the office and initial monthly expenses, including rent, utilities and initial payroll for the first month of operations.

Date	Name	Account no	Description	Debit	Credit	Balance
11/16/2016	VEI-WEST CENTRAL BANK	610119230	october advertising	\$200.00		\$295,099.83
11/16/2016	VEI-WEST CENTRAL BANK	610119230	october internet usage	\$40.00		\$295,059.83
11/16/2016	VEI-WEST CENTRAL BANK	610119230	october office supplies	\$100.00		\$295,024.83
11/16/2016	VEI-WEST CENTRAL BANK	610119230	october software license	\$287.00		\$295,434.83
11/16/2016	VEI-WEST WORKMANS COMP	610119141	october workmans compensation	\$585.00		\$295,711.83
11/16/2016	VEI-WEST PROPERTY MANAGEMENT	610119117	october outside window	\$2,500.00		\$295,296.83
11/16/2016	VEI-WEST PROPERTY MANAGEMENT	610119117	october proper management	\$500.00		\$297,796.83
11/16/2016	VEI-WEST PROPERTY MANAGEMENT	610119117	october office rent payment	\$2,500.00		\$298,296.83
11/11/2016	VEI-WEST CELL PHONE/TELEPHONE	610119109	october phone	\$742.50		\$300,796.83
11/11/2016	VEI-WEST INTERNET SERVICE	610119092	october internet	\$990.00		\$301,508.33
11/11/2016	VEI-WEST WATER	610119060	october water	\$94.50		\$301,889.33
11/11/2016	VEI-WEST GAS	610119078	october gas	\$94.50		\$301,983.83
11/11/2016	VEI-WEST ELECTRIC	610119087	october electricity	\$945.00		\$302,078.33
11/30/2016	Jorge Delacruz (US021721)	630370540	November 1 Paycheck	\$2,290.67		\$305,092.33
11/30/2016	Kate Bustamante (US021721)	630370540	November 1 Paycheck	\$2,290.67		\$305,314.00
11/30/2016	Rogelio Torres (US021721)	630370613	November 1 Paycheck	\$1,300.00		\$303,904.67
11/30/2016	Gerson Escobar (US021721)	630370613	November 1 Paycheck	\$1,300.00		\$308,904.67
11/30/2016	Jesus Anguiano (US021721)	630370672	November 1 Paycheck	\$2,802.08		\$301,308.67
11/30/2016	Omar Guerrero (US021721)	630370672	November 1 Paycheck	\$2,802.08		\$313,788.00
11/30/2016	Patricia Medina (US021721)	630370672	November 1 Paycheck	\$2,500.00		\$306,390.00
11/30/2016	Carlos Garcia (US021721)	630370664	November 1 Paycheck	\$1,300.00		\$317,690.00
11/30/2016	Enayra Encinas (US021721)	630370685	November 1 Paycheck	\$3,880.67		\$321,290.00
11/30/2016	Jason Cortes (US021721)	630370702	November 1 Paycheck	\$1,300.00		\$322,856.75
11/30/2016	Beverly Cortes (US021721)	630370702	November 1 Paycheck	\$2,500.00		\$328,156.75
11/30/2016	Jared Pongphikam (US021721)	630370885	November 1 Paycheck	\$1,300.00		\$325,456.75
11/30/2016	Wendy Perez (US021721)	630370885	November 1 Paycheck	\$2,500.00		\$328,756.75
11/30/2016	Jazmin Noyola (US021721)	630370850	November 1 Paycheck	\$1,300.00		\$328,056.75
11/30/2016	Alex Mendez (US021721)	630370885	November 1 Paycheck	\$2,290.67		\$328,366.75
11/30/2016	Anthony Denis (US021721)	630370605	November 1 Paycheck	\$1,300.00		\$331,647.42
11/30/2016	Ramon Rodriguez (US021721)	630370915	November 1 Paycheck	\$2,500.00		\$334,147.42
11/30/2016	Giselle Ramirez (US021721)	630370893	November 1 Paycheck	\$1,300.00		\$334,247.42
11/30/2016	Isabel Trejillo (US021721)	630370915	November 1 Paycheck	\$2,500.00		\$335,547.42
11/30/2016	Amey Alvarez (US021721)	630370915	November 1 Paycheck	\$1,300.00		\$336,847.42
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from bed	\$990.00		\$338,147.42
11/30/2016	Ulices Benitez (US021721)	630370907	November 1 Paycheck	\$1,300.00		\$338,780.49
11/30/2016	Graciela Parales (US021721)	630370907	November 1 Paycheck	\$2,290.67		\$340,980.49
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from apple computers	\$28,298.73		\$342,371.16
11/30/2016	MARTHA ROYCE (US021721)	630370962	November 1 Paycheck	\$2,290.67		\$344,661.84
11/30/2016	Gabriela Juarez (US021721)	630370680	November 1 Paycheck	\$1,300.00		\$373,002.22
11/30/2016	Gerardo Mejia (US021721)	630370934	November 1 Paycheck	\$2,290.67		\$375,493.22
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from shoplet	\$2.80		\$376,592.89
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from machine	\$3,447.00		\$379,985.89
11/30/2016	Jeffrey Carranza (US021721)	630370559	November 1 Paycheck	\$1,300.00		\$380,062.69
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from scales	\$92.14		\$381,984.89
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from the home depot	\$148.79		\$381,865.85
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from walmart	\$990.00		\$381,954.82
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from office depot	\$7,198.30		\$382,167.69
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from best buy	\$4,738.85		\$388,985.89
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from target	\$236.62		\$394,125.92
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from staples	\$6,837.48		\$394,985.34
11/09/2016	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Loan with VEI Office		\$83,000.00	\$403,000.00
11/02/2016	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Contract with VEI Office November payment		\$143,000.00	\$546,000.00
11/02/2016	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Contract with VEI Office: October Payment		\$150,000.00	\$170,000.00
11/30/2016	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Seed Money		\$20,000.00	\$190,000.00



Virtual Enterprise International Southern California Office **Business Contract**

Southern California Enterprise Central Office and Signum LLC. Seller hereby agrees to sell, and buyer hereby agrees to buy, under terms of this contract. 2,000 units of the Signum GoTenna per month will be sold. With the Signum GoTenna, one will be able to send and receive messages through a smart device in areas where there is no cellular service.

Southern California Regional Office
18543 Devonshire Street, Suite 472
Northridge, CA 91324

Sales, Prices, Taxes, and Shipping Charges

Buyer agrees to pay seller \$161,792.53 per month

Buyer agrees to pay seller any sales tax required by each U.S. Territory, and any such sales or use tax or customs duty imposed by a foreign country.

Seller warrants that all sales items provided to buyer under the terms of this contract shall be part of good quality, and agrees to refund any trips that are deemed unsuitable due to weather hazards or other unforeseen hindrances. No refunds will be given due to buyer cancellations. This shall be seller's exclusive warranty and shall be in lieu of any warranty of general merchantability or fitness for a designates destination.

This document shall constitute the entire agreement between the parties and hereby supersedes all previous or contemporaneous oral or written representations between the parties of any of their representatives.

Intending to bind their respective principles, the representative or agent(s) of the parties of this contract hereby execute this contract as of the date and with the VEI Southern California Office at the location shown below:

Date: October 31, 2017

Teri Jones
Southern California Regional Director
18543 Devonshire Street, Suite 472
Northridge, CA 91324

Eduardo Mendez
Chief Financial Officer, Signum LLC
1401 S. Grand Avenue
Santa Ana CA, 92705

Loan Amortization Table

Loan Information

Loan Amount (Principal)	83,000
Annual Interest Rate	4.75%
Term of Loan in Years	5
# of Payments per Year	12
Payment Type	end of period
Monthly Payment	<u>(61,596.82)</u>

Summary

Rate (per period)	0.3958%
Number of Payments	60
Total of Payments	<u>93,489.42</u>
Total Interest	<u>10,489.42</u>

No.	Principal	Interest for the Period	Total Balance Outstanding	Payment for the period	Principal Reduction	Revised Balance Outstanding
1	83,000	328.54	83,328.54	1556.82	1228.28	81,771.72
2	81771.72	323.68	82,095.40	1556.82	1233.14	80,538.57
3	80538.57	318.80	80,857.37	1556.82	1238.03	79,300.55
4	79300.55	313.90	79,614.45	1556.82	1242.93	78,057.62
5	78057.62	308.98	78,366.60	1556.82	1247.85	76,809.78
6	76809.78	304.04	77,113.82	1556.82	1252.78	75,556.99
7	75556.99	299.08	75,856.87	1556.82	1257.74	74,299.25
8	74299.25	294.10	74,593.35	1556.82	1262.72	73,036.53
9	73036.53	289.10	73,325.63	1556.82	1267.72	71,768.81
10	71768.81	284.08	72,052.89	1556.82	1272.74	70,496.07
11	70496.07	279.05	70,775.41	1556.82	1277.78	69,218.29
12	69218.29	273.99	69,492.28	1556.82	1282.83	67,935.46
13	67935.46	268.91	68,204.37	1556.82	1287.91	66,647.54
14	66647.54	263.81	66,911.36	1556.82	1293.01	65,354.53
15	65354.53	258.70	65,613.23	1556.82	1298.13	64,056.48
16	64056.48	253.56	64,309.96	1556.82	1303.27	62,753.14
17	62753.14	248.40	63,001.53	1556.82	1308.43	61,444.71
18	61444.71	243.22	61,687.93	1556.82	1313.61	60,131.11
19	60131.11	238.02	60,369.12	1556.82	1318.80	58,812.38
20	58812.38	232.80	59,045.10	1556.82	1324.03	57,488.28
21	57488.28	227.56	57,715.83	1556.82	1329.27	56,159.01
22	56159.01	222.30	56,381.31	1556.82	1334.53	54,824.48
23	54824.48	217.01	55,041.58	1556.82	1339.81	53,484.67
24	53484.67	211.71	53,696.38	1556.82	1345.11	52,139.56
25	52139.56	206.39	52,345.94	1556.82	1350.44	50,789.12
26	50789.12	201.04	50,990.16	1556.82	1355.78	49,433.34
27	49433.34	195.67	49,629.81	1556.82	1361.15	48,072.19
28	48072.19	190.29	48,262.47	1556.82	1366.54	46,705.65
29	46705.65	184.88	46,889.53	1556.82	1371.95	45,333.78
30	45333.78	179.45	45,513.15	1556.82	1377.38	43,956.32
31	43956.32	173.99	44,133.32	1556.82	1382.83	42,573.49
32	42573.49	168.52	42,742.01	1556.82	1388.30	41,185.19
33	41185.19	163.02	41,348.22	1556.82	1393.80	39,791.39
34	39791.39	157.51	39,948.90	1556.82	1399.32	38,392.08
35	38392.08	151.97	38,544.84	1556.82	1404.86	36,987.22
36	36987.22	146.41	37,133.63	1556.82	1410.42	35,576.80
37	35576.80	140.82	35,717.63	1556.82	1416.00	34,160.81
38	34160.81	135.22	34,296.03	1556.82	1421.60	32,739.20
39	32739.20	129.59	32,868.79	1556.82	1427.23	31,311.97
40	31311.97	123.94	31,435.91	1556.82	1432.88	29,879.09
41	29879.09	118.27	29,997.36	1556.82	1438.55	28,440.54
42	28440.54	112.58	28,553.11	1556.82	1444.25	26,996.29
43	26996.29	106.86	27,103.15	1556.82	1449.96	25,546.33
44	25546.33	101.12	25,647.45	1556.82	1455.70	24,090.62
45	24090.62	95.36	24,185.98	1556.82	1461.46	22,629.16
46	22629.16	89.57	22,718.73	1556.82	1467.25	21,161.91
47	21161.91	83.77	21,245.68	1556.82	1473.06	19,688.85
48	19688.85	77.94	19,766.79	1556.82	1478.89	18,209.96
49	18209.96	72.08	18,282.84	1556.82	1484.74	16,725.22
50	16725.22	66.20	16,791.43	1556.82	1490.62	15,234.60
51	15234.60	60.30	15,294.98	1556.82	1496.52	13,738.08
52	13738.08	54.38	13,792.46	1556.82	1502.44	12,235.64
53	12235.64	48.43	12,284.87	1556.82	1508.39	10,727.25
54	10727.25	42.46	10,769.71	1556.82	1514.36	9,212.88
55	9212.88	36.47	9,249.35	1556.82	1520.36	7,692.53
56	7692.53	30.45	7,722.98	1556.82	1526.37	6,166.15
57	6166.15	24.41	6,190.56	1556.82	1532.42	4,633.74
58	4633.74	18.34	4,652.08	1556.82	1538.48	3,095.26
59	3095.26	12.25	3,107.51	1556.82	1544.57	1,550.69
60	1550.69	6.14	1,556.82	1556.82	1550.69	(0.00)
Total		93,489.42		93,489.42	23,888.66	