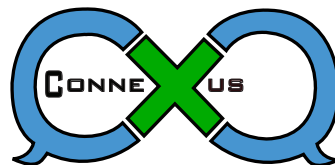


Connexus

Connecting The World Through Language



Business Plan 2017-2018

1410 S. Grand Avenue • Santa Ana • California • 29705

714-796-7433

www.connexus.world

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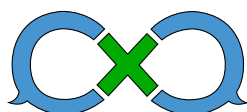
Executive Summary

We currently live in a world where intercommunication is challenged by cultural and linguistic differences. Although some advances in technology - apps and online translating websites- have simplified communication between people who speak different tongues, these platforms lack efficiency and accuracy. ConneXus is a new translation company that strives to facilitate communications among people who speak foreign languages. We are devoted to breaking down the language barriers and fulfilling the need for worldwide communication.

Our company is committed to create connections among people all over the world despite language differences. ConneXus has revolutionized the sector of innovative and technology communications around the world. We currently have three products in stock including: the Emmissary, the Diplomat, and the Ambassador. These earpieces contain specific features and languages that translate multiple foreign languages into one that is more familiar to the user. The Emmissary model comes with three pre-programmed languages including Spanish, English, and French; and is capable of holding two more languages bought separately. As for the Diplomat model, there are three available slots and comes pre-programmed with regional languages suited to the user's current location. Our third model, the Ambassador, is pre-programmed with music translation, contains five pre-installed languages into the earpieces, five slot storage, available in different colors, and has built-in cellular.

ConneXus has directed its market efforts to target international travelers, business people who need to travel abroad, and people interested in learning new languages. Our company is non-gender specific and faces no geographical limitations meaning that we are an e-commerce based company. We have divided our target market based on socio-economic status and have concentrated our focus to middle and upper class consumers ranging from young adults to seniors.

Considering how the U.S. economy is stable and growing, there is an ample opportunity for ConneXus to increase its market share in this sector. The high demand for intercommunication from a global standpoint assures that our company will have a positive return on investment and high profitability in the near future. We are seeking a \$50,000 investment for 10% equity in our company. This investment will be used to build our brand and to further develop our market research. We will invest in employee training to increase productivity and focus on innovating our technology to satisfy consumer needs.



About the Company

Company Overview

ConneXus is a start up company established in September 2017. Our company is a translating device provider that allows people who speak different languages to communicate with each other by using our earpieces. ConneXus is registered as a Limited Liability Company in the translation technology industry. Founding partners Wendy Arenas (Chief Executive Officer) and Daniela Barrios (Chief Operations Officer), are co-owners with equal shares of the company. Our company is currently located at 1401 South Grand Avenue, Santa Ana, CA 92705.

Mission Statement

Our mission is to promote communication between people who speak different languages by providing translation technology devices.

Planning

Our goals for ConneXus are to generate a high profit in sales, develop a company website that enables customers to make a transaction, and to branch out to similar products in the communications technology industry. For the company to make a high profit, we have to market our products on social media to gain popularity and make marketing agreements with other companies to promote our products. The digital media department will manage the development of our site. In the future, we will focus on expanding our product offering

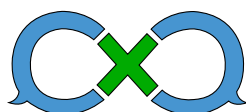
Organizing/Directing/Controlling

The Chief Executive Officer and the Chief Operations Officer are in charge of different departments of the company. The CEO oversees the departments of marketing, sales, arts and publications, and digital media. The COO oversees the departments of human resources, accounting, and communications. Each department has a Vice President who delegates the work between their associates. The Vice Presidents of the departments are given the responsibilities from the CEO and the COO. The work is distributed by a calculated planning sheet. We meet with the department leaders weekly to monitor their progress to ensure we will meet deadlines.

Chief Officers

Wendy Arenas, Chief Executive Officer

Responsibilities: Is in charge of the external departments of the company. Supervises Marketing, Sales, Arts and Publications, and Digital Media. The CEO meets with business partners, leads presentations with other organizations, and represents the company at all major events.



Daniela Barrios, Chief Operations Officer

Responsibilities: Manages the internal departments of the company. In charge of Accounting, Human Resources, and Communications. The COO is the driving force to prepare for competitions and trade shows.

Robert Velazquez, Chief Financial Officer

Responsibilities: In charge of the accounting department. Establishes company start up costs and apply for business loans. Makes contributions to the company business plan and annual report, and also to the monthly accounting reports. Provides annual financial reports. Makes all payables and tracks receivables.

Vice Presidents

Estephania De Anda, Vice President of Marketing

Responsibilities: Directs all the marketing, advertising and promotions of the company with the help of the marketing associates. Coordinates the writing of the company marketing plan. Leads the marketing competition in the trade shows.

Justin Magallon, Vice President of Sales

Responsibilities: Maintains weekly product inventory logs of what has been sold and what needs to be ordered. Creates monthly sales reports related to the sale of products, money earned, employee commissions and total earnings. Develops sale strategies and trains sales people.

Araceli Garcia, Vice of President of Human Resources

Responsibilities: Establishes base pay rates, employee hiring processes, employee performance reviews, develops employee benefit packages and maintains attendance logs and personnel files for each employee.

Yuridia Figueroa, Vice President of Arts and Publications

Responsibilities: Forms the business plan and annual report templates. Develops the the company catalog in both digital and print formats. Designs the company logo for the branding elements of the company.

Andres Ortega, Vice President of Digital Media

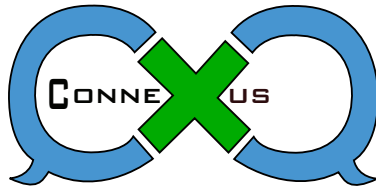
Responsibilities: Develops a company web site with e-commerce shopping carts for customers to buy our products. Creates the company's video commercials. Designs the year end video that highlights our company and its journey throughout the year.

Yesenia Camacho, Vice President of Communications


Responsibilities: Constructs a monthly company newsletter used to communicate with all employees. Establishes an active social media presence for the company using Twitter, Instagram, Facebook and an email account.



ConneXus Organizational Chart




Chief Executive Officer
Wendy Arenas



Chief Operations Officer
Daniela Barrios



Sales Department

Vice President of Sales
Justin Magallon



Sales Associate
Sandra Terrazas



Sales Associate
Anayeli Garcia



Sales Associate
Jose Mojica



Marketing Department

Vice President of Marketing
Estefania De Anda



Marketing Associate
Christopher Acevedo



Marketing Associate
Oscar Diaz



Art & Publications Department

Vice President of Art
Yuridia Figueroa



Art Associate
Rosa Ayala



Art Associate
Luis Quintanilla



Digital Media Department

Vice President of Digital Media
Andres Ortega



Digital Media Associate
Stephanie Arroyo



Digital Media Associate
Jasmine Ortega



Administrative Associate
Hugo Flores

Accounting Department



Chief Financial Officer
Robert Velazquez



Accounting Associate
Greg Gomez



Accounting Associate
Citlali Ortega



Accounting Associate
Emily Tepo



Accounting Associate
Jocelyn Herrera

Human Resources Department



Vice President of HR
Araceli Garcia



Human Resources Associate
Bianca Diaz



Human Resources Associate
Sarahi Cruz

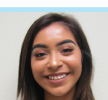


Human Resources Associate
Natalie Mendez


Communications Department



Vice President of Communications
Yesenia Camacho



Communications Associate
Ariana Amezcua



Communications Associate
Roberto Corona

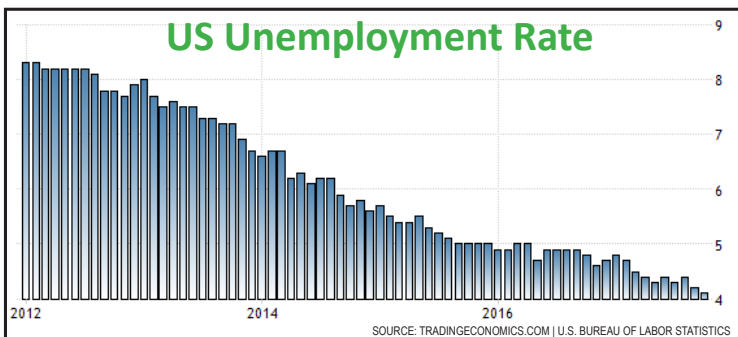


SWOT ANALYSIS

STRENGTHS	OPPORTUNITIES
<ul style="list-style-type: none"> • Fullfills a need of communication for people whom have linguistic differences • Product Services Differentiation • Works offline and translate intentaneously • Qualified and specialized staff • Music and Calls capability • Open slots for different languages • Improvement in the economy can interest people in traveling 	<ul style="list-style-type: none"> • Expanding product offerings • Increase product features • Advertise globally • Partnership with international businesses and airports • Contract agreements with other companies • Contracts with military
WEAKNESSES	THREATS
<ul style="list-style-type: none"> • Can not pick up heavy accents, dialects, and slang • Cost Disadvantage • Have not been established in the market • Limited target market • Requires a smartphone and the app 	<ul style="list-style-type: none"> • Development of knock-offs • Major tech-corporations (i.e. Microsoft, Apple, Google, etc.) developing similar products • Economic downfalls could reduce sales

External Environment

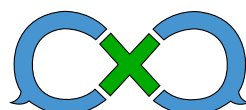
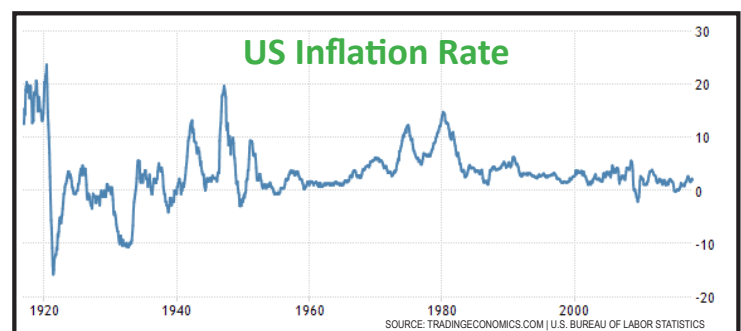
Current Economic Conditions



The current United States economy is continuing to grow and the Gross Domestic Product (GDP) is currently at 18.7 trillion dollars. This current period of economic growth is the second longest period of growth in U.S. history with this trend, we are anticipating growth in our company. Due to this robust trend, this is a good time for emerging businesses to stake their claim in

the global economy. This trend will benefit the consumer and as a result; consumer spending will continue to rise. In addition, the unemployment rate is at 4.2% of the working population. With greater employment comes greater consumer spending and that leads to a more robust and vital economic environment for new small businesses.

The inflation rate is at 2.2%. The rate has essentially “flat-lined” in recent years, which encourages consumers to buy goods and businesses to invest and borrow money. Now that more people are working, inflation is essentially nonexistent and consumer spending is strong which all leads to a vital and strong economy.



Industry Analysis

ConneXus has found a niche in the language translation industry proven to have high profit margins. The translating industry has been growing since 2008. According to a report by IbisWorld, the translation industry is projected to reach revenues of \$37 billion by 2018 and estimates of up to \$45 billion by 2020 due to the increasing demand for translating services. The U.S. Bureau of Statistics predicts that the translation industry will grow by 42% within a 10 year interval from 2010 to 2020. The Globalization and Localization Association forecasts an annual growth rate of 6.5% to 7.5% through 2018. With more than 3,000 translating firms in the U.S. and counting employing over 55,000 people, this industry promises a high volume of job opportunities as it continues to flourish. With technology efficiency increasing allowing for innovative improvements of translating devices. The industry presents a promising opportunity for our company.

Competitive Analysis

There are few companies similar to ConneXus in the translation technology industry. Google, Clik, and Waverly Labs are currently developing devices which are already the main products of our company. Current situated in the market are app based translators. iTranslate is an app that allows translation of words typed into the app, but does not have verbal recognition translation technology is advancing rapidly in the global marketplace, which is why more companies are working on creating translating devices to get in on the ground floor of this growth industry. Our main competitor is Waverly Labs. Waverly Labs has many strengths such as the ability to listen to music, make calls, and translate languages with the use of their earpieces. The primary product designed by Waverly Labs is called the Pilot Translating Earpiece. Their product has yet to come to market and is in the pre-order stage. However, ConneXus and Waverly Labs also have differences. ConneXus has multiple models of the earpieces with different languages and features.

Marketing Plan

Target Market & Market Segmentation

Our target market is varied and multi-pronged. The obvious target for our products is the international traveler, who needs help understanding a foreign language as they travel. Other areas would support international business, where business people need to negotiate sales and contracts within the global economy. Our devices will help them as they meet with international partners to conduct business. International travel hubs like airport and visitor centers could use our products to help staff communicate with international travelers. Lastly, with the high level of diverse cultures living in foreign lands, new immigrants and refugees could take advantage of our products to help them efficiently assimilate. The target age of our typical customer ranges from age 20 to early 50's. We are targeting young adults who are emerging travelers and backpackers and have grown up as digital natives comfortable with technology. The older range of adults



typically have the financial resources to buy our products and the needs or desires to travel and interact with other cultures. We will focus on the middle to -upper-class as these group tend to have the resources to buy our products.

Marketing Mix

Products

ConneXus Earpieces :

ConneXus specifically designed an international language interpretation device that assists customers with offline translation mobile network as well a communication device. As a company we work together to expand our customers desire to communicate with people & travel to different regions all over the world. Our product is similar to ili[®], & iTranslate[®], however, we concentrate on each individual's necessity, with the option to choose what language or region the consumer wants to interrupt. With an advantage of wireless bluetooth connection there is no limit to the translation device

Ambassador Model



The Ambassador model is our premium model that translates three languages, which are five pre-installed languages of your choosing and includes five extra slots. It also has music capability and phone calls. Also included in the features of the earpiece is a charger and a carrying case.

Diplomat Model



The Diplomat model translates languages from Europe, Asia, America, and the Middle East. It also includes three extra language slots and comes with a charger and carrying case.

Regional Options: Europe, Asia, America, and the Middle East

Emessary Model

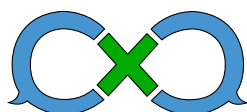


The Emmisary model is our starter translation device. It translates three languages, which are English, Spanish, and French. This earpiece includes two extra slots. The features of this earpiece are a charger and a carrying case.

Color Options: Quartz, Emerald, Saphire, Diamond, Midnight, Ruby

Pricing

Our pricing focuses on a affordable pricing range for our customer so number of sales increase as well as customer satisfaction, it will also be based on similar products in our industry, we'll have an advantage on competitive rates to compete against similar companies. Our range will start at \$200 - \$300 depending on the choice of product & region . We will be using bundle pricing strategies for our products , this type of strategy will motivate customers to purchase more bundles of languages for a cheaper price. Once sales increase we will began to reduce bundles as prices will also increase.



Placement

ConneXus' products are available through our website in which you place an order and buy our products. Our products are also available at trade show events where you can physically look at our devices and purchase them. We will be working with international travelers and technology products who are interested in our company or partners.

Promotion

ConneXus will be promoting through online, TV commercials, and billboards. We will look at demographics to develop a clearer picture to promote in our company. Since ConneXus is mainly for travelers, we can advertise inside airports to catch the traveler's attention. Apps and social media campaigns will play a key factor in promotion since technology use is an everyday necessity. We will also promote our products at trade shows as we have estimated that this is where most of the purchases for our products will occur. Our product benefits and features will aid the customer on a personal level because it's a customizable personal device to meet each customer's needs. ConneXus will be very handy on business trips and to just interact with people internationally. ConneXus will be affordable, efficient, and useful (all in one.) This translating device won't need any internet connection so it can be used anywhere you wish to be at. Some promotion strategies could be: Online advertising, and visual merchandising. ConneXus will be contacting customers on a personal level and also accepting feedback from customers. ConneXus may offering discounts to exclusive customers.

Business Risks

As a startup company, our biggest risk would be not being able to penetrate our target market due to the lack of needed financial capital that can be used to continue developing and innovating our products. This is a problem because the major corporations that have the financial capital will out-compete us. We need to recruit more capital to be able to develop our ideas to a point where we capture the attention of Microsoft, Apple, Google, or any other major corporation. Our solution would be to develop an exit strategy to capture the interest of major corporations, that buy us out. This will not only increase our equity but we will also get a big return. The solution is that we are seeking out Angel investors to get more investment money to spend our research and development in marketing



Financial Planning

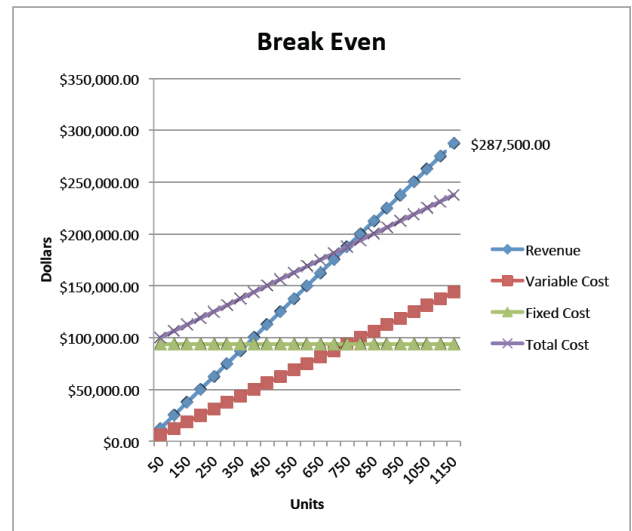
Break Even Analysis

ConneXus

Break Even Analysis

Average selling price per sale	\$250.00
Average cost of goods sold per sale	\$125.00
Average profit rate	50.00%
Annual Fixed Cost	\$93,778.99

Units Sold	Revenue	Variable Cost	Fixed Cost	Total Cost
50	\$12,500.00	\$6,250.00	\$93,778.99	\$100,028.99
100	\$25,000.00	\$12,500.00	\$93,778.99	\$106,278.99
150	\$37,500.00	\$18,750.00	\$93,778.99	\$112,528.99
200	\$50,000.00	\$25,000.00	\$93,778.99	\$118,778.99
250	\$62,500.00	\$31,250.00	\$93,778.99	\$125,028.99
300	\$75,000.00	\$37,500.00	\$93,778.99	\$131,278.99
350	\$87,500.00	\$43,750.00	\$93,778.99	\$137,528.99
400	\$100,000.00	\$50,000.00	\$93,778.99	\$143,778.99
450	\$112,500.00	\$56,250.00	\$93,778.99	\$150,028.99
500	\$125,000.00	\$62,500.00	\$93,778.99	\$156,278.99
550	\$137,500.00	\$68,750.00	\$93,778.99	\$162,528.99
600	\$150,000.00	\$75,000.00	\$93,778.99	\$168,778.99
650	\$162,500.00	\$81,250.00	\$93,778.99	\$175,028.99
700	\$175,000.00	\$87,500.00	\$93,778.99	\$181,278.99
750	\$187,500.00	\$93,750.00	\$93,778.99	\$187,528.99
800	\$200,000.00	\$100,000.00	\$93,778.99	\$193,778.99
850	\$212,500.00	\$106,250.00	\$93,778.99	\$200,028.99
900	\$225,000.00	\$112,500.00	\$93,778.99	\$206,278.99
950	\$237,500.00	\$118,750.00	\$93,778.99	\$212,528.99
1000	\$250,000.00	\$125,000.00	\$93,778.99	\$218,778.99
1050	\$262,500.00	\$131,250.00	\$93,778.99	\$225,028.99
1100	\$275,000.00	\$137,500.00	\$93,778.99	\$231,278.99
1150	\$287,500.00	\$143,750.00	\$93,778.99	\$237,528.99

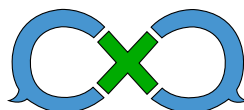


Break even point in sales dollars: =

Average selling price x Breakeven point in units
 Total sales at break even = \$187,557.98

Break even point in # of sales:

Breakeven point in units = Fixed costs / (Average selling price per unit - average variable cost per unit)
 Breakeven point in units = 750.23
 187.56



Income Statement: First Year Projection

PROJECTED FIRST YEAR INCOME STATEMENT

Connexus

Time Periods

	October	November	December	January	February	March	April
Sales							
Business to Business	\$ 149,620.50	\$ 149,620.50	\$ 149,620.50	\$ 149,620.50	\$ 149,620.50	\$ 149,620.50	\$ 149,620.50
Trade Show Sales	\$ -	\$ 18,689.00	\$ 25,000.00	\$ 35,000.00	\$ 25,000.00	\$ 20,000.00	\$ -
Internet Sales	\$ -	\$ -	\$ 4,000.00	\$ 5,000.00	\$ 6,000.00	\$ 7,000.00	\$ 7,000.00
Cost of Goods Sold	\$ 74,810.25	\$ 84,154.75	\$ 89,310.25	\$ 94,810.25	\$ 90,310.25	\$ 88,310.25	\$ 78,310.25
GROSS PROFIT	\$ 74,810.25	\$ 84,154.75	\$ 89,310.25	\$ 94,810.25	\$ 90,310.25	\$ 88,310.25	\$ 78,310.25
Operating Expenses							
Salary (Office & Overhead)	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18
Payroll (taxes, etc.)	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81
Outside Services	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00
Supplies	\$ -	\$ -	\$ -	\$ 50.00	\$ 100.00	\$ 100.00	\$ 100.00
Repairs & Maintenance	\$ -	\$ -	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00
Advertising	\$ -	\$ 100.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00
Legal Expenses	\$ -	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Rent	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00
Telephone	\$ 770.00	\$ 770.00	\$ 770.00	\$ 770.00	\$ 770.00	\$ 770.00	\$ 770.00
Utilities	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00
Insurance	\$ -	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00
Interest	\$ 781.25	\$ 770.12	\$ 758.94	\$ 747.70	\$ 736.40	\$ 725.04	\$ 713.62
Depreciation	\$ -	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Other Expenses:	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL OPERATING EXPENSES	\$ 92,790.24	\$ 93,554.11	\$ 93,883.93	\$ 93,922.69	\$ 93,961.39	\$ 93,950.03	\$ 93,938.61
NET PROFIT/LOSS BEFORE TAXES	\$ (17,979.99)	\$ (9,399.36)	\$ (4,573.68)	\$ 887.56	\$ (3,651.14)	\$ (5,639.78)	\$ (15,628.36)
Income Taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET PROFIT/LOSS AFTER TAX	\$ (17,979.99)	\$ (9,399.36)	\$ (4,573.68)	\$ 887.56	\$ (3,651.14)	\$ (5,639.78)	\$ (15,628.36)
Owner draw or dividends	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
RETAINED EARNINGS	\$ (17,979.99)	\$ (9,399.36)	\$ (4,573.68)	\$ 887.56	\$ (3,651.14)	\$ (5,639.78)	\$ (15,628.36)



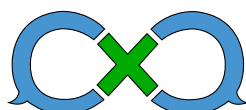
Income Statement: Three Year Projection

PROJECTED INCOME STATEMENT (PROFIT & LOSS STATEMENT)

ConneXus

Time Periods

	End of Year 1 (actual)	End of Year 2 (Projected)	End of Year 3 (Projected)
Sales			
Business to Business	\$ 1,047,343.50	\$ 1,581,488.69	\$ 1,739,637.55
Trade Show Sales	\$ 123,689.00	\$ 186,770.39	\$ 205,447.43
Internet Sales	\$ 29,000.00	\$ 43,790.00	\$ 48,169.00
Cost of Goods Sold	\$ 600,016.25	\$ 906,024.54	\$ 996,626.99
GROSS PROFIT	\$ 600,016.25	\$ 906,024.54	\$ 996,626.99
Operating Expenses			
Salary (Office & Overhead)	\$ 480,579.26	\$ 509,894.59	\$ 520,092.49
Payroll (taxes, etc.)	\$ 117,549.67	\$ 124,720.20	\$ 127,214.60
Outside Services	\$ 1,687.00	\$ 1,789.91	\$ 1,825.71
Supplies	\$ 700.00	\$ 742.70	\$ 757.55
Repairs & Maintenance	\$ 1,687.00	\$ 1,789.91	\$ 1,825.71
Advertising	\$ 1,400.00	\$ 1,485.40	\$ 1,515.11
Car, Delivery, Travel	\$ 350.00	\$ 371.35	\$ 378.78
Accounting Expenses	\$ 28,175.00	\$ 29,893.68	\$ 30,491.55
Legal Expenses	\$ 5,390.00	\$ 5,718.79	\$ 5,833.17
Rent	\$ 10,682.00	\$ 11,333.60	\$ 11,560.27
Telephone	\$ 875.00	\$ 928.38	\$ 946.94
Utilities	\$ 4,995.34	\$ 5,300.06	\$ 5,406.06
Insurance	\$ 3,500.00	\$ 3,713.50	\$ 3,787.77
Corporate Taxes (real estate, etc)	\$ -	\$ 25,001.04	\$ 33,193.68
Interest	\$ 5,233.00	\$ 8,210.00	\$ 6,134.00
Depreciation	\$ 6,145.00	\$ 6,145.00	\$ 6,145.00
TOTAL OPERATING EXPENSES	\$ 668,948.27	\$ 737,038.10	\$ 757,108.38
NET PROFIT/LOSS BEFORE TAXES	\$ (68,932.02)	\$ 168,986.44	\$ 239,518.61
Income Taxes			
NET PROFIT/LOSS AFTER TAX	\$ (68,932.02)	\$ 168,986.44	\$ 239,518.61
Owner draw or dividends			
RETAINED EARNINGS	\$ (68,932.02)	\$ 168,986.44	\$ 239,518.61



Balance Sheet: October 2017

Balance Sheet

ConneXus

October 31, 2017

ASSETS	
Current Assets	
Cash in Bank	\$ 20,000.00
Accounts Receivable	\$ -
Inventory	\$ -
Prepaid Expenses	\$ -
Deposits	\$ -
Other current assets	\$ -
TOTAL CURRENT ASSETS	\$ 20,000.00
FIXED ASSETS	
Machinery & Equipment	\$ -
LESS: Accumulated Depreciation - Machinery & Equipment	\$ -
Furniture & Fixtures	\$ -
LESS: Accumulated Depreciation - Furniture & Fixtures	\$ -
Leaseholder Improvements	\$ -
LESS: Accumulated Depreciation - Leaseholder Improvements	\$ -
Land & Buildings	\$ -
LESS: Accumulated Depreciation - Land & Buildings	\$ -
Other Fixed Assets	\$ -
LESS: Accumulated Depreciation - Other Fixed Assets	\$ -
TOTAL FIXED ASSETS (net of depreciation)	\$ -
OTHER ASSETS	
Intangibles	\$ -
Other	\$ -
TOTAL OTHER ASSETS	\$ -
TOTAL ASSETS	\$ 20,000.00
LIABILITIES & EQUITIES	
Current Liabilities	
Accounts Payable	\$ -
Interest Payable	\$ -
Taxes Payable	\$ -
Short Term Notes (due in 1 year)	\$ -
Current Part, Long Term Debt	\$ -
TOTAL CURRENT LIABILITIES	\$ -
Long Term Debt	
Bank Loans Payable	\$ -
Notes Payable to Stockholders	\$ -
LESS: Short Term Portion	\$ -
Other Long-Term Debt	\$ -
TOTAL LONG-TERM DEBT	\$ -
TOTAL LIABILITIES	\$ -
Owner's Equity	
Common Stock	\$ 20,000.00
Retained Earnings	\$ -
TOTAL OWNER'S EQUITY	\$ 20,000.00
TOTAL LIABILITIES & EQUITIES	\$ 20,000.00

Note: The balance sheet for November will be reflecting a small business loan, business contract, company payroll and start-up cost. They are reflected in the projected financial statements included in the plan.

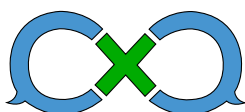


Cash Budget

ConneXus												
Projected Cash Budget												
Category	FISCAL YEAR BEGINNING					5/1/17		ENDING		4/30/18		
Category	May	June	July	August	September	October	November	December	January	February	March	April
Cash Balance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 28,599.31	\$ 7,041.30	\$ 13,261.31	\$ 8,081.30	\$ 5,801.30
Cash Receipts												
Cash Sales	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 168,309.50	\$ 178,620.50	\$ 189,620.50	\$ 180,620.50	\$ 176,620.50	\$ 156,620.50
Collections from credit accounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Cash from Loans	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 150,000.00	\$ -	\$ -	\$ -	\$ -	\$ -
Equity Investments	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Freight Out	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 630.00	\$ 7,144.82	\$ 7,584.82	\$ 7,224.82	\$ 7,064.82	\$ 6,264.82
Sales Tax Collected	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,781.67	\$ 12,503.44	\$ 13,273.44	\$ 12,643.44	\$ 12,363.44	\$ 10,963.44
TOTAL CASH RECEIPTS	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 330,721.17	\$ 198,268.76	\$ 210,478.76	\$ 200,488.76	\$ 196,048.76	\$ 173,848.76
Total cash available	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 330,721.17	\$ 198,268.76	\$ 210,478.76	\$ 200,488.76	\$ 196,048.76	\$ 173,848.76
Cash Paid Out												
Cost of Goods	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 84,154.75	\$ 89,310.25	\$ 94,810.25	\$ 90,310.25	\$ 88,310.25	\$ 78,310.25
Net Wages	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18	\$ 68,654.18
Outside Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00
Supplies	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50.00	\$ 100.00	\$ 100.00	\$ 100.00
Repairs & Maintenance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00	\$ 241.00
Advertising & Trade Shows	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 100.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00	\$ 200.00
Car, Delivery, Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Accounting Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Legal Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Rent	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00	\$ 4,025.00
Loan Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,917.39	\$ 2,917.39	\$ 2,917.39	\$ 2,917.39	\$ 2,917.39	\$ 2,917.39
Utilities	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00	\$ 1,526.00
Insurance	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00	\$ 125.00
Corporate Tax	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Payroll Tax	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81	\$ 16,792.81
Freight Out	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 630.00	\$ 7,144.82	\$ 7,584.82	\$ 7,224.82	\$ 7,064.82	\$ 6,264.82
Miscellaneous	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
SUBTOTAL	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 179,216.13	\$ 191,227.45	\$ 197,217.45	\$ 192,407.45	\$ 190,247.45	\$ 179,447.45
Capital Purchases	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 122,905.73	\$ -	\$ -	\$ -	\$ -	\$ -
Other Start Up Costs	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Reserve and/or escrow	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Other Withdrawals	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
TOTAL CASH PAYED OUT	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 302,121.86	\$ 191,227.45	\$ 197,217.45	\$ 192,407.45	\$ 190,247.45	\$ 179,447.45
ENDING CASH BALANCE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 28,599.31	\$ 7,041.30	\$ 13,261.31	\$ 8,081.30	\$ 5,801.30	\$ (5,598.70)

Financial Write-up

ConneXus is calculating its projected earnings from our trade shows, business to business, and on-line sales. For the first 6 months of company operations, we are expecting a business contract of \$149,620.50 and an average of \$24,737.8 in trade shows and an average of \$5,800 in internet sales. Within the first year of operations our retail earnings will struggle because ConneXus is entering the world of marketing with limited experience. If ConneXus wants to become successful in any of these target markets, we will have to rely on direct marketing, online promotions, and exposing our products to the public in many ways such trade shows, advertising, social networking and in social media. If we move on with these plans in promoting our products we can see ourselves increasing our company earnings and profits by a significant increase from the previous year. By the third year we have projected that ConneXus will be exposed to the public and will increase a total of 40% from the first year.



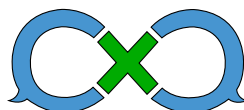
Company Bank Statement

ConneXus Bank Statement

Start Up - Current

Account #630230331

Date	Name	Account no	Description	Debit	Credit	Balance
11/18/2017	Andres Ortega (US021515)	630535329	November 15 paycheck	\$1,670.56		\$267,057.23
11/17/2017	Rosa Ayala (US021515)	630540160	November 15 paycheck	\$1,070.43		\$268,727.79
11/17/2017	Luis Quintanilla (US021515)	630535337	November 15 paycheck	\$1,104.18		\$269,798.22
11/17/2017	Stephanie Arroyo (US021515)	630530637	November 15 paycheck	\$1,070.43		\$270,902.40
11/17/2017	Justin Magallon (US021515)	630532591	November 15 paycheck	\$1,751.36		\$271,972.83
11/17/2017	Araceli Garcia (US021515)	630532567	November 15 paycheck	\$1,751.36		\$273,724.19
11/17/2017	Yuridia Figueroa (US021515)	630532540	November 15 paycheck	\$1,707.13		\$275,475.55
11/17/2017	Jazmin Ortega (US021515)	630535310	November 15 paycheck	\$1,070.43		\$277,182.68
11/17/2017	Justin Magallon (US021515)	630532591	November 15 paycheck	\$1,104.18		\$278,253.11
11/17/2017	Greg Gomez (US021515)	630532575	November 15 paycheck	\$1,070.43		\$279,357.29
11/17/2017	Robert Velazquez (US021515)	630540195	November 15 paycheck	\$2,445.44		\$280,427.72
11/17/2017	Yesenia Camacho (US021515)	630532486	November 15 paycheck	\$1,743.69		\$282,873.16
11/17/2017	Daniela Barrios (US021515)	630530742	November 15 paycheck	\$2,790.53		\$284,616.85
11/17/2017	Jasmine Mendez- Bravo (US021515)	630540187	November 15 paycheck	\$1,104.18		\$287,407.38
11/17/2017	Bianca Diaz (US021515)	630532524	November 15 paycheck	\$1,070.43		\$288,511.56
11/17/2017	Sarahi Cruz (US021515)	630532508	November 15 paycheck	\$1,070.43		\$289,581.99
11/17/2017	Citlali Ortega (US021515)	630535302	November 15 paycheck	\$1,070.43		\$290,652.42
11/17/2017	Anayeli Martinez (US021515)	630540179	November 15 paycheck	\$1,070.43		\$291,722.85
11/17/2017	Sandra Terrazas (US021515)	630535353	November 15 paycheck	\$1,070.43		\$292,793.28
11/17/2017	Emily Tepo (US021515)	630535345	November 15 paycheck	\$1,070.43		\$293,863.71
11/17/2017	Hugo Flores (US021515)	630532559	November 15 paycheck	\$1,070.43		\$294,934.14
11/17/2017	Jocelyn Herrera (US021515)	630532583	November 15 paycheck	\$1,070.43		\$296,004.57
11/17/2017	Estefania De Anda (US021515)	630532516	November 15 paycheck	\$1,751.36		\$297,075.00
11/17/2017	Wendy Arenas (US021515)	630530548	November 15 paycheck	\$2,828.88		\$298,826.36
11/17/2017	Oscar Diaz (US021515)	630532532	November 15 paycheck	\$1,070.43		\$301,655.24
11/17/2017	Roberto Corona (US021515)	630532494	November 15 paycheck	\$1,070.43		\$302,725.67
11/17/2017	Christopher Acevedo (US021515)	630530327	November 15 paycheck	\$1,070.43		\$303,796.10
11/17/2017	Ariana Amezcuita (US021515)	630540209	November 15 paycheck	\$1,104.18		\$304,866.53
11/16/2017	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Contract with VEI Office		\$145,720.50	\$305,970.71
11/16/2017	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Contract with VEI Office: October Payment		\$145,720.50	\$160,250.21
11/15/2017	Robert Velazquez (US021515)	630540195	November 1 paycheck	\$2,445.44		\$14,529.71
11/15/2017	Roberto Corona (US021515)	630532494	banking error overpayment fix		\$2,445.44	\$16,975.15
11/09/2017	Daniela Barrios (US021515)	630530742	November 1 paycheck	\$2,790.53		\$14,529.71
11/09/2017	Justin Magallon (US021515)	630532591	November 1 paycheck	\$1,751.36		\$17,320.24
11/09/2017	Jose Mojica (US021515)	630535264	November 1 paycheck	\$1,104.18		\$19,071.60
11/09/2017	Wendy Arenas (US021515)	630530548	November 1 paycheck	\$2,828.88		\$20,175.78
11/09/2017	Jasmine Mendez- Bravo (US021515)	630540187	November 1 paycheck	\$1,104.18		\$23,004.66
11/09/2017	Sandra Terrazas (US021515)	630535353	November 1 paycheck	\$1,070.43		\$24,108.84
11/09/2017	Anayeli Martinez (US021515)	630540179	November 1 paycheck	\$1,070.43		\$25,179.27
11/09/2017	Jocelyn Herrera (US021515)	630532583	November 1 paycheck	\$1,070.43		\$26,249.70
11/09/2017	Citlali Ortega (US021515)	630535302	November 1 paycheck	\$1,070.43		\$27,320.13
11/09/2017	Araceli Garcia (US021515)	630532567	November 1 paycheck	\$1,751.36		\$28,390.56
11/09/2017	Bianca Diaz (US021515)	630532524	November 1 paycheck	\$1,070.43		\$30,141.92
11/09/2017	Ariana Amezcuita (US021515)	630540209	November 1 paycheck	\$1,104.18		\$31,212.35
11/09/2017	Greg Gomez (US021515)	630532575	November 1 paycheck	\$1,070.43		\$32,316.53
11/09/2017	Yesenia Camacho (US021515)	630532486	November 1 paycheck	\$1,743.69		\$33,386.96
11/09/2017	Roberto Corona (US021515)	630532494	November 1 paycheck	\$1,070.43		\$35,130.65
11/09/2017	Sarahi Cruz (US021515)	630532508	November 1 paycheck	\$1,070.43		\$36,201.08
11/09/2017	Yuridia Figueroa (US021515)	630532540	November 1 paycheck	\$1,707.13		\$37,271.51
11/09/2017	Luis Quintanilla (US021515)	630535337	November 1 paycheck	\$1,104.18		\$38,978.64
11/09/2017	Roberto Corona (US021515)	630532494	November 1 paycheck	\$2,445.44		\$40,082.82
11/09/2017	Stephanie Arroyo (US021515)	630530637	November 1 paycheck	\$1,070.43		\$42,528.26
11/09/2017	Andres Ortega (US021515)	630535329	November 1 paycheck	\$1,670.56		\$43,598.69
11/09/2017	Hugo Flores (US021515)	630532559	November 1 paycheck	\$1,070.43		\$45,269.25
11/09/2017	Emily Tepo (US021515)	630535345	November 1 paycheck	\$1,070.43		\$46,339.68
11/09/2017	Rosa Ayala (US021515)	630540160	November 1 paycheck	\$1,070.43		\$47,410.11
11/09/2017	Jazmin Ortega (US021515)	630535310	November 1 paycheck	\$1,070.43		\$48,480.54
11/09/2017	Oscar Diaz (US021515)	630532532	November 1 paycheck	\$1,070.43		\$49,550.97
11/09/2017	Estefania De Anda (US021515)	630532516	November 1 paycheck	\$1,751.36		\$50,621.40
11/09/2017	Christopher Acevedo (US021515)	630530327	November 1 paycheck	\$1,070.43		\$52,372.76
11/08/2017	VEI-WEST CENTRAL BANK	610119230	Wholesale products	\$8,750.00		\$53,443.19
11/08/2017	VEI-WEST CENTRAL BANK	610119230	Conference Room - Start Up	\$3,430.57		\$62,193.19
11/08/2017	VEI-WEST CENTRAL BANK	610119230	Restrooms Start Up	\$801.94		\$65,623.76
11/08/2017	VEI-WEST CENTRAL BANK	610119230	Work/Breakroom Start Up	\$18,800.30		\$66,425.70
11/08/2017	VEI-WEST CENTRAL BANK	610119230	General Office Start Up	\$44,228.44		\$85,226.00
11/08/2017	VEI-WEST CENTRAL BANK	610119230	Department Orders Start Up	\$31,708.06		\$129,454.44
11/07/2017	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Loan with VEI Office		\$150,000.00	\$161,162.50
11/03/2017	VEI-WEST Wholesale Market	610108387	INVOICE# 15790	\$8,837.50		\$11,162.50
10/26/2017	VEI-WESTERN REGION CENTRAL OFFICE	210003855	seed money		\$20,000.00	\$20,000.00



CONTRACT FOR THE PURCHASE AND SUPPLY OF GOODS

This Deed of Agreement is entered into as of the Effective Date identified below.
BETWEEN ConneXus of Santa Ana, California To be known as the ConneXus **AND:**
The VEI Regional Office To be known as the VEI in this agreement

WHEREAS ConneXus desires to enter into an agreement to supply VEI with ConneXus bluetooth language translating earpieces To be known as ConneXus devices in this Agreement.

NOW IT IS HEREBY AGREED that ConneXus and VEI shall enter into an agreement subject to the following terms and conditions:

1. Definitions and Interpretations

- 1.1 Price, Dollars or \$ is a reference to the currency of the United States of America unless otherwise stated.
- 1.2 This agreement shall be governed by United States law, and the parties hereby agree to submit to the jurisdiction of the Courts of the United States with respect to this agreement.

2. Commencement and Completion

The commencement date is scheduled as of November 1, 2017. The completion date is scheduled as April 30, 2018. The schedule may be modified by agreement as defined in Section 9. Effective date of this agreement: The first day of November 2017

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

Justin Magallon
Vice President of Sales
1401 S. Grand Avenue
Santa Ana, CA 92705

3. Purchase Orders

- 3.1 VEI shall follow the ConneXus price lists.
- 3.2 VEI shall present ConneXus with a purchase order from the wholesale marketplace for the provision of various ConneXus translating earpiece products each month.
- 3.3 The purchase order shall nominate the method of delivery as defined in Section 4.
- 3.4 Purchase orders are to be sent electronically, and are to be interpreted under standards and guidelines outlined in the order.



4. Delivery

- 4.1 VEI shall arrange for delivery to be made according to one of the following terms: The shipping and insurance of the translating earpiece products shall be the sole responsibility of and entirely at the expense of the VEI. (b)The shipping and insurance of the translating earpiece products shall be the responsibility of ConneXus. VEI shall provide ConneXus at least 30 days notice and pay additional request carriage and insurance costs from the original ConneXus delivery price list.

5. Payment

- 5.1 The payment terms shall be in full upon receipt of invoice. Interest shall be charged at 2% on accounts not paid within 30 days of the invoice date. Past due invoices will be charged 1.5% interest per month outstanding. The prices shall be as stated in the sales order unless otherwise agreed in writing by ConneXus.
- 5.2 Payments are to be sent electronically, and are to be performed under standards and guidelines outlined in outline 5.1.
- 5.3 The contract with VEI will be for \$149,620.50 posted on the first of every month. Beginning November 1, 2017 ending April 1, 2018.

6. Rejection

- 6.1 If the electronic devices and accessories do not comply with the order or ConneXus does not comply with any of the conditions, then VEI shall at its sole discretion be entitled to reject the translating earpiece products and the order. VEI shall return the translating earpiece products to ConneXus at VEI risk and expense or notify ConneXus to collect the translating earpiece products. ConneXus may use its discretion to replace the translating earpiece products according to the invoice or refund any monies paid.

7. Termination

- 7.1 If VEI fails to carry out any of its obligations and duties under this agreement ConneXus may issue a notice specifying the breach and request that it be remedied within 14 days after receipt of such notice.
- 7.2 If VEI fails to provide adequate remedy within the specified 14 days the agreement may be terminated forthwith.

8. Disputes



- 8.1 ConneXus and VEI shall attempt to settle all disputes, claims or controversies arising under or in connection with the agreement through consultation and negotiations in good faith and a spirit of mutual cooperation.
- 8.2 This method of determination of any dispute is without prejudice to the right of any party to have the matter judicially determined by a United States Court of competent jurisdiction.

9. Amendment

- 9.1 This agreement may only be amended in writing signed by or on behalf of both parties.

SIGNATURES

In witness where of ConneXus and VEI have caused this agreement to be entered into by their duly authorized representatives as of the effective date written below.

Justin Magallon

11/02/17

(Seller: Justin Magallon, Vice President of Sales, ConneXus)

Date

(Buyer: VEI Teri Jones)

Date



Small Business Loan Amortization Table

Loan Information

Loan Amount (Principal)	150,000
Annual Interest Rate	6.25%
Term of Loan in Years	5
# of Payments per Year	12
Payment Type	electronic
Monthly Payment	(\$2,917.39)

Summary

Rate (per period)	0.5208%
Number of Payments	60
Total of Payments	175,043.35
Total Interest	25,043.35

No.	Principal	Interest for the Period	Total Balance Outstanding	Payment for the period	Principal Reduction	Revised Balance Outstanding
1	150,000	781.25	150,781.25	2917.39	2136.14	147,863.86
2	147863.86	770.12	148,633.98	2917.39	2147.27	145,716.59
3	145716.59	758.94	146,475.53	2917.39	2158.45	143,558.14
4	143558.14	747.70	144,305.84	2917.39	2169.69	141,388.45
5	141388.45	736.40	142,124.85	2917.39	2180.99	139,207.46
6	139207.46	725.04	139,932.50	2917.39	2192.35	137,015.11
7	137015.11	713.62	137,728.73	2917.39	2203.77	134,811.34
8	134811.34	702.14	135,513.48	2917.39	2215.25	132,596.09
9	132596.09	690.60	133,286.70	2917.39	2226.79	130,369.31
10	130369.31	679.01	131,048.31	2917.39	2238.38	128,130.92
11	128130.92	667.35	128,798.27	2917.39	2250.04	125,880.88
12	125880.88	655.63	126,536.51	2917.39	2261.76	123,619.12
13	123619.12	643.85	124,262.97	2917.39	2273.54	121,345.58
14	121345.58	632.01	121,977.59	2917.39	2285.38	119,060.20
15	119060.20	620.11	119,680.31	2917.39	2297.28	116,762.92
16	116762.92	608.14	117,371.06	2917.39	2309.25	114,453.67
17	114453.67	596.11	115,049.78	2917.39	2321.28	112,132.39
18	112132.39	584.02	112,716.41	2917.39	2333.37	109,799.02
19	109799.02	571.87	110,370.89	2917.39	2345.52	107,453.50
20	107453.50	559.65	108,013.16	2917.39	2357.74	105,095.77
21	105095.77	547.37	105,643.14	2917.39	2370.02	102,725.75
22	102725.75	535.03	103,260.78	2917.39	2382.36	100,343.39
23	100343.39	522.62	100,866.01	2917.39	2394.77	97,948.62
24	97948.62	510.15	98,458.77	2917.39	2407.24	95,541.38
25	95541.38	497.61	96,038.99	2917.39	2419.78	93,121.60
26	93121.60	485.01	93,606.61	2917.39	2432.38	90,689.22
27	90689.22	472.34	91,161.56	2917.39	2445.05	88,244.17
28	88244.17	459.61	88,703.77	2917.39	2457.78	85,786.38
29	85786.38	446.80	86,233.19	2917.39	2470.59	83,315.80
30	83315.80	433.94	83,749.74	2917.39	2483.45	80,832.35
31	80832.35	421.00	81,253.35	2917.39	2496.39	78,335.96
32	78335.96	408.00	78,743.96	2917.39	2509.39	75,826.57
33	75826.57	394.93	76,221.50	2917.39	2522.46	73,304.11
34	73304.11	381.79	73,685.90	2917.39	2535.60	70,768.51
35	70768.51	368.59	71,137.09	2917.39	2548.80	68,219.70
36	68219.70	355.31	68,575.02	2917.39	2562.08	65,657.63
37	65657.63	341.97	65,999.59	2917.39	2575.42	63,082.20
38	63082.20	328.55	63,410.76	2917.39	2588.84	60,493.37
39	60493.37	315.07	60,808.44	2917.39	2602.32	57,891.05
40	57891.05	301.52	58,192.56	2917.39	2615.87	55,275.17
41	55275.17	287.89	55,563.06	2917.39	2629.50	52,645.67
42	52645.67	274.20	52,919.87	2917.39	2643.19	50,002.48
43	50002.48	260.43	50,262.91	2917.39	2656.96	47,345.52
44	47345.52	246.59	47,592.11	2917.39	2670.80	44,674.72
45	44674.72	232.68	44,907.40	2917.39	2684.71	41,990.01
46	41990.01	218.70	42,208.71	2917.39	2698.69	39,291.32
47	39291.32	204.64	39,495.96	2917.39	2712.75	36,578.57
48	36578.57	190.51	36,769.08	2917.39	2726.88	33,851.69
49	33851.69	176.31	34,028.01	2917.39	2741.08	31,110.62
50	31110.62	162.03	31,272.65	2917.39	2755.36	28,355.26
51	28355.26	147.68	28,502.94	2917.39	2769.71	25,585.55
52	25585.55	133.26	25,718.81	2917.39	2784.13	22,801.42
53	22801.42	118.76	22,920.18	2917.39	2798.63	20,002.79
54	20002.79	104.18	20,106.97	2917.39	2813.21	17,189.58
55	17189.58	89.53	17,279.11	2917.39	2827.86	14,361.72
56	14361.72	74.80	14,436.52	2917.39	2842.59	11,519.13
57	11519.13	60.00	11,579.13	2917.39	2857.39	8,661.74
58	8661.74	45.11	8,706.85	2917.39	2872.28	5,789.46
59	5789.46	30.15	5,819.61	2917.39	2887.24	2,902.22
60	2902.22	15.12	2,917.34	2917.34	2902.22	(0.00)
Totals		25,043.35		175,043.35	150,000.00	

Note: The loan rate was based on prime rate of 4.2 plus 2%

