

Marketing Plan 2016-2017



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.

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.

Signum has initially developed a conservative business model to launch a limited product line to address the greatest needs of our consumers. Through market research, focus groups and research and development we are looking to expand into new technologies which will enable extended range for individuals and the use of mesh-networking for large group applications.

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 first-year company with products in the communication electronics industry.

Company Overview

We currently have three cofounders, Alan Esquivel who serves as our Chief Executive Officer, Jesus Anguiano who serves as Chief Operations Officer, and Omar Guerrero 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

Industry Analysis

Industry Description:

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.

Analysis of the Market

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.

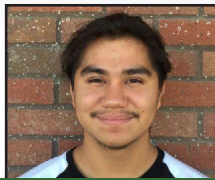
SIGNUM

Company Organizational Chart

CHIEF OFFICERS



Alan Esquivel
Chief Executive Officer



Jesus Anguiano
Chief Operations Officer



Omar Guerrero
Chief Financial Officer

LEADERSHIP TEAM



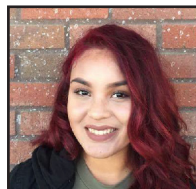
Adrianna Noyola
Vice President of Arts & Publications



Genesis Mojica
Vice President of Communications



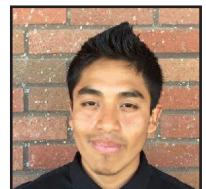
Kate Bustamante
Vice President of Digital Media



Grecia Penalzo
Vice President of Human Resources



Aixa Martinez
Vice President of Marketing



Jorge Balbuena
Vice President of Sales

ACCOUNTING TEAM



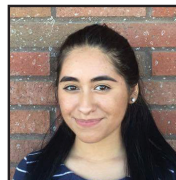
Gabby Juarez
Associate



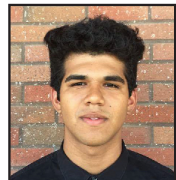
Gerson Escobar
Associate



Stephanie Torres
Associate



Giselle Ramirez
Associate



Anthony Deniz
Associate



Carlos Garcia
Associate

SALES TEAM

HUMAN RESOURCES TEAM



Isabelle Trujillo
Associate



Ulises Renteria
Associate

MARKETING TEAM



Karen Rodriguez
Associate



Amy Alvarez
Associate

DIGITAL MEDIA TEAM



JoJo Pongphinkam
Associate



Beverly Cortes
Associate

COMMUNICATIONS TEAM

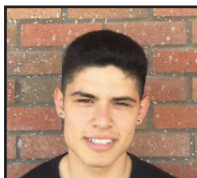


Jazmin Noyola
Associate



Gabby Perez
Associate

ART AND PUBLICATIONS TEAM



Jerimy Carransa
Associate



Jason Juarez
Associate



Priscilla Medina
Associate

In the 2016-2017 virtual market place, Signum faces very little to no competitors. Off the Grid is in the same market of wearable technologies as signum. However, Off the Grid is not seen as a valued competitor, reason being their company focuses on kinetic charging. 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.

Competitive Analysis

Currently very little 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. A Signum competitive advantage is the wide range of products that we can use to target and gain greater consumer audience, which will vastly separates us from our competitors who all have one type of product. Our main strategy is to market towards active adventurous people who enjoy to travel and to those living in a high population concentrated urban area 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 work 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 3 distinct niches in the marketplace.

The Signum Watch

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 that the other manufactures in that in has the ability to sync with our phone app and allows 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 three styles of Signum Watches; the Evo, Vultra and Sport. The watch can be paired with another Signum Watch of a Signum Wand for communication or key chain for location services. Wands are sold separately.

The Signum Wand

This device is a specialized accessory that is carried on your bag or from your clothing that functions much like the watch, without the watch application. Customers that have the wand have all the communication capabilities without the bells and whistles of the watch. The Signum Wand comes a varied of colors (shown below) and ships as a packaged pair to allow two

people to communicate upon delivery.

The Signum Key chain

This device is a low end device that just has location services that is synced with the cell phone that allows location tracking and is an affordable option for families who are active in the outdoors or international travel.

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.

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.

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.

Email 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.

Social Media:

- **Twitter:** Social media is a popular tool among young adults and is fully entrenched into the mobile communication channels . We will use Twitter to promote Signum and our products. We can communicate with our customers throughout the year and attract their attention while having them give us their feedback.
- **Instagram:** Is very popular among our demographics and people can share where they go and how they use the Signum products with family and friends. Anytime the #signum is used they will appear on our Signum Instagram site. In addition we can post pictures of our products



Evo



Vultra



Sport

and receive commentary from others about our progress.

- **Facebook:** based on eBizMBA ranking, currently has 1.1 trillion users worldwide and is the top social media application used. We will be maintaining a Facebook site that allows customers to share where they go and how they use the Signum products with family and friends. Anytime the #signum is used they will appear on our Signum Instagram site. In addition we can post pictures of our products and receive commentary from others about our progress.



Trade Fairs

The trade show opportunities are very important to our company, so we are spending \$1,000 each to promote at trade fairs in San Diego, San Francisco, Bakersfield, and New York City. The remaining \$1,000 will be reserved for in-house promotional advertising campaigns. In house campaign will include our own form of invoice. Our catalog prices.

Positioning

Market Positioning will be the late teens through early 20s. This will come from this group.

Business Risks

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

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.



Financial Plan

Forecast

Key Assumptions

Our goal is to sell about 220 products per month which will keep our company running evenly. There is varies prizes for each unit sold. Most of our products are bought from factories and then customized to the customers choice. During the holiday months like November and December we are likely to be more busy compare to other months of the year.

Financial Summary

Forecast

Financial Highlights by Year

■ Revenue ■ Expenses & Costs ■ Net Profit ■ Net Loss



Financing Needed

Appendix

Profit and Loss Statement

Profit and Loss

Balance Sheet

Balance Sheet (With Monthly Detail)

Cash Flow Statement

Cash Flow Statement (With Monthly Detail)

Financial Planning

Breakeven Analysis

Signum - Break Even Analysis

Amount shown in U.S. dollars

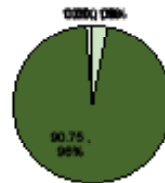
Sales	
Sales price per unit	190.00
Sales volume per period (units)	1,068
Total Sales	202,920.00
Variable Costs	
Commission per unit	3.00
Direct material per unit	90.75
Shipping per unit	1.25
Supplies per unit	
Other variable costs per unit	
Variable costs per unit	95.00
Total Variable Costs	101,460.00
Unit contribution margin	95.00
Gross Margin	101,460.00
Fixed Costs Per Period	
Administrative costs	90,000.00
Insurance	80.00
Property tax	
Rent	2,500.00
Other fixed costs	
Total Fixed Costs per period	101,409.94
Net Profit (Loss)	50.06

Unit Contribution Margin



Variable costs per unit
Unit contribution margin

Variable Costs Per Unit



Commission per unit
Direct material per unit
Shipping per unit
Supplies per unit
Other variable costs per unit

Results

Breakeven Point (units):

1,067

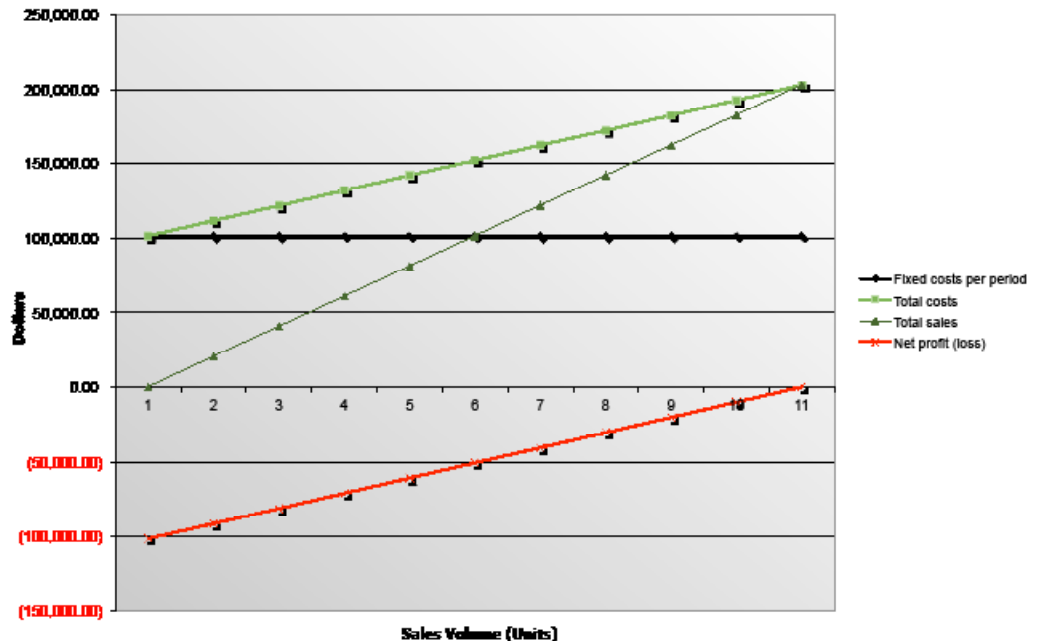
Sales volume analysis:

Sales volume per period (units)	0	107	214	320	427	534	641	748	854	961	1,068
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 unit	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94	101,409.94
Variable costs	0.00	10,146.00	20,292.00	30,438.00	40,584.00	50,730.00	60,876.00	71,022.00	81,168.00	91,314.00	101,460.00
Total costs	101,409.94	111,555.94	121,701.94	131,847.94	141,993.94	152,139.94	162,285.94	172,431.94	182,577.94	192,723.94	202,869.94
Total sales	0.00	20,292.00	40,584.00	60,876.00	81,168.00	101,460.00	121,752.00	142,044.00	162,336.00	182,628.00	202,920.00
Net profit (loss)	(101,409.94)	(91,263.94)	(81,117.94)	(70,971.94)	(60,825.94)	(50,679.94)	(40,533.94)	(30,387.94)	(20,241.94)	(10,095.94)	50.06

Breakeven Analysis Chart

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



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	\$ 0	\$ 130,000	\$ 130,000	\$ 130,000	\$ 130,000	\$ 130,000	\$ 130,000
Tangible Share Sales	\$ 0	\$ 0	\$ 13,000	\$ 13,000	\$ 13,000	\$ 0	\$ 13,000
Internet Sales	\$ 0	\$ 0	\$ 13,873	\$ 13,873	\$ 13,873	\$ 13,873	\$ 13,873
Cost of Goods Sold	\$ 0	\$ 73,000	\$ 89,437.5	\$ 89,437.5	\$ 89,437.5	\$ 89,437.5	\$ 89,437.5
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	\$ 99,985.47	\$ 99,985.47	\$ 99,985.47	\$ 99,985.47	\$ 99,985.47	\$ 99,985.47	\$ 99,985.47
NET PROFIT/LOSS BEFORE TAXES	\$ (99,985.47)	\$ (24,985.47)	\$ (10,547.97)	\$ (10,547.97)	\$ (10,547.97)	\$ (18,047.97)	\$ (10,547.97)
Income Taxes	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
NET PROFIT/LOSS AFTER TAX	\$ (99,985.47)	\$ (24,985.47)	\$ (10,547.97)	\$ (10,547.97)	\$ (10,547.97)	\$ (18,047.97)	\$ (10,547.97)
Corporate Taxes (real estate, etc)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Owner draw or dividends	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
RETAINED EARNINGS	\$ (99,985.47)	\$ (24,985.47)	\$ (10,547.97)	\$ (10,547.97)	\$ (10,547.97)	\$ (18,047.97)	\$ (10,547.97)
	2nd Quarter Earnings		\$ (10,547.97)	3rd Quarter Earnings		\$ (18,047.97)	

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	\$ 10,307.00	\$ 10,200.00	\$ 10,143.00	\$ 10,087.00	\$ 9,970.00	\$ 9,853.00
LESS: Accumulated Depreciation - Furniture & Fixtures	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70	\$ 86.70
Office Equipment	\$ 2,000.00	\$ 2,792.67	\$ 2,743.33	\$ 2,690.00	\$ 2,638.67	\$ 2,583.33	\$ 2,530.00
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	\$ 22,071.90	\$ 22,873.90	\$ 22,873.90	\$ 22,873.90	\$ 22,073.90	\$ 22,073.90	\$ 22,873.90
State Taxes Payable	\$ -	\$ 12,300.00	\$ 12,321.21	\$ 12,321.21	\$ 12,321.21	\$ 11,471.25	\$ 12,321.21
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	\$ 75,211.90	\$ 73,629.08
TOTAL LIABILITIES	\$ 181,926.94	\$ 216,870.12	\$ 217,334.55	\$ 215,777.73	\$ 214,220.91	\$ 211,610.09	\$ 211,077.27
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	\$ 425,215.26

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	\$ -	\$ 53,000.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
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	\$ 12,424.73	\$ 11,403.04	\$ 12,821.94
TOTAL CASH RECEIPTS	\$ -	\$ 103,000.00	\$ 179,128.72	\$ 203,071.00	\$ 208,903.00	\$ 203,204.73	\$ 186,013.84	\$ 208,947.94
Total cash available	\$ -	\$ 163,000.00	\$ 179,128.72	\$ 203,071.00	\$ 208,903.00	\$ 203,204.73	\$ 186,013.84	\$ 208,947.94
Cash Paid Out								
Cost of Goods	\$ -	\$ 3,000.00	\$ 78,400.00	\$ 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	\$ -	\$ 1,434.00	\$ 1,434.00	\$ 1,434.00	\$ 1,434.00	\$ 1,434.00	\$ 1,434.00	\$ 1,434.00
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	\$ 4,628.73	\$ 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

Financial Write Up

Signum is basing their projected sales from business to business, trade shows and online sales. It was projected that every month Signum will receive \$150,000 from the business contract and \$15,000 from trade shows--\$13,875 from online sales starting on December of 2016. The first year in business, Signums' bank profit will decreasing over time because our company is new and will be developing over time. Our marketing sales both in trade shows and online are crucial if our company will succeed. Therefore, Signum plans to attack both areas throughout the year and really make ourselves known to the public. Second year in business Signums' goal will be to increase sales in each area by 20%. By that time Individuals will be more aware of the products and the economy is growing. More individuals will be able to afford our products making the third year in business a profitable year. The third year projected sales will be increased by 30% from the first year the company was in business.

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 advertising waste	\$25.00		\$295,284.83
11/16/2016	VEI-WEST CENTRAL BANK	610119230	october office supplies	\$100.00		\$295,324.83
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 contractual services	\$1,500.00		\$296,211.83
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		\$301,598.33
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		\$301,983.33
11/11/2016	VEI-WEST ELECTRIC	610119087	october electricity	\$945.00		\$302,078.33
11/30/2016	Jorge Balbuena (US021721)	630370552	November 1 Paycheck	\$2,290.87		\$303,282.33
11/10/2016	Kate Bustamante (US021721)	630370540	November 1 Paycheck	\$2,290.67		\$305,314.00
11/30/2016	Rafaela Torres (US021721)	630370601	November 1 Paycheck	\$1,500.00		\$307,404.67
11/10/2016	Gerson Escobar (US021721)	630370613	November 1 Paycheck	\$1,300.00		\$308,904.67
11/30/2016	Jesus Anguiano (US021721)	630370594	November 1 Paycheck	\$3,583.99		\$309,304.67
11/10/2016	Omar Guerrero (US021721)	630370672	November 1 Paycheck	\$2,802.08		\$313,788.00
11/30/2016	Priscila Medina (US021721)	630370596	November 1 Paycheck	\$1,500.00		\$306,590.08
11/10/2016	Carlos Garcia (US021721)	630370664	November 1 Paycheck	\$1,300.00		\$317,890.08
11/30/2016	Deyan Equival (US021721)	630370688	November 1 Paycheck	\$3,886.87		\$309,290.08
11/10/2016	Jason Juarez (US021721)	630370702	November 1 Paycheck	\$1,300.00		\$322,856.75
11/30/2016	Dewery Cortes (US021721)	630370581	November 1 Paycheck	\$1,500.00		\$324,156.75
11/10/2016	Joded Pongphimkam (US021721)	630370685	November 1 Paycheck	\$1,300.00		\$325,456.75
11/30/2016	Gabriele Perez (US021721)	630370677	November 1 Paycheck	\$1,500.00		\$326,756.75
11/10/2016	Jazmin Noyola (US021721)	630370650	November 1 Paycheck	\$1,300.00		\$328,056.75
11/30/2016	Alex Martinez (US021721)	630370694	November 1 Paycheck	\$2,290.87		\$329,356.75
11/10/2016	Anthony Deniz (US021721)	630370605	November 1 Paycheck	\$1,300.00		\$331,647.42
11/30/2016	Ramon Rodriguez (US021721)	630370615	November 1 Paycheck	\$1,500.00		\$333,147.42
11/10/2016	Gisselle Ramirez (US021721)	630370693	November 1 Paycheck	\$1,300.00		\$334,247.42
11/30/2016	Imbel Trejillo (US021721)	630370698	November 1 Paycheck	\$1,500.00		\$335,547.42
11/10/2016	Arny Alvarez (US021721)	630370516	November 1 Paycheck	\$1,300.00		\$336,847.42
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from blod	\$935.87		\$338,147.42
11/10/2016	Ulises Renieria (US021721)	630370907	November 1 Paycheck	\$1,300.00		\$338,780.49
11/30/2016	Graci Pariona (US021721)	630370680	November 1 Paycheck	\$2,290.87		\$340,980.49
11/10/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from apple computers	\$28,298.73		\$342,371.16
11/30/2016	Asherra Moyca (US021721)	630370682	November 1 Paycheck	\$2,792.99		\$340,888.89
11/10/2016	Gabriela Juarez (US021721)	630370680	November 1 Paycheck	\$1,300.00		\$373,002.22
11/30/2016	Gerardo Mejia (US021721)	630370654	November 1 Paycheck	\$2,290.87		\$374,902.22
11/10/2016	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	\$3,467.00		\$379,595.89
11/10/2016	Jeremy Carransa (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		\$381,588.89
11/10/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from the home depot	\$148.79		\$381,683.83
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from walmart	\$95.87		\$381,859.82
11/10/2016	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	\$4,798.89		\$389,595.89
11/10/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from target	\$296.62		\$394,125.92
11/30/2016	VEI-WEST CENTRAL BANK	610119230	start up purchase from staples	\$8,637.46		\$394,963.94
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		\$150,000.00	\$250,000.00
11/02/2016	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Contract with VEI Office: October Payment		\$170,000.00	\$170,000.00
10/28/2016	VEI-WESTERN REGION CENTRAL OFFICE	210003855	Seed Money		\$170,000.00	\$170,000.00

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 1,266 units of the Signum Wand per month will be sold. With the Signum Wand, 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 \$150,000 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: November 1, 2016

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

Omar Guerrero
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	44,130.32	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)
Totals		93,489.42		93,489.42	23,888.66	