

	Year 1											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Online Financial Startup Projected Balance Sheets												
ASSETS												
Current Assets												
Cash	945,961	871,911	797,549	762,003	678,365	572,230	389,667	4,627,080	4,232,372	3,532,115	2,599,928	2,291,328
Short Term Investments	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	0	0	0	0	0	992	3,969	9,923	19,846	33,738	51,600	92,155
Inventory	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other:PrePaid Insurance&Expenses	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Assets	948,961	874,911	800,549	765,003	681,365	576,222	396,637	4,640,003	4,255,218	3,568,853	2,654,528	2,386,484
Property and Equipment (net of depreciation)	26,542	25,783	25,025	24,267	23,508	22,750	21,992	21,233	20,475	19,717	43,361	41,906
Other Assets:Deferred Charge	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	975,503	900,694	825,574	789,270	704,873	598,972	418,628	4,661,236	4,275,693	3,588,570	2,697,889	2,428,389
LIABILITIES AND STOCKHOLDERS' EQUITY												
Liabilities												
Current Liabilities												
Accounts Payable	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable on Bank	49,879	49,758	49,635	49,511	49,387	49,261	49,134	49,006	48,877	48,747	48,616	48,484
Bond Payable	0	0	0	0	0	0	0	0	0	0	0	0
Other Payables	0	0	0	0	0	0	0	0	0	0	0	0
Deferred revenue	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Liabilities	49,879	49,758	49,635	49,511	49,387	49,261	49,134	49,006	48,877	48,747	48,616	48,484
Total Liabilities	49,879	49,758	49,635	49,511	49,387	49,261	49,134	49,006	48,877	48,747	48,616	48,484
Stockholders' Equity												
Paid-in Capital	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Retained Earnings	(74,377)	(149,063)	(224,061)	(260,241)	(344,514)	(450,289)	(630,506)	(887,770)	(1,273,184)	(1,960,178)	(2,850,727)	(3,120,095)
Total Stockholders' Equity	925,623	850,937	775,939	739,759	655,486	549,711	369,494	4,612,230	4,226,816	3,539,822	2,649,273	2,379,905
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	975,503	900,694	825,574	789,270	704,873	598,972	418,628	4,661,236	4,275,693	3,588,570	2,697,889	2,428,389

Year 1											Year 1	
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	
0	0	0	0	0	0	0	0	0	0	0	0	
19	18	16	15	14	12	8	95	87	73	55	49	

Year 1											Year 1		
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12		

Online Financial Startup Projected Income Statements

Revenues	Year 1											Year 1		
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total	% Sales
Clients, Site Ad Revenue	0	0	0	0	0	0	0	0	0	0	0	7,099	7,099	0
Advisors, Site Ad Revenue	0	0	0	0	0	333	1,332	3,331	6,662	11,325	17,320	24,648	64,950	0
Client Software Rental	0	0	0	0	0	0	0	0	0	0	0	3,697	3,697	0
Advisor Software Rental	0	0	0	0	0	33	133	333	666	1,132	1,732	2,465	6,495	0
Client Link Purchases	0	0	0	0	0	0	0	0	0	0	0	7,394	7,394	0
Advisor Link Purchases	0	0	0	0	0	167	666	1,665	3,331	5,662	8,660	12,324	32,475	0
Client Fees from CPAs	0	0	0	0	0	0	0	0	0	0	0	18,597	18,597	0
Client Fees from Attorneys	0	0	0	0	0	0	0	0	0	0	0	3,415	3,415	0
Client Fees from Financial Planners	0	0	0	0	0	0	0	0	0	0	0	1,860	1,860	0
Client Fees from Life Insurance	0	0	0	0	0	0	0	0	0	0	0	4,227	4,227	0
Client Fees from Estate Planners	0	0	0	0	0	0	0	0	0	0	0	423	423	0
Client Fees from other	0	0	0	0	0	0	0	0	0	0	0	1,057	1,057	0
Advisor Fees from CPAs	0	0	0	0	0	1,257	5,026	12,565	25,131	42,722	65,340	92,984	245,025	0
Advisor Fees from Attorneys	0	0	0	0	0	231	923	2,307	4,615	7,845	11,999	17,075	44,996	0
Advisor Fees from Financial Planners	0	0	0	0	0	126	503	1,257	2,513	4,272	6,534	9,298	24,503	0
Advisor Fees from Life Insurance	0	0	0	0	0	286	1,142	2,856	5,712	9,710	14,850	21,133	55,688	0
Advisor Fees from Estate Planners	0	0	0	0	0	29	114	286	571	971	1,485	2,113	5,569	0
Advisor Fees from Other	0	0	0	0	0	71	286	714	1,428	2,427	3,713	5,283	13,922	0
Total Revenues	0	0	0	0	0	2,531	10,126	25,314	50,628	86,067	131,632	235,091	541,389	1
Cost of Sales														
Client Site Ad Revenue	0	0	0	0	0	0	0	0	0	0	0	1,065	1,065	0%
Advisor Site Ad Revenue	0	0	0	0	0	50	200	500	999	1,699	2,598	3,697	9,743	0%
Advisor Sales Fees	0	0	0	0	0	999	2,998	5,995	9,992	13,989	17,986	21,983	73,943	3%
Advisor Sales Commissions	0	0	0	0	0	80	240	479	798	1,118	1,437	1,756	5,908	0%
Client Sales Commissions	0	0	0	0	0	1,996	5,989	11,979	19,965	27,951	35,936	43,922	147,739	5%
Advisor Referral User Fee Reduction Co	0	0	0	0	0	0	0	399	1,597	3,992	7,984	13,573	27,544	1%
Client Referral Commission	0	0	0	0	0	0	0	100	399	998	1,996	3,394	6,888	0%
Client Software Rental	0	0	0	0	0	0	0	0	0	0	0	7,394	7,394	0%
Advisor Software Rental	0	0	0	0	0	833	3,331	8,327	16,654	28,312	43,300	61,619	162,376	6%
Client Link Purchases	0	0	0	0	0	0	0	0	0	0	0	5,915	5,915	0%
Advisor Link Purchases	0	0	0	0	0	133	533	1,332	2,665	4,530	6,928	9,859	25,980	1%
Web Site Development	40,000	40,000	40,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	129,000	5%
Web Site Hosting	0	0	0	0	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	8,000	0%
Sales & Marketing Costs	0	0	0	0	25,000	43,375	97,750	188,125	309,500	471,875	670,250	85,625	1,891,500	67%
Advertising Costs	0	0	0	0	21,750	0	0	0	0	102,709	102,709	102,709	329,877	12%
Total Cost of Sales	40,000	40,000	40,000	1,000	48,750	49,466	113,040	219,236	364,569	659,172	893,125	364,513	2,832,872	100%
Contribution Margin	(40,000)	(40,000)	(40,000)	(1,000)	(48,750)	(46,935)	(102,915)	(193,922)	(313,941)	(573,105)	(761,493)	(129,422)	(2,291,483)	
Operating Expenses:														
Salaries,wages,taxes,benefits	26,046	26,110	26,174	26,239	26,304	49,269	67,123	67,289	74,105	114,188	125,553	131,404	759,803	85%
Other G & A Expenses	10,309	10,309	10,309	10,309	10,309	10,309	10,309	10,309	10,309	10,309	10,309	14,318	127,717	14%
Depreciation	758	758	758	758	758	758	758	758	758	758	1,456	1,456	10,494	1%
Total Operating Expenses	37,113	37,177	37,242	37,306	37,371	60,336	78,191	78,356	85,172	125,255	137,317	147,178	898,015	
Operating Profit (Loss)														
Before Interest and Taxes	(77,113)	(77,177)	(77,242)	(38,306)	(86,121)	(107,271)	(181,105)	(272,279)	(399,114)	(698,360)	(898,810)	(276,600)	(3,189,498)	
Interest Expense	(417)	(416)	(415)	(414)	(413)	(412)	(411)	(409)	(408)	(407)	(406)	(405)	(4,932)	
Interest Income	3,153	2,906	2,658	2,540	2,261	1,907	1,299	15,424	14,108	11,774	8,666	7,638	74,335	
Profit (Loss) Before Taxes	(74,377)	(74,687)	(74,998)	(36,180)	(84,272)	(105,775)	(180,217)	(257,264)	(385,414)	(686,993)	(890,550)	(269,367)	(3,120,095)	
Income Taxes	0	0	0	0	0	0	0	0	0	0	0	0	0	
NET PROFIT (LOSS)	(74,377)	(74,687)	(74,998)	(36,180)	(84,272)	(105,775)	(180,217)	(257,264)	(385,414)	(686,993)	(890,550)	(269,367)	(3,120,095)	

Online Financial Startup Projected Cash Flows

	Year 1											Year 1	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Year 1	Year 1												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
CASH FLOWS FROM OPERATIONS													
Net income	(74,377)	(74,687)	(74,998)	(36,180)	(84,272)	(105,775)	(180,217)	(257,264)	(385,414)	(686,993)	(890,550)	(269,367)	(3,120,095)
Adjustments to reconcile net income to cash flows from operations													
Depreciation	758	758	758	758	758	758	758	758	758	758	1,456	1,456	10,494
Changes in certain assets and liabilities:													
Prepaid Expenses increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts receivable decrease	0	0	0	0	0	(992)	(2,977)	(5,954)	(9,923)	(13,892)	(17,862)	(40,556)	(92,155)
Other Payables Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Revenue Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Charges Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts payable Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM OPERATIONS	(73,618)	(73,928)	(74,240)	(35,422)	(83,514)	(106,009)	(182,436)	(262,460)	(394,579)	(700,127)	(906,956)	(308,467)	(3,201,756)
CASH FLOWS FROM INVESTING ACTIVITIES													
Decrease in Investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of equipment	(27,300)	0	0	0	0	0	0	0	0	0	(25,100)	0	(52,400)
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES	(27,300)	0	0	0	0	0	0	0	0	0	(25,100)	0	(52,400)
CASH FLOWS FROM FINANCING ACTIVITIES													
Sale of Stock	0	0	0	0	0	0	0	4,500,000	0	0	0	0	4,500,000
Dividend Payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable Increase	(121)	(122)	(123)	(124)	(125)	(126)	(127)	(128)	(129)	(130)	(131)	(132)	(1,516)
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES	(121)	(122)	(123)	(124)	(125)	(126)	(127)	4,499,872	(129)	(130)	(131)	(132)	4,498,484
NET CASH FLOWS	(101,039)	(74,050)	(74,362)	(35,545)	(83,639)	(106,135)	(182,562)	4,237,412	(394,708)	(700,257)	(932,187)	(308,599)	1,244,328
CASH, BEGINNING OF PERIOD	1,047,000	945,961	871,911	797,549	762,003	678,365	572,230	389,667	4,627,080	4,232,372	3,532,115	2,599,928	1,047,000
CASH, END OF PERIOD	945,961	871,911	797,549	762,003	678,365	572,230	389,667	4,627,080	4,232,372	3,532,115	2,599,928	2,291,328	2,291,328

Year 2											Year 2	
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	

Online Financial Startup Projected Balance Sheets

ASSETS

ASSETS												
Current Assets												
Cash	1,977,010	1,633,095	1,349,456	1,160,546	1,040,697	1,070,787	1,286,511	1,606,399	2,166,322	2,987,813	3,948,519	4,732,092
Short Term Investments	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	124,534	161,895	246,984	303,674	363,361	520,139	595,100	670,062	916,178	1,008,360	1,100,543	1,415,542
Inventory	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other:PrePaid Insurance&Expenses	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Assets	2,104,545	1,797,990	1,599,440	1,467,220	1,407,058	1,593,925	1,884,611	2,279,461	3,085,500	3,999,173	5,052,062	6,150,634
Property and Equipment (net of depreciation)	40,450	38,994	37,539	36,083	34,628	33,172	31,717	30,261	28,806	27,350	25,894	24,439
Other Assets:Deferred Charge	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	2,144,995	1,836,985	1,636,979	1,503,303	1,441,686	1,627,098	1,916,328	2,309,722	3,114,305	4,026,523	5,077,956	6,175,073

LIABILITIES AND STOCKHOLDERS' EQUITY

LIABILITIES AND STOCKHOLDERS' EQUITY												
Liabilities												
Current Liabilities												
Accounts Payable	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable on Bank	48,351	48,216	48,081	47,944	47,807	47,668	47,528	47,386	47,244	47,100	46,956	46,810
Bond Payable	0	0	0	0	0	0	0	0	0	0	0	0
Other Payables	0	0	0	0	0	0	0	0	0	0	0	0
Deferred revenue	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Liabilities	48,351	48,216	48,081	47,944	47,807	47,668	47,528	47,386	47,244	47,100	46,956	46,810
Total Liabilities	48,351	48,216	48,081	47,944	47,807	47,668	47,528	47,386	47,244	47,100	46,956	46,810
Stockholders' Equity												
Paid-in Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Retained Earnings	(3,403,356)	(3,711,232)	(3,911,102)	(4,044,641)	(4,106,121)	(3,920,570)	(3,631,200)	(3,237,664)	(2,432,939)	(1,520,577)	(468,999)	628,263
Total Stockholders' Equity	2,096,644	1,788,768	1,588,898	1,455,359	1,393,879	1,579,430	1,868,800	2,262,336	3,067,061	3,979,423	5,031,001	6,128,263
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	2,144,995	1,836,985	1,636,979	1,503,303	1,441,686	1,627,098	1,916,328	2,309,722	3,114,305	4,026,523	5,077,956	6,175,073

Year 2											Year 2	
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	
44	37	33	31	29	33	40	48	65	85	108	131	

Year 2											Year 2		
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total	Sales

Online Financial Startup

Projected Income Statements

	Year 2											Year 2		
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total	Sales
Revenues														
Clients, Site Ad Revenue	9,593	12,470	31,624	38,882	46,525	90,598	103,655	116,712	194,653	214,238	233,824	337,879	1,430,652	8%
Advisors, Site Ad Revenue	33,308	43,300	54,903	67,504	80,772	94,373	107,974	121,575	135,176	148,777	162,378	175,978	1,226,017	6%
Client Software Rental	4,996	6,495	16,471	20,251	24,232	47,186	53,987	60,787	101,382	111,582	121,783	175,978	745,131	4%
Advisor Software Rental	3,331	4,330	5,490	6,750	8,077	9,437	10,797	12,157	13,518	14,878	16,238	17,598	122,602	1%
Client Link Purchases	9,992	12,990	32,942	40,503	48,463	94,373	107,974	121,575	202,764	223,165	243,566	351,957	1,490,263	8%
Advisor Link Purchases	16,654	21,650	27,451	33,752	40,386	47,186	53,987	60,787	67,588	74,388	81,189	87,989	613,008	3%
Client Fees from CPAs	25,131	32,670	82,848	101,864	121,885	237,348	271,555	305,761	509,951	561,261	612,570	885,173	3,748,018	20%
Client Fees from Attorneys	4,615	5,999	15,214	18,706	22,383	43,586	49,867	56,149	93,646	103,068	112,490	162,550	688,272	4%
Client Fees from Financial Planners	2,513	3,267	8,285	10,186	12,189	23,735	27,155	30,576	50,995	56,126	61,257	88,517	374,802	2%
Client Fees from Life Insurance	5,712	7,425	18,829	23,151	27,701	53,943	61,717	69,491	115,898	127,559	139,220	201,176	851,822	4%
Client Fees from Estate Planners	571	743	1,883	2,315	2,770	5,394	6,172	6,949	11,590	12,756	13,922	20,118	85,182	0%
Client Fees from other	1,428	1,856	4,707	5,788	6,925	13,486	15,429	17,373	28,974	31,890	34,805	50,294	212,956	1%
Advisor Fees from CPAs	125,654	163,350	207,120	254,660	304,713	356,023	407,332	458,642	509,951	561,261	612,570	663,880	4,625,156	24%
Advisor Fees from Attorneys	23,075	29,997	38,035	46,765	55,956	65,379	74,801	84,223	93,646	103,068	112,490	121,912	849,347	4%
Advisor Fees from Financial Planners	12,565	16,335	20,712	25,466	30,471	35,602	40,733	45,864	50,995	56,126	61,257	66,388	462,516	2%
Advisor Fees from Life Insurance	28,558	37,125	47,073	57,877	69,253	80,914	92,575	104,237	115,898	127,559	139,220	150,882	1,051,172	6%
Advisor Fees from Estate Planners	2,856	3,713	4,707	5,788	6,925	8,091	9,258	10,424	11,590	12,756	13,922	15,088	105,117	1%
Advisor Fees from Other	7,139	9,281	11,768	14,469	17,313	20,229	23,144	26,059	28,974	31,890	34,805	37,720	262,793	1%
Total Revenues	317,690	412,997	630,062	774,679	926,940	1,326,884	1,518,113	1,709,342	2,337,188	2,572,347	2,807,507	3,611,077	18,944,826	100%
Cost of Sales														
Client Site Ad Revenue	1,439	1,871	4,744	5,832	6,979	13,590	15,548	17,507	29,198	32,136	35,074	50,682	214,598	2%
Advisor Site Ad Revenue	4,996	6,495	8,235	10,126	12,116	14,156	16,196	18,236	20,276	22,316	24,357	26,397	183,903	1%
Advisor Sales Fees	25,980	29,977	34,807	37,805	39,803	40,803	40,803	40,803	40,803	42,027	42,027	42,027	457,664	4%
Advisor Sales Commissions	2,076	2,395	2,781	3,021	3,180	3,260	3,260	3,260	3,260	3,260	3,260	3,260	36,274	0%
Client Sales Commissions	51,908	59,894	69,545	75,534	79,527	81,524	81,524	81,524	81,524	81,524	81,524	81,524	907,076	7%
Advisor Referral User Fee Reduction Co	20,758	29,540	39,919	51,895	65,801	80,904	96,805	112,707	127,810	141,715	154,024	164,736	1,086,616	8%
Client Referral Commission	5,191	7,387	9,982	12,977	16,454	20,231	24,207	28,184	31,960	35,438	38,516	41,194	271,722	2%
Client Software Rental	9,992	12,990	32,942	40,503	48,463	94,373	107,974	121,575	202,764	229,860	250,873	362,516	1,514,824	12%
Advisor Software Rental	83,270	108,250	137,256	168,761	201,930	235,932	269,935	303,937	337,939	383,100	418,122	453,144	3,101,577	24%
Client Link Purchases	7,994	10,392	26,353	32,402	38,771	75,498	86,379	97,260	162,211	183,888	200,699	290,012	1,211,859	9%
Advisor Link Purchases	13,323	17,320	21,961	27,002	32,309	37,749	43,190	48,630	54,070	61,296	66,900	72,503	496,252	4%
Web Site Development	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,030	1,030	1,030	12,090	0%
Web Site Hosting	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000	1%
Sales & Marketing Costs	119,000	211,375	217,150	217,150	217,150	217,150	217,150	217,150	217,150	219,802	219,802	219,802	2,509,831	19%
Advertising Costs	102,709	69,200	69,200	69,200	69,200	69,200	69,200	69,200	69,200	71,276	71,276	71,276	870,137	7%
Total Cost of Sales	459,636	578,087	685,876	763,207	842,684	995,370	1,083,171	1,170,972	1,389,165	1,518,668	1,617,482	1,890,103	12,994,421	100%
Contribution Margin	(141,946)	(165,090)	(55,814)	11,472	84,257	331,514	434,942	538,370	948,022	1,053,680	1,190,025	1,720,974	5,950,405	
Operating Expenses:														
Salaries,wages,taxes,benefits	131,728	132,053	132,379	132,705	133,032	133,360	133,689	134,019	134,350	134,681	135,013	135,346	1,602,356	89%
Other G & A Expenses	14,318	14,318	14,318	14,318	14,318	14,318	14,318	14,318	14,318	14,748	14,748	14,748	173,105	10%
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467	1%
Total Operating Expenses	147,502	147,826	148,152	148,479	148,806	149,134	149,463	149,793	150,123	150,884	151,216	151,549	1,792,927	
Operating Profit (Loss)														
Before Interest and Taxes	(289,448)	(312,916)	(203,966)	(137,007)	(64,549)	182,380	285,479	388,577	797,899	902,796	1,038,809	1,569,424	4,157,478	
Interest Expense	(404)	(403)	(402)	(401)	(400)	(398)	(397)	(396)	(395)	(394)	(393)	(391)	(4,773)	
Interest Income	6,590	5,444	4,498	3,868	3,469	3,569	4,288	5,355	7,221	9,959	13,162	15,774	83,197	
Profit (Loss) Before Taxes	(283,262)	(307,876)	(199,870)	(133,539)	(61,480)	185,551	289,370	393,536	804,726	912,361	1,051,578	1,584,807	4,235,902	
Income Taxes	0	0	0	0	0	0	0	0	0	0	0	(487,544)	(487,544)	
NET PROFIT (LOSS)	(283,262)	(307,876)	(199,870)	(133,539)	(61,480)	185,551	289,370	393,536	804,726	912,361	1,051,578	1,097,263	3,748,358	

Online Financial Startup

Projected Cash Flows

	Year 2											Total	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11		Month 12
Year 2	Year 2												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
CASH FLOWS FROM OPERATIONS													
Net income	(283,262)	(307,876)	(199,870)	(133,539)	(61,480)	185,551	289,370	393,536	804,726	912,361	1,051,578	1,097,263	3,748,358
Adjustments to reconcile net income to cash flows from operations													
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467
Changes in certain assets and liabilities:													
Prepaid Expenses increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts receivable decrease	(32,379)	(37,360)	(85,090)	(56,690)	(59,687)	(156,778)	(74,962)	(74,962)	(246,116)	(92,183)	(92,183)	(314,999)	(1,323,387)
Other Payables Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Revenue Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Charges Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts payable Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM OPERATIONS	(314,185)	(343,780)	(283,504)	(188,773)	(119,711)	30,228	215,864	320,030	560,065	821,634	960,851	783,719	2,442,438
CASH FLOWS FROM INVESTING ACTIVITIES													
Decrease in Investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of equipment	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS FROM FINANCING ACTIVITIES													
Sale of Stock	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividend Payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable Increase	(133)	(134)	(135)	(137)	(138)	(139)	(140)	(141)	(142)	(144)	(145)	(146)	(1,675)
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES	(133)	(134)	(135)	(137)	(138)	(139)	(140)	(141)	(142)	(144)	(145)	(146)	(1,675)
NET CASH FLOWS	(314,318)	(343,915)	(283,640)	(188,910)	(119,848)	30,090	215,724	319,888	559,923	821,491	960,706	783,573	2,440,763
CASH, BEGINNING OF PERIOD	2,291,328	1,977,010	1,633,095	1,349,456	1,160,546	1,040,697	1,070,787	1,286,511	1,606,399	2,166,322	2,987,813	3,948,519	2,291,328
CASH, END OF PERIOD	1,977,010	1,633,095	1,349,456	1,160,546	1,040,697	1,070,787	1,286,511	1,606,399	2,166,322	2,987,813	3,948,519	4,732,092	4,732,092

	Year 3											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Online Financial Startup Projected Balance Sheets												
ASSETS												
Current Assets												
Cash	5,613,868	6,594,513	7,675,339	8,857,659	10,143,023	11,532,471	13,026,759	14,626,367	16,331,491	18,103,260	19,979,327	21,959,888
Short Term Investments	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	1,524,946	1,634,349	1,743,753	1,853,156	1,962,560	2,071,963	2,181,367	2,290,770	2,400,173	2,509,577	2,618,980	2,728,384
Inventory	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other:PrePaid Insurance&Expenses	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Assets	7,141,814	8,231,862	9,422,091	10,713,815	12,108,583	13,607,434	15,211,126	16,920,137	18,734,665	20,615,837	22,601,307	24,691,272
Property and Equipment (net of depreciation)	22,983	21,528	20,072	18,617	17,161	15,706	14,250	12,794	11,339	9,883	8,428	6,972
Other Assets:Deferred Charge	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	7,164,797	8,253,390	9,442,164	10,732,431	12,125,744	13,623,139	15,225,376	16,932,932	18,746,004	20,625,720	22,609,735	24,698,244
LIABILITIES AND STOCKHOLDERS' EQUITY												
Liabilities												
Current Liabilities												
Accounts Payable	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable on Bank	46,662	46,514	46,364	46,213	46,061	45,908	45,753	45,597	45,440	45,281	45,121	44,960
Bond Payable	0	0	0	0	0	0	0	0	0	0	0	0
Other Payables	0	0	0	0	0	0	0	0	0	0	0	0
Deferred revenue	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Liabilities	46,662	46,514	46,364	46,213	46,061	45,908	45,753	45,597	45,440	45,281	45,121	44,960
Total Liabilities	46,662	46,514	46,364	46,213	46,061	45,908	45,753	45,597	45,440	45,281	45,121	44,960
Stockholders' Equity												
Paid-in Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Retained Earnings	1,618,135	2,706,876	3,895,799	5,186,218	6,579,683	8,077,232	9,679,623	11,387,335	13,200,564	15,080,439	17,064,614	19,153,285
Total Stockholders' Equity	7,118,135	8,206,876	9,395,799	10,686,218	12,079,683	13,577,232	15,179,623	16,887,335	18,700,564	20,580,439	22,564,614	24,653,285
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	7,164,797	8,253,390	9,442,164	10,732,431	12,125,744	13,623,139	15,225,376	16,932,932	18,746,004	20,625,720	22,609,735	24,698,244

Year 3											Year 3	
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	
153	177	203	232	263	296	332	371	412	455	501	549	

Year 3											Year 3		
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12		

Online Financial Startup Projected Income Statements

Revenues	Year 3											Total	Sales	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11			Month 12
Clients, Site Ad Revenue	363,992	390,106	416,220	442,333	468,447	494,561	520,675	546,788	572,902	599,016	625,130	651,243	6,091,414	9%
Advisors, Site Ad Revenue	189,579	203,180	216,781	230,382	243,983	257,584	271,185	284,786	298,387	311,987	325,588	339,189	3,172,611	5%
Client Software Rental	189,579	203,180	216,781	230,382	243,983	257,584	271,185	284,786	298,387	311,987	325,588	339,189	3,172,611	5%
Advisor Software Rental	18,958	20,318	21,678	23,038	24,398	25,758	27,118	28,479	29,839	31,199	32,559	33,919	317,261	0%
Client Link Purchases	379,159	406,360	433,562	460,764	487,966	515,168	542,369	569,571	596,773	623,975	651,177	678,378	6,345,223	10%
Advisor Link Purchases	94,790	101,590	108,391	115,191	121,991	128,792	135,592	142,393	149,193	155,994	162,794	169,595	1,586,306	2%
Client Fees from CPAs	953,586	1,021,998	1,090,411	1,158,824	1,227,236	1,295,649	1,364,061	1,432,474	1,500,887	1,569,299	1,637,712	1,706,125	15,958,262	25%
Client Fees from Attorneys	175,113	187,676	200,239	212,802	225,365	237,928	250,491	263,054	275,617	288,180	300,743	313,307	2,930,517	5%
Client Fees from Financial Planners	95,359	102,200	109,041	115,882	122,724	129,565	136,406	143,247	150,089	156,930	163,771	170,612	1,595,826	2%
Client Fees from Life Insurance	216,724	232,272	247,821	263,369	278,917	294,466	310,014	325,562	341,111	356,659	372,207	387,756	3,626,878	6%
Client Fees from Estate Planners	21,672	23,227	24,782	26,337	27,892	29,447	31,001	32,556	34,111	35,666	37,221	38,776	362,688	1%
Client Fees from other	54,181	58,068	61,955	65,842	69,729	73,616	77,503	81,391	85,278	89,165	93,052	96,939	906,719	1%
Advisor Fees from CPAs	715,189	766,499	817,808	869,118	920,427	971,737	1,023,046	1,074,356	1,125,665	1,176,975	1,228,284	1,279,594	11,968,696	18%
Advisor Fees from Attorneys	131,335	140,757	150,179	159,602	169,024	178,446	187,868	197,291	206,713	216,135	225,558	234,980	2,197,888	3%
Advisor Fees from Financial Planners	71,519	76,650	81,781	86,912	92,043	97,174	102,305	107,436	112,567	117,697	122,828	127,959	1,196,870	2%
Advisor Fees from Life Insurance	162,543	174,204	185,865	197,527	209,188	220,849	232,510	244,172	255,833	267,494	279,155	290,817	2,720,158	4%
Advisor Fees from Estate Planners	16,254	17,420	18,587	19,753	20,919	22,085	23,251	24,417	25,583	26,749	27,916	29,082	272,016	0%
Advisor Fees from Other	40,636	43,551	46,466	49,382	52,297	55,212	58,128	61,043	63,958	66,874	69,789	72,704	680,040	1%
Total Revenues	3,890,167	4,169,258	4,448,348	4,727,439	5,006,529	5,285,620	5,564,711	5,843,801	6,122,892	6,401,982	6,681,073	6,960,163	65,101,983	100%
Cost of Sales														
Client Site Ad Revenue	54,599	58,516	62,433	66,350	70,267	74,184	78,101	82,018	85,935	89,852	93,769	97,687	913,712	3%
Advisor Site Ad Revenue	28,437	30,477	32,517	34,557	36,597	38,638	40,678	42,718	44,758	46,798	48,838	50,878	475,892	2%
Advisor Sales Fees	42,027	42,027	42,027	42,027	42,027	42,027	42,027	42,027	42,027	42,027	42,027	42,027	508,104	2%
Advisor Sales Commissions	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	39,122	0%
Client Sales Commissions	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	978,286	3%
Advisor Referral User Fee Reduction Co	173,851	181,370	187,291	191,616	194,011	195,209	195,608	195,608	195,608	195,608	195,608	195,608	2,296,998	7%
Client Referral Commission	43,474	45,354	46,835	47,916	48,515	48,814	48,914	48,914	48,914	48,914	48,914	48,914	574,393	2%
Client Software Rental	390,533	418,551	446,569	474,587	502,605	530,623	558,641	586,658	614,676	642,694	670,712	698,730	6,595,943	21%
Advisor Software Rental	488,167	523,189	558,211	593,234	628,256	663,278	698,301	733,323	768,345	803,367	838,389	873,411	8,244,929	27%
Client Link Purchases	312,427	334,841	357,255	379,670	402,084	424,498	446,912	469,327	491,741	514,155	536,569	558,983	5,276,755	17%
Advisor Link Purchases	78,107	83,710	89,314	94,917	100,521	106,125	111,728	117,332	122,935	128,539	134,143	139,747	1,319,189	4%
Web Site Development	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,030	1,061	1,061	12,453	0%
Web Site Hosting	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000	0%
Sales & Marketing Costs	219,802	219,802	219,802	219,802	219,802	219,802	219,802	219,802	219,802	222,534	222,534	222,534	2,645,819	9%
Advertising Costs	71,276	71,276	71,276	71,276	71,276	71,276	71,276	71,276	71,276	73,414	73,414	73,414	861,727	3%
Total Cost of Sales	1,998,513	2,104,927	2,209,344	2,311,766	2,411,775	2,510,288	2,607,802	2,704,817	2,801,832	2,967,672	3,067,419	3,167,166	30,863,320	100%
Contribution Margin	1,891,654	2,064,331	2,239,004	2,415,673	2,594,754	2,775,332	2,956,909	3,138,984	3,321,059	3,434,310	3,613,654	3,792,997	34,238,663	
Operating Expenses:														
Salaries,wages,taxes,benefits	135,680	136,015	136,350	136,686	137,023	137,361	137,700	138,040	138,380	138,721	139,064	139,406	1,650,426	89%
Other G & A Expenses	14,748	14,748	14,748	14,748	14,748	14,748	14,748	14,748	14,748	15,190	15,190	15,190	178,298	10%
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467	1%
Total Operating Expenses	151,883	152,218	152,553	152,889	153,226	153,564	153,903	154,243	154,583	155,367	155,709	156,052	1,846,191	
Operating Profit (Loss)														
Before Interest and Taxes	1,739,771	1,912,114	2,086,451	2,262,784	2,441,528	2,621,768	2,803,006	2,984,741	3,166,476	3,278,943	3,457,945	3,636,945	32,392,472	
Interest Expense	(390)	(389)	(388)	(386)	(385)	(384)	(383)	(381)	(380)	(379)	(377)	(376)	(4,598)	
Interest Income	18,713	21,982	25,584	29,526	33,810	38,442	43,423	48,755	54,438	60,344	66,598	73,200	514,813	
Profit (Loss) Before Taxes	1,758,094	1,933,706	2,111,648	2,291,923	2,474,953	2,659,826	2,846,045	3,033,114	3,220,534	3,338,909	3,524,165	3,709,769	32,902,687	
Income Taxes	(768,223)	(844,965)	(922,725)	(1,001,504)	(1,081,488)	(1,162,277)	(1,243,654)	(1,325,403)	(1,407,305)	(1,459,034)	(1,539,990)	(1,621,099)	(14,377,666)	
NET PROFIT (LOSS)	989,871	1,088,742	1,188,923	1,290,419	1,393,465	1,497,549	1,602,391	1,707,712	1,813,230	1,879,875	1,984,175	2,088,670	18,525,021	

Online Financial Startup Projected Cash Flows

	Year 3											Total	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11		Month 12
	Year 3												
CASH FLOWS FROM OPERATIONS													
Net income	989,871	1,088,742	1,188,923	1,290,419	1,393,465	1,497,549	1,602,391	1,707,712	1,813,230	1,879,875	1,984,175	2,088,670	18,525,021
Adjustments to reconcile net income to cash flows from operations													
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467
Changes in certain assets and liabilities:													
Prepaid Expenses increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts receivable decrease	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(1,312,842)
Other Payables Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Revenue Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Charges Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts payable Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM OPERATIONS	881,923	980,794	1,080,975	1,182,471	1,285,517	1,389,601	1,494,443	1,599,764	1,705,282	1,771,927	1,876,227	1,980,723	17,229,646
CASH FLOWS FROM INVESTING ACTIVITIES													
Decrease in Investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of equipment	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS FROM FINANCING ACTIVITIES													
Sale of Stock	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividend Payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable Increase	(147)	(148)	(150)	(151)	(152)	(153)	(155)	(156)	(157)	(159)	(160)	(161)	(1,850)
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES	(147)	(148)	(150)	(151)	(152)	(153)	(155)	(156)	(157)	(159)	(160)	(161)	(1,850)
NET CASH FLOWS	881,776	980,645	1,080,826	1,182,320	1,285,365	1,389,448	1,494,289	1,599,608	1,705,124	1,771,768	1,876,067	1,980,561	17,227,796
CASH, BEGINNING OF PERIOD	4,732,092	5,613,868	6,594,513	7,675,339	8,857,659	10,143,023	11,532,471	13,026,759	14,626,367	16,331,491	18,103,260	19,979,327	4,732,092
CASH, END OF PERIOD	5,613,868	6,594,513	7,675,339	8,857,659	10,143,023	11,532,471	13,026,759	14,626,367	16,331,491	18,103,260	19,979,327	21,959,888	21,959,888

	Year 4											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
Online Financial Startup Projected Balance Sheets												
ASSETS												
Current Assets												
Cash	22,729,829	24,917,494	27,210,238	29,608,257	32,111,749	34,720,913	37,435,945	40,257,045	43,184,412	46,158,958	49,238,470	52,423,146
Short Term Investments	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	4,150,629	4,260,033	4,369,436	4,478,840	4,588,243	4,697,647	4,807,050	4,916,454	5,025,857	5,135,261	5,244,664	5,354,068
Inventory	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other:PrePaid Insurance&Expenses	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Assets	26,883,459	29,180,527	31,582,674	34,090,097	36,702,992	39,421,559	42,245,995	45,176,499	48,213,269	51,297,218	54,486,134	57,780,214
Property and Equipment (net of depreciation)	5,517	4,061	2,606	1,150	(306)	(1,761)	(3,217)	(4,672)	(6,128)	(7,583)	(9,039)	(10,494)
Other Assets:Deferred Charge	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	26,888,975	29,184,588	31,585,280	34,091,247	36,702,687	39,419,798	42,242,779	45,171,827	48,207,142	51,289,635	54,477,095	57,769,720
LIABILITIES AND STOCKHOLDERS' EQUITY												
Liabilities												
Current Liabilities												
Accounts Payable	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable on Bank	44,797	44,633	44,468	44,301	44,133	43,963	43,792	43,620	43,446	43,271	43,094	42,916
Bond Payable	0	0	0	0	0	0	0	0	0	0	0	0
Other Payables	0	0	0	0	0	0	0	0	0	0	0	0
Deferred revenue	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Liabilities	44,797	44,633	44,468	44,301	44,133	43,963	43,792	43,620	43,446	43,271	43,094	42,916
Total Liabilities	44,797	44,633	44,468	44,301	44,133	43,963	43,792	43,620	43,446	43,271	43,094	42,916
Stockholders' Equity												
Paid-in Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Retained Earnings	21,344,178	23,639,955	26,040,812	28,546,946	31,158,554	33,875,835	36,698,986	39,628,207	42,663,695	45,746,364	48,934,001	52,226,804
Total Stockholders' Equity	26,844,178	29,139,955	31,540,812	34,046,946	36,658,554	39,375,835	42,198,986	45,128,207	48,163,695	51,246,364	54,434,001	57,726,804
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	26,888,975	29,184,588	31,585,280	34,091,247	36,702,687	39,419,798	42,242,779	45,171,827	48,207,142	51,289,635	54,477,095	57,769,720

Year 4											Year 4	
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	
600	654	710	770	832	897	965	1,036	1,110	1,185	1,264	1,346	

Year 4											Year 4		
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total	Sales

Online Financial Startup Projected Income Statements

Revenues	Year 4											Total	Sales	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11			Month 12
Clients, Site Ad Revenue	677,357	703,471	729,585	755,698	781,812	807,926	834,039	860,153	886,267	912,381	938,494	964,608	9,851,791	9%
Advisors, Site Ad Revenue	352,790	366,391	379,992	393,593	407,194	420,795	434,396	447,996	461,597	475,198	488,799	502,400	5,131,141	5%
Client Software Rental	352,790	366,391	379,992	393,593	407,194	420,795	434,396	447,996	461,597	475,198	488,799	502,400	5,131,141	5%
Advisor Software Rental	35,279	36,639	37,999	39,359	40,719	42,079	43,440	44,800	46,160	47,520	48,880	50,240	513,114	0%
Client Link Purchases	705,580	732,782	759,984	787,186	814,388	841,589	868,791	895,993	923,195	950,397	977,598	1,004,800	10,262,283	10%
Advisor Link Purchases	176,395	183,196	189,996	196,796	203,597	210,397	217,198	223,998	230,799	237,599	244,400	251,200	2,565,571	2%
Client Fees from CPAs	1,774,537	1,842,950	1,911,363	1,979,775	2,048,188	2,116,601	2,185,013	2,253,426	2,321,839	2,390,251	2,458,664	2,527,077	25,809,684	25%
Client Fees from Attorneys	325,870	338,433	350,996	363,559	376,122	388,685	401,248	413,811	426,374	438,937	451,500	464,063	4,739,597	5%
Client Fees from Financial Planners	177,454	184,295	191,136	197,978	204,819	211,660	218,501	225,343	232,184	239,025	245,866	252,708	2,580,968	2%
Client Fees from Life Insurance	403,304	418,852	434,401	449,949	465,497	481,046	496,594	512,142	527,691	543,239	558,787	574,336	5,865,837	6%
Client Fees from Estate Planners	40,330	41,885	43,440	44,995	46,550	48,105	49,659	51,214	52,769	54,324	55,879	57,434	586,584	1%
Client Fees from other	100,826	104,713	108,600	112,487	116,374	120,261	124,148	128,036	131,923	135,810	139,697	143,584	1,466,459	1%
Advisor Fees from CPAs	1,330,903	1,382,213	1,433,522	1,484,832	1,536,141	1,587,451	1,638,760	1,690,070	1,741,379	1,792,689	1,843,998	1,895,307	19,357,263	18%
Advisor Fees from Attorneys	244,402	253,824	263,247	272,669	282,091	291,514	300,936	310,358	319,781	329,203	338,625	348,047	3,554,697	3%
Advisor Fees from Financial Planners	133,090	138,221	143,352	148,483	153,614	158,745	163,876	169,007	174,138	179,269	184,400	189,531	1,935,726	2%
Advisor Fees from Life Insurance	302,478	314,139	325,800	337,462	349,123	360,784	372,445	384,107	395,768	407,429	419,090	430,752	4,399,378	4%
Advisor Fees from Estate Planners	30,248	31,414	32,580	33,746	34,912	36,078	37,245	38,411	39,577	40,743	41,909	43,075	439,938	0%
Advisor Fees from Other	75,619	78,535	81,450	84,365	87,281	90,196	93,111	96,027	98,942	101,857	104,773	107,688	1,099,845	1%
Total Revenues	7,239,254	7,518,344	7,797,435	8,076,525	8,355,616	8,634,706	8,913,797	9,192,887	9,471,978	9,751,068	10,030,159	10,309,249	105,291,018	####
Cost of Sales														
Client Site Ad Revenue	101,604	105,521	109,438	113,355	117,272	121,189	125,106	129,023	132,940	136,857	140,774	144,691	1,477,769	3%
Advisor Site Ad Revenue	52,919	54,959	56,999	59,039	61,079	63,119	65,159	67,199	69,240	71,280	73,320	75,360	769,671	2%
Advisor Sales Fees	43,288	43,288	43,288	43,288	43,288	43,288	43,288	43,288	43,288	44,586	44,586	44,586	523,347	1%
Advisor Sales Commissions	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	39,122	0%
Client Sales Commissions	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	978,286	2%
Advisor Referral User Fee Reduction Co	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	2,347,298	5%
Client Referral Commission	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	586,971	1%
Client Software Rental	748,550	777,409	806,267	835,125	863,984	892,842	921,700	950,559	979,417	1,038,524	1,068,248	1,097,972	10,980,598	24%
Advisor Software Rental	935,688	971,761	1,007,834	1,043,907	1,079,980	1,116,053	1,152,126	1,188,199	1,224,272	1,298,155	1,335,310	1,372,465	13,725,747	30%
Client Link Purchases	598,840	621,927	645,014	668,100	691,187	714,274	737,360	760,447	783,534	830,819	854,598	878,378	8,784,478	19%
Advisor Link Purchases	149,710	155,482	161,253	167,025	172,797	178,568	184,340	190,112	195,883	207,705	213,650	219,594	2,196,120	5%
Web Site Development	1,061	1,061	1,061	1,061	1,061	1,061	1,061	1,061	1,061	1,093	1,093	1,093	12,826	0%
Web Site Hosting	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000	0%
Sales & Marketing Costs	222,534	222,534	222,534	222,534	222,534	222,534	222,534	222,534	222,534	225,347	225,347	225,347	2,678,843	6%
Advertising Costs	73,414	73,414	73,414	73,414	73,414	73,414	73,414	73,414	73,414	75,617	75,617	75,617	887,579	2%
Total Cost of Sales	3,266,913	3,366,660	3,466,407	3,566,154	3,665,901	3,765,648	3,865,395	3,965,142	4,064,889	4,269,289	4,371,849	4,474,410	46,108,654	####
Contribution Margin	3,972,341	4,151,684	4,331,028	4,510,372	4,689,715	4,869,059	5,048,402	5,227,746	5,407,089	5,481,780	5,658,309	5,834,839	59,182,364	
Operating Expenses:														
Salaries,wages,taxes,benefits	139,750	140,095	140,440	140,787	141,134	141,482	141,831	142,181	142,531	142,883	143,235	143,589	1,699,939	89%
Other G & A Expenses	15,190	15,190	15,190	15,190	15,190	15,190	15,190	15,190	15,190	15,646	15,646	15,646	183,647	10%
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467	1%
Total Operating Expenses	156,396	156,740	157,086	157,432	157,780	158,128	158,477	158,826	159,177	159,984	160,337	160,690	1,901,053	
Operating Profit (Loss)														
Before Interest and Taxes	3,815,945	3,994,944	4,173,942	4,352,939	4,531,936	4,710,931	4,889,926	5,068,919	5,247,912	5,321,795	5,497,973	5,674,149	57,281,312	
Interest Expense	(375)	(373)	(372)	(371)	(369)	(368)	(366)	(365)	(363)	(362)	(361)	(359)	(4,404)	
Interest Income	75,766	83,058	90,701	98,694	107,039	115,736	124,786	134,190	143,948	153,863	164,128	174,744	1,466,655	
Profit (Loss) Before Taxes	3,891,337	4,077,629	4,264,271	4,451,263	4,638,606	4,826,300	5,014,346	5,202,745	5,391,497	5,475,296	5,661,740	5,848,534	58,743,563	
Income Taxes	(1,700,443)	(1,781,852)	(1,863,414)	(1,945,129)	(2,026,997)	(2,109,019)	(2,191,194)	(2,273,524)	(2,356,008)	(2,392,628)	(2,474,103)	(2,555,732)	(25,670,044)	
NET PROFIT (LOSS)	2,190,894	2,295,777	2,400,857	2,506,134	2,611,608	2,717,281	2,823,151	2,929,221	3,035,489	3,082,668	3,187,637	3,292,803	33,073,519	

Online Financial Startup Projected Cash Flows

	Year 4												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
Year 4	Year 4												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
CASH FLOWS FROM OPERATIONS													
Net income	2,190,894	2,295,777	2,400,857	2,506,134	2,611,608	2,717,281	2,823,151	2,929,221	3,035,489	3,082,668	3,187,637	3,292,803	33,073,519
Adjustments to reconcile net income to cash flows from operations													
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467
Changes in certain assets and liabilities:													
Prepaid Expenses increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts receivable decrease	(1,422,245)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(2,625,684)
Other Payables Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Revenue Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Charges Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts payable Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM OPERATIONS	770,104	2,187,829	2,292,909	2,398,186	2,503,660	2,609,333	2,715,203	2,821,273	2,927,541	2,974,721	3,079,689	3,184,855	30,465,302
CASH FLOWS FROM INVESTING ACTIVITIES													
Decrease in Investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of equipment	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS FROM FINANCING ACTIVITIES													
Sale of Stock	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividend Payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable Increase	(163)	(164)	(165)	(167)	(168)	(170)	(171)	(172)	(174)	(175)	(177)	(178)	(2,044)
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES	(163)	(164)	(165)	(167)	(168)	(170)	(171)	(172)	(174)	(175)	(177)	(178)	(2,044)
NET CASH FLOWS	769,941	2,187,665	2,292,743	2,398,019	2,503,492	2,609,163	2,715,032	2,821,100	2,927,367	2,974,545	3,079,512	3,184,676	30,463,258
CASH, BEGINNING OF PERIOD	21,959,888	22,729,829	24,917,494	27,210,238	29,608,257	32,111,749	34,720,913	37,435,945	40,257,045	43,184,412	46,158,958	49,238,470	21,959,888
CASH, END OF PERIOD	22,729,829	24,917,494	27,210,238	29,608,257	32,111,749	34,720,913	37,435,945	40,257,045	43,184,412	46,158,958	49,238,470	52,423,146	52,423,146

	Year 5											
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12
ASSETS												
Current Assets												
Cash	54,397,874	57,790,997	61,289,873	64,894,699	68,605,675	72,422,998	76,346,870	80,377,489	84,515,056	88,679,088	92,948,684	97,324,040
Short Term Investments	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	6,776,313	6,885,716	6,995,120	7,104,523	7,213,927	7,323,330	7,432,734	7,542,137	7,651,541	7,760,944	7,870,348	7,979,751
Inventory	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other:PrePaid Insurance&Expenses	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Assets	61,177,187	64,679,714	68,287,993	72,002,223	75,822,601	79,749,329	83,782,603	87,922,626	92,169,596	96,443,032	100,822,031	105,306,791
Property and Equipment (net of depreciation)	(11,950)	(13,406)	(14,861)	(16,317)	(17,772)	(19,228)	(20,683)	(22,139)	(23,594)	(25,050)	(26,506)	(27,961)
Other Assets:Deferred Charge	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL ASSETS	61,165,237	64,666,308	68,273,132	71,985,906	75,804,829	79,730,101	83,761,920	87,900,487	92,146,002	96,417,982	100,795,526	105,278,830
LIABILITIES AND STOCKHOLDERS' EQUITY												
Liabilities												
Current Liabilities												
Accounts Payable	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable on Bank	42,736	42,555	42,372	42,188	42,003	41,815	41,626	41,436	41,244	41,050	40,855	40,658
Bond Payable	0	0	0	0	0	0	0	0	0	0	0	0
Other Payables	0	0	0	0	0	0	0	0	0	0	0	0
Deferred revenue	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Liabilities	42,736	42,555	42,372	42,188	42,003	41,815	41,626	41,436	41,244	41,050	40,855	40,658
Total Liabilities	42,736	42,555	42,372	42,188	42,003	41,815	41,626	41,436	41,244	41,050	40,855	40,658
Stockholders' Equity												
Paid-in Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Retained Earnings	55,622,500	59,123,753	62,730,759	66,443,718	70,262,827	74,188,286	78,220,294	82,359,051	86,604,758	90,876,932	95,254,671	99,738,172
Total Stockholders' Equity	61,122,500	64,623,753	68,230,759	71,943,718	75,762,827	79,688,286	83,720,294	87,859,051	92,104,758	96,376,932	100,754,671	105,238,172
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	61,165,237	64,666,308	68,273,132	71,985,906	75,804,829	79,730,101	83,761,920	87,900,487	92,146,002	96,417,982	100,795,526	105,278,830

**Online Financial Startup
Projected Balance Sheets**

ASSETS

Current Assets

Cash	54,397,874	57,790,997	61,289,873	64,894,699	68,605,675	72,422,998	76,346,870	80,377,489	84,515,056	88,679,088	92,948,684	97,324,040
Short Term Investments	0	0	0	0	0	0	0	0	0	0	0	0
Accounts Receivable	6,776,313	6,885,716	6,995,120	7,104,523	7,213,927	7,323,330	7,432,734	7,542,137	7,651,541	7,760,944	7,870,348	7,979,751
Inventory	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000	3,000
Other:PrePaid Insurance&Expenses	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Assets	61,177,187	64,679,714	68,287,993	72,002,223	75,822,601	79,749,329	83,782,603	87,922,626	92,169,596	96,443,032	100,822,031	105,306,791

Property and Equipment (net of depreciation)	(11,950)	(13,406)	(14,861)	(16,317)	(17,772)	(19,228)	(20,683)	(22,139)	(23,594)	(25,050)	(26,506)	(27,961)
--	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------	-----------------

Other Assets:Deferred Charge	0	0	0	0	0	0	0	0	0	0	0	0
-------------------------------------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------

TOTAL ASSETS	61,165,237	64,666,308	68,273,132	71,985,906	75,804,829	79,730,101	83,761,920	87,900,487	92,146,002	96,417,982	100,795,526	105,278,830
---------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	--------------------	--------------------

**LIABILITIES AND
STOCKHOLDERS' EQUITY**

Liabilities

Current Liabilities

Accounts Payable	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable on Bank	42,736	42,555	42,372	42,188	42,003	41,815	41,626	41,436	41,244	41,050	40,855	40,658
Bond Payable	0	0	0	0	0	0	0	0	0	0	0	0
Other Payables	0	0	0	0	0	0	0	0	0	0	0	0
Deferred revenue	0	0	0	0	0	0	0	0	0	0	0	0
Total Current Liabilities	42,736	42,555	42,372	42,188	42,003	41,815	41,626	41,436	41,244	41,050	40,855	40,658

Total Liabilities	42,736	42,555	42,372	42,188	42,003	41,815	41,626	41,436	41,244	41,050	40,855	40,658
--------------------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------	---------------

Stockholders' Equity

Paid-in Capital	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000	5,500,000
Retained Earnings	55,622,500	59,123,753	62,730,759	66,443,718	70,262,827	74,188,286	78,220,294	82,359,051	86,604,758	90,876,932	95,254,671	99,738,172

Total Stockholders' Equity	61,122,500	64,623,753	68,230,759	71,943,718	75,762,827	79,688,286	83,720,294	87,859,051	92,104,758	96,376,932	100,754,671	105,238,172
-----------------------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	--------------------	--------------------

TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	61,165,237	64,666,308	68,273,132	71,985,906	75,804,829	79,730,101	83,761,920	87,900,487	92,146,002	96,417,982	100,795,526	105,278,830
---	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	-------------------	--------------------	--------------------

Year 5											Year 5	
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	
OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	OK 0	
1,432	1,520	1,612	1,707	1,805	1,907	2,013	2,122	2,235	2,349	2,468	2,590	

Year 5											Year 5		
Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total	Sales

Online Financial Startup

Projected Income Statements

Revenues	Year 5											Total	Sales	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11			Month 12
Clients, Site Ad Revenue	990,722	1,016,836	1,042,949	1,069,063	1,095,177	1,121,291	1,147,404	1,173,518	1,199,632	1,225,745	1,251,859	1,277,973	13,612,169	9%
Advisors, Site Ad Revenue	516,001	529,602	543,203	556,804	570,405	584,005	597,606	611,207	624,808	638,409	652,010	665,611	7,089,671	5%
Client Software Rental	516,001	529,602	543,203	556,804	570,405	584,005	597,606	611,207	624,808	638,409	652,010	665,611	7,089,671	5%
Advisor Software Rental	51,600	52,960	54,320	55,680	57,040	58,401	59,761	61,121	62,481	63,841	65,201	66,561	708,967	0%
Client Link Purchases	1,032,002	1,059,204	1,086,406	1,113,607	1,140,809	1,168,011	1,195,213	1,222,415	1,249,616	1,276,818	1,304,020	1,331,222	14,179,343	10%
Advisor Link Purchases	258,000	264,801	271,601	278,402	285,202	292,003	298,803	305,604	312,404	319,205	326,005	332,805	3,544,836	2%
Client Fees from CPAs	2,595,489	2,663,902	2,732,315	2,800,727	2,869,140	2,937,553	3,005,965	3,074,378	3,142,791	3,211,203	3,279,616	3,348,029	35,661,107	25%
Client Fees from Attorneys	476,626	489,189	501,752	514,315	526,878	539,441	552,005	564,568	577,131	589,694	602,257	614,820	6,548,676	5%
Client Fees from Financial Planners	259,549	266,390	273,231	280,073	286,914	293,755	300,597	307,438	314,279	321,120	327,962	334,803	3,566,111	2%
Client Fees from Life Insurance	589,884	605,432	620,981	636,529	652,077	667,626	683,174	698,722	714,271	729,819	745,367	760,916	8,104,797	6%
Client Fees from Estate Planners	58,988	60,543	62,098	63,653	65,208	66,763	68,317	69,872	71,427	72,982	74,537	76,092	810,480	1%
Client Fees from other	147,471	151,358	155,245	159,132	163,019	166,906	170,793	174,681	178,568	182,455	186,342	190,229	2,026,199	1%
Advisor Fees from CPAs	1,946,617	1,997,926	2,049,236	2,100,545	2,151,855	2,203,164	2,254,474	2,305,783	2,357,093	2,408,402	2,459,712	2,511,021	26,745,830	18%
Advisor Fees from Attorneys	357,470	366,892	376,314	385,737	395,159	404,581	414,003	423,426	432,848	442,270	451,693	461,115	4,911,507	3%
Advisor Fees from Financial Planners	194,662	199,793	204,924	210,055	215,185	220,316	225,447	230,578	235,709	240,840	245,971	251,102	2,674,583	2%
Advisor Fees from Life Insurance	442,413	454,074	465,735	477,397	489,058	500,719	512,380	524,042	535,703	547,364	559,025	570,687	6,078,598	4%
Advisor Fees from Estate Planners	44,241	45,407	46,574	47,740	48,906	50,072	51,238	52,404	53,570	54,736	55,903	57,069	607,860	0%
Advisor Fees from Other	110,603	113,519	116,434	119,349	122,264	125,180	128,095	131,010	133,926	136,841	139,756	142,672	1,519,649	1%
Total Revenues	10,588,340	10,867,430	11,146,521	11,425,612	11,704,702	11,983,793	12,262,883	12,541,974	12,821,064	13,100,155	13,379,245	13,658,336	145,480,054	100%
Cost of Sales														
Client Site Ad Revenue	148,608	152,525	156,442	160,359	164,277	168,194	172,111	176,028	179,945	183,862	187,779	191,696	2,041,825	3%
Advisor Site Ad Revenue	77,400	79,440	81,480	83,521	85,561	87,601	89,641	91,681	93,721	95,761	97,802	99,842	1,063,451	2%
Advisor Sales Fees	44,586	44,586	44,586	44,586	44,586	44,586	44,586	44,586	44,586	44,586	44,586	44,586	539,047	1%
Advisor Sales Commissions	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	3,260	39,122	0%
Client Sales Commissions	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	81,524	978,286	2%
Advisor Referral User Fee Reduction Co	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	195,608	2,347,298	4%
Client Referral Commission	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	48,914	586,971	1%
Client Software Rental	1,127,696	1,157,421	1,187,145	1,216,869	1,246,593	1,276,317	1,306,041	1,335,765	1,365,490	1,437,070	1,467,686	1,498,302	15,622,395	25%
Advisor Software Rental	1,409,620	1,446,776	1,483,931	1,521,086	1,558,241	1,595,396	1,632,552	1,669,707	1,706,862	1,796,338	1,834,607	1,872,877	19,527,993	31%
Client Link Purchases	902,157	925,936	949,716	973,495	997,274	1,021,054	1,044,833	1,068,612	1,092,392	1,149,656	1,174,149	1,198,641	12,497,916	20%
Advisor Link Purchases	225,539	231,484	237,429	243,374	249,319	255,263	261,208	267,153	273,098	287,414	293,537	299,660	3,124,479	5%
Web Site Development	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,093	1,126	1,126	1,126	13,211	0%
Web Site Hosting	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	120,000	0%
Sales & Marketing Costs	225,347	225,347	225,347	225,347	225,347	225,347	225,347	225,347	225,347	228,245	228,245	228,245	2,712,859	4%
Advertising Costs	75,617	75,617	75,617	75,617	75,617	75,617	75,617	75,617	75,617	77,885	77,885	77,885	914,206	1%
Total Cost of Sales	4,576,971	4,679,532	4,782,092	4,884,653	4,987,214	5,089,774	5,192,335	5,294,896	5,397,456	5,642,587	5,748,046	5,853,505	62,129,059	100%
Contribution Margin	6,011,369	6,187,899	6,364,429	6,540,959	6,717,489	6,894,018	7,070,548	7,247,078	7,423,608	7,457,568	7,631,199	7,804,831	83,350,995	
Operating Expenses:														
Salaries,wages,taxes,benefits	143,943	144,298	144,654	145,010	145,368	145,727	146,086	146,446	146,807	147,170	147,532	147,896	1,750,937	89%
Other G & A Expenses	15,646	15,646	15,646	15,646	15,646	15,646	15,646	15,646	15,646	16,115	16,115	16,115	189,156	10%
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467	1%
Total Operating Expenses	161,044	161,399	161,755	162,112	162,469	162,828	163,187	163,547	163,909	164,740	165,103	165,467	1,957,560	
Operating Profit (Loss)														
Before Interest and Taxes	5,850,325	6,026,500	6,202,674	6,378,847	6,555,019	6,731,191	6,907,361	7,083,531	7,259,699	7,292,828	7,466,096	7,639,364	81,393,435	
Interest Expense	(358)	(356)	(355)	(353)	(352)	(350)	(348)	(347)	(345)	(344)	(342)	(340)	(4,190)	
Interest Income	181,326	192,637	204,300	216,316	228,686	241,410	254,490	267,925	281,717	295,597	309,829	324,413	2,998,644	
Profit (Loss) Before Taxes	6,031,294	6,218,780	6,406,619	6,594,810	6,783,353	6,972,251	7,161,502	7,351,109	7,541,071	7,588,081	7,775,583	7,963,437	84,387,889	
Income Taxes	(2,635,597)	(2,717,528)	(2,799,613)	(2,881,851)	(2,964,244)	(3,046,792)	(3,129,494)	(3,212,351)	(3,295,364)	(3,315,907)	(3,397,845)	(3,479,936)	(36,876,521)	
NET PROFIT (LOSS)	3,395,697	3,501,253	3,607,006	3,712,958	3,819,109	3,925,459	4,032,008	4,138,757	4,245,707	4,272,174	4,377,739	4,483,501	47,511,368	

Online Financial Startup

Projected Cash Flows

	Year 5											Total	
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11		Month 12
Year 5	Year 5												
	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11	Month 12	Total
CASH FLOWS FROM OPERATIONS													
Net income	3,395,697	3,501,253	3,607,006	3,712,958	3,819,109	3,925,459	4,032,008	4,138,757	4,245,707	4,272,174	4,377,739	4,483,501	47,511,368
Adjustments to reconcile net income to cash flows from operations													
Depreciation	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	1,456	17,467
Changes in certain assets and liabilities:													
Prepaid Expenses increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Inventory Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts receivable decrease	(1,422,245)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(109,403)	(2,625,684)
Other Payables Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Revenue Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred Charges Decrease	0	0	0	0	0	0	0	0	0	0	0	0	0
Accounts payable Increase	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM OPERATIONS	1,974,907	3,393,305	3,499,058	3,605,010	3,711,161	3,817,511	3,924,060	4,030,809	4,137,759	4,164,226	4,269,791	4,375,553	44,903,151
CASH FLOWS FROM INVESTING ACTIVITIES													
Decrease in Investments	0	0	0	0	0	0	0	0	0	0	0	0	0
Purchase of equipment	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL CASH FLOWS FROM INVESTING ACTIVITIES	0	0	0	0	0	0	0	0	0	0	0	0	0
CASH FLOWS FROM FINANCING ACTIVITIES													
Sale of Stock	0	0	0	0	0	0	0	0	0	0	0	0	0
Dividend Payments	0	0	0	0	0	0	0	0	0	0	0	0	0
Note Payable Increase	(180)	(181)	(183)	(184)	(186)	(187)	(189)	(190)	(192)	(194)	(195)	(197)	(2,258)
TOTAL CASH FLOWS FROM FINANCING ACTIVITIES	(180)	(181)	(183)	(184)	(186)	(187)	(189)	(190)	(192)	(194)	(195)	(197)	(2,258)
NET CASH FLOWS	1,974,727	3,393,123	3,498,876	3,604,826	3,710,975	3,817,324	3,923,871	4,030,619	4,137,567	4,164,033	4,269,596	4,375,356	44,900,894
CASH, BEGINNING OF PERIOD	52,423,146	54,397,874	57,790,997	61,289,873	64,894,699	68,605,675	72,422,998	76,346,870	80,377,489	84,515,056	88,679,088	92,948,684	52,423,146
CASH, END OF PERIOD	54,397,874	57,790,997	61,289,873	64,894,699	68,605,675	72,422,998	76,346,870	80,377,489	84,515,056	88,679,088	92,948,684	97,324,040	97,324,040