

Financial Business Plan

Java Culture Inc.
1234 West Broadway
Vancouver, BC

January 3, 2012

Table: Start-up

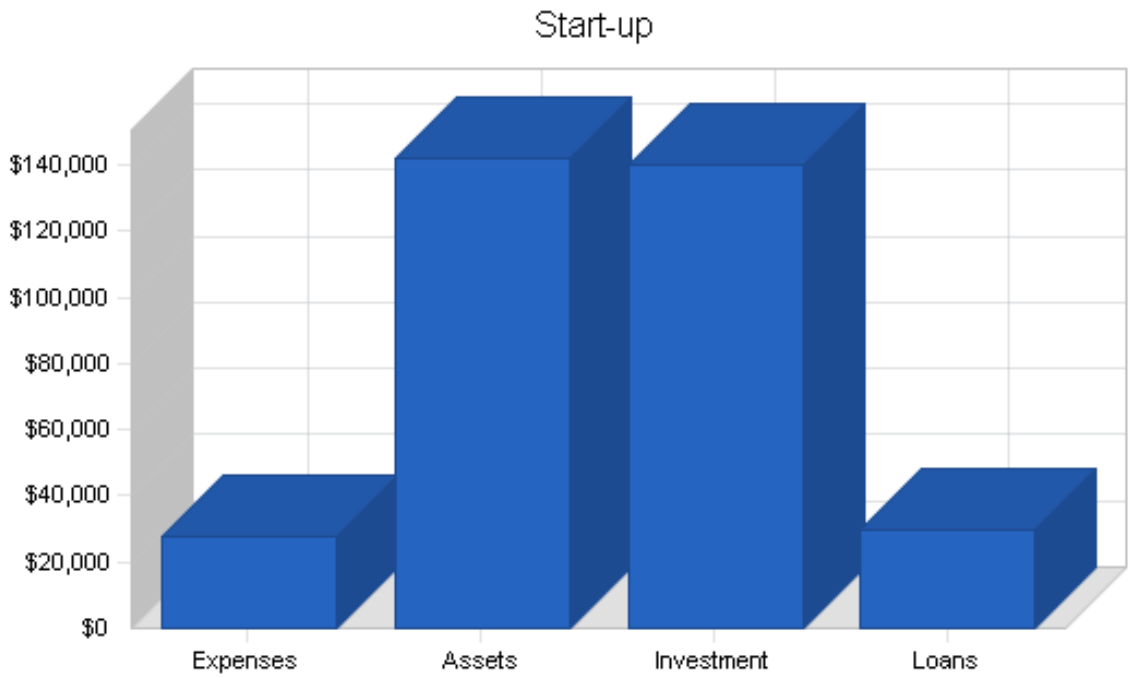
Start-up	
Requirements	
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Start-up Expenses	
Legal	\$1,300
Stationery etc.	\$500
Brochures	\$3,580
Consultants	\$3,000
Insurance	\$2,400
Rent	\$4,400
Remodeling	\$10,000
Other	\$2,500
Total Start-up Expenses	\$27,680
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Start-up Assets	
Cash Required	\$67,123
Start-up Inventory	\$16,027
Other Current Assets	\$0
Long-term Assets	\$59,170
Total Assets	\$142,320
Total Requirements	\$170,000

Table: Start-up Funding

Start-up Funding	
Start-up Expenses to Fund	\$27,680
Start-up Assets to Fund	\$142,320
Total Funding Required	\$170,000
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Assets	
Non-cash Assets from Start-up	\$75,197
Cash Requirements from Start-up	\$67,123
Additional Cash Raised	\$0
Cash Balance on Starting Date	\$67,123
Total Assets	\$142,320
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Liabilities and Capital	
Liabilities	
Current Borrowing	\$10,000
Long-term Liabilities	\$20,000
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
Total Liabilities	\$30,000

Capital

Planned Investment	
Arthur Garfield	\$70,000
James Polk	\$30,000
All other investors	\$40,000
<u>Additional Investment Requirement</u>	\$0
Total Planned Investment	\$140,000
<u>Loss at Start-up (Start-up Expenses)</u>	(\$27,680)
Total Capital	\$112,320
Total Capital and Liabilities	\$142,320
<u>Total Funding</u>	<u>\$170,000</u>



Market Analysis (Pie)

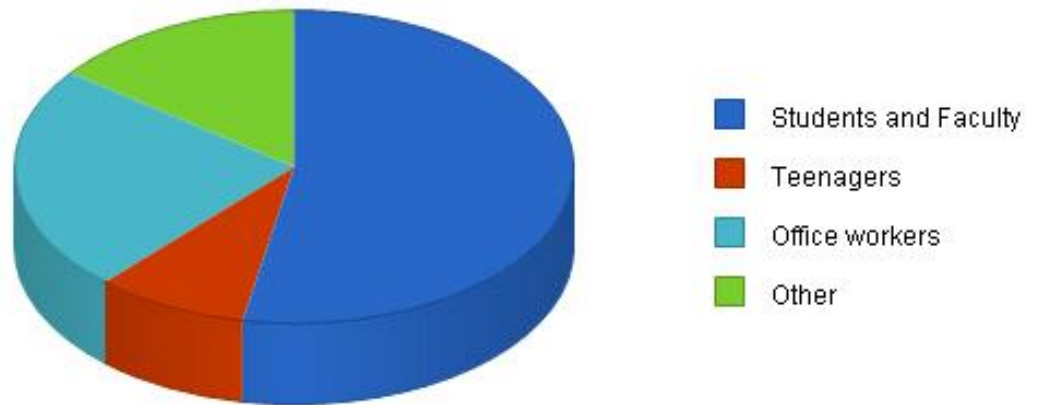


Table: Market Analysis

Market Analysis							
Potential Customers	Growth	2012	2013	2014	2015	2016	CAGR
Students and Faculty	2%	18,000	18,360	18,727	19,102	19,484	2.00%
Teenagers	1%	3,000	3,030	3,060	3,091	3,122	1.00%
Office workers	2%	8,000	8,160	8,323	8,489	8,659	2.00%
Other	0%	5,000	5,000	5,000	5,000	5,000	0.00%
Total	1.63%	34,000	34,550	35,110	35,682	36,265	1.63%

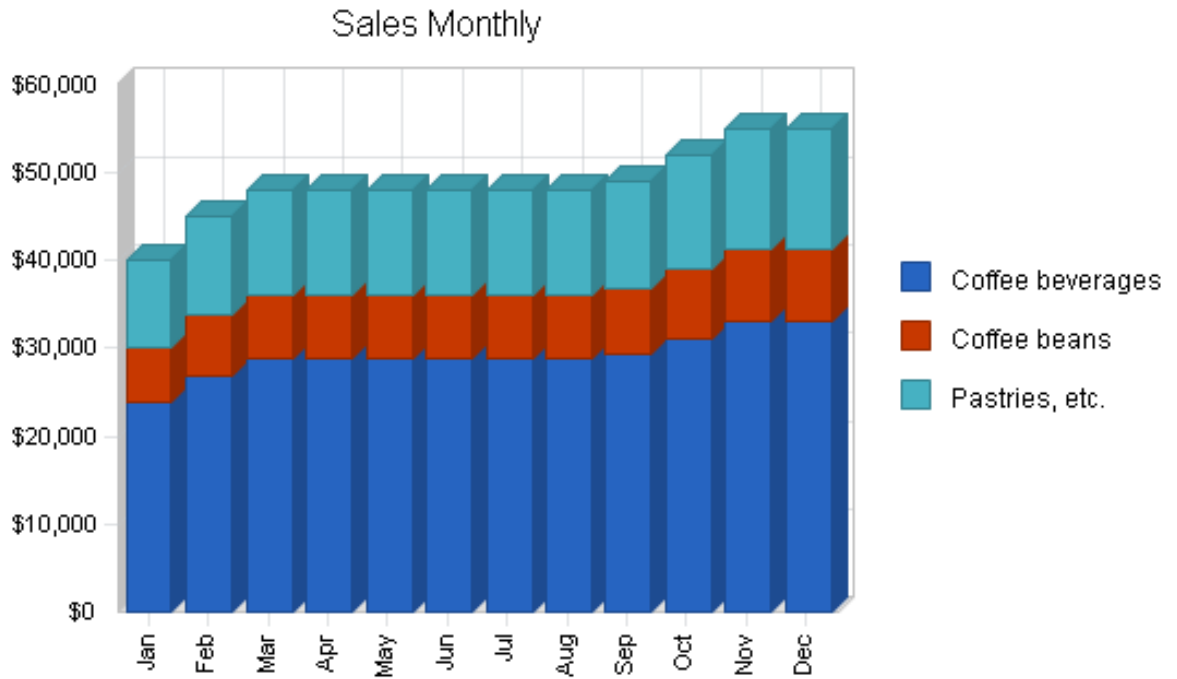


Table: Sales Forecast

Sales Forecast			
	2012	2013	2014
Sales			
Coffee beverages	\$350,400	\$385,440	\$423,984
Coffee beans	\$87,600	\$96,360	\$105,996
Pastries, etc.	\$146,000	\$160,600	\$176,660
Total Sales	\$584,000	\$642,400	\$706,640
Direct Cost of Sales			
	2012	2013	2014
Coffee beverages	\$87,600	\$96,360	\$105,996
Coffee beans	\$43,800	\$48,180	\$52,998
Pastries, etc.	\$73,000	\$80,300	\$88,330
Subtotal Direct Cost of Sales	\$204,400	\$224,840	\$247,324

Table: Personnel

Personnel Plan			
	2012	2013	2014
Manager	\$35,000	\$37,800	\$40,824
Baristas	\$50,000	\$54,000	\$58,320
Employees	\$39,600	\$52,000	\$56,000
Total People	7	8	8
Total Payroll	\$124,600	\$143,800	\$155,144

Break-even Analysis

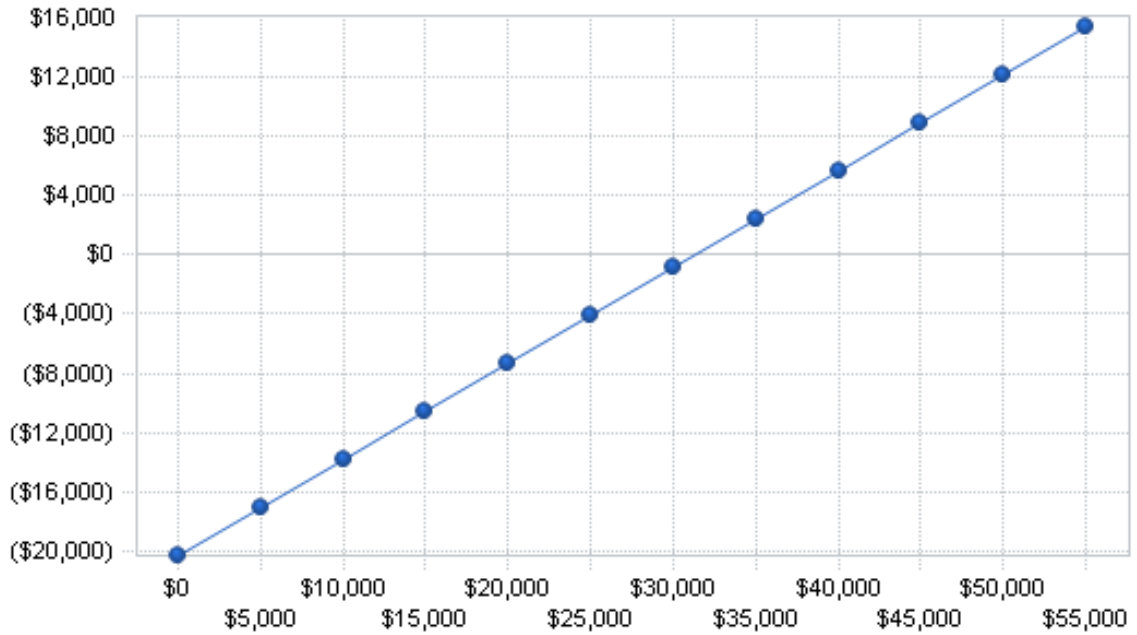


Table: Break-even Analysis

Break-even Analysis	
Monthly Revenue Breakeven	\$31,247
Assumptions:	
Average Percent Variable Cost	35%
Estimated Monthly Fixed Cost	\$20,311

Cash

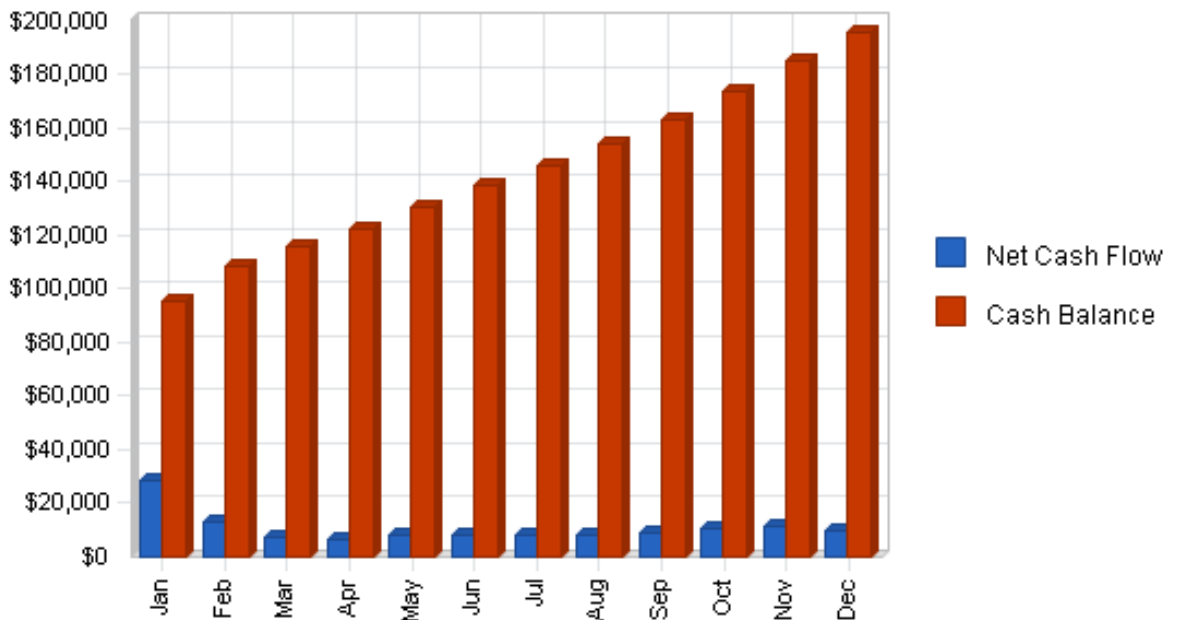


Table: Cash Flow

Pro Forma Cash Flow			
	2012	2013	2014
Cash Received			
Cash from Operations			
Cash Sales	\$584,000	\$642,400	\$706,640
Subtotal Cash from Operations	\$584,000	\$642,400	\$706,640
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0
Subtotal Cash Received	\$584,000	\$642,400	\$706,640
Expenditures			
Expenditures from Operations			
Cash Spending	\$124,600	\$143,800	\$155,144
Bill Payments	\$327,387	\$388,715	\$420,945
Subtotal Spent on Operations	\$451,987	\$532,515	\$576,089
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$3,300	\$3,300	\$3,300
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$3,585	\$3,961
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$2,000	\$2,000
Dividends	\$0	\$0	\$0
Subtotal Cash Spent	\$455,287	\$541,400	\$585,350
Net Cash Flow	\$128,713	\$101,000	\$121,290
Cash Balance	\$195,836	\$296,836	\$418,126

Table: Profit and Loss

Pro Forma Profit and Loss			
	2012	2013	2014
Sales	\$584,000	\$642,400	\$706,640
Direct Cost of Sales	\$204,400	\$224,840	\$247,324
Other	\$0	\$0	\$0
Total Cost of Sales	\$204,400	\$224,840	\$247,324
Gross Margin	\$379,600	\$417,560	\$459,316
Gross Margin %	65.00%	65.00%	65.00%
Expenses			
Payroll	\$124,600	\$143,800	\$155,144
Sales and Marketing and Other Expenses	\$25,800	\$27,600	\$31,000
Depreciation	\$5,400	\$5,500	\$5,500
Rent	\$48,400	\$52,800	\$52,800
Rent	\$6,000	\$6,000	\$6,000
Maintenance	\$5,840	\$6,424	\$7,066
Utilities/Phone	\$9,000	\$9,500	\$10,000
Payroll Taxes	\$18,690	\$21,570	\$23,272
Other	\$0	\$0	\$0
Total Operating Expenses	\$243,730	\$273,194	\$290,782
Profit Before Interest and Taxes	\$135,870	\$144,366	\$168,534
EBITDA	\$141,270	\$149,866	\$174,034
Interest Expense	\$2,821	\$2,326	\$1,618
Taxes Incurred	\$33,262	\$35,510	\$42,424
Net Profit	\$99,787	\$106,530	\$124,491
Net Profit/Sales	17.09%	16.58%	17.62%

Table: Balance Sheet

Pro Forma Balance Sheet			
	2012	2013	2014
Assets			
Current Assets			
Cash	\$195,836	\$296,836	\$418,126
Inventory	\$21,175	\$23,293	\$25,622
Other Current Assets	\$0	\$0	\$0
Total Current Assets	\$217,011	\$320,129	\$443,748
Long-term Assets			
Long-term Assets	\$59,170	\$61,170	\$63,170
Accumulated Depreciation	\$5,400	\$10,900	\$16,400
Total Long-term Assets	\$53,770	\$50,270	\$46,770
Total Assets	\$270,781	\$370,399	\$490,518
Liabilities and Capital			
Current Liabilities			
Accounts Payable	\$31,974	\$31,947	\$34,836
Current Borrowing	\$6,700	\$3,400	\$100
Other Current Liabilities	\$0	\$0	\$0
Subtotal Current Liabilities	\$38,674	\$35,347	\$34,936
Long-term Liabilities	\$20,000	\$16,415	\$12,454
Total Liabilities	\$58,674	\$51,762	\$47,390
Paid-in Capital			
Paid-in Capital	\$140,000	\$140,000	\$140,000
Retained Earnings	(\$27,680)	\$72,107	\$178,637
Earnings	\$99,787	\$106,530	\$124,491
Total Capital	\$212,107	\$318,637	\$443,128
Total Liabilities and Capital	\$270,781	\$370,399	\$490,518
Net Worth	\$212,107	\$318,637	\$443,128

Table: Ratios

Ratio Analysis				
	2012	2013	2014	Industry Profile
Sales Growth	0.00%	10.00%	10.00%	5.52%
Percent of Total Assets				
Inventory	7.82%	6.29%	5.22%	13.19%
Other Current Assets	0.00%	0.00%	0.00%	32.05%
Total Current Assets	80.14%	86.43%	90.47%	53.73%
Long-term Assets	19.86%	13.57%	9.53%	46.27%
Total Assets	100.00%	100.00%	100.00%	100.00%
Current Liabilities	14.28%	9.54%	7.12%	28.97%
Long-term Liabilities	7.39%	4.43%	2.54%	25.84%
Total Liabilities	21.67%	13.97%	9.66%	54.81%
Net Worth	78.33%	86.03%	90.34%	45.19%
Percent of Sales				
Sales	100.00%	100.00%	100.00%	100.00%
Gross Margin	65.00%	65.00%	65.00%	17.04%
Selling, General & Administrative Expenses	47.94%	48.47%	47.37%	7.33%
Advertising Expenses	2.26%	2.18%	2.26%	0.92%
Profit Before Interest and Taxes	23.27%	22.47%	23.85%	1.92%
Main Ratios				
Current	5.61	9.06	12.70	1.17
Quick	5.06	8.40	11.97	0.59
Total Debt to Total Assets	21.67%	13.97%	9.66%	61.62%
Pre-tax Return on Net Worth	62.73%	44.58%	37.67%	13.59%
Pre-tax Return on Assets	49.14%	38.35%	34.03%	5.22%
Additional Ratios				
	2012	2013	2014	
Net Profit Margin	17.09%	16.58%	17.62%	n.a
Return on Equity	47.05%	33.43%	28.09%	n.a
Activity Ratios				
Inventory Turnover	10.91	10.11	10.11	n.a
Accounts Payable Turnover	11.24	12.17	12.17	n.a
Payment Days	27	30	29	n.a
Total Asset Turnover	2.16	1.73	1.44	n.a
Debt Ratios				
Debt to Net Worth	0.28	0.16	0.11	n.a
Current Liab. to Liab.	0.66	0.68	0.74	n.a
Liquidity Ratios				
Net Working Capital	\$178,337	\$284,782	\$408,812	n.a
Interest Coverage	48.16	62.07	104.13	n.a
Additional Ratios				
Assets to Sales	0.46	0.58	0.69	n.a
Current Debt/Total Assets	14%	10%	7%	n.a
Acid Test	5.06	8.40	11.97	n.a
Sales/Net Worth	2.75	2.02	1.59	n.a
Dividend Payout	0.00	0.00	0.00	n.a

Appendix

Table: Sales Forecast

Sales Forecast													
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Sales													
Coffee beverages	0%	\$24,000	\$27,000	\$28,800	\$28,800	\$28,800	\$28,800	\$28,800	\$28,800	\$29,400	\$31,200	\$33,000	\$33,000
Coffee beans	0%	\$6,000	\$6,750	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,350	\$7,800	\$8,250	\$8,250
Pastries, etc.	0%	\$10,000	\$11,250	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,000	\$12,250	\$13,000	\$13,750	\$13,750
Total Sales		\$40,000	\$45,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$49,000	\$52,000	\$55,000	\$55,000
Direct Cost of Sales													
Coffee beverages		\$6,000	\$6,750	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,200	\$7,350	\$7,800	\$8,250	\$8,250
Coffee beans		\$3,000	\$3,375	\$3,600	\$3,600	\$3,600	\$3,600	\$3,600	\$3,600	\$3,675	\$3,900	\$4,125	\$4,125
Pastries, etc.		\$5,000	\$5,625	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000	\$6,125	\$6,500	\$6,875	\$6,875
Subtotal Direct Cost of Sales		\$14,000	\$15,750	\$16,800	\$16,800	\$16,800	\$16,800	\$16,800	\$16,800	\$17,150	\$18,200	\$19,250	\$19,250

Appendix

Table: Profit and Loss

Pro Forma Profit and Loss												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Sales	\$40,000	\$45,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$49,000	\$52,000	\$55,000	\$55,000
Direct Cost of Sales	\$14,000	\$15,750	\$16,800	\$16,800	\$16,800	\$16,800	\$16,800	\$16,800	\$17,150	\$18,200	\$19,250	\$19,250
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Cost of Sales	\$14,000	\$15,750	\$16,800	\$16,800	\$16,800	\$16,800	\$16,800	\$16,800	\$17,150	\$18,200	\$19,250	\$19,250
Gross Margin	\$26,000	\$29,250	\$31,200	\$31,200	\$31,200	\$31,200	\$31,200	\$31,200	\$31,850	\$33,800	\$35,750	\$35,750
Gross Margin %	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%	65.00%
Expenses												
Payroll	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383
Sales and Marketing and Other Expenses	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150	\$2,150
Depreciation	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450	\$450
Rent	\$0	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400	\$4,400
Rent	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
Maintenance	\$400	\$450	\$480	\$480	\$480	\$480	\$480	\$480	\$490	\$520	\$550	\$550
Utilities/Phone	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750
Payroll Taxes	15%	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558	\$1,558
Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Operating Expenses	\$16,191	\$20,641	\$20,671	\$20,671	\$20,671	\$20,671	\$20,671	\$20,671	\$20,681	\$20,711	\$20,741	\$20,741
Profit Before Interest and Taxes	\$9,809	\$8,609	\$10,529	\$10,529	\$10,529	\$10,529	\$10,529	\$10,529	\$11,169	\$13,089	\$15,009	\$15,009
EBITDA	\$10,259	\$9,059	\$10,979	\$10,979	\$10,979	\$10,979	\$10,979	\$10,979	\$11,619	\$13,539	\$15,459	\$15,459
Interest Expense	\$248	\$245	\$243	\$241	\$239	\$236	\$234	\$232	\$229	\$227	\$225	\$223
Taxes Incurred	\$2,390	\$2,091	\$2,572	\$2,572	\$2,573	\$2,573	\$2,574	\$2,574	\$2,735	\$3,216	\$3,696	\$3,697
Net Profit	\$7,171	\$6,273	\$7,715	\$7,716	\$7,718	\$7,720	\$7,721	\$7,723	\$8,205	\$9,647	\$11,088	\$11,090
Net Profit/Sales	17.93%	13.94%	16.07%	16.08%	16.08%	16.08%	16.09%	16.09%	16.74%	18.55%	20.16%	20.16%

Appendix

Table: Cash Flow

Pro Forma Cash Flow												
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Cash Received												
Cash from Operations												
Cash Sales	\$40,000	\$45,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$49,000	\$52,000	\$55,000	\$55,000
Subtotal Cash from Operations	\$40,000	\$45,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$49,000	\$52,000	\$55,000	\$55,000
Additional Cash Received												
Sales Tax, VAT, HST/GST Received	0.00%	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Received	\$40,000	\$45,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$48,000	\$49,000	\$52,000	\$55,000	\$55,000
Expenditures												
Expenditures from Operations												
Cash Spending	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383	\$10,383
Bill Payments	\$712	\$21,650	\$29,845	\$30,569	\$29,450	\$29,449	\$29,447	\$29,445	\$29,474	\$30,424	\$32,727	\$34,195
Subtotal Spent on Operations	\$11,096	\$32,034	\$40,228	\$40,952	\$39,834	\$39,832	\$39,830	\$39,829	\$39,857	\$40,808	\$43,110	\$44,578
Additional Cash Spent												
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275	\$275
Other Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Dividends	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Cash Spent	\$11,371	\$32,309	\$40,503	\$41,227	\$40,109	\$40,107	\$40,105	\$40,104	\$40,132	\$41,083	\$43,385	\$44,853
Net Cash Flow	\$28,629	\$12,691	\$7,497	\$6,773	\$7,891	\$7,893	\$7,895	\$7,896	\$8,868	\$10,917	\$11,615	\$10,147
Cash Balance	\$95,752	\$108,444	\$115,940	\$122,713	\$130,605	\$138,498	\$146,393	\$154,289	\$163,157	\$174,074	\$185,689	\$195,836

Appendix

Table: Balance Sheet

Pro Forma Balance Sheet													
Assets	Starting Balances	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Current Assets													
Cash	\$67,123	\$95,752	\$108,444	\$115,940	\$122,713	\$130,605	\$138,498	\$146,393	\$154,289	\$163,157	\$174,074	\$185,689	\$195,836
Inventory	\$16,027	\$15,400	\$17,325	\$18,480	\$18,480	\$18,480	\$18,480	\$18,480	\$18,480	\$18,865	\$20,020	\$21,175	\$21,175
Other Current Assets	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Current Assets	\$83,150	\$111,152	\$125,769	\$134,420	\$141,193	\$149,085	\$156,978	\$164,873	\$172,769	\$182,022	\$194,094	\$206,864	\$217,011
Long-term Assets													
Long-term Assets	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170	\$59,170
Accumulated Depreciation	\$0	\$450	\$900	\$1,350	\$1,800	\$2,250	\$2,700	\$3,150	\$3,600	\$4,050	\$4,500	\$4,950	\$5,400
Total Long-term Assets	\$59,170	\$58,720	\$58,270	\$57,820	\$57,370	\$56,920	\$56,470	\$56,020	\$55,570	\$55,120	\$54,670	\$54,220	\$53,770
Total Assets	\$142,320	\$169,872	\$184,039	\$192,240	\$198,563	\$206,005	\$213,448	\$220,893	\$228,339	\$237,142	\$248,764	\$261,084	\$270,781
Liabilities and Capital													
Current Liabilities													
Accounts Payable	\$0	\$20,656	\$28,825	\$29,587	\$28,469	\$28,467	\$28,465	\$28,464	\$28,462	\$29,335	\$31,586	\$33,092	\$31,974
Current Borrowing	\$10,000	\$9,725	\$9,450	\$9,175	\$8,900	\$8,625	\$8,350	\$8,075	\$7,800	\$7,525	\$7,250	\$6,975	\$6,700
Other Current Liabilities	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Subtotal Current Liabilities	\$10,000	\$30,381	\$38,275	\$38,762	\$37,369	\$37,092	\$36,815	\$36,539	\$36,262	\$36,860	\$38,836	\$40,067	\$38,674
Long-term Liabilities	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
Total Liabilities	\$30,000	\$50,381	\$58,275	\$58,762	\$57,369	\$57,092	\$56,815	\$56,539	\$56,262	\$56,860	\$58,836	\$60,067	\$58,674
Capital													
Paid-in Capital	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000	\$140,000
Retained Earnings	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)	(\$27,680)
Earnings	\$0	\$7,171	\$13,444	\$21,158	\$28,875	\$36,593	\$44,312	\$52,034	\$59,757	\$67,962	\$77,608	\$88,697	\$99,787
Total Capital	\$112,320	\$119,491	\$125,764	\$133,478	\$141,195	\$148,913	\$156,632	\$164,354	\$172,077	\$180,282	\$189,928	\$201,017	\$212,107
Total Liabilities and Capital	\$142,320	\$169,872	\$184,039	\$192,240	\$198,563	\$206,005	\$213,448	\$220,893	\$228,339	\$237,142	\$248,764	\$261,084	\$270,781
Net Worth	\$112,320	\$119,491	\$125,764	\$133,478	\$141,195	\$148,913	\$156,632	\$164,354	\$172,077	\$180,282	\$189,928	\$201,017	\$212,107