ABC Company, Inc.	Actual Historical Projections						Projections					
							Borrower		Bank Adjusted		Break Even	
YEAR	**12/31/2021**		**12/31/2022**		**3/31/2023**		**2023**		**2023**		**2023**	
MONTHS	**12**	**%**	**12**	**%**	**3**	**%**	**12**	**%**	**12**	**%**	**12**	**%**
(Sales Growth)			548%		9%		123%		20.00%		14.00%	
Total Revenue	$257,759	100.00%	$1,671,060	100.00%	$455,958	100.00%	$3,732,000	100.00%	$2,005,272	100.00%	$1,905,008	100.00%
Total Cost of Goods Sold	$0	0.00%	$424,380	25.40%	$525	0.12%	$591,000	15.84%	$0	0.00%	$0	0.00%
Gross Profit	$257,759	100.00%	$1,246,680	74.60%	$455,433	99.88%	$3,141,000	84.16%	$2,005,272	100.00%	$1,905,008	100.00%
Expenses												
Employee Payroll	$0	0.00%	$459,498	27.50%	$157,582	34.56%	$1,271,000	34.06%	$1,271,000	63.38%	$1,271,000	66.72%
Commissions	$75,012	29.10%	$148,571	8.89%	$50	0.01%	$37,300	1.00%	$60,158	3.00%	$60,158	3.16%
Rent	$4,200	1.63%	$46,240	2.77%	$13,800	3.03%	$94,600	2.53%	$94,600	4.72%	$94,600	4.97%
Depreciation & Amortization	$0	0.00%	$14,176	0.85%	$0	0.00%	$0	0.00%	$15,000	0.75%	$15,000	0.79%
Advertising	$19,682	7.64%	$14,398	0.86%	$3,089	0.68%	$0	0.00%	$17,040	0.85%	$17,040	0.89%
Consultants	$104,069	40.37%	$282,260	16.89%	$74,777	16.40%	$27,000	0.72%	$125,000	6.23%	$125,000	6.56%
SG&A	$25,286	9.81%	$235,615	14.10%	$75,658	16.59%	$171,373	4.59%	$302,632	15.09%	$302,632	15.89%
Total Expenses	$228,249	88.55%	$1,200,758	71.86%	$324,956	71.27%	$1,601,273	42.91%	$1,885,430	94.02%	$1,885,430	98.97%
Operating Profit	$29,510	11.45%	$45,922	2.75%	$130,477	28.62%	$1,539,727	41.26%	$119,842	5.98%	$19,578	1.03%
Interest Expense	$0		$0		$1,026	0.23%	$0	0.00%	$7,911	0.39%	$7,911	0.42%
Total Other Expense	$0	0.00%	$0	0.00%	$1,026	0.23%	$0	0.00%	$7,911	0.39%	$7,911	0.42%
Net Income	**$29,510**	11.45%	**$45,922**	2.75%	**$129,451**	28.39%	**$1,539,727**	41.26%	**$111,931**	5.58%	**$11,667**	0.61%
EBIDTA	**$29,510**		**$60,098**		**$130,477**		**$1,539,727**		**$134,842**		**$34,578**	
Loan: $100,000 Line of Credit	$100,000											
WSJP + 0.75%	9.25%											
Interest Only: Note	$9,250		$9,250		$3,083		$9,250		$9,250		$9,250	
Interest Only: Note + 2.0%	$11,250		$11,250		$11,250		$11,250		$11,250		$11,250	
Amortized Payment	$26,241		$26,241		$26,241		$26,241		$26,241		$26,241	
DSCR: Interest Only	3.19		6.50		42.32		166.46		14.58		3.74	
DSCR: Interest Only Shocked	2.62		5.34		11.60		136.86		11.99		3.07	
DSCR: Amortized	1.12		2.29		4.97		58.68		5.14		1.32	