	0	1	2	3	4	5
	2024	**2025**	**2026**	**2027**	**2028**	**2029**
Unit Sold						
Product A	2,942	3,148	3,368	3,604	3,856	4,126
Product B	1,032	1,238	1,486	1,783	2,140	2,568
	3,974	**4,386**	**4,854**	**5,387**	**5,996**	**6,694**
Unit Price						
Product A	**2.00**	**2.00**	**2.00**	**2.00**	**2.00**	**2.00**
Product B	**2.25**	**2.25**	**2.25**	**2.25**	**2.25**	**2.25**

ABC Company
Projected Income Statement
For the years ending on 2025 - 2029

US$

Sales						
Product A	5,884	6,296	6,736	7,208	7,712	8,252
Product B	2,322	2,786	3,344	4,012	4,815	5,778
	8,206	**9,082**	**10,080**	**11,220**	**12,527**	**14,030**
Cost of Sales						
Product A	2,412	2,581	2,762	2,955	3,162	3,383
Product B	681	817	981	1,177	1,412	1,695
	3,094	**3,398**	**3,743**	**4,132**	**4,574**	**5,078**
Gross Profit	**5,112**	**5,683**	**6,337**	**7,088**	**7,953**	**8,952**
Operating Expenses:						
Payroll Expenses	3,428	3,531	3,637	3,746	3,858	3,974
Advertising Expenses	300	309	318	328	338	348
Miscellaneous Expenses	60	62	64	66	68	70
Insurance Expenses	80	82	85	87	90	93
Admin Expenses & Supplies	90	93	95	98	101	104
Rent Expenses	412	424	437	450	464	478
Interest Expenses	191	122	45	-	-	-
Depreciation	-	102	102	102	102	102
Taxes-Other	80	82	85	87	90	93
	4,641	4,807	4,868	4,965	5,111	5,261
Net Profit	**472**	**876**	**1,469**	**2,123**	**2,842**	**3,691**
Retained Earnings b/f	-	472	1,348	2,817	4,940	7,782
Retained Earnings c/f	**472**	**1,348**	**2,817**	**4,940**	**7,782**	**11,473**

	0	1	2	3	4	5
	2024	2025	2026	2027	2028	2029

ABC Company
Projected Balance Sheet
As on 31-12-2025 to 31-12-2029

US$

Non Current Assets						
Cost	510	510	510	510	510	510
Less Acc. Depreciation	-	102	204	306	408	510
	510	408	306	204	102	-
Current Assets						
Cash	1,967	2,281	3,111	5,336	8,280	12,073
	2,477	**2,689**	**3,417**	**5,540**	**8,382**	**12,073**
Equity						
Common Stock	600	600	600	600	600	600
Retained Earning	472	1,348	2,817	4,940	7,782	11,473
	1,072	1,948	3,417	5,540	8,382	12,073
Non Current Liabilities						
Loan	1,405	741	-	-	-	-
	2,477	**2,689**	**3,417**	**5,540**	**8,382**	**12,073**
	-	-	-	-	-	-

ABC Company
Projected Cash Flow Statement
For the years ending on 2025 - 2029

Operating Profit	472	876	1,469	2,123	2,842	3,691
Add Back Depreciation	-	102	102	102	102	102
CF from Operating Activities	472	978	1,571	2,225	2,944	3,793
CF from Investing Activities						
Addition in Fixed Assets	-510	-	-	-	-	-
CF from Financing Activities						
Addition in Common Stock	600	-	-	-	-	-
Long Term Loan	1,405	- 664	- 741	-	-	-
	2,005	- 664	- 741	-	-	-
Net CF from all activities	1,967	314	830	2,225	2,944	3,793
Cash Opening balance	-	1,967	2,281	3,111	5,336	8,280
Cash Closing balance	**1,967**	**2,281**	**3,111**	**5,336**	**8,280**	**12,073**

LOAN AMORTIZATION SCHEDULE

US$

Principal Amount	2,000
Tenure	3
Instalment Frequency	Monthly
Instalment Per Year	12
Total Instalments	36
Interest Rate	11%
Effective Rate	0.92%
Instalment Amount	**65.48**
Loan Effective Date	01-Jan-2024

Years	Sr. No	Due Date	Instalment	Inerest	Principal	Closing
	0					2,000.00
2024	**1**	31-Jan-24	65.48	18.33	47.14	1,952.86
2024	**2**	29-Feb-24	65.48	17.90	47.58	1,905.28
2024	**3**	31-Mar-24	65.48	17.47	48.01	1,857.27
2024	**4**	30-Apr-24	65.48	17.02	48.45	1,808.81
2024	**5**	31-May-24	65.48	16.58	48.90	1,759.92
2024	**6**	30-Jun-24	65.48	16.13	49.34	1,710.57
2024	**7**	31-Jul-24	65.48	15.68	49.80	1,660.78
2024	**8**	31-Aug-24	65.48	15.22	50.25	1,610.52
2024	**9**	30-Sep-24	65.48	14.76	50.71	1,559.81
2024	**10**	31-Oct-24	65.48	14.30	51.18	1,508.63
2024	**11**	30-Nov-24	65.48	13.83	51.65	1,456.98
2024	**12**	31-Dec-24	65.48	13.36	52.12	1,404.86
2025	**13**	31-Jan-25	65.48	12.88	52.60	1,352.26
2025	**14**	28-Feb-25	65.48	12.40	53.08	1,299.18
2025	**15**	31-Mar-25	65.48	11.91	53.57	1,245.61
2025	**16**	30-Apr-25	65.48	11.42	54.06	1,191.55
2025	**17**	31-May-25	65.48	10.92	54.55	1,137.00
2025	**18**	30-Jun-25	65.48	10.42	55.05	1,081.94
2025	**19**	31-Jul-25	65.48	9.92	55.56	1,026.38
2025	**20**	31-Aug-25	65.48	9.41	56.07	970.31
2025	**21**	30-Sep-25	65.48	8.89	56.58	913.73
2025	**22**	31-Oct-25	65.48	8.38	57.10	856.63
2025	**23**	30-Nov-25	65.48	7.85	57.63	799.00
2025	**24**	31-Dec-25	65.48	7.32	58.15	740.85
2026	**25**	31-Jan-26	65.48	6.79	58.69	682.16
2026	**26**	28-Feb-26	65.48	6.25	59.22	622.94
2026	**27**	31-Mar-26	65.48	5.71	59.77	563.17
2026	**28**	30-Apr-26	65.48	5.16	60.32	502.86
2026	**29**	31-May-26	65.48	4.61	60.87	441.99
2026	**30**	30-Jun-26	65.48	4.05	61.43	380.56
2026	**31**	31-Jul-26	65.48	3.49	61.99	318.57
2026	**32**	31-Aug-26	65.48	2.92	62.56	256.02
2026	**33**	30-Sep-26	65.48	2.35	63.13	192.89
2026	**34**	31-Oct-26	65.48	1.77	63.71	129.18
2026	**35**	30-Nov-26	65.48	1.18	64.29	64.88
2026	**36**	31-Dec-26	65.48	0.59	64.88	0.00

Monthly	12
Quaterly	4
Yearly	1

	1	2	3	4	5
	2024	**2025**	**2026**	**2027**	**2028**
Closing balance	1,405	741	-	-	-
Instalment	786	786	786	-	-
Interest	191	122	45	-	-
Principal	595	664	741	-	-

SUMMARY

		0	1	2	3	4	5
		2024	2025	2026	2027	2028	2029
Sales		8,206	9,082	10,080	11,220	12,527	14,030
Gross Profit		5,112	5,683	6,337	7,088	7,953	8,952
Operating Expenses		4,641	4,807	4,868	4,965	5,111	5,261
Net Profit		472	876	1,469	2,123	2,842	3,691
Cash and Banks		1,967	2,281	3,111	5,336	8,280	12,073
Total Assets		2,477	2,689	3,417	5,540	8,382	12,073
Total Equity		1,072	1,948	3,417	5,540	8,382	12,073
Operating Activity		472	978	1,571	2,225	2,944	3,793
Investing Activity		- 510	-	-	-	-	-
Financing Activity		2,005	- 664	- 741	-	-	-
NPV		803	2,247	4,385	7,121	10,370	14,121

BUSINESS VALUATION

NPV

		0	1	2	3	4	5
		2024	2025	2026	2027	2028	2029
RoR	15%						
Outflows		-600					
Inflows		472	978	1,571	2,225	2,944	3,793
Residual Value							12,073
NCF		472	978	1,571	2,225	2,944	15,866

NPV	**11,178**

Disposal

	0	1	2	3	4	5
	2024	2025	2026	2027	2028	2029
Equity	1,072	1,948	3,417	5,540	8,382	12,073

RoR	10%						
Outflows		-600					
Inflows		472	978	1,571	2,225	-	-
Residual Value		-	-	-	5,540	-	-
NCF		472	978	1,571	7,765	-	-

NPV	**7,121**
Year To Sell	**3**

Year Wise Summary of NPV

Years	NPV
	7,121
0	803
1	2,247
2	4,385
3	7,121
4	10,370
5	14,121

Sensitivity Analysis

		0	1	2	3	4	5
		2024	2025	2026	2027	2028	2029
Equity		1,072	1,948	3,417	5,540	8,382	12,073
RoR	**10%**						
Outflows		-600					
Inflows		472	978	1,571	2,225	2,944	-
Residual Value		-	-	-	-	8,382	-
NCF		472	978	1,571	2,225	11,326	-

NPV	**10,370**

Year To Sell	**4**

Discount Rate	NPV
	10,370
12%	9,560
13%	9,184
14%	8,827
15%	8,486
16%	8,161
17%	7,852
18%	7,557
19%	7,275
20%	7,006
21%	6,749