

Objective Investments Business Plan

July 4, 2013

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Section 1: Executive Summary

Objective Investing, or OI, is an informational publishing company that provides analysis of key trends for various industries and provides the information to our subscribers. This focus allows students to focus and discuss business matters that are most important to them and their analyst counterparts on Wall Street, including current product and market trends, social issues, and general dynamics of the stock market to decipher how these practices and events translate to current investment opportunities. The OI analysts are independent from biases common to investment banking relationships between clients and their traditional Wall Street firms.

Readers across the country will have the ability to access the findings of Objective Investing through the website subscription for a monthly fee of \$12.95 or \$129.95 annually. The flat fee will include unlimited access to the online database as well as email interaction with the analysts. In addition, they will receive a quarterly newsletter which will provide top analysis and articles in printed form.

The mission of Objective Investing is to tap into bright young minds by empowering them to research themes, trends, and technological advances that are prevalent among college students to decipher how these phenomena can translate into the investing dynamics of the stock Market.

Section 2: Marketing Plan

Section 2-1: Target Market

Subscribers to Objective Investing will be motivated to gain exposure to the wants and demands of collegiate America. The target market will consist of business professionals who currently use a multitude of informational sources and college students with finance, business, or marketing interests.

Section 2-2: Services

Objective Investing will publish a newsletter and website that provide market trends, product trends, theme analysis, company insight, and important business issues impacting society from a collegiate perspective. We will address societal in business issues from a unique angle that is representative of today and tomorrow's top college student viewpoints. The modern college generation's interests indicate broad themes that will eventually transform society in the business world. Objective Investing offers motivated, bright students who exhibit passion for business and the stock market and provides a forum to gain real business experience by allowing them to analyze trends in companies and write about them outside their course curriculums. The original ideas and thoughts of these students are to be made available online at our website, www.objectiveinvesting.com, and in a hardcopy newsletter to be printed in distributed quarterly.

Section 2-3: Distributing a Service

Objective Investing will be available through internet subscriptions and mailed newsletters, which will be promoted through marketing campaigns. This knowledge-based platform will be

highly scalable and will allow us to efficiently leverage our business to a larger audience. We will also be able to communicate with our clients via e-mail website and telephone.

Section 2-4: Value Proposition

Subscribers have access to the stock ideas and societal trends in theme analysis generated by our analysts. Subscribers will also have access to a more personalized form of communication with OI advisors in regards to their own investing ideas, and further explanation of those ideas put forth by our analysts. Traditional stockbrokers and Wall Street analysts may be biased in their buy and sell recommendations to their financial investors, being aligned with the quantity of preconceived investment banking relationships in trading rather than the soundness of their individual investment decisions. Objective Investing analysts have no incentives other than offering practical stock picking and trends theme analysis based on their own independent research, making them independent and unbiased.

Section 2-5: Opportunities and Strategies

The founding partners of Objective Investing will utilize their own investment knowledge and abilities, plus the skills of their network of students from schools across the United States, to create the primary database. This space will serve as a marketing tool in order to encourage motivated students from any American university to submit their own investment ideas for consideration for publication in the newsletter and on the website. The founders believe motivated students will be attracted to this opportunity to gain notoriety and exposure through the website publication and a trustworthy periodical without needing monetary compensation. Depending on the quality of this investment analyses, the founders will focus on recruiting additional fulltime writers from these students to decide who will receive proper compensation.

The quality and number of articles submitted by the students will continue to grow as does the subscriber base. OI offers a range of possible implementation and recruitment methods, including online promotions, promotion through official university in college newsletters and magazines, communication with the entrepreneurial and business departments of educational institutions, and finally, through family and friends support in networking.

Section 2-6: Competitive Advantage

The competitive advantage of Objective Investing is two-fold. First, no investment publications currently exist that tap the intellect, skills, and abilities of the collective collegiate audience. Motivated college students who have not received interest or response from internship programs or job opportunities from large corporations are the primary source of information to which we will appeal. Second, internships will be offered throughout the school year as well as during the summer. Internships are to be performed electronically, so students will not need to relocate or arrange for housing and other necessities. Objective Investing's unique position stems from the planned creation of a team of elite college students who embody the most dynamic generation of youth and technically savvy citizens of the United States. Modern college students demand more respect from society and business professionals than ever before in history. Huge success stories of college on entrepreneurs like Michael Dell, Bill Gates, and Shawn Fanning have given students motivation to work towards high levels of personal and professional success.

Section 2-7: Risks

Any startup company investment carries a high degree of risk. We are committed to using investment funds wisely and conservatively. However, we're not in internet company, focusing instead on informational publishing that will provide services that site key trends in various

industries that interest our customers. The Internet will be utilized only for distribution purposes as the most cost effective method.

Section 2-8: Competitive Comparison

Our team of college students will be the business professionals and Wall Street analysts of the future. We will provide a forum for these brilliant students to explain their observations and ideas before they are influenced by their investment banking counterparts. Objective Investing's uniqueness will stem from its creation of an elite team of students who embody America's most technologically dynamic and savvy generation. Modern college students demand more respect from society and business professionals than ever before. They look to successful stories of college entrepreneurs who were known around the world as business gurus in order to plan their own future business profiles and successes. We maintain our competitive advantage because we utilize the untapped collective collegiate intellect and we appeal to motivated college students who are looking for responses for internship programs and are not receiving replies.

Because the Internet has given people revolutionary ways to trade equities and gather information, there is a growing acceptance of this new trading medium, especially in regards to the much-reduced commission charges. Many online financial websites exist today that attempt to provide services to this new online investor market. However, we do not view them as potential threats. We believe they are not mutually exclusive and our service can benefit by coexisting with these other services. The necessity and responsibility of performing research is critical for investors so they may make the correct financial decisions. Almost anyone can benefit from a substantially reduced commission charge, but not everyone has the energy or time to learn the marketing tactics used by Wall Street professionals. Objective Investing analysts are

devoted to studying the stock market along with the trends and themes they see approaching in the business world, and using this data to create accurate and quality analytical information that no other sources can provide.

Section 2-9: Market Analysis Summary

Objective Investing subscribers will be motivated to gain additional exposure to the pulse of collegiate America. Our target market will consist of business professionals who enjoy a multitude of information services. To our knowledge, no other company offers the services. However, several virtual businesses charge fixed monthly rates for the portfolios suggested by their analysts, along with a periodic e-mail newsletter. These companies will be our competition. Objective Investing is removed from otherwise comparable sites through our collection of the best and brightest college minds representative of the American collegiate crowd.

All-inclusive online financial services such as Yahoo Finance, MSNMoneyCentral, CBSMarketwatch, TheStreet.com, and more could be grouped in the same industry as OI. Information provided by discount brokers are also grouped in this category along with services that provide market research, charts, daily articles, quotes and more. We recognize the breadth and reputation of the sites. However, our objective is not to take market share away from this group. Instead, we will strive to serve as a supplement RE informational service.

Reputable and focused companies include Bloomberg, Investorguide.com, and Hoover's. Each of these sites has a limited arena of expertise. For example, Bloomberg Online focuses primarily on the status of the economy and market. Hoover's provides excellent company profiles for almost all publicly traded companies. Stock picking services and technological forecasting sites featuring people such as George Gilder and Michael Murphy have set up subscription sites.

However, we believe Objective Investing offers competitive advantages over those services that involve more automated market information. Our uniquely powerful collection of knowledgeable college students will separate us from the other standardized information services.

Section 2-10: Service Business Analysis

The online investor research industry consists of several all-inclusive websites that touch on nearly every realm of financial activity. There are also many lesser known websites and newsletter services that use a more limited approach, specializing in various aspects of financial markets. Objective Investing's biggest challenge is to establish itself as a quality in each service arena that is already filled with a wealth of financial information.

Section 2-11: Market Segmentation

OI will target business professionals who enjoy a range of information sources. These may include Wall Street analysts or other marketing managers for organizations that have an interest in consumer trends. We will offer college students prospective work that is unique from the bombardment of traditional business periodicals sources. Today's college generation's interests indicate broad themes that business professionals must be made aware. Figure 1 demonstrates projected interested parties, while Figure 2 illustrates projected customers over five years.

Market Analysis (Pie)

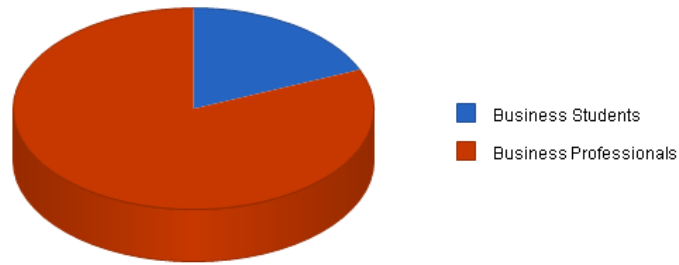


Figure 1: Market Analysis for Business Students and Professionals

Market Analysis							
		Year 1	Year 2	Year 3	Year 4	Year 5	
Potential Customers	Growth						CAGR
	Business Students	8%	800,000	860,000	924,500	993,838	1,068,376
Business Professionals	5%	3,500,000	3,675,000	3,858,750	4,051,688	4,254,272	5.00%
Total	5.48%	4,300,000	4,535,000	4,783,250	5,045,526	5,322,648	5.48%

Figure 2: Market Analysis for Potential Customers

Section 2-12: Market Trends

Objective Investing has realized the most relevant aspect to our success is the continuing recognition of college business students. Wall Street analysts and managers are no longer the only voices that must be heard. The stunning success stories of college students such as Michael Dell, Bill Gates, and Shawn Fanning have caused businessmen and women to be receptive to the collective collegiate conscience. Another important trend evident within the last few years results from the Fair Disclosure Act, which was created by the US Securities and Exchange Commission (SEC). This act explicitly states that companies are required to simultaneously communicate information to individual investors when it is released to Wall Street analysts. Individual investors must be present in the same conference calls with company management along with the Wall Street Investors (US Securities & Exchange Commission, 2000). An additional critical market influence for the investing public involves the separation of Wall Street research by analysts from their investment banking counterparts. Their inherent bias is caused by investment banking research and is realized by the investing public, and investors are looking for unbiased fundamental research in order to make successful decisions.

Section 2-13: Market Growth

JP Morgan estimates that 18 million Americans used online brokering firms in 2000. This number has increased exponentially since then to 2013. European online accounts increased from 3.9 million in 2000 to an estimated 17 million in 2003, which was an anticipated growth of more than 60% (JP Morgan, 2001). European statistics are mentioned because we expect some European Investors to utilize Objective Investing service as an interactive, concise, and cost effective method of keen insight into the American markets. This trend indicates that more

people are investing without the use of traditional brokers. These investors, whether they are business professionals or college students, need supplemental research and information to invest wisely.

According to one Nielsen report (Frighetto, 2012), almost 73% of online consumers use online banking to invest their money. Seventy-five percent of young investors ages 21-29 use online investing, while those ages 50-59 conduct their transactions at 60%. Fifty percent of those over the age of 60 also do so. Another question indicated that nearly half of global consumers rely only on their own knowledge to invest, while 20% relied on relatives, colleagues, and friends for advice. Television, radio, and internet experts advised nine percent, while four percent made impulsive investing decisions.

Section 2-14: Marketing Strategy

Objective Investing's marketing strategy focuses on differentiation through the use of college students, including advice and opinions based on their research. We will find the most motivated and brightest students in American universities and colleges.

Section 2-15: Promotion Strategy

The most efficient method to gain exposure to a wider business audience comes through communication with entrepreneurial and business offices in the top one hundred universities and colleges in the United States. We will establish future links with suitable colleges and universities so we may gain interest student writers in addition to publicity from their publications. We will mail information and brochures to selected lists of possible investors and subscribers. Our advertising strategy will follow our primary competitive advantages to reach more clients and analysts. This publicity could be in written articles for student based

publications. We plan to contact Business Today magazine, which is the most influential and largest publication run by students in the U.S. It is widely distributed to more than 220,000 subscribers. Word of mouth will be another efficient way to promoting our service through people connected with our analysts, customers, and writers. We expect that family and friends' networks will make up a portion of the initial clientele base and word of mouth will continue to grow our writer and customer base. The incentive will be credits on existing services to customers who refer clients. They will also be rewarded with free service three months for each additional subscriber they bring to our services.

Section 2-16: Positioning Statement

Objective Investing is to be positioned as an alternate intelligence-gathering method of investment knowledge and advice, written to offer energetic and enjoyable sources of investment information from a group of knowledgeable people who are otherwise unrecognized. The college students will provide advice for investments, making this information from individuals who will ultimately make the investing rules of the future. Alternately, we are in the informational publishing services category, using the internet plus to traditional paper print distribution methods.

Section 2-17: Pricing Strategy

Although our services are superior, we will offer the flat monthly fee. The founders believe we should begin business with the pricing strategy intent on convincing potential clients to try our services. If OI charges a higher amount for the initial subscription, we may have difficulty gaining clients. After we have been established in the marketplace, our prices will begin to rise

accordingly. Initially we will charge \$12.95 per month or \$129.95 each year, which will provide access to our writers' content and articles on the website plus the quarterly newsletter.

Section 2-18: Sales Strategy

The sales strategy is projected to be a progression through the marketing strategy. After new users are attracted to the website, an actual advancement will occur to keep the visitors as subscribers. This process moves throughout the website, as it suggests specific benefits with service subscription. Any questions asked by perspective subscribers will also be answered. We offer these subscribers samples of offerings extended by OI. Abridged articles and sample articles will be available at no cost when they access the web site at www.objectiveinvesting.com. All efforts will be made to maintain high customer service levels to new subscribers throughout the introduction process plus through their subscriptions. We will familiarize subscribers with OI's services through the website and quarterly newsletter.

Section 2-19: Strategy and Implementation Summary

OI plans pull together a large network of talented, skilled college students as analysts and writers. We will contact students from colleges and universities across the United States. The analyst and writer positions for Objective Investing will become more popular than internships because the method we will use to disseminate our newsletter provides students a forum in which their voice and opinions can be heard. Last, the college community has insight and perspective that could potentially benefit the investing world.

Section 2-20: Competitive Edge

Objective Investing is made up of a collection of the most talented young financial minds the United States has to offer. They see issues and trends in the market that Wall Street analysts fail to realize. Our analysts do not have ties to investment banking that could create major biases that are inherent to Wall Street analysts' opinions. Certain trends are not read through yearly reports and must be realized from their earliest moments by those who can realize future trends in technology and business. Our analysts will perform hands on research calming to Wall Street analysts over three decades ago. This includes personal experiences with companies in which they see future growth.

Section 3: Operations

Objective Investing will be constructed of the best young financial minds in the United States. They will seek issues and trends in the market that are not as easily recognizable to Wall Street analysts. Moreover, our analysts will not have investment banking ties that often create major biases in the Wall Street Analysts' opinions. Annual reports cannot always predict certain trends, which may only be realized in their inception by those familiar with future trends in technology and business. In addition, our analysts will perform hands-on research that was used by Wall Street analysts three decades ago. This important research will include innovative ideas such as eating at restaurants to judge the quality of their food service and thus predict the restaurant's future success. They may also visit local shopping malls to observe customer traffic at American Stores such as Abercrombie & Fitch vs. J. Crew vs. The Gap. If a new smart phone is being introduced to the cellular scene, college students with astute business foresight will detect this trend before the average Wall Street analyst.

Investment issues in business and issues from the perspective of generation Y are critical to our success. Current product and market trends and themes prevalent on college campuses include what is happening in collegiate business and the United States today? We anticipate these critical steps for success:

- Recruit qualified American college students to properly integrate their research into OI's services
- Ensure content is truly unique and original in all aspects
- Convince interested readers and investors our publications provide quality and differentiated content from our competitors'

- Market the concept to institutional interests at the college level and in businesses to ensure endorsements are from more than individual subscribers
- Retain existing subscribers and convince them to recommend this service to others
- Keep costs minimal to ensure self-sufficiency and longevity for all operations
- Company recommendation analysis

Hard copy and online editions of our newsletter will be available to subscribers for \$12.95 per month or \$129.95 per year. Minimal startup costs are anticipated at this time. The founders plan on devoting substantial amounts of personal time and utilizing existing resources already available at little or no cost. The OI website will be maintained and hosted by Vista.com for a monthly charge of \$50.00. However, a special partnership with Vista allows us to receive developing capabilities and web hosting free of charge for the first 12 months.

Business and marketing infrastructure expenses are the primary source of cash outflow through the beginning stages of our growth.

Section 3-1: Sales Literature

Initial sales literature will be produced in house with a personal computer desktop publishing software such as Microsoft publisher. The actual printing will be outsourced to professional printing companies. Sales literature will consist of brochures to be passed out in person or mailed through the postal service to our initial list of perspective clients. In addition, OI will publish performance reports that include charts and graphs from are a analysts using software like Microsoft excel.

Section 3-2: Technology

Objective Investing will heavily rely on the use of the internet to publish its web site and communicate with clients through email. We feel technology will be utilized strictly to our advantage. This mentality is subject to change and will be re-evaluated continuously in the future.

Section 3-3: Fulfillment

Objective Investing's core values lie in our analysts' role as the brightest and most motivated college students in the United States. We are different from other information publishing services in that we represent collegiate America. Furthermore, this company's value will lie in the education, experience, willingness, and dedication of the analysts and owners to take chances to observe the most pressing trends and text themes in today's business world. Unbiased, sound analysis of these markets themes, trends, investment ideas are our objective.

Section 3-4: Company Locations and Facilities

Primary operations of Objective Investing will be conducted From New York, New York. All activities and information must be tracked and maintained using personal computers on the internet. Exclusive Office space is not needed until operations have reached a scale that necessitates dedicated office space.

Section 3-5: Strategic Alliances

Once Objective Investing has been established as a viable company, we will begin to evaluate common marketing initiatives and strategic alliances. One possibility for future alliance exists with another student operated Investment Service called WallStreetProdigy.com. This site offers

recommended stock portfolio analysis through its web site, including live quotes for stock picks, and represents some of the best investing minds in colleges and universities in the United States. However, for the moment, our main focus will be in building Objective Investing's foundations.

Section 3-6: Future Services

After compiling the initial knowledge base for our business, we will continue to grow our base of subscribers and explore opportunities to further personalize relationships between our analysts and writers and customers. In the future, our analysts will become available through email communication to the subscribers who wish to discuss ideas further with a writer. The possibility of adding additional channels for more consistent communication will also be explored for writers in subscribers. One future possibility may be aimed at the corporate recruitment division of firms that are seeking top collegiate talent. Objective Investing could become a means to establishing an early link between students and corporations.

Section 4: Finance

Section 4-1: Objective Investment's Offerings

The founders propose to offer large minority stakes in the company in exchange for investments to cover startup costs associated with promoting the firm's services and business infrastructure. Negotiations are open. Start-up requirements are illustrated below in Figure 3, Start-up finances illustrated in Figure 4, and Start-up Funding in Figure 5.

Start-up Requirements	
Start-up Expenses	
Legal	\$200
Stationery etc.	\$50
Brochures	\$150
Consultants	\$0
Insurance	\$0
Rent	\$0
Research and development	\$0
Expensed equipment	\$0
Other	\$500
Total Start-up Expenses	\$900
Start-up Assets	
Cash Required	\$15,100
Other Current Assets	\$0
Long-term	\$0

Figure 3: Start-Up Requirements

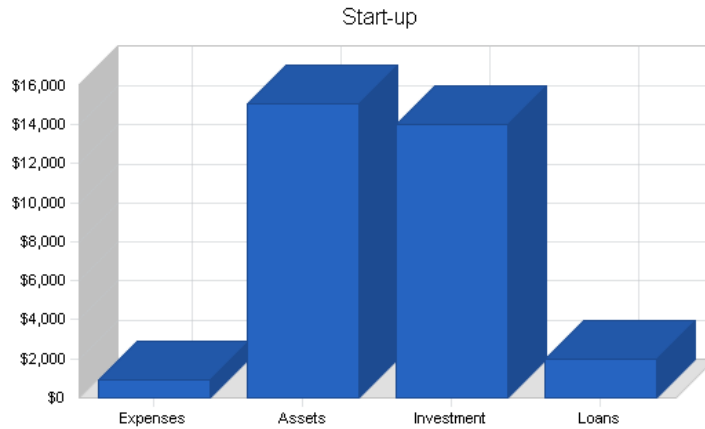


Figure 4: Start-up Finances

Section 4-2: Financial Plan

Plans for financial growth mainly consist of free cash flow. We recognize this could cause slower growth than we may like. This strategy of a more conservative financial management makes sense as the goal is not to create a conglomerate financial company, but one that focuses on our core competencies and interests. Financing opportunities add value to our company from a cost benefit analysis perspective. OI will not blindly invest resources in endeavors that are not likely to bring success in the future.

Start-up Funding	
Start-up Expenses to Fund	\$900
Start-up Assets to Fund	\$15,100
Total Funding Required	\$16,000
Assets	
Non-cash Assets from Start-up	\$0
Cash Requirements from Start-up	\$15,100
Additional Cash Raised	\$0
Cash Balance on Starting Date	\$15,100
Total Assets	\$15,100
Liabilities and Capital	
Liabilities	
Current Borrowing	\$0
Long-term Liabilities	\$2,000
Accounts Payable (Outstanding Bills)	\$0
Other Current Liabilities (interest-free)	\$0
Total Liabilities	\$2,000

Figure 5: Start-up Funding

Section 5: Cash Flow Analysis

We will offer motivated, bright students who are passionate about the United States stock market a forum to gain real business experience by giving them the opportunity to analyze companies to write about them outside the classroom. Growth objectives are illustrated in Table 1.

Our objectives for growth in our subscriber base are as follows:					
Year:	1	2	3	4	5
Service Subscribers:	500	1,500	4,500	6,000	7,500

Table 1: Subscriber Growth

Section 5-1: Economic potential

The Five Year Projected Models indicate a potential one million dollars in annual revenue.

Additional cross marketing initiatives in value added services can be added to the bottom line after two years of business.

Section 5-2: Sales Forecast

Figure 5 illustrates yearly revenue projections if each yearly subscription costs \$129.95.

Assuming our yearly subscription fee of \$129.95, projected subscriber bases translate into yearly revenue projections of:					
Year:	1	2	3	4	5
Projected revenue in dollars:	65,000	195,000	585,000	780,000	975,000

Figure 5: Growth Objectives for Subscribers and Revenue

The plan begins in June to align with fiscal accounting tactics. . Income is not expected until January 2014 from subscriptions. In-depth marketing campaigns will be enacted during the six months between, to attract contributors and subscribers. Figures 6 and 7 below illustrate projected sales during the first year, then for the initial three years of growth.

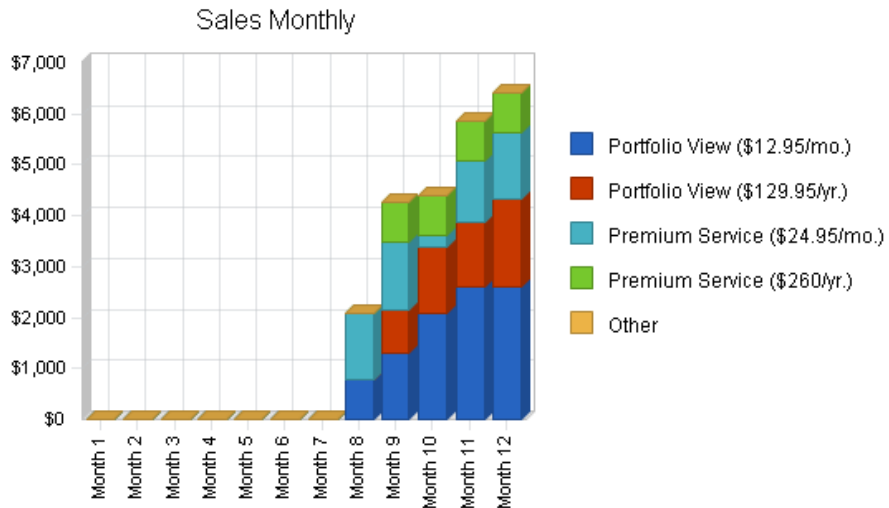


Figure 6: Projected Sales in the First Year

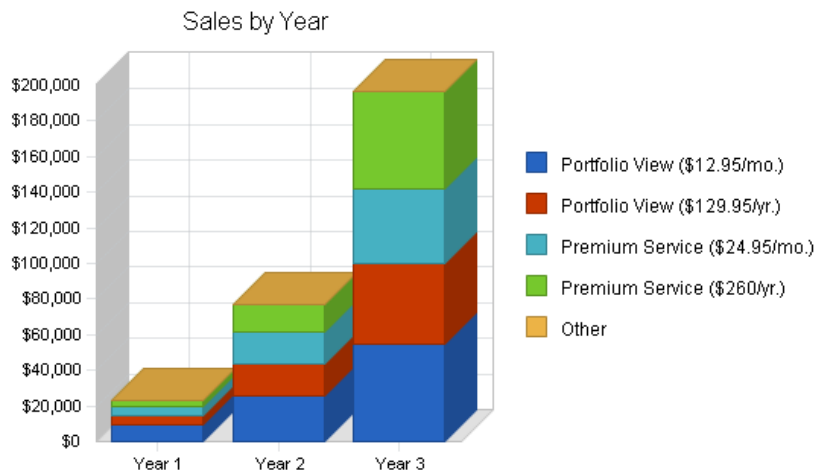


Figure 7: Projected Sales in the First Three Years

Section 6: Management Summary

The founding partners of the company have unique resumes and background experiences. Both provide distinct personality traits that complement each other as the business grows and succeeds. AlexGreek is a _____ Major with a top ranking in his class. His past experiences include _____. Alex currently serves as _____. He has been managing his own personal funds in the equity markets since the age of _____. His future plans after graduation include working in _____ for a short amount of time Before focusing solely on objective investments.

James Weller has received a dual degree in finance and government, and is enrolled in the Honors Program. He is currently ranked in the top 10% of his class. During his school career, James has been very active in business and has directed business-consulting presentations to the Michel Dyens & Co. investment firm's Paris office. He has received seven prestigious awards in academics over the past few years, and currently serves as the co-fund manager of an off-campus investment club.

The initial management team will consist of the founders. As we grow, exceptionally qualified students will be recruited. Both partners are currently taking on as many responsibilities as possible and working together on the critical issues that arise during a company's inception.

Section 6-1: Organizational Structure

The founders will remain fulltime partners for short time. They will look to expand the organizational structure of student writers and potential analysts for now. The students come from universities such as the University of Pennsylvania, Duke University, and the University of Virginia.

Section 6-2: Management Team Gaps

The management team identified insufficient expertise in web development. While both founders have some experience with HTML coding and building basic web pages, neither is experienced enough to develop a site such as they originally envisioned. Several solutions to this problem were evaluated:

- Bringing in a third partner to specialize entirely in building and maintaining the company's web site
- Hiring a professional web development team to build and host a custom web site
- Partnering with Vista

Vista.com is a revolutionary e-business infrastructure provider (eBIP) that delivers a fully integrated and automated infrastructure platform, so corporations can rapidly deliver the business services. Vista will provide us with an all-inclusive solution to develop the web-based business. We can access the full range of tools through web browser platform from any computer terminal that has online access. In addition, Vista will host the site and manage a range of smaller details related to maintaining a business on the internet. The tools have been provided to implement a fully enabled the commerce site with many features, including customer databases that are very useful and necessary. Vista has empowered us to create the website on our own and will provide customer support and technical specialists 24 hours a day, seven days a week if we need assistance with any area of the site. This choice has effectively fill the web design gap that initially existed, and will provide for growth and expansion plans as they are envisioned.

Section 6-3: Personnel Plan

Objective Investing writers will be students who submit articles for publishing on our web site and in the printed newsletter. Selected articles will embody the quality and spirit of OI. The writers will not be paid, but will have the opportunity to be promoted to analyst status through their written articles.

Analysts are defined as consistent writers for Objective Investing. They represent the best of the writers and will be true investment professionals. Analysts are estimated to make approximately \$400 per month. Each analyst will be paid an unspecified amount of dollars per customer for each month, plus a monthly commission determined by the analyst's quality of services provided to the customer. We estimate the average commission to be around \$100 monthly for the first 12 months. Objective Investing will not have personnel during the initial stages of operation while the partners handle all service and inside operations. We plan to employ 10 fulltime analysts by the end of your one by. Not only analysts are expected to produce articles each month.

Conclusion

Objective Investing will focus on using bright young minds and empowering them to research themes, trends, and technological advances that are available to college students and ascertain how to turn these skills and resources into beneficial methods of investing in the United States stock market. This forum gives students real business experience by analyzing themes, trends, and companies in order to write about them outside the classroom. Original ideas and thoughts for these business minded college students will be made available on our web site online at www.objectiveinvesting.com, as well as in a hardcopy newsletter to be printed quarterly and mailed to our subscribers. The low cost of investment and intelligent use of assets will make Objective Investing a company that successful monetarily and to the individual writers, analysts, and customers.

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Appendix 1 – Sales Forecasts, Unit Prices, Direct Unit Costs, Cost of Sales

Sales Forecast			
	Year 1	Year 2	Year 3
Unit Sales			
Portfolio View (\$12.95/mo.)	720	1,980	4,200
Portfolio View (\$129.95/yr.)	480	1,620	4,200
Premium Service (\$24.95/mo.)	216	720	1,680
Premium Service (\$260/yr.)	144	720	2,520
Other	0	0	0
Total Unit Sales	1,560	5,040	12,600
Unit Prices			
Portfolio View (\$12.95/mo.)	\$12.95	\$12.95	\$12.95
Portfolio View (\$129.95/yr.)	\$10.83	\$10.83	\$10.83
Premium Service (\$24.95/mo.)	\$24.95	\$24.95	\$24.95
Premium Service (\$260/yr.)	\$21.67	\$21.67	\$21.67

Other	\$0.00	\$0.00	\$0.00
Sales			
Portfolio View (\$12.95/mo.)	\$9,324	\$25,641	\$54,390
Portfolio View (\$129.95/yr.)	\$5,198	\$17,545	\$45,486
Premium Service (\$24.95/mo.)	\$5,389	\$17,964	\$41,916
Premium Service (\$260/yr.)	\$3,120	\$15,602	\$54,608
Other	\$0	\$0	\$0
Total Sales	\$23,032	\$76,752	\$196,400
	Year 1	Year 2	Year 3
Direct Unit Costs			
Portfolio View (\$12.95/mo.)	\$1.00	\$1.00	\$1.00
Portfolio View (\$129.95/yr.)	\$1.00	\$1.00	\$1.00
Premium Service (\$24.95/mo.)	\$1.00	\$1.00	\$1.00
Premium Service (\$260/yr.)	\$1.00	\$1.00	\$1.00
Other	\$0.00	\$0.00	\$0.00

Direct Cost of Sales			
Portfolio View (\$12.95/mo.)	\$720	\$1,980	\$4,200
Portfolio View (\$129.95/yr.)	\$480	\$1,620	\$4,200
Premium Service (\$24.95/mo.)	\$216	\$720	\$1,680
Premium Service (\$260/yr.)	\$144	\$720	\$2,520
Other	\$0	\$0	\$0
Subtotal Direct Cost of Sales	\$1,560	\$5,040	\$12,600

Appendix 2 – Personnel Plan

Personnel Plan			
	Year 1	Year 2	Year 3
STUDENT NAME - CEO	\$5,000	\$12,000	\$24,000
James Weller	\$5,000	\$12,000	\$24,000
Analyst	\$200	\$3,500	\$7,000
Analyst	\$400	\$3,500	\$7,000
Analyst	\$400	\$3,500	\$7,000
Analyst	\$500	\$3,500	\$7,000
Analyst	\$200	\$3,500	\$7,000
Analyst	\$500	\$3,500	\$7,000
Analyst	\$200	\$3,500	\$7,000
Analyst	\$400	\$3,500	\$7,000
Analyst	\$300	\$3,500	\$7,000
Analyst	\$200	\$3,500	\$7,000
Total People	9	18	25
Total Payroll	\$13,300	\$59,000	\$118,000

Appendix 3 – Pro-Forma Balance Sheet

Pro Forma Balance Sheet			
	Year 1	Year 2	Year 3
Assets			
Current Assets			
Cash	\$9,852	\$38,907	\$20,337
Accounts Receivable	\$9,138	\$30,453	\$77,925
Other Current Assets	\$0	\$0	\$0
Total Current Assets	\$18,990	\$69,360	\$98,262
Long-term Assets			
Long-term Assets	\$0	\$0	\$2,500
Accumulated Depreciation	\$0	\$0	\$0
Total Long-term Assets	\$0	\$0	\$2,500
Total Assets	\$18,990	\$69,360	\$100,762
Liabilities and Capital			
Current Liabilities			
Accounts Payable	\$1,659	\$1,408	\$3,635
Current Borrowing	\$2,000	\$5,000	\$0
Other Current Liabilities	\$0	\$0	\$0
Subtotal Current Liabilities	\$3,659	\$6,408	\$3,635
Long-term Liabilities	\$2,000	\$2,000	\$2,000
Total Liabilities	\$5,659	\$8,408	\$5,635

Paid-in Capital	\$14,000	\$61,000	\$61,000
Retained Earnings	(\$900)	(\$669)	(\$48)
Earnings	\$231	\$621	\$34,176
Total Capital	\$13,331	\$60,952	\$95,127
Total Liabilities and Capital	\$18,990	\$69,360	\$100,762
Net Worth	\$13,331	\$60,952	\$95,127