

<b>PROPOSED FINANCING PLAN</b>							
<b>A. PROJECTED INCOME/CASH FLOW</b>							
<b>Financial Statement</b>							
<b>PROFIT PLAN</b>		<b>Qtrly</b>	<b>Qtr 1</b>	<b>Qtr 2</b>	<b>Qtr 3</b>	<b>Qtr 4</b>	<b>Yearly Total</b>
Net Sales	Supply Cost %						
Necklace Sales	50.00%	1,400.00	2,040.00	4,000.00	6,560.00	14,000.00	
Earring Sales	12.50%	2,900.00	4,500.00	13,100.00	24,500.00	45,000.00	
Bracelet Sales	40.00%	70.00	170.00	460.00	670.00	1,370.00	
Total Net Sales		4,370.00	6,710.00	17,560.00	31,730.00	60,370.00	
Cost of goods sold ( Supply Costs)		1,090.50	1,650.50	3,821.50	6,610.50	13,173.00	
Gross Sales Profit		3,279.50	5,059.50	13,738.50	25,119.50	47,197.00	
Other Income							
Jewelry Repair		60.00	60.00	60.00	60.00	240.00	
Total Other Income		60.00	60.00	60.00	60.00	240.00	
Net Profit Before Tax		3,339.50	5,119.50	13,798.50	25,179.50	47,437.00	
Less: Income Tax	10.00%	333.95	511.95	1,379.85	2,517.95	4,743.70	
<b>Net Profit After Tax</b>		<b>3,005.55</b>	<b>4,607.55</b>	<b>12,418.65</b>	<b>22,661.55</b>	<b>42,693.30</b>	
Capital Expenses (Covered by Term Loan)							
Accountant							
Computer							
Digital Camera							
Equipment							
Furniture							
Insurance							
Lawyer							
Licenses							
Phone Services							
Web Site (Software and Online Catalog)							
<b>Total Term-Loan Expenses</b>							
<b>Term-Loan Payments (12%, 3 years)</b>		<b>1,330.23</b>	<b>1,330.23</b>	<b>1,330.23</b>	<b>1,330.23</b>	<b>5,320.93</b>	
Operating Expenses							
Miscellaneous		60.00	60.00	60.00	60.00	240.00	
Phone Lines and Services		240.00	240.00	240.00	240.00	960.00	
Web Site Operating Expense ( Site itself)		300.00	300.00	300.00	300.00	1,200.00	
<b>Total Operating Expenses</b>		<b>600.00</b>	<b>600.00</b>	<b>600.00</b>	<b>600.00</b>	<b>2,400.00</b>	
Salaries		4,999.98	4,999.98	4,999.98	4,999.98	19,999.92	
Advertising		600.00	600.00	600.00	600.00	2,400.00	
<b>Total Expenses</b>		<b>6,930.21</b>	<b>6,930.21</b>	<b>6,930.21</b>	<b>6,930.21</b>	<b>30,120.85</b>	
<b>Profit or Los for Quarter</b>		<b>(3,924.66)</b>	<b>(2,322.66)</b>	<b>5,488.44</b>	<b>15,731.34</b>	<b>12,572.45</b>	
Losses to be covered by Line of Credit							