Cash Flow Projection

ClientPlaza Inc
Updated May 1, 2016

Note: Because of the nature of the market, Cash-Flow Projections for ClientPlaza become unreliable beyond December, 2017 ...might as well acknowledge it
Note: See Business Plan Appendix 3: How Does Revenue Grow - Unpack '**Service Provider Fees**' From CashFlow Projection

Assumes 150,000 Investment in June 2016

Change: 150,000

	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sept	2016 Oct	2016 Nov	2016 Dec	2016 **Total**	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sept	2017 Oct	2017 Nov	2017 Dec	2017 **Total**	***Since May 1, 2016***
CASH IN																							
market research	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
interest & financial instruments	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
service provider registration fees	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
service provider fees	0	500	1,000	5,800	29,100	107,100	227,100	347,100	**717,700**	402,200	521,200	542,300	596,300	986,300	1,386,300	1,689,300	1,466,300	1,896,300	2,156,400	2,435,600	2,735,200	**16,813,700**	*17,531,400*
revenue from operations sub-total	0	500	1,000	5,800	29,100	107,100	227,100	347,100	**717,700**	402,200	521,200	542,300	596,300	986,300	1,386,300	1,689,300	1,466,300	1,896,300	2,156,400	2,435,600	2,735,200	**16,813,700**	*17,531,400*
																						0	
investment	150	**150,000**	0		0	0	0	0	**150,150**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*150,150*
sale of assets	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
TOTAL CASH IN	150	150,500	1,000	5,800	29,100	107,100	227,100	347,100	**867,850**	402,200	521,200	542,300	596,300	986,300	1,386,300	1,689,300	1,466,300	1,896,300	2,156,400	2,435,600	2,735,200	**16,813,700**	*17,681,550*
RUNNING TOTAL CASH IN (Calendar Year)	150	150,650	151,650	157,450	186,550	293,650	520,750	867,850	**867,850**	402,200	923,400	1,465,700	2,062,000	3,048,300	4,434,600	6,123,900	7,590,200	9,486,500	11,642,900	14,078,500	16,813,700	**16,813,700**	
CASH OUT																							
credit card merchant fees	0	15	29	168	844	3,106	6,586	10,066	**20,813**	11,664	15,115	15,727	17,293	28,603	40,203	48,990	42,523	54,993	62,536	70,632	79,321	**487,597**	*508,411*
marketing	0	0	12,000	20,500	23,500	9,000	32,000	42,500	**139,500**	24,000	62,000	25,000	250,000	31,000	31,000	150,000	100,000	100,000	100,000	100,000	100,000	**1,073,000**	*1,212,500*
isp hosting	30	30	30	30	30	200	500	500	**1,350**	5,000	10,000	20,000	20,000	20,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	**250,000**	*251,350*
website development	0	0	6,000	3,000	5,000	5,000	5,000	5,000	**29,000**	1,000	1,000	1,000	10,000	1,000	50,000	1,000	100,000	1,000	20,000	20,000	20,000	**226,000**	*255,000*
IT hardware	0	2,000	5,000	800	2,800	14,200	2,600	2,400	**29,800**	2,000	2,400	24,000	1,000	2,000	5,000	2,000	2,000	26,000	2,000	2,000	2,000	**72,400**	*102,200*
legal fees	0	3,000	200	3,000	200	500	1,000	1,000	**8,900**	500	200	200	6,000	3,000	200	200	4,000	200	40,000	200	200	**54,900**	*63,800*
acc't fees	0	1,000	1,000	1,000	300	300	1,200	400	**5,200**	400	400	2,600	400	400	400	400	400	400	400	400	400	**7,000**	*12,200*
debt service	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
bank fees	20	20	20	20	120	50	100	100	**450**	100	300	300	300	300	300	300	300	300	300	300	300	**3,400**	*3,850*
insurance	0	100	100	100	100	100	100	100	**700**	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	**19,200**	*19,900*
fixed assets purchase	0	1,600	860	1,150	6,500	3,100	2,000	0	**15,210**	1,000	500	23,000	27,000	2,000	5,000	3,000	1,000	4,000	4,000	4,000	4,000	**78,500**	*93,710*
wages and benefits - mktg & sales	0	6,000	6,000	10,500	13,760	34,560	66,560	98,560	**235,940**	113,253	144,987	150,613	165,013	180,000	242,000	300,000	250,000	250,000	250,000	200,000	200,000	**2,445,867**	*2,681,807*
wages and benefits - other	0	3,000	4,000	4,500	10,000	12,000	12,000	18,000	**63,500**	18,000	26,000	40,000	40,000	40,000	68,000	68,000	68,000	68,000	110,000	110,000	110,000	**766,000**	*829,500*
shareholder's drawing	0	0	3,300	3,300	3,300	4,900	4,900	4,900	**24,600**	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	4,900	**58,800**	*83,400*
supplies and tools	0	0	400	1,400	1,000	1,000	1,200	1,300	**6,300**	1,000	1,000	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300	**15,000**	*21,300*
facility rent	0	0	3,200	1,600	1,600	1,600	1,600	1,600	**11,200**	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	12,000	**144,000**	*155,200*
telephone	100	200	800	800	2,800	3,800	6,000	6,000	**20,500**	9,000	9,000	11,000	14,000	14,000	14,000	14,000	11,000	11,000	11,000	11,000	11,000	**140,000**	*160,500*
utilities	0	0	300	300	300	300	200	200	**1,600**	600	600	600	600	600	600	600	600	600	600	600	600	**7,200**	*8,800*
CASH OUT SUBTOTAL	150	16,965	43,239	52,168	72,154	93,716	143,546	192,626	**614,563**	206,017	292,001	333,840	571,406	342,703	501,503	633,290	624,623	561,293	645,636	563,932	572,621	**5,848,864**	*6,463,427*
{CASH IN} LESS {CASH OUT SUBTOTAL}	0	133,536	-42,239	-46,368	-43,054	13,384	83,554	154,474	**253,287**	196,183	229,199	208,460	24,894	643,597	884,797	1,056,010	841,677	1,335,007	1,510,764	1,871,668	2,162,579	**10,964,836**	*11,218,123*
taxes (no tax on investment)	0	0	0	0	0	4,015	25,066	46,342	30,941	58,855	68,760	62,538	7,468	193,079	265,439	316,803	252,503	400,502	453,229	561,500	648,774	**3,289,451**	*3,320,392*
TOTAL (In - Out) for period	0	133,536	-42,239	-46,368	-43,054	9,369	58,488	108,132	**222,346**	137,328	160,439	145,922	17,426	450,518	619,358	739,207	589,174	934,505	1,057,535	1,310,167	1,513,805	**7,675,385**	*7,897,731*
Dividend (8% of after-tax profit for period)	0	0	0	0	0	750	4,679	8,651	5,776	10,986	12,835	11,674	1,394	36,041	49,549	59,137	47,134	74,760	84,603	104,813	121,104	**614,031**	*614,031*
TOTAL, after Dividend	0	133,536	-42,239	-46,368	-43,054	8,619	53,809	99,481	216,570	126,342	147,604	134,248	16,032	414,477	569,809	680,071	542,040	859,745	972,932	1,205,354	1,392,701	**7,061,354**	***7,283,700***
Cash on Hand At End of Period	0	133,536	91,297	44,928	**1,874**	10,494	64,303	163,784	**216,570**	342,912	490,516	624,764	640,796	1,055,272	1,625,082	2,305,152	2,847,193	3,706,937	4,679,870	5,885,223	7,277,924	**7,277,924**	

Total after dividend > "CashOnHand" because we 'remove' too much tax some months in 2016

Exploded View of Mktg & Sales Wages: How Outbound Sales Force Develops

150,000 investment	2016	2016	2016	2016	2016	2016	2016	2016	2016	2016	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017
SP=Service Provider	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
SPs registered per staffmember	0	10	20	116	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
#sales staff on shift each day	0	1	1	3	4	7	15	23	27	35	36	40	37	33	27	18	23	23	20	27
# of SPs registered by staff	0	10	20	116	582	2,142	4,542	6,942	8,044	10,424	10,846	11,926	11,000	10,000	8,000	5,400	7,000	7,000	6,000	8,200
#SPs spontaneous sign ups	0	20	40	100	200	200	300	300	300	500	1,500	1,500	1,800	1,800	1,800	2,000	2,000	2,000	2,100	2,200
New SPs this month	0	30	60	216	782	2,342	4,842	7,242	8,344	10,924	12,346	13,426	12,800	11,800	9,800	7,400	9,000	9,000	8,100	10,400
#SPs Registered: Running total	50	80	140	356	1,138	3,480	8,322	15,564	23,908	34,832	47,178	60,604	73,404	85,204	95,004	102,404	111,404	120,404	128,504	138,904
Average revenue/request	20	20	20	20	20	20	20	20	20	20	27	27	27	27	27	27	27	27	27	27

Cash Flow Projection

ClientPlaza Inc
Updated May 1, 2016

Note: Because of the nature of the market, Cash-Flow Projections for ClientPlaza become unreliable beyond December, 2017 ...might as well acknowledge it
Note: See Business Plan Appendix 3: How Does Revenue Grow - Unpack '**Service Provider Fees**' From CashFlow Projection

Assumes 750,000 Investment in June 2016

Change: 750,000	2016 May	2016 Jun	2016 Jul	2016 Aug	2016 Sept	2016 Oct	2016 Nov	2016 Dec	2016 **Total**	2017 Jan	2017 Feb	2017 Mar	2017 Apr	2017 May	2017 Jun	2017 Jul	2017 Aug	2017 Sept	2017 Oct	2017 Nov	2017 Dec	2017 **Total**	*Since May 1, 2016*
CASH IN																							
ads	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
market research	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	Market Rese	0	0	0	0			**0**	*0*
interest & financial instruments	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
service provider registration fees	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
service provider fees		500	2,200	17,520	47,100	197,100	425,100	653,100	**1,342,620**	995,100	1,337,100	1,879,100	2,389,100	2,930,100	3,489,100	3,977,100	4,785,100	5,581,100	6,589,100	6,589,100	6,589,100	**47,130,200**	*48,472,820*
revenue from operations sub-total	0	500	2,200	17,520	47,100	197,100	425,100	653,100	**1,342,620**	995,100	1,337,100	1,879,100	2,389,100	2,930,100	3,489,100	3,977,100	4,785,100	5,581,100	6,589,100	6,589,100	6,589,100	**47,130,200**	*48,472,820*
investment	50	**750,000**	0		0	0	0	0	**750,050**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*750,050*
sale of assets	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	
TOTAL CASH IN	50	750,500	2,200	17,520	47,100	197,100	425,100	653,100	**2,092,670**	995,100	1,337,100	1,879,100	2,389,100	2,930,100	3,489,100	3,977,100	4,785,100	5,581,100	6,589,100	6,589,100	6,589,100	**47,130,200**	*49,222,870*
RUNNING TOTAL, All-Time	50	750,550	752,750	770,270	817,370	1,014,470	1,439,570	2,092,670	**2,092,670**	3,087,770	4,424,870	6,303,970	8,693,070	11,623,170	15,112,270	19,089,370	23,874,470	29,455,570	36,044,670	42,633,770	49,222,870		*49,222,870*
CASH OUT																							
credit card merchant fees	0	15	64	508	1,366	5,716	12,328	18,940	**38,936**	28,858	38,776	54,494	69,284	84,973	101,184	115,336	138,768	161,852	191,084	191,084	191,084	**1,366,776**	*1,405,712*
marketing	0	0	42,000	132,000	170,000	242,000	102,000	262,000	**950,000**	24,000	62,000	320,000	250,000	60,000	62,000	150,000	220,000	100,000	100,000	340,000	100,000	**1,788,000**	*2,738,000*
isp hosting	30	30	30	30	500	5,000	8,000	20,000	**33,620**	20,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	**295,000**	*328,620*
website development & IT svcs	0	0	6,000	22,000	5,000	5,000	51,000	51,000	**140,000**	20,000	5,000	5,000	63,000	14,000	3,000	6,000	1,000	9,500	1,000	1,000	1,000	**129,500**	*269,500*
IT hardware	0	2,000	15,000	20,000	2,800	30,800	2,600	2,400	**75,600**	1,000	2,400	8,500	4,200	2,000	1,500	1,500	1,500	3,000	4,300	3,100	2,000	**35,000**	*110,600*
legal fees	0	3,000	200	5,000	200	500	1,000	1,000	**10,900**	500	200	200	40,000	8,000	200	9,000	200	22,000	200	900	1,000	**82,400**	*93,300*
acc't fees	0	1,000	1,000	1,000	0	300	1,200	400	**4,900**	400	400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	**14,800**	*19,700*
debt service	0	0	0	0	0	0	0	0	**0**	0	0	0	0	0	0	0	0	0	0	0	0	**0**	*0*
bank fees	20	20	20	20	120	50	100	100	**450**	100	300	300	300	300	300	300	300	300	300	300	300	**3,400**	*3,850*
insurance	0	550	550	550	550	550	1,200	1,200	**5,150**	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	1,600	**19,200**	*24,350*
fixed assets purchase	0	11,600	14,000	14,330	2,000	500	1,000	500	**43,930**	2,000	2,100	4,000	1,000	1,000	5,000	2,000	2,000	4,000	4,000	500	600	**28,200**	*72,130*
wages and benefits - mktg & sales	0	6,000	9,000	10,867	19,083	60,750	124,083	187,417	**417,200**	282,417	220,000	210,000	175,000	160,000	145,000	145,000	165,000	165,000	165,000	165,000	165,000	**2,162,417**	*2,579,617*
wages and benefits - other	0	3,000	4,000	4,500	10,000	12,000	12,000	42,000	**87,500**	68,000	70,000	70,000	70,000	70,000	70,000	110,000	110,000	110,000	110,000	110,000	95,000	**1,063,000**	*1,150,500*
staff rewards and celebrations	0	0	0	1,000	3,500	1,000	0	21,000	**26,500**	0	13,000	10,000	5,000	1,000	0	0	0	2,000	2,000	6,000	1,200	**40,200**	*66,700*
shareholder's drawing	0	0	3,300	3,300	4,900	4,900	4,900	4,900	**26,200**	15,000	15,000	20,000	20,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	50,000	**470,000**	*496,200*
supplies and tools	0	500	1,400	2,000	500	600	800	1,000	**6,800**	400	2,300	750	750	750	750	750	750	750	750	750	750	**10,200**	*17,000*
facility rent	0	0	3,200	1,600	1,600	24,000	12,000	12,000	**54,400**	12,000	12,000	27,000	27,000	27,000	27,000	27,000	27,000	27,000	27,000	27,000	27,000	**294,000**	*348,400*
telephone	0	200	800	800	800	800	1,000	1,000	**5,400**	1,000	1,500	10,000	10,000	10,000	10,000	10,000	10,000	12,000	12,000	13,000	13,500	**113,000**	*118,400*
utilities	0	0	300	300	300	300	200	200	**1,600**	600	600	1,100	1,100	1,100	1,100	1,100	1,100	1,100	1,500	1,500	1,500	**13,400**	*15,000*
CASH OUT SUBTOTAL	50	27,915	100,864	219,805	223,219	394,766	335,411	627,057	**1,929,086**	477,875	472,176	769,344	764,634	518,123	505,034	655,986	755,618	696,502	697,134	938,134	677,934	**7,928,492**	*9,857,578*
{CASH IN} LESS {CASH OUT SUBTOTAL}	0	722,586	-98,664	-202,285	-176,119	-197,666	89,689	26,043	**163,584**	517,225	864,924	1,109,756	1,624,466	2,411,977	2,984,066	3,321,114	4,029,482	4,884,598	5,891,966	5,650,966	5,911,166	**39,201,708**	*39,365,292*
taxes (no tax on investment)	0	0	0	0	0	0	26,907	7,813	**0**	155,168	259,477	332,927	487,340	723,593	895,220	996,334	1,208,845	1,465,379	1,767,590	1,695,290	1,773,350	**11,760,512**	*11,760,512*
TOTAL (In - Out) for period	0	722,586	-98,664	-202,285	-176,119	-197,666	62,782	18,230	**163,584**	362,058	605,447	776,829	1,137,126	1,688,384	2,088,846	2,324,780	2,820,637	3,419,219	4,124,376	3,955,676	4,137,816	**27,441,195**	*27,604,779*
Dividend (8% of after-tax profit for period)	0	0	0	0	0	0	5,023	1,458	**0**	28,965	48,436	62,146	90,970	135,071	167,108	185,982	225,651	273,537	329,950	316,454	331,025	**2,195,296**	*2,195,296*
TOTAL, after Dividend	0	722,586	-98,664	-202,285	-176,119	-197,666	57,760	16,772	**163,584**	333,093	557,011	714,683	1,046,156	1,553,313	1,921,739	2,138,797	2,594,986	3,145,681	3,794,426	3,639,222	3,806,791	**25,245,900**	*25,409,484*
Cash on Hand At End of Period	0	722,586	623,922	421,637	245,518	47,852	105,611	122,383	**163,584**	455,477	1,012,488	1,727,171	2,773,327	4,326,640	6,248,379	8,387,176	10,982,163	14,127,844	17,922,270	21,561,492	25,368,283		***25,368,283***

Exploded View of Mktg & Sales Wages: How Outbound Sales Force Develops

750,000 investment	2016	2016	2016	2016	2016	2016	2016	2016	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017	2017
SP=Service Provider	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
SPs registered per staffmember	0	25	44	200	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300	300
#sales staff on shift each day	0	1	1	3	4	13	28	44	66	43	37	40	37	33	27	18	23	23	20	27
# of SPs registered by staff	0	25	44	350	942	3,942	8,502	13,062	19,902	13,000	11,000	12,000	11,000	10,000	8,000	5,400	7,000	7,000	6,000	8,200
#SPs spontaneous sign ups	0	20	40	100	1,500	1,500	1,800	1,800	1,800	2,000	2,100	2,200	2,300	2,400	1,800	2,000	2,000	2,000	2,100	2,200
New SPs this month	0	45	84	450	2,442	5,442	10,302	14,862	21,702	15,000	13,100	14,200	13,300	12,400	9,800	7,402	9,000	9,000	8,100	10,400
#SPs Registered: Running total	50	95	179	629	3,071	8,513	18,815	33,677	55,379	70,379	83,479	97,679	110,979	123,379	133,179	140,579	149,579	158,579	166,679	177,079
Average revenue/request	20	20	20	20	20	20	20	20	20	20	27	27	27	27	27	27	27	27	27	27