

**COMMON CHANGE**

		Year 1-2015	Year 2-2016	Year 3-2017	Year 4-2018	Year 5-2019	Key Metrics				
OPERATIONS	# Partners	23	26	29	31	33					
	# Total Users	878	2,780	4,445	9,461	14,072					
	# Active Users	597	1,891	3,022	6,434	9,569					
	Active User per Total Users	68%	68%	68%	68%	68%					
	Customer Growth (YoY)	N/A	217%	60%	113%	49%	Year 1	Year 2	Year 3	Year 4	Year 5
Revenues	Contributions to Group Funds	\$ 250,196	\$ 753,328	\$ 980,651	\$ 1,236,093	\$ 1,504,231	34%	60%	63%	66%	69%
	Contributions to Ops & Dev	\$ 29,786	\$ 131,060	\$ 235,609	\$ 299,351	\$ 339,853	4%	10%	15%	16%	16%
	In-kind services	\$ 286,130	\$ 164,780	\$ 164,000	\$ 159,800	\$ 169,000	39%	13%	11%	8%	8%
	Grant Income and other	\$ 160,860	\$ 200,606	\$ 170,897	\$ 185,870	\$ 175,935	22%	16%	11%	10%	8%
	<b>Total Revenues</b>	<b>\$ 726,972</b>	<b>\$ 1,249,774</b>	<b>\$ 1,551,157</b>	<b>\$ 1,881,114</b>	<b>\$ 2,189,019</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
COGS	Revenues/Partner (per year)	\$ 31,607	\$ 48,068	\$ 53,488	\$ 60,681	\$ 66,334					
	Revenues/Customer (per year)	\$ 828	\$ 450	\$ 349	\$ 199	\$ 156					
	Cost of Goods	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	0%	0%
	Sales Commissions	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	0%	0%
	Service Costs	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	0%	0%
OPEX	Other COGS	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	0%	0%
	<b>Total COGS</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>
	Gross Margin	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!					
	<b>Gross Profit</b>	<b>\$ 726,972</b>	<b>\$ 1,249,774</b>	<b>\$ 1,551,157</b>	<b>\$ 1,881,114</b>	<b>\$ 2,189,019</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
	Headcount, incl contract	8.92	10.65	9.41	11.61	13.58	#####	#####	#####	#####	#####
CAPEX	Benevolence	\$ 250,196	\$ 753,328	\$ 980,651	\$ 1,236,093	\$ 1,504,231	34%	60%	63%	66%	69%
	Sales and Marketing Expense	\$ 203,226	\$ 131,593	\$ 163,313	\$ 183,449	\$ 194,489	28%	11%	11%	10%	9%
	General Administrative / Salary Expense	\$ 82,608	\$ 150,920	\$ 189,077	\$ 231,765	\$ 266,867	11%	12%	12%	12%	12%
	Rent / Utilities	\$ 9,000	\$ 12,000	\$ 12,000	\$ 16,000	\$ 16,000	1%	1%	1%	1%	1%
	Accounting / Legal / Professional Services	\$ 41,400	\$ 42,000	\$ 44,000	\$ 41,000	\$ 41,000	6%	3%	3%	2%	2%
NET INCOME	Other OPEX	\$ 49,544	\$ 61,612	\$ 108,461	\$ 110,013	\$ 111,881	7%	5%	7%	6%	5%
	<b>OPEX Total</b>	<b>\$ 635,974</b>	<b>\$ 1,151,453</b>	<b>\$ 1,497,502</b>	<b>\$ 1,818,320</b>	<b>\$ 2,134,468</b>	<b>87%</b>	<b>92%</b>	<b>97%</b>	<b>97%</b>	<b>98%</b>
	OPEX Growth		81%	30%	21%	17%					
	Technology - web development	\$ 103,300	\$ 95,000	\$ 51,400	\$ 59,000	\$ 59,000	14%	8%	3%	3%	3%
	Other capital expenditures	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	\$ 2,000	0%	0%	0%	0%	0%
BALANCE SHEET	Total CAPEX or R&D	\$ 105,300	\$ 97,000	\$ 53,400	\$ 61,000	\$ 61,000	14%	8%	3%	3%	3%
	CAPEX/R&D Growth		-8%	-45%	14%	0%					
	Subtotal Expenses	\$ 741,274	\$ 1,248,453	\$ 1,550,902	\$ 1,879,320	\$ 2,195,468	102%	100%	100%	100%	100%
	Contingency	\$ -	\$ -	\$ -	\$ -	\$ -					
	<b>Total Expenses</b>	<b>\$ 741,274</b>	<b>\$ 1,248,453</b>	<b>\$ 1,550,902</b>	<b>\$ 1,879,320</b>	<b>\$ 2,195,468</b>	<b>102%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
CASH FLOWS	EBITDA	\$ (14,302)	\$ 1,321	\$ 255	\$ 1,794	\$ (6,449)	-2%	0%	0%	0%	0%
	Taxes	\$ -	\$ -	\$ -	\$ -	\$ -	0%	0%	0%	0%	0%
	Net Cash Flows	\$ (14,302)	\$ 1,321	\$ 255	\$ 1,794	\$ (6,449)	-2%	0%	0%	0%	0%
	Cash - Operations	\$ 7,429	\$ 8,750	\$ 9,005	\$ 10,799	\$ 4,350					
	Cash - Group Funds	\$ 45,000	\$ 45,000	\$ 45,000	\$ 45,000	\$ 45,000					
STAFF	Inventory	\$ 1,500	\$ 1,200	\$ 900	\$ 700	\$ 500					
	Other Current Assets	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200	\$ 1,200					
	<b>Current Assets</b>	<b>\$ 55,129</b>	<b>\$ 56,150</b>	<b>\$ 56,105</b>	<b>\$ 57,699</b>	<b>\$ 51,050</b>					
	<b>Fixed Assets</b>										
	<b>Total Assets</b>	<b>\$ 55,129</b>	<b>\$ 56,150</b>	<b>\$ 56,105</b>	<b>\$ 57,699</b>	<b>\$ 51,050</b>					
BALANCE SHEET	Accounts Payable										
	Other Current Liabilities										
	<b>Current Liabilities</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>					
	<b>Long-Term Liabilities</b>										
	<b>Total Liabilities</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>					
CASH FLOWS	Capital Stock										
	Retained Earnings	\$ 55,129	\$ 56,150	\$ 56,105	\$ 57,699	\$ 51,050					
	Equity Investment										
	<b>Total Shareholders' Equity</b>	<b>\$ 55,129</b>	<b>\$ 56,150</b>	<b>\$ 56,105</b>	<b>\$ 57,699</b>	<b>\$ 51,050</b>					
	Balance Sheet Check	Chk	Chk	Chk	Chk	Chk					
CASH FLOWS	Contributions	\$ 566,112	\$ 1,049,168	\$ 1,380,260	\$ 1,695,244	\$ 2,013,084					
	Grants and other	\$ 160,860	\$ 200,606	\$ 170,897	\$ 185,870	\$ 175,935					
	Loan Income										
	New Investment										
	<b>Cash Inflow</b>	<b>\$ 726,972</b>	<b>\$ 1,249,774</b>	<b>\$ 1,551,157</b>	<b>\$ 1,881,114</b>	<b>\$ 2,189,019</b>					
CASH FLOWS	COGS & Operating Expenses	\$ 635,974	\$ 1,151,453	\$ 1,497,502	\$ 1,818,320	\$ 2,134,468					
	Investment & Fixed Assets	\$ 105,300	\$ 97,000	\$ 53,400	\$ 61,000	\$ 61,000					
	Loan payments	\$ -	\$ -	\$ -	\$ -	\$ -					
	Taxes	\$ -	\$ -	\$ -	\$ -	\$ -					
	<b>Cash Outflow</b>	<b>\$ 741,274</b>	<b>\$ 1,248,453</b>	<b>\$ 1,550,902</b>	<b>\$ 1,879,320</b>	<b>\$ 2,195,468</b>					
CASH FLOWS	<b>Net Cash Flows</b>	<b>\$ (14,302)</b>	<b>\$ 1,321</b>	<b>\$ 255</b>	<b>\$ 1,794</b>	<b>\$ (6,449)</b>					
	Cash balance at beginning of period	\$ 21,731	\$ 7,429	\$ 8,750	\$ 9,005	\$ 10,799					
	Net cash produced during period	\$ (14,302)	\$ 1,321	\$ 255	\$ 1,794	\$ (6,449)					
	Cash balance at end of period (Funding Gap)	\$ 7,429	\$ 8,750	\$ 9,005	\$ 10,799	\$ 4,350					
	Business	8.92	10.65	9.41	11.61	13.58					
Others	0.00	0.00	0.00	0.00	0.00						
Total	8.92	10.65	9.41	11.61	13.58						