





**Benedictine College School of Business  
Relaunch/Rebrand  
Financial Statement Projections  
All World Telecom**

	2027																
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	JAN	FEB	MAR	
Sale of LLC Interests	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Loan Proceeds	\$40,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$40,000	\$0	\$0	\$0	
Principle Payments on LT Debt	(\$537)	(\$541)	(\$545)	(\$549)	(\$553)	(\$557)	(\$561)	(\$565)	(\$569)	(\$573)	(\$577)	(\$581)	(\$6,705)	(\$585)	(\$589)	(\$593)	
Additional Capital Contributed	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Distributions to LLC Interest Holders	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
<b>Cash Flow from Financing</b>	<b>\$39,463</b>	<b>(\$541)</b>	<b>(\$545)</b>	<b>(\$549)</b>	<b>(\$553)</b>	<b>(\$557)</b>	<b>(\$561)</b>	<b>(\$565)</b>	<b>(\$569)</b>	<b>(\$573)</b>	<b>(\$577)</b>	<b>(\$581)</b>	<b>\$33,295</b>	<b>(\$585)</b>	<b>(\$589)</b>	<b>(\$593)</b>	
<b>Net Cash Flow for Period</b>	<b>\$21,574</b>	<b>(\$3,802)</b>	<b>\$1,108</b>	<b>\$5,954</b>	<b>\$10,200</b>	<b>\$7,942</b>	<b>(\$713)</b>	<b>\$12,187</b>	<b>\$20,491</b>	<b>\$25,337</b>	<b>\$29,583</b>	<b>\$11,917</b>	<b>\$141,779</b>	<b>\$1,908</b>	<b>\$18,987</b>	<b>\$15,859</b>	
<b>Beginning Cash Balance</b>	<b>\$5,000</b>	<b>\$26,574</b>	<b>\$22,773</b>	<b>\$23,881</b>	<b>\$29,835</b>	<b>\$40,034</b>	<b>\$47,976</b>	<b>\$47,263</b>	<b>\$59,451</b>	<b>\$79,942</b>	<b>\$105,279</b>	<b>\$134,862</b>	<b>\$5,000</b>	<b>\$146,779</b>	<b>\$148,687</b>	<b>\$167,674</b>	
<b>Ending Cash Balance</b>	<b>\$26,574</b>	<b>\$22,773</b>	<b>\$23,881</b>	<b>\$29,835</b>	<b>\$40,034</b>	<b>\$47,976</b>	<b>\$47,263</b>	<b>\$59,451</b>	<b>\$79,942</b>	<b>\$105,279</b>	<b>\$134,862</b>	<b>\$146,779</b>	<b>\$146,779</b>	<b>\$148,687</b>	<b>\$167,674</b>	<b>\$183,533</b>	
<b>Balance Sheet Key Inputs:</b>																	
Days Sales Outstanding (for A/R)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	
Days Expenses Outstanding (for A/P)	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00		30.00	30.00	30.00	
Days of Inventory (for Inventory)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	





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Relaunch/Rebrand  
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	2028										2029	2030	2031
	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL	JAN-DEC	JAN-DEC	JAN-DEC
Sale of LLC Interests	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Loan Proceeds	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Principle Payments on LT Debt	(\$597)	(\$602)	(\$606)	(\$610)	(\$614)	(\$619)	(\$623)	(\$628)	(\$632)	(\$7,298)	(\$7,943)	(\$8,645)	(\$9,409)
Additional Capital Contributed	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Distributions to LLC Interest Holders	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Cash Flow from Financing</b>	<b>(\$597)</b>	<b>(\$602)</b>	<b>(\$606)</b>	<b>(\$610)</b>	<b>(\$614)</b>	<b>(\$619)</b>	<b>(\$623)</b>	<b>(\$628)</b>	<b>(\$632)</b>	<b>(\$7,298)</b>	<b>(\$7,943)</b>	<b>(\$8,645)</b>	<b>(\$9,409)</b>
<b>Net Cash Flow for Period</b>	<b>\$7,355</b>	<b>\$10,483</b>	<b>\$10,483</b>	<b>\$12,541</b>	<b>\$15,859</b>	<b>\$7,355</b>	<b>\$10,483</b>	<b>\$10,483</b>	<b>\$10,483</b>	<b>\$132,279</b>	<b>\$234,694</b>	<b>\$311,261</b>	<b>\$370,403</b>
<b>Beginning Cash Balance</b>	<b>\$183,533</b>	<b>\$190,888</b>	<b>\$201,371</b>	<b>\$211,854</b>	<b>\$224,395</b>	<b>\$240,254</b>	<b>\$247,609</b>	<b>\$258,092</b>	<b>\$268,575</b>	<b>\$146,779</b>	<b>\$279,058</b>	<b>\$513,752</b>	<b>\$825,013</b>
<b>Ending Cash Balance</b>	<b>\$190,888</b>	<b>\$201,371</b>	<b>\$211,854</b>	<b>\$224,395</b>	<b>\$240,254</b>	<b>\$247,609</b>	<b>\$258,092</b>	<b>\$268,575</b>	<b>\$279,058</b>	<b>\$279,058</b>	<b>\$513,752</b>	<b>\$825,013</b>	<b>\$1,195,416</b>
<b>Balance Sheet Key Inputs:</b>													
Days Sales Outstanding (for A/R)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00
Days Expenses Outstanding (for A/P)	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00	30.00		30.00	30.00	30.00
Days of Inventory (for Inventory)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00



Benedictine College School of Business  
Relaunch/Rebrand  
SG&A Expense Inputs  
All World Telecom

	2027												TOTAL	2028												TOTAL	2029	2030	2031										
	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		JAN	FEB	MAR	APR	MAY	JUN	AUG	SEP	OCT	NOV	DEC	JAN-DEC		JAN-DEC	JAN-DEC											
<b>Sales, General, &amp; Admin Expenses:</b>																																							
Advertising/Promotion	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$3,333	\$40,000	\$3,506	\$3,506	\$3,506	\$3,506	\$3,506	\$3,506	\$3,506	\$3,506	\$3,506	\$3,506	\$42,077	\$46,492	\$50,466	\$53,113												
Accounting Services	\$350	\$350	\$350	\$350	\$350	\$1,350	\$350	\$350	\$350	\$350	\$350	\$350	\$5,200	\$436	\$436	\$436	\$436	\$436	\$436	\$436	\$436	\$436	\$436	\$5,227	\$5,284	\$5,336	\$5,376												
Bad Debts	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0												
Bank Charges/Fees	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$300	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$25	\$302	\$305	\$308	\$310												
Credit Card Fees													\$0											\$0															
Charitable Contributions	\$525	\$75	\$75	\$525	\$75	\$75	\$525	\$75	\$75	\$525	\$75	\$75	\$2,700	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$237	\$2,840	\$3,138	\$3,406	\$3,612												
Depreciation													\$0											\$0															
Dues and Subscriptions	\$0	\$0	\$0	\$0	\$0	\$1,200	\$0	\$0	\$0	\$0	\$0	\$0	\$1,200	\$104	\$104	\$104	\$104	\$104	\$104	\$104	\$104	\$104	\$104	\$1,250	\$1,356	\$1,451	\$1,524												
Equipment Rental	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$400	\$4,800	\$402	\$402	\$402	\$402	\$402	\$402	\$402	\$402	\$402	\$402	\$4,825	\$4,878	\$4,926	\$4,962												
Information Technology	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Insurance - General Liability	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,526	\$2,581	\$2,631	\$2,669												
Insurance - Workers Compensation	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800	\$152	\$152	\$152	\$152	\$152	\$152	\$152	\$152	\$152	\$152	\$1,819	\$1,858	\$1,894	\$1,922												
Insurance - Other	\$0	\$0	\$0	\$0	\$0	\$1,000	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,010	\$0	\$1,032	\$1,052	\$1,068												
Legal Services	\$0	\$0	\$0	\$0	\$0	\$2,500	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	\$209	\$209	\$209	\$209	\$209	\$209	\$209	\$209	\$209	\$209	\$2,513	\$2,541	\$2,565	\$2,584												
Office Supplies	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$1,800	\$159	\$159	\$159	\$159	\$159	\$159	\$159	\$159	\$159	\$159	\$1,912	\$2,151	\$2,365	\$2,530												
Payroll Salaries & Wages	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$13,333	\$160,000	\$13,679	\$13,679	\$13,679	\$13,679	\$13,679	\$13,679	\$13,679	\$13,679	\$13,679	\$13,679	\$164,154	\$172,984	\$180,932	\$187,025												
Payroll Taxes	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Employee Benefits	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Owner Guaranteed Payments	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$8,333	\$100,000	\$8,506	\$8,506	\$8,506	\$8,506	\$8,506	\$8,506	\$8,506	\$8,506	\$8,506	\$8,506	\$102,077	\$106,492	\$110,466	\$113,113												
Contract Labor	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Personal Protective Equipment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Printing	\$350	\$300	\$300	\$350	\$300	\$300	\$350	\$300	\$300	\$350	\$300	\$300	\$3,000	\$256	\$256	\$256	\$256	\$256	\$256	\$256	\$256	\$256	\$256	\$3,078	\$3,243	\$3,392	\$3,507												
Postage	\$63	\$63	\$63	\$63	\$63	\$63	\$63	\$63	\$63	\$63	\$63	\$63	\$750	\$64	\$64	\$64	\$64	\$64	\$64	\$64	\$64	\$64	\$64	\$769	\$811	\$848	\$877												
Programs/Training	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Building Rent	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$18,000	\$18,000	\$18,000	\$18,000												
Repairs & Maintenance	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Sales Commissions	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Other Selling	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$417	\$5,000	\$438	\$438	\$438	\$438	\$438	\$438	\$438	\$438	\$438	\$438	\$5,260	\$5,812	\$6,308	\$6,689												
Software	\$425	\$425	\$425	\$425	\$425	\$425	\$425	\$425	\$425	\$425	\$425	\$425	\$5,050	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$782	\$9,144	\$9,344	\$9,524	\$9,661												
Taxes - Property	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Taxes - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Telephone/Cell Phones	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$750	\$9,000	\$758	\$758	\$758	\$758	\$758	\$758	\$758	\$758	\$758	\$758	\$9,093	\$9,292	\$9,471	\$9,608												
Warranties	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Uniforms/Wearables	\$0	\$0	\$0	\$0	\$0	\$2,850	\$0	\$0	\$0	\$0	\$0	\$0	\$2,850	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,909	\$3,035	\$3,148	\$3,235												
Utilities - Gas	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Utilities - Electric	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Utilities - Water	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Utilities - Other	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Miscellaneous	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$6,000	\$508	\$508	\$508	\$508	\$508	\$508	\$508	\$508	\$508	\$508	\$6,093	\$6,292	\$6,471	\$6,608												
Other Expense #1	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													
Other Expense #2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0													

Expense Rhythms/Behaviors: (copy and apply below to each individual expense)	2027												TOTAL	2028												TOTAL
Start-up year - some amount monthly	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	100%	
Start-up year - some amount quarterly	25.0%			25.0%									25.0%											25.0%	100%	
Some amount annually				100.0%									100.0%											100.0%	100%	
Some amount monthly	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	8.3%	100%	
Some amount quarterly	25.0%			25.0%									25.0%											25.0%	100%	

Base Year Expense Assumptions/Inputs:

Advertising/Promotion	Fixed %	50.0%	Variable %	50.0%
Advertising/Promotion	Fixed %	50.0%	Variable %	50.0%
Advertising/Promotion	Qty/Yr	Cost per	Totals/Yr	
SEO/paid clicks	1,200	\$2.00	\$2,400	
Radio Spots	4	\$600.00	\$2,400	
Direct Sales Contracts	12	\$2,500.00	\$30,000	
Periodical/Print	2	\$500.00	\$1,000	

Local Community Organizations	1	\$500.00	\$500
Other	0	\$0.00	\$0
<b>Totals</b>			<b>\$1,200</b>

Equipment Rental	Fixed %:	95.0%	Variable %:	5.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Copiers	12	\$0.00	\$0	
Telephone System	12	\$250.00	\$3,000	
Router/Switch	12	\$150.00	\$1,800	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$4,800</b>	

Information Technology	Fixed %:	85.0%	Variable %:	15.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Insurance (All Types)	Fixed %:	90.0%	Variable %:	10.0%
Type	Qty/Yr	Cost per	Totals/Yr	
General Liability	1	\$2,000.00	\$2,000	
Workers Compensation	12	\$150.00	\$1,800	
Other	1	\$1,000.00	\$1,000	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$5,300</b>	

Legal Services	Fixed %:	95.0%	Variable %:	5.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Organizing Start-up	1	\$2,500.00	\$2,500	
Retainer	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$2,500</b>	

Office Supplies	Fixed %:	40.0%	Variable %:	60.0%
Type	Qty/Yr	Cost per	Totals/Yr	
General Supplies	12	\$150.00	\$1,800	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$1,800</b>	

Payroll (All personnel except owners)	Fixed %:	75.0%	Variable %:	25.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Office Manager	1.00	\$55,000.00	\$55,000	
Customer Service Rep	3.00	\$35,000.00	\$105,000	
?	0.00	\$50,000.00	\$0	
?	0.00	\$50,000.00	\$0	
?	0.00	\$50,000.00	\$0	
<b>Totals</b>			<b>\$160,000</b>	
Payroll Tax %		0.0%		
Benefits %		0.0%		

Owner Guaranteed Payments	Fixed %:	80.0%	Variable %:	20.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Michael Cowsette	1.0	\$100,000.00	\$100,000	
Other Owner	0.0	\$0.00	\$0	
Other Owner	0.0	\$0.00	\$0	
Other Owner	0.0	\$0.00	\$0	
Other Owner	0.0	\$0.00	\$0	
<b>Totals</b>			<b>\$100,000</b>	
Payroll Tax %		0.0%		
Benefits %		0.0%		

Contract Labor	Fixed %:	50.0%	Variable %:	50.0%
Type	Qty/Yr	Cost per	Totals/Yr	
?	0.0	\$0.00	\$0	
?	0.0	\$0.00	\$0	
?	0.0	\$0.00	\$0	
?	0.0	\$0.00	\$0	
?	0.0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Personal Protective Equipment	Fixed %:	50.0%	Variable %:	50.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Shields/Eye	0	\$0.00	\$0	
Hearing	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Software	Fixed %:	90.0%	Variable %:	10.0%
Type	Qty/Yr	Cost per	Totals/Yr	
QuickBooks (with Payroll)	12	\$200.00	\$2,400	
Scheduling Software	12	\$200.00	\$2,400	
Calendly	12	\$25.00	\$300	
MS 365	1	\$300.00	\$300	
GIS	12	\$300.00	\$3,600	
<b>Totals</b>			<b>\$9,000</b>	

Taxes (All Types)	Fixed %:	80.0%	Variable %:	20.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Personal Property	1	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Telephone/Cell Phones	Fixed %:	90.0%	Variable %:	10.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Cell Phones	12	\$600.00	\$7,200	
Landline Service	12	\$150.00	\$1,800	
<b>Totals</b>			<b>\$9,000</b>	

Uniforms/Wearables	Fixed %:	80.0%	Variable %:	20.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Branded Polo Shirts	60	\$35.00	\$2,100	
Caps	30	\$28.00	\$840	
<b>Totals</b>			<b>\$2,850</b>	

Warranties	Fixed %:	80.0%	Variable %:	20.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Utilities (All Types)	Fixed %:	80.0%	Variable %:	20.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Gas	0	\$300.00	\$0	
Electric	0	\$500.00	\$0	
Water	0	\$150.00	\$0	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Miscellaneous	Fixed %:	85.0%	Variable %:	15.0%
Type	Qty/Yr	Cost per	Totals/Yr	
CVP	12	\$500.00	\$6,000	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$6,000</b>	

Other Expense #1	Fixed %:	50.0%	Variable %:	50.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Other Expense #2	Fixed %:	50.0%	Variable %:	50.0%
Type	Qty/Yr	Cost per	Totals/Yr	
Other	0	\$0.00	\$0	
Other	0	\$0.00	\$0	
<b>Totals</b>			<b>\$0</b>	

Benedictine College School of Business  
 Relaunch/Rebrand  
 Capital Expenditures  
 All World Telecom

		2027												20					
		Average Est. Life (Yrs)																	
		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
<b>Vehicles:</b>	5.00																		
Van		\$20,000																	
<b>Total Vehicles</b>		\$20,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated Vehicles</b>		\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>Depreciation Expense</b>		\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333	\$333
<b>Leasehold Improvements:</b>	10.00																		
Tenant Build-out		\$0																	
<b>Total Leasehold Improvements</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated LHIs</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Depreciation Expense</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Computers/Technology:</b>	5.00																		
Laptops		\$10,000																	
Projector																			
<b>Total Computers/Technology</b>		\$10,000	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated LHs</b>		\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Depreciation Expense</b>		\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167	\$167
<b>Furniture &amp; Fixtures:</b>	10.00																		
Desks & Chairs		\$0												\$2,000					
Lobby Furniture		\$0												\$1,000					
Wall Art		\$0												\$750					
Art Supply Shelves		\$0																	
<b>Total Furniture &amp; Fixtures</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,750	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated F&amp;Fs</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750
<b>Depreciation Expense</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$31	\$31	\$31	\$31	\$31	\$31
<b>Machinery &amp; Equipment:</b>	10.00																		
Tools		\$5,000						\$5,000						\$2,500					
<b>Total Machinery &amp; Equipment</b>		\$5,000	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$2,500	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated M&amp;Es</b>		\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500
<b>Depreciation Expense</b>		\$42	\$42	\$42	\$42	\$42	\$42	\$83	\$83	\$83	\$83	\$83	\$83	\$104	\$104	\$104	\$104	\$104	\$104
<b>Buildings</b>	40.00																		
<b>Total Buildings</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated Buildings</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Depreciation Expense</b>		\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Fixed Assets Purchased</b>		\$35,000	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$0	\$0	\$0	\$6,250	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated Fixed Assets</b>		\$35,000	\$35,000	\$35,000	\$35,000	\$35,000	\$35,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$40,000	\$46,250	\$46,250	\$46,250	\$46,250	\$46,250	\$46,250
<b>Depreciation Expense</b>		\$542	\$542	\$542	\$542	\$542	\$542	\$583	\$583	\$583	\$583	\$583	\$583	\$635	\$635	\$635	\$635	\$635	\$635

Benedictine College School of Busi  
Relaunch/Rebrand  
Capital Expenditures  
All World Telecom

	28						2029	2030	2031
	JUL	AUG	SEP	OCT	NOV	DEC	JAN-DEC	JAN-DEC	JAN-DEC
<b>Vehicles:</b>									
Van									
<b>Total Vehicles</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated Vehicles</b>	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000	\$20,000
<b>Depreciation Expense</b>	\$333	\$333	\$333	\$333	\$333	\$333	\$4,000	\$4,000	\$4,000
<b>Leasehold Improvements:</b>									
Tenant Build-out									
<b>Total Leasehold Improvements</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated LHs</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Depreciation Expense</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Computers/Technology:</b>									
Laptops									
Projector									
<b>Total Computers/Technology</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated LHs</b>	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
<b>Depreciation Expense</b>	\$167	\$167	\$167	\$167	\$167	\$167	\$2,000	\$2,000	\$2,000
<b>Furniture &amp; Fixtures:</b>									
Desks & Chairs									
Lobby Furniture									
Wall Art									
Art Supply Shelves									
<b>Total Furniture &amp; Fixtures</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated F&amp;Fs</b>	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750	\$3,750
<b>Depreciation Expense</b>	\$31	\$31	\$31	\$31	\$31	\$31	\$375	\$375	\$375
<b>Machinery &amp; Equipment:</b>									
Tools							\$1,000	\$1,000	\$1,000
<b>Total Machinery &amp; Equipment</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	\$1,000
<b>Total Accumulated M&amp;Es</b>	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$12,500	\$13,500	\$14,500	\$15,500
<b>Depreciation Expense</b>	\$104	\$104	\$104	\$104	\$104	\$104	\$1,350	\$1,450	\$1,550
<b>Buildings</b>									
<b>Total Buildings</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Accumulated Buildings</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Depreciation Expense</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>Total Fixed Assets Purchased</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	\$1,000
<b>Total Accumulated Fixed Assets</b>	\$46,250	\$46,250	\$46,250	\$46,250	\$46,250	\$46,250	\$47,250	\$48,250	\$49,250
<b>Depreciation Expense</b>	\$635	\$635	\$635	\$635	\$635	\$635	\$7,725	\$7,825	\$7,925

**Benedictine College School of Business  
Relaunch/Rebrand  
Debt Amortization Schedule**

			8.5%		
	Month	Payment	Interest	Principal	Balance
<b>Amount Borrowed</b>					\$40,000.00
Month 1, Year 1	JAN	\$820.66	\$283.33	\$537.33	\$39,462.67
Month 2, Year 1	FEB	\$820.66	\$279.53	\$541.13	\$38,921.54
Month 3, Year 1	MAR	\$820.66	\$275.69	\$544.97	\$38,376.57
Month 4, Year 1	APR	\$820.66	\$271.83	\$548.83	\$37,827.74
Month 5, Year 1	MAY	\$820.66	\$267.95	\$552.71	\$37,275.03
Month 6, Year 1	JUN	\$820.66	\$264.03	\$556.63	\$36,718.40
Month 7, Year 1	JUL	\$820.66	\$260.09	\$560.57	\$36,157.83
Month 8, Year 1	AUG	\$820.66	\$256.12	\$564.54	\$35,593.28
Month 9, Year 1	SEP	\$820.66	\$252.12	\$568.54	\$35,024.74
Month 10, Year 1	OCT	\$820.66	\$248.09	\$572.57	\$34,452.17
Month 11, Year 1	NOV	\$820.66	\$244.04	\$576.63	\$33,875.55
Month 12, Year 1	DEC	\$820.66	\$239.95	\$580.71	\$33,294.84
Month 1, Year 2	JAN	\$820.66	\$235.84	\$584.82	\$32,710.01
Month 2, Year 2	FEB	\$820.66	\$231.70	\$588.97	\$32,121.05
Month 3, Year 2	MAR	\$820.66	\$227.52	\$593.14	\$31,527.91
Month 4, Year 2	APR	\$820.66	\$223.32	\$597.34	\$30,930.57
Month 5, Year 2	MAY	\$820.66	\$219.09	\$601.57	\$30,329.00
Month 6, Year 2	JUN	\$820.66	\$214.83	\$605.83	\$29,723.17
Month 7, Year 2	JUL	\$820.66	\$210.54	\$610.12	\$29,113.05
Month 8, Year 2	AUG	\$820.66	\$206.22	\$614.44	\$28,498.61
Month 9, Year 2	SEP	\$820.66	\$201.87	\$618.80	\$27,879.81
Month 10, Year 2	OCT	\$820.66	\$197.48	\$623.18	\$27,256.63
Month 11, Year 2	NOV	\$820.66	\$193.07	\$627.59	\$26,629.04
Month 12, Year 2	DEC	\$820.66	\$188.62	\$632.04	\$25,997.00
Month 1, Year 3	JAN	\$820.66	\$184.15	\$636.52	\$25,360.48
Month 2, Year 3	FEB	\$820.66	\$179.64	\$641.02	\$24,719.46
Month 3, Year 3	MAR	\$820.66	\$175.10	\$645.57	\$24,073.89
Month 4, Year 3	APR	\$820.66	\$170.52	\$650.14	\$23,423.76
Month 5, Year 3	MAY	\$820.66	\$165.92	\$654.74	\$22,769.01
Month 6, Year 3	JUN	\$820.66	\$161.28	\$659.38	\$22,109.63
Month 7, Year 3	JUL	\$820.66	\$156.61	\$664.05	\$21,445.58
Month 8, Year 3	AUG	\$820.66	\$151.91	\$668.76	\$20,776.83
Month 9, Year 3	SEP	\$820.66	\$147.17	\$673.49	\$20,103.33
Month 10, Year 3	OCT	\$820.66	\$142.40	\$678.26	\$19,425.07
Month 11, Year 3	NOV	\$820.66	\$137.59	\$683.07	\$18,742.00
Month 12, Year 3	DEC	\$820.66	\$132.76	\$687.91	\$18,054.10
Month 1, Year 4	JAN	\$820.66	\$127.88	\$692.78	\$17,361.32
Month 2, Year 4	FEB	\$820.66	\$122.98	\$697.69	\$16,663.64
Month 3, Year 4	MAR	\$820.66	\$118.03	\$702.63	\$15,961.01
Month 4, Year 4	APR	\$820.66	\$113.06	\$707.60	\$15,253.40
Month 5, Year 4	MAY	\$820.66	\$108.04	\$712.62	\$14,540.79
Month 6, Year 4	JUN	\$820.66	\$103.00	\$717.66	\$13,823.12
Month 7, Year 4	JUL	\$820.66	\$97.91	\$722.75	\$13,100.38
Month 8, Year 4	AUG	\$820.66	\$92.79	\$727.87	\$12,372.51
Month 9, Year 4	SEP	\$820.66	\$87.64	\$733.02	\$11,639.49
Month 10, Year 4	OCT	\$820.66	\$82.45	\$738.21	\$10,901.27
Month 11, Year 4	NOV	\$820.66	\$77.22	\$743.44	\$10,157.83
Month 12, Year 4	DEC	\$820.66	\$71.95	\$748.71	\$9,409.12
Month 1, Year 5	JAN	\$820.66	\$66.65	\$754.01	\$8,655.10
Month 2, Year 5	FEB	\$820.66	\$61.31	\$759.35	\$7,895.75
Month 3, Year 5	MAR	\$820.66	\$55.93	\$764.73	\$7,131.02
Month 4, Year 5	APR	\$820.66	\$50.51	\$770.15	\$6,360.87
Month 5, Year 5	MAY	\$820.66	\$45.06	\$775.61	\$5,585.26
Month 6, Year 5	JUN	\$820.66	\$39.56	\$781.10	\$4,804.16
Month 7, Year 5	JUL	\$820.66	\$34.03	\$786.63	\$4,017.53
Month 8, Year 5	AUG	\$820.66	\$28.46	\$792.20	\$3,225.33
Month 9, Year 5	SEP	\$820.66	\$22.85	\$797.82	\$2,427.51
Month 10, Year 5	OCT	\$820.66	\$17.19	\$803.47	\$1,624.05
Month 11, Year 5	NOV	\$820.66	\$11.50	\$809.16	\$814.89
Month 12, Year 5	DEC	\$820.66	\$5.77	\$814.89	(\$0.00)