

Cost Variables	Per Month-1st Year		
	Optimistic -20%	Most Likely Case	Pessimistic 20%
FIXED COSTS:			
Rentals/Leases	\$0	\$0	\$0
Salaries (Fixed/Officer's)	\$1,913	\$2,392	\$2,870
Insurance	\$333	\$417	\$500
Depreciation & Amortization	\$2,377	\$2,971	\$3,565
Interest	\$5,493	\$4,867	\$8,240
Utilities/Phone	\$3,800	\$4,750	\$5,700
(Other fixed costs)	\$0	\$0	\$0
Total Fixed Costs	\$13,917	\$17,396	\$20,875
VARIABLE COSTS:			
Cost of Goods Sold	\$2,667	\$3,333	\$4,000
Variable Labor/Wages	\$41,799	\$52,248	\$62,698
Advertising	\$667	\$833	\$1,000
Professional Services	\$533	\$667	\$800
(Other variable cost)	\$7,976	\$9,971	\$11,965
Total Variable Costs	\$53,642	\$67,052	\$80,463
SALES AND INCOME DATA:			
Average Income Per Customer	\$14.53	\$14.53	\$14.53
Average # of Customers Per Month	9,855.00	8,212.50	6,570.00
RESULTS:			
Fixed Costs per Customer	\$1.41	\$2.12	\$3.18
Variable Costs per Customer	\$5.44	\$8.16	\$12.25
Break-Even Number of Customers	\$1,532.35	\$2,735.03	\$9,163.61
Number of Customers over Break-Even	8,322.65	5,477.47	-2,593.61
Break-Even Sales Amount	\$22,257.32	\$39,726.34	\$133,101.42
Gross Profit per Customer	\$9.08	\$6.36	\$2.28
Gross Profit (over Break-Even)	\$75,585.51	\$34,838.60	(\$5,908.30)