

Financial Model for Banana Co.

(\$ in whole dollars)

Curr1

| Income Statement              |        |        |        |        |        |        |        |        |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
|                               | 2017A  | 2018A  | 2019A  | 2020P  | 2021P  | 2022P  | 2023P  | 2024P  |
| Revenue                       | 21,900 | 29,200 | 36,500 | 43,800 | 52,560 | 63,072 | 75,686 | 90,824 |
| COGS                          | 10,950 | 14,600 | 18,250 | 21,900 | 26,280 | 31,536 | 37,843 | 45,412 |
| Gross Profit                  | 10,950 | 14,600 | 18,250 | 21,900 | 26,280 | 31,536 | 37,843 | 45,412 |
| Banana Stand Rental Fee       | 3,650  | 4,015  | 4,380  | 5,006  | 6,007  | 7,208  | 8,650  | 10,380 |
| Prime Daily Advertising Fee   | 2,555  | 2,920  | 3,285  | 3,754  | 4,505  | 5,406  | 6,487  | 7,785  |
| Total SG&A (excl. Depr.)      | 6,205  | 6,935  | 7,665  | 8,760  | 10,512 | 12,614 | 15,137 | 18,165 |
| Reported EBITDA               | 4,745  | 7,665  | 10,585 | 13,140 | 15,768 | 18,922 | 22,706 | 27,247 |
| Banana Cart Depreciation      | (360)  | (360)  | (360)  | (360)  | (360)  | (360)  | (360)  | (360)  |
| EBIT                          | 4,385  | 7,305  | 10,225 | 12,780 | 15,408 | 18,582 | 22,346 | 26,747 |
| Net interest expense (income) | (135)  | (50)   | 13     | 59     | 72     | (128)  | (35)   | 60     |
| Pre-tax income                | 4,250  | 7,255  | 10,238 | 12,839 | 15,480 | 18,394 | 22,171 | 26,807 |
| Taxes                         | 1,275  | 2,174  | 3,072  | 3,852  | 4,644  | 5,408  | 6,651  | 8,042  |
| Net Income                    | 2,975  | 5,082  | 7,167  | 8,987  | 10,836 | 12,986 | 15,520 | 18,765 |
| Drivers                       |        |        |        |        |        |        |        |        |
| Revenue growth                | -      | 33.3%  | 25.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  |
| Gross profit margin           | 50.0%  | 50.0%  | 50.0%  | 50.0%  | 50.0%  | 50.0%  | 50.0%  | 50.0%  |
| SG&A as % of revenue          | 28.3%  | 23.8%  | 21.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  | 20.0%  |

| Balance Sheet  |       |       |       |       |       |       |        |        |
|----------------|-------|-------|-------|-------|-------|-------|--------|--------|
|                | 2017A | 2018A | 2019A | 2020P | 2021P | 2022P | 2023P  | 2024P  |
| Cash           | 2,559 | 3,717 | 4,969 | 6,833 | 7,524 | 8,590 | 9,489  | 10,775 |
| Inventory      | 263   | 351   | 439   | 527   | 632   | 758   | 910    | 1,092  |
| Current Assets | 2,822 | 4,068 | 5,408 | 7,360 | 8,156 | 9,348 | 10,399 | 11,867 |

--none

30% Effective Tax Rate

--none

# Wall Street Reference Guide For Modeling

**Jennex, Murray E.**



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were buried in a desolate dry river valley across the river from the ancient city of thebes modern luxor hence its modern name of the valley of the kings

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