

Financial Model for Banana Co.

(\$ in whole dollars)

Curr 1

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%

--none

30% Effective Tax Rate

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

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G Psacharopoulos



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