

Financial Model for Banana Co.

(\$ in whole dollars)

	2017A	2018A	2019A	2020P	2021P	2022P	2023P	2024P	Off	1
Income Statement										
Revenue	21,900	29,200	36,500	43,800	52,500	63,072	75,600	90,834		
COGS	13,950	14,600	18,750	21,300	26,200	31,100	37,600	45,400		
Gross Profit	10,950	14,600	18,250	21,900	26,200	31,392	37,900	45,434		
Banana Stand Rental Fee	1,650	4,915	4,915	5,300	6,007	7,200	8,600	10,200		
Private Daily Advertising Fee	2,555	2,570	2,705	3,754	4,505	5,400	6,407	7,205		
Total SG&A (excl. Depn.)	6,205	6,995	7,665	8,765	10,512	12,614	15,107	18,565		
Reported EBITDA	4,745	7,645	10,345	13,140	15,798	18,932	22,796	27,247		
Banana Cart Depreciation	(360)	(360)	(360)	(360)	(360)	(360)	(360)	(360)		
EBIT	4,385	7,285	10,275	12,780	15,438	18,572	22,296	26,247		
Net interest expense (income)	(175)	(50)	15	50	72	(120)	(95)	60		-40%
Pre-tax income	4,210	7,245	10,250	12,730	15,468	18,500	22,211	26,187		
Taxes	1,275	2,174	3,072	3,852	4,644	5,400	6,051	6,862		30% Effective Tax Rate
Net Income	2,935	5,072	7,167	8,887	10,816	12,896	15,559	19,325		
Drivers										
Revenue growth	-	10.0%	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	28.1%	28.8%	21.0%	20.9%	20.6%	20.0%	20.0%	20.0%		

	2017A	2018A	2019A	2020P	2021P	2022P	2023P	2024P	Off	1
Balance Sheet										
Cash	2,559	3,717	4,969	4,834	7,524	8,390	9,480	10,775		
Inventory	363 ¹	351	419	527	632	758	910	1,060		
Current Assets	2,922	4,068	5,388	5,362	8,156	9,148	10,390	11,837		

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David Baud

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Table of Contents Wall Street Reference Guide For Modeling

1. Understanding the eBook Wall Street Reference Guide For Modeling
 - The Rise of Digital Reading Wall Street Reference Guide For Modeling
 - Advantages of eBooks Over Traditional Books
2. Identifying Wall Street Reference Guide For Modeling
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Wall Street Reference Guide For Modeling
 - User-Friendly Interface
4. Exploring eBook Recommendations from Wall Street Reference Guide For Modeling
 - Personalized Recommendations
 - Wall Street Reference Guide For Modeling User Reviews and Ratings
 - Wall Street Reference Guide For Modeling and Bestseller Lists

5. Accessing Wall Street Reference Guide For Modeling Free and Paid eBooks
 - Wall Street Reference Guide For Modeling Public Domain eBooks
 - Wall Street Reference Guide For Modeling eBook Subscription Services
 - Wall Street Reference Guide For Modeling Budget-Friendly Options
6. Navigating Wall Street Reference Guide For Modeling eBook Formats
 - ePUB, PDF, MOBI, and More
 - Wall Street Reference Guide For Modeling Compatibility with Devices
 - Wall Street Reference Guide For Modeling Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Wall Street Reference Guide For Modeling
 - Highlighting and Note-Taking Wall Street Reference Guide For Modeling
 - Interactive Elements Wall Street Reference Guide For Modeling
8. Staying Engaged with Wall Street Reference Guide For Modeling
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Wall Street Reference Guide For Modeling
9. Balancing eBooks and Physical Books Wall Street Reference Guide For Modeling
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Wall Street Reference Guide For Modeling
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Wall Street Reference Guide For Modeling
 - Setting Reading Goals Wall Street Reference Guide For Modeling
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Wall Street Reference Guide For Modeling
 - Fact-Checking eBook Content of Wall Street Reference Guide For Modeling
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning

- Utilizing eBooks for Skill Development
- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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