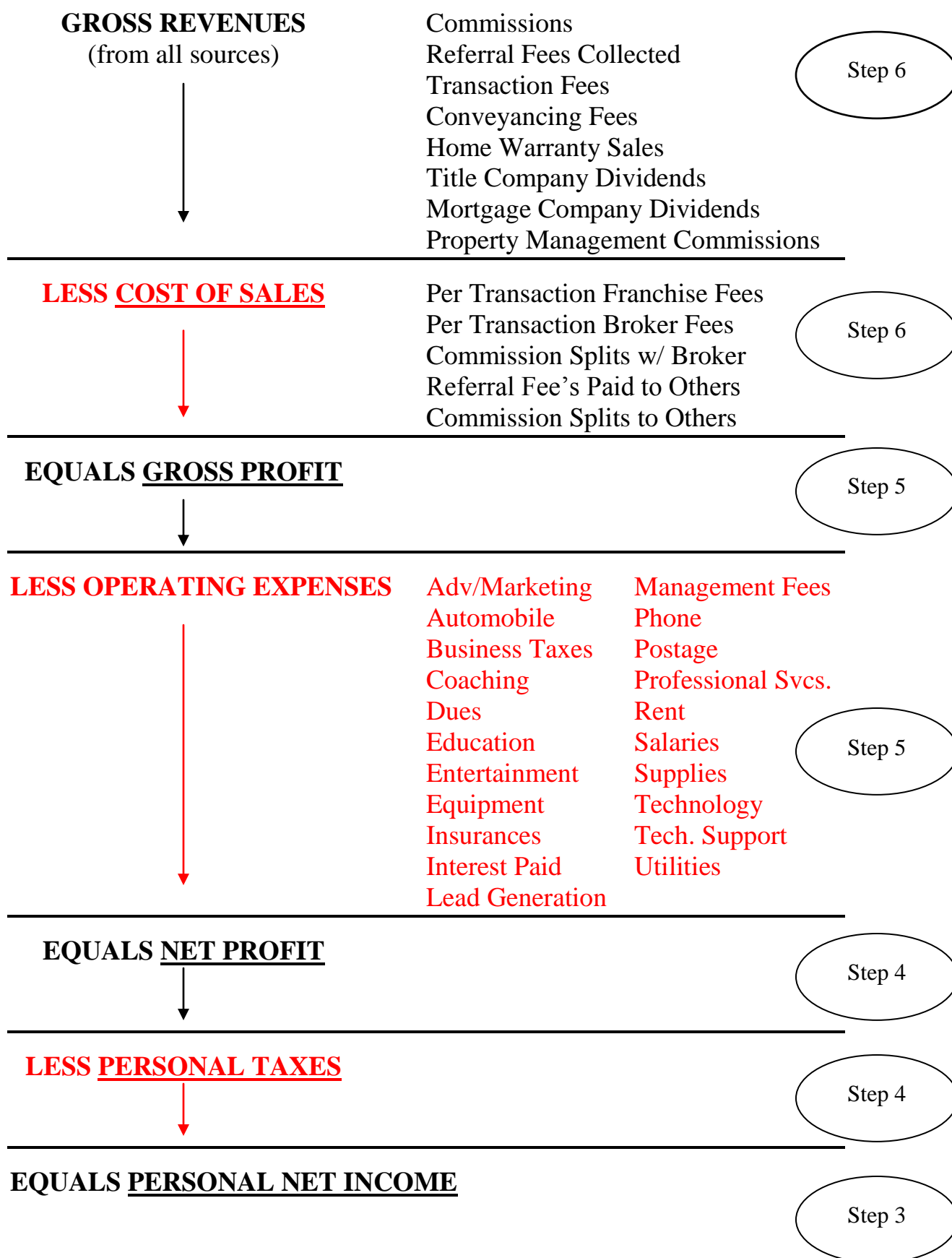


CASH FLOW CHART



* For Step descriptions, please refer to "The 12 Steps to Creating Your Annual Business Plan" document.*