

OnPoint Business Plans

Dash Board

(CDN\$)

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Downloads and Installs					
# of New Downloads	22,872	91,678	287,726	641,589	1,152,202
<i>Growth in New Downloads</i>		401%	314%	223%	180%
# of Installs Year End	20,921	95,134	319,023	776,603	1,535,992
<i>Growth in # of Installs</i>		455%	335%	243%	198%
Pay per Workout					
# of Paid Workout	268,889	525,104	1,881,427	5,272,978	11,082,541
\$ per Paid Workout	0.99	0.99	0.99	0.99	0.99
Revenues per Paid Workout	68,078	519,853	1,862,613	5,220,248	10,971,715
Subscribers					
# of New Subscribers	1,144	4,584	14,386	32,079	57,610
<i>Churn Rate (Monthly)</i>	5%	5%	5%	5%	5%
Total # of Subscribers - End	987	4,246	13,947	32,840	63,186
<i>Growth in Total Subscribers</i>		430%	328%	235%	192%
Income Statement					
Revenues	138,040	882,782	3,084,599	8,300,158	17,077,128
CAC Without Salaries	59,318	216,692	644,157	1,362,338	2,174,630
Total CAC	134,318	414,692	902,157	1,644,338	2,456,630
EBITDA	(442,945)	(470,910)	1,167,442	5,572,820	13,549,499
<i>\$ Revenue / Subscriber</i>	140	208	221	253	270
<i>\$ CAC / New Subscriber</i>	117	90	63	51	43
Cash Flow Statement					
Cash - End	722,639	229,132	1,360,377	5,850,292	16,737,312
Equity Raise (Net Proceeds)	1,180,000	-	-	-	-

OnPoint Business Plans

ASSUMPTIONS

All Numbers in	(CDN\$)	
SOURCES OF FUNDS		
When (month #)	3	
Capital Raised	\$700,000.0	
Transaction Costs	\$10,000.0	
When (month #)	12	
Capital Raised	\$500,000.0	
Transaction Costs	\$10,000.0	
Previous Shareholder's Equity	\$0.0	Capitalized on Balance Sheet
Current Cash Position	\$60,000.0	

REVENUES						
YEAR		2019	2020	2021	2022	2023
Month # for start of revenues	5					
REVENUE EXAMPLE - MOBILE APP						
Downloads						
Starting # of Monthly Downloads - First Month	2,000					
Monthly Growth Rate in New Downloads		10%	10%	10%	5%	5%
% Monthly Churn on DeInstalls		3%	3%	3%	3%	3%
Pay per Workout						
% of Total Downloads that Pay per Workout		10%	10%	10%	10%	10%
# of Workout Paid Per Month		8	8	8	8	8
\$ Charged for one Workout		\$0.99	\$0.99	\$0.99	\$0.99	\$0.99
Subscribers						
Conversion from Downloads to Subscribers		5%	5%	5%	5%	5%
Monthly Churn Rate		5%	5%	5%	5%	5%

Pricing Method					
% with Monthly Payments	50%	50%	50%	50%	50%
% with Annual Payments	50%	50%	50%	50%	50%
Pricing Tier					
Basic	20%	20%	20%	20%	20%
Silver	10%	10%	10%	10%	10%
Premium	70%	70%	70%	70%	70%
Pricing					
Basic Subscribers					
Monthly Payments	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Annual Payments	\$80.00	\$60.00	\$60.00	\$60.00	\$60.00
Silver Subscribers					
Monthly Payments	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Annual Payments	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
Premium Subscribers					
Monthly Payments	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
Annual Payments	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Discounts on Annual Payments	5.0%	5.0%	5.0%	5.0%	5.0%

<i>CUSTOMER ACQUISITION COSTS WITHOUT SALARIES</i>					
YEAR	December 31, Year End				
	2019	2020	2021	2022	2023
CAC					
Conferences	\$10,000.0	\$10,000.0	\$10,000.0	\$10,000.0	\$10,000.0
Sponsorships	\$5,000.0	\$5,000.0	\$5,000.0	\$5,000.0	\$5,000.0
Marketing \$ / Install	\$2.0	\$2.0	\$2.0	\$2.0	\$2.0

EMPLOYEES AND CONTRACTORS

YEAR	December 31, Year End				
	2019	2020	2021	2022	2023
Fringe Benefits on Salaries	20%				
CEO					
Start Month	10				
Salary	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Salary with Fringe Benefits	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
COO					
Start Month	5				
Salary	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Salary with Fringe Benefits	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
VP Sales					
Start Month	3				
Salary	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Salary with Fringe Benefits	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
VP Operations					
Start Month	7				
Salary	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Salary with Fringe Benefits	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Data Scientist					
Start Month	6				
Salary	\$75,000	\$75,000	\$75,000	\$75,000	\$75,000
Salary with Fringe Benefits	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Customer Service					
# of employees - Year End	1	2	2	2	2
Avg Salary	\$50,000	\$45,000	\$45,000	\$45,000	\$45,000
Salary with Fringe Benefits	\$60,000	\$54,000	\$54,000	\$54,000	\$54,000
Content Development					
# of employees - Year End	1	1	2	2	2
Avg Salary	\$50,000	\$40,000	\$40,000	\$40,000	\$40,000

Salary with Fringe Benefits		\$60,000	\$48,000	\$48,000	\$48,000	\$48,000
Account Sales						
# of employees - Year End		0	3	4	4	4
Avg Salary		\$50,000	\$40,000	\$40,000	\$40,000	\$40,000
Salary with Fringe Benefits		\$60,000	\$48,000	\$48,000	\$48,000	\$48,000
Accounting and Billing Staff						
# of employees - Year End		0	1	2	3	3
Avg Salary		\$50,000	\$40,000	\$40,000	\$40,000	\$40,000
Salary with Fringe Benefits		\$60,000	\$48,000	\$48,000	\$48,000	\$48,000
DEVELOPMENT TEAM						
CTO						
Start Month	5					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Architect Dev Lead						
Start Month	5					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Developer 1						
Start Month	3					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Developer 2						
Start Month	3					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000

UI/UX						
Start Month	9					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Project Manager						
Start Month	5					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$60,000	\$60,000	\$60,000	\$60,000	\$60,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Outsource #1						
Start Month	3					
Salary		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary with Fringe Benefits		\$50,000	\$50,000	\$50,000	\$50,000	\$50,000
Salary after Tax Credits		\$40,000	\$40,000	\$40,000	\$40,000	\$40,000
Total Number of Staff		14	19	22	23	23

OTHER EXPENSES

YEAR	December 31, Year End				
	2019	2020	2021	2022	2023
Software	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Network Hosting	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Rent	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Travel	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Legal	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Accounting	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Communication Costs	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Bank Fees	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Insurance	\$10,000	\$10,000	\$10,000	\$10,000	\$10,000
Other	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
Total	\$95,000	\$95,000	\$95,000	\$95,000	\$95,000

SMALL BUSINESS TAX RATES

YEAR	December 31, Year End				
	2019	2020	2021	2022	2023
Tax Rate					
Total	19.8%	19.8%	19.8%	19.8%	19.8%

BALANCE SHEET ASSUMPTIONS

YEAR	December 31, Year End				
	2019	2020	2021	2022	2023
Working Capital					
Accounts Receivable (days)	0	0	0	0	0
Accounts Payable (days)	10	10	10	10	10
Capitalize IT Salaries (Y = Yes, N = No)	N				
Capex					
Furniture and Computers	\$0	\$2,000	\$2,000	\$2,000	\$2,000
Intangible Fixed Assets	\$0	\$0	\$0	\$0	\$0
Monthly Cash = Yearly Cash	OK	OK	OK	OK	OK
Balance Sheet Check	OK	OK	OK	OK	OK

(CDN\$)

	January 2019	February 2019	March 2019	April 2019	May 2019	June 2019	July 2019	August 2019
Month #	1	2	3	4	5	6	7	8

REVENUES

Assumptions

Growth in Downloads	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
% of DeInstalls	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%

Installs

Previous months Installs	-	-	-	-	-	2,000	4,140	6,436
# of New Downloads	-	-	-	-	2,000	2,200	2,420	2,662
Deinstall	-	-	-	-	-	60	124	193
Total Installed Apps	-	-	-	-	2,000	4,140	6,436	8,905

Paid Per Workout

% of Total Installed Apps Paying for Workout	10%	10%	10%	10%	10%	10%	10%	10%
# of Paid Workout	-	-	-	-	1,600	3,312	5,149	7,124
\$ Charged per Workout	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
Total Revenues from Paid Per Workout	-	-	-	-	1,584	3,279	5,097	7,053

Subscribers

of Subscribers

Total Subscribers - Beginning	-	-	-	-	-	100	205	316
Conversion from Downloads to Subscribers	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
# of New Subscribers	-	-	-	-	100	110	121	133
Monthly Churn Rate	5%	5%	5%	5%	5%	5%	5%	5%
# of Subscribers Lost	-	-	-	-	-	5	10	16
Total # Subscribers - End	-	-	-	-	100	205	316	433

Pricing Method

% with Monthly Payments	50%	50%	50%	50%	50%	50%	50%	50%
% with Annual Payments	50%	50%	50%	50%	50%	50%	50%	50%

Pricing Tier

Basic	20%	20%	20%	20%	20%	20%	20%	20%
Silver	10%	10%	10%	10%	10%	10%	10%	10%
Premium	70%	70%	70%	70%	70%	70%	70%	70%

of Subscribers - End

Basic Subscribers

Monthly Payments	-	-	-	-	10	21	32	43
Annual Payments	-	-	-	-	10	21	32	43

Silver Subscribers

Monthly Payments	-	-	-	-	5	10	16	22
Annual Payments	-	-	-	-	5	10	16	22

Premium Subscribers

Monthly Payments	-	-	-	-	35	72	111	152
Annual Payments	-	-	-	-	35	72	111	152

of Subscription Expired

Basic Subscribers								
Monthly Payments	0	-	-	-	-	(10)	(21)	(32)
Annual Payments	0	0	0	0	0	0	0	0
Silver Subscribers								
Monthly Payments	0	-	-	-	-	(5)	(10)	(16)
Annual Payments	0	0	0	0	0	0	0	0
Premium Subscribers								
Monthly Payments	0	-	-	-	-	(35)	(72)	(111)
Annual Payments	0	0	0	0	0	0	0	0
Total	0	-	-	-	-	(50)	(103)	(158)

of Subscription Sold

Basic Subscribers								
Monthly Payments	-	-	-	-	10	21	32	43
Annual Payments	-	-	-	-	10	11	11	12
Silver Subscribers								
Monthly Payments	-	-	-	-	5	10	16	22
Annual Payments	-	-	-	-	5	5	6	6
Premium Subscribers								
Monthly Payments	-	-	-	-	35	72	111	152
Annual Payments	-	-	-	-	35	37	39	41
Total	-	-	-	-	100	155	213	275

Pricing

Basic Subscribers								
Monthly Payments	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
Annual Payments	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00
Silver Subscribers								
Monthly Payments	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
Annual Payments	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
Premium Subscribers								
Monthly Payments	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
Annual Payments	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Total Discounts on Annual Payments	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

Subscription Payments Received (\$)

Basic Subscribers								
Monthly Payments	-	-	-	-	100	205	316	433
Annual Payments	-	-	-	-	760	798	842	892
Silver Subscribers								
Monthly Payments	-	-	-	-	55	113	174	238
Annual Payments	-	-	-	-	428	449	473	502
Premium Subscribers								
Monthly Payments	-	-	-	-	420	861	1,326	1,819
Annual Payments	-	-	-	-	3,500	3,675	3,876	4,106
Total	-	-	-	-	5,263	6,101	7,007	7,989

TOTAL REVENUES	-	-	-	-	6,847	9,380	12,104	15,042
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COGS

Gross Profit	-	-	-	-	6,847	9,380	12,104	15,042
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CUSTOMER ACQUISITION COST

Conferences								
Sponsorships								
Marketing \$ / Install	-	-	-	4,000	4,400	4,840	5,324	5,856
Total CAC without Salaries	-	-	-	4,000	4,400	4,840	5,324	5,856
Salaries (Bus Dev + Sales)	-	-	7,500	7,500	7,500	7,500	7,500	7,500
Total CAC	-	-	7,500	11,500	11,900	12,340	12,824	13,356
Total CAC/New Subscribers					119	112	106	100

EMPLOYEES AND CONTRACTORS

CEO	-	-	-	-	-	-	-	-
COO	-	-	-	-	7,500	7,500	7,500	7,500
VP Sales	-	-	7,500	7,500	7,500	7,500	7,500	7,500
VP Operations	-	-	-	-	-	-	7,500	7,500
Data Scientist	-	-	-	-	-	7,500	7,500	7,500
Customer Service								
# of Employees	0	0	0	0	0	0	0	0
Salaries with Fringe Benefits	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total Salaries	-	-	-	-	-	-	-	-
Content Development								
# of Employees	0	0	0	0	0	0	0	0
Salaries with Fringe Benefits	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total Salaries	-	-	-	-	-	-	-	-
Account Sales								
# of Employees	0	0	0	0	0	0	0	0
Salaries with Fringe Benefits	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total Salaries	-	-	-	-	-	-	-	-
Accounting and Billing Staff								
# of Employees	0	0	0	0	0	0	0	0
Salaries with Fringe Benefits	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Total Salaries	-	-	-	-	-	-	-	-
Development Team								
Salaries with Fringe Benefits								
			(1 if Expensed, 0 if Capitalized)					
CTO	1	-	-	-	5,000	5,000	5,000	5,000
Architect/Dev Lead	1	-	-	-	5,000	5,000	5,000	5,000
Developer 1	1	-	5,000	5,000	5,000	5,000	5,000	5,000

Developer 2	1	-	-	5,000	5,000	5,000	5,000	5,000	5,000
UI/UX	1	-	-	-	-	-	-	-	-
Project Manager	1	-	-	-	-	5,000	5,000	5,000	5,000
Outsource #1	1	-	-	4,167	4,167	4,167	4,167	4,167	4,167
Total		-	-	14,167	14,167	29,167	29,167	29,167	29,167

Salaries after R&D Credit	(1 if Expensed, 0 if Capitalized)								
CTO	1	-	-	-	-	3,333	3,333	3,333	3,333
Architect/Dev Lead	1	-	-	-	-	3,333	3,333	3,333	3,333
Developer 1	1	-	-	3,333	3,333	3,333	3,333	3,333	3,333
Developer 2	1	-	-	3,333	3,333	3,333	3,333	3,333	3,333
UI/UX	1	-	-	-	-	-	-	-	-
Project Manager	1	-	-	-	-	3,333	3,333	3,333	3,333
Outsource #1	1	-	-	3,333	3,333	3,333	3,333	3,333	3,333
Total		-	-	10,000	10,000	20,000	20,000	20,000	20,000

Cash inflow of R&D Credits

Total Salaries (Expensed)	-	-	17,500	17,500	35,000	42,500	50,000	50,000
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Full Salaries/Contractors Capitalized	-	-	-	-	-	-	-	-
Net Salaries/Contractors Capitalized	-	-	-	-	-	-	-	-

OTHER EXPENSES

Software	-	-	-	-	833	833	833	833
Network Hosting	-	-	-	-	833	833	833	833
Rent	-	-	-	-	833	833	833	833
Travel	-	-	-	-	833	833	833	833
Legal	-	-	-	-	833	833	833	833
Accounting	-	-	-	-	833	833	833	833
Communication Costs	-	-	-	-	833	833	833	833
Bank Fees	-	-	-	-	833	833	833	833
Insurance	-	-	-	-	833	833	833	833
Other	-	-	-	-	417	417	417	417
Total	-	-	-	-	7,917	7,917	7,917	7,917

Total Expenses	-	-	17,500	21,500	47,317	55,257	63,241	63,773
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EBITDA	-	-	(17,500)	(21,500)	(40,470)	(45,877)	(51,137)	(48,731)
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CASH FLOW POSITION

Cash Flow Position

EBITDA	-	-	(17,500)	(21,500)	(40,470)	(45,877)	(51,137)	(48,731)
Taxes	-	-	-	-	-	-	-	-
Change in Working Capital	-	-	-	-	(9,052)	(9,052)	(9,052)	(9,052)
CAPEX	-	-	-	-	-	-	-	-
Full Salaries to be Capitalized	-	-	-	-	-	-	-	-
Capital Raise	-	-	690,000	-	-	-	-	-
Cash Position	60,000	60,000	732,500	711,000	661,478	606,549	546,360	488,577

Minimum Cash Position

60,000



September 2019	October 2019	November 2019	December 2019	January 2020	February 2020	March 2020	April 2020	May 2020	June 2020	July 2020	August 2020	September 2020
9	10	11	12	13	14	15	16	17	18	19	20	21



10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%

8,905	11,566	14,440	17,550	20,921	24,580	28,559	32,889	37,609	42,758	48,379	54,523	61,242
2,928	3,221	3,543	3,897	4,287	4,716	5,187	5,706	6,277	6,905	7,595	8,354	9,190
267	347	433	526	628	737	857	987	1,128	1,283	1,451	1,636	1,837
11,566	14,440	17,550	20,921	24,580	28,559	32,889	37,609	42,758	48,379	54,523	61,242	68,595

10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
9,253	11,552	14,040	16,737	19,664	22,847	26,312	30,087	34,206	38,704	43,618	48,993	54,876
0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
9,160	11,436	13,899	16,569	19,468	22,619	26,048	29,786	33,864	38,316	43,182	48,504	54,327

433	558	691	834	987	1,152	1,330	1,523	1,732	1,959	2,207	2,476	2,770
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
146	161	177	195	214	236	259	285	314	345	380	418	459
5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
22	28	35	42	49	58	67	76	87	98	110	124	138
558	691	834	987	1,152	1,330	1,523	1,732	1,959	2,207	2,476	2,770	3,091

50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%

56	69	83	99	115	133	152	173	196	221	248	277	309
56	69	83	99	115	133	152	173	196	221	248	277	309

28	35	42	49	58	67	76	87	98	110	124	138	155
28	35	42	49	58	67	76	87	98	110	124	138	155

195	242	292	345	403	466	533	606	686	772	867	969	1,082
195	242	292	345	403	466	533	606	686	772	867	969	1,082
(43)	(56)	(69)	(83)	(99)	(115)	(133)	(152)	(173)	(196)	(221)	(248)	(277)
0	0	0	0	-	-	-	-	-	(10)	(11)	(11)	(12)
(22)	(28)	(35)	(42)	(49)	(58)	(67)	(76)	(87)	(98)	(110)	(124)	(138)
0	0	0	0	-	-	-	-	-	(5)	(5)	(6)	(6)
(152)	(195)	(242)	(292)	(345)	(403)	(466)	(533)	(606)	(686)	(772)	(867)	(969)
0	0	0	0	-	-	-	-	-	(35)	(37)	(39)	(41)
(217)	(279)	(345)	(417)	(493)	(576)	(665)	(761)	(866)	(1,030)	(1,156)	(1,293)	(1,444)
56	69	83	99	115	133	152	173	196	221	248	277	309
12	13	14	15	17	18	19	21	23	35	37	40	44
28	35	42	49	58	67	76	87	98	110	124	138	155
6	7	7	8	8	9	10	10	11	17	19	20	22
195	242	292	345	403	466	533	606	686	772	867	969	1,082
44	47	50	54	58	62	68	73	80	122	131	142	153
341	412	488	570	658	754	858	971	1,093	1,277	1,425	1,587	1,765
\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00
\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
558	691	834	987	1,152	1,330	1,523	1,732	1,959	2,207	2,476	2,770	3,091
948	1,012	1,084	1,164	1,254	1,354	1,466	1,590	1,727	2,639	2,846	3,076	3,331
307	380	458	543	633	732	838	953	1,078	1,214	1,362	1,523	1,700
533	569	610	655	705	762	825	894	971	1,485	1,601	1,730	1,874
2,343	2,902	3,501	4,144	4,838	5,586	6,396	7,275	8,229	9,268	10,399	11,634	12,982
4,366	4,661	4,991	5,362	5,776	6,237	6,751	7,321	7,953	12,154	13,105	14,164	15,341
9,055	10,215	11,478	12,855	14,358	16,001	17,798	19,764	21,918	28,966	31,788	34,896	38,319

5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167

3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
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3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333

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53,333	60,833	60,833	70,833	85,833	85,833	85,833	85,833	85,833	85,833	85,833	85,833	85,833
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417	417	417	417	417	417	417	417	417	417	417	417	417

7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917
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67,692	80,836	76,545	87,324	108,182	104,125	105,162	116,304	107,559	108,940	110,459	112,130	113,968
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(49,476)	(59,185)	(51,168)	(57,900)	(74,356)	(65,506)	(61,316)	(66,753)	(51,777)	(41,658)	(35,489)	(28,730)	(21,322)
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(49,476)	(59,185)	(51,168)	(57,900)	(74,356)	(65,506)	(61,316)	(66,753)	(51,777)	(41,658)	(35,489)	(28,730)	(21,322)
(9,052)	(9,052)	(9,052)	(9,052)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)	(1,716)
-	(2,000)	-	-	-	-	-	-	-	(2,000)	-	-	-
-	-	-	490,000	-	-	-	-	-	-	-	-	-
430,048	359,811	299,592	722,639	646,567	579,345	516,312	447,842	394,348	348,974	311,768	281,322	258,283

OnPoint Business Plans Revenue Projections

October 2020	November 2020	December 2020	January 2021	February 2021	March 2021	April 2021	May 2021	June 2021	July 2021	August 2021	September 2021	October 2021
22	23	24	25	26	27	28	29	30	31	32	33	34



10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%	10.0%
3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%
68,595	76,646	85,466	95,134	105,735	117,363	130,123	144,128	159,504	176,388	194,933	215,305	237,687
10,109	11,120	12,232	13,455	14,800	16,281	17,909	19,699	21,669	23,836	26,220	28,842	31,726
2,058	2,299	2,564	2,854	3,172	3,521	3,904	4,324	4,785	5,292	5,848	6,459	7,131
76,646	85,466	95,134	105,735	117,363	130,123	144,128	159,504	176,388	194,933	215,305	237,687	262,283

10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
61,317	68,373	76,107	84,588	93,891	104,098	115,302	127,603	141,110	155,946	172,244	190,150	209,826
0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
60,703	67,689	75,346	83,742	92,952	103,057	114,149	126,327	139,699	154,387	170,521	188,248	207,728

3,091	3,442	3,826	4,246	4,706	5,211	5,765	6,372	7,038	7,770	8,573	9,455	10,425
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
505	556	612	673	740	814	895	985	1,083	1,192	1,311	1,442	1,586
5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
155	172	191	212	235	261	288	319	352	388	429	473	521
3,442	3,826	4,246	4,706	5,211	5,765	6,372	7,038	7,770	8,573	9,455	10,425	11,490

50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%

344	383	425	471	521	576	637	704	777	857	946	1,042	1,149
344	383	425	471	521	576	637	704	777	857	946	1,042	1,149
172	191	212	235	261	288	319	352	388	429	473	521	574
172	191	212	235	261	288	319	352	388	429	473	521	574

1,205	1,339	1,486	1,647	1,824	2,018	2,230	2,463	2,719	3,001	3,309	3,649	4,021
1,205	1,339	1,486	1,647	1,824	2,018	2,230	2,463	2,719	3,001	3,309	3,649	4,021
(309)	(344)	(383)	(425)	(471)	(521)	(576)	(637)	(704)	(777)	(857)	(946)	(1,042)
(12)	(13)	(14)	(15)	(17)	(18)	(19)	(21)	(23)	(35)	(37)	(40)	(44)
(155)	(172)	(191)	(212)	(235)	(261)	(288)	(319)	(352)	(388)	(429)	(473)	(521)
(6)	(7)	(7)	(8)	(8)	(9)	(10)	(10)	(11)	(17)	(19)	(20)	(22)
(1,082)	(1,205)	(1,339)	(1,486)	(1,647)	(1,824)	(2,018)	(2,230)	(2,463)	(2,719)	(3,001)	(3,309)	(3,649)
(44)	(47)	(50)	(54)	(58)	(62)	(68)	(73)	(80)	(122)	(131)	(142)	(153)
(1,608)	(1,787)	(1,984)	(2,200)	(2,436)	(2,695)	(2,979)	(3,290)	(3,633)	(4,059)	(4,474)	(4,930)	(5,432)
344	383	425	471	521	576	637	704	777	857	946	1,042	1,149
48	52	56	61	67	73	80	88	96	115	126	137	150
172	191	212	235	261	288	319	352	388	429	473	521	574
24	26	28	31	33	37	40	44	48	58	63	69	75
1,205	1,339	1,486	1,647	1,824	2,018	2,230	2,463	2,719	3,001	3,309	3,649	4,021
166	181	197	215	234	256	280	306	336	403	440	481	526
1,959	2,171	2,404	2,660	2,940	3,248	3,586	3,957	4,364	4,862	5,356	5,899	6,497
\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00
\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
3,442	3,826	4,246	4,706	5,211	5,765	6,372	7,038	7,770	8,573	9,455	10,425	11,490
3,615	3,930	4,278	4,664	5,090	5,561	6,081	6,654	7,287	8,744	9,551	10,442	11,426
1,893	2,104	2,335	2,589	2,866	3,171	3,505	3,871	4,273	4,715	5,200	5,734	6,319
2,033	2,210	2,406	2,623	2,863	3,128	3,420	3,743	4,099	4,919	5,373	5,874	6,427
14,456	16,068	17,833	19,767	21,887	24,211	26,762	29,560	32,633	36,007	39,713	43,784	48,257
16,648	18,097	19,702	21,477	23,440	25,609	28,003	30,644	33,558	40,271	43,987	48,090	52,618
42,087	46,235	50,801	55,827	61,357	67,444	74,141	81,511	89,620	103,229	113,280	124,349	136,538

5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167

3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333

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89,833	89,833	89,833	93,833	93,833	93,833	93,833	93,833	97,833	101,833	101,833	101,833	101,833
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417	417	417	417	417	417	417	417	417	417	417	417	417
7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917
119,990	122,214	124,660	136,351	134,311	137,567	151,149	145,089	153,423	162,190	167,434	173,202	179,548
(17,199)	(8,289)	1,487	3,218	19,998	32,934	37,142	62,749	75,896	95,426	116,367	139,395	164,718

(17,199)	(8,289)	1,487	3,218	19,998	32,934	37,142	62,749	75,896	95,426	116,367	139,395	164,718
(1,716)	(1,716)	-	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295	1,295
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239,367	229,361	229,132	233,644	254,937	289,166	327,603	391,647	466,838	563,559	681,221	821,911	987,924



November 2021	December 2021	January 2022	February 2022	March 2022	April 2022	May 2022	June 2022	July 2022	August 2022	September 2022	October 2022	November 2022
35	36	37	38	39	40	41	42	43	44	45	46	47



10.0%	10.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%

262,283	289,313	319,023	349,760	381,591	414,583	448,807	484,338	521,252	559,631	599,560	641,126	684,424
34,899	38,389	40,308	42,324	44,440	46,662	48,995	51,445	54,017	56,718	59,553	62,531	65,658
7,868	8,679	9,571	10,493	11,448	12,437	13,464	14,530	15,638	16,789	17,987	19,234	20,533
289,313	319,023	349,760	381,591	414,583	448,807	484,338	521,252	559,631	599,560	641,126	684,424	729,549

10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
231,451	255,218	279,808	305,273	331,666	359,046	387,470	417,002	447,705	479,648	512,901	547,539	583,639
0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
229,136	252,666	277,010	302,220	328,350	355,455	383,595	412,832	443,228	474,851	507,772	542,064	577,803

11,490	12,660	13,947	15,265	16,618	18,009	19,441	20,919	22,445	24,024	25,659	27,353	29,112
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
1,745	1,919	2,015	2,116	2,222	2,333	2,450	2,572	2,701	2,836	2,978	3,127	3,283
5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
574	633	697	763	831	900	972	1,046	1,122	1,201	1,283	1,368	1,456
12,660	13,947	15,265	16,618	18,009	19,441	20,919	22,445	24,024	25,659	27,353	29,112	30,940

50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%

1,266	1,395	1,526	1,662	1,801	1,944	2,092	2,245	2,402	2,566	2,735	2,911	3,094
1,266	1,395	1,526	1,662	1,801	1,944	2,092	2,245	2,402	2,566	2,735	2,911	3,094

633	697	763	831	900	972	1,046	1,122	1,201	1,283	1,368	1,456	1,547
633	697	763	831	900	972	1,046	1,122	1,201	1,283	1,368	1,456	1,547

4,431	4,881	5,343	5,816	6,303	6,805	7,322	7,856	8,408	8,981	9,574	10,189	10,829
4,431	4,881	5,343	5,816	6,303	6,805	7,322	7,856	8,408	8,981	9,574	10,189	10,829
(1,149)	(1,266)	(1,395)	(1,526)	(1,662)	(1,801)	(1,944)	(2,092)	(2,245)	(2,402)	(2,566)	(2,735)	(2,911)
(48)	(52)	(56)	(61)	(67)	(73)	(80)	(88)	(96)	(115)	(126)	(137)	(150)
(574)	(633)	(697)	(763)	(831)	(900)	(972)	(1,046)	(1,122)	(1,201)	(1,283)	(1,368)	(1,456)
(24)	(26)	(28)	(31)	(33)	(37)	(40)	(44)	(48)	(58)	(63)	(69)	(75)
(4,021)	(4,431)	(4,881)	(5,343)	(5,816)	(6,303)	(6,805)	(7,322)	(7,856)	(8,408)	(8,981)	(9,574)	(10,189)
(166)	(181)	(197)	(215)	(234)	(256)	(280)	(306)	(336)	(403)	(440)	(481)	(526)
(5,983)	(6,589)	(7,255)	(7,939)	(8,644)	(9,370)	(10,121)	(10,897)	(11,702)	(12,587)	(13,458)	(14,364)	(15,308)
1,266	1,395	1,526	1,662	1,801	1,944	2,092	2,245	2,402	2,566	2,735	2,911	3,094
165	180	188	197	206	216	228	240	254	279	295	313	333
633	697	763	831	900	972	1,046	1,122	1,201	1,283	1,368	1,456	1,547
82	90	94	98	103	108	114	120	127	139	148	157	167
4,431	4,881	5,343	5,816	6,303	6,805	7,322	7,856	8,408	8,981	9,574	10,189	10,829
576	631	658	688	721	758	797	841	888	975	1,033	1,097	1,166
7,153	7,875	8,573	9,292	10,035	10,803	11,598	12,424	13,281	14,222	15,152	16,123	17,135
\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00
\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
12,660	13,947	15,265	16,618	18,009	19,441	20,919	22,445	24,024	25,659	27,353	29,112	30,940
12,510	13,706	14,295	14,946	15,662	16,449	17,311	18,254	19,284	21,168	22,431	23,810	25,313
6,963	7,671	8,396	9,140	9,905	10,693	11,506	12,345	13,213	14,112	15,044	16,012	17,017
7,037	7,710	8,041	8,407	8,810	9,252	9,737	10,268	10,847	11,907	12,618	13,393	14,239
53,173	58,576	64,112	69,794	75,637	81,654	87,860	94,271	100,901	107,766	114,884	122,272	129,946
57,614	63,122	65,834	68,830	72,129	75,751	79,721	84,064	88,808	97,485	103,303	109,651	116,573
149,958	164,732	175,944	187,735	200,152	213,241	227,054	241,646	257,077	278,097	295,634	314,250	334,027

5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167

3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333

130,000

101,833	101,833	105,833	105,833	105,833	105,833	105,833	105,833	105,833	105,833	105,833	105,833	105,833
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833	833	833	833	833	833	833	833	833	833	833	833	833
417	417	417	417	417	417	417	417	417	417	417	417	417
7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917
186,527	190,366	203,397	202,629	207,073	221,740	216,639	221,783	227,185	232,857	238,812	245,065	251,631
192,567	227,031	249,556	287,326	321,428	346,956	394,010	432,694	473,120	520,091	564,594	611,248	660,198

192,567	227,031	249,556	287,326	321,428	346,956	394,010	432,694	473,120	520,091	564,594	611,248	660,198
1,295	1,295	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850	1,850
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-	-	-	-	-	-	-	-	-	-	-	-	-
1,181,786	1,360,377	1,611,783	1,900,959	2,224,236	2,571,042	2,966,902	3,401,446	3,876,416	4,398,357	4,964,800	5,577,898	6,239,946



December 2022	January 2023	February 2023	March 2023	April 2023	May 2023	June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
48	49	50	51	52	53	54	55	56	57	58	59	60



5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%	3.0%

729,549	776,603	825,692	876,928	930,428	986,313	1,044,711	1,105,757	1,169,590	1,236,359	1,306,218	1,379,328	1,455,860
68,941	72,388	76,007	79,807	83,798	87,988	92,387	97,006	101,857	106,949	112,297	117,912	123,807
21,886	23,298	24,771	26,308	27,913	29,589	31,341	33,173	35,088	37,091	39,187	41,380	43,676
776,603	825,692	876,928	930,428	986,313	1,044,711	1,105,757	1,169,590	1,236,359	1,306,218	1,379,328	1,455,860	1,535,992

10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
621,282	660,554	701,543	744,342	789,050	835,769	884,605	935,672	989,087	1,044,974	1,103,463	1,164,688	1,228,793
0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
615,069	653,948	694,527	736,899	781,160	827,411	875,759	926,315	979,196	1,034,524	1,092,428	1,153,041	1,216,505

30,940	32,840	34,817	36,876	39,023	41,262	43,598	46,037	48,586	51,249	54,034	56,948	59,996
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%
3,447	3,619	3,800	3,990	4,190	4,399	4,619	4,850	5,093	5,347	5,615	5,896	6,190
5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%	5%
1,547	1,642	1,741	1,844	1,951	2,063	2,180	2,302	2,429	2,562	2,702	2,847	3,000
32,840	34,817	36,876	39,023	41,262	43,598	46,037	48,586	51,249	54,034	56,948	59,996	63,186

50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%
50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%

20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%	70%

3,284	3,482	3,688	3,902	4,126	4,360	4,604	4,859	5,125	5,403	5,695	6,000	6,319
3,284	3,482	3,688	3,902	4,126	4,360	4,604	4,859	5,125	5,403	5,695	6,000	6,319
1,642	1,741	1,844	1,951	2,063	2,180	2,302	2,429	2,562	2,702	2,847	3,000	3,159
1,642	1,741	1,844	1,951	2,063	2,180	2,302	2,429	2,562	2,702	2,847	3,000	3,159

11,494	12,186	12,907	13,658	14,442	15,259	16,113	17,005	17,937	18,912	19,932	20,999	22,115
11,494	12,186	12,907	13,658	14,442	15,259	16,113	17,005	17,937	18,912	19,932	20,999	22,115
(3,094)	(3,284)	(3,482)	(3,688)	(3,902)	(4,126)	(4,360)	(4,604)	(4,859)	(5,125)	(5,403)	(5,695)	(6,000)
(165)	(180)	(188)	(197)	(206)	(216)	(228)	(240)	(254)	(279)	(295)	(313)	(333)
(1,547)	(1,642)	(1,741)	(1,844)	(1,951)	(2,063)	(2,180)	(2,302)	(2,429)	(2,562)	(2,702)	(2,847)	(3,000)
(82)	(90)	(94)	(98)	(103)	(108)	(114)	(120)	(127)	(139)	(148)	(157)	(167)
(10,829)	(11,494)	(12,186)	(12,907)	(13,658)	(14,442)	(15,259)	(16,113)	(17,005)	(17,937)	(18,912)	(19,932)	(20,999)
(576)	(631)	(658)	(688)	(721)	(758)	(797)	(841)	(888)	(975)	(1,033)	(1,097)	(1,166)
(16,293)	(17,322)	(18,349)	(19,422)	(20,542)	(21,713)	(22,938)	(24,220)	(25,562)	(27,017)	(28,493)	(30,040)	(31,663)

3,284	3,482	3,688	3,902	4,126	4,360	4,604	4,859	5,125	5,403	5,695	6,000	6,319
355	378	394	411	430	450	472	495	520	557	586	618	652
1,642	1,741	1,844	1,951	2,063	2,180	2,302	2,429	2,562	2,702	2,847	3,000	3,159
177	189	197	206	215	225	236	248	260	279	293	309	326
11,494	12,186	12,907	13,658	14,442	15,259	16,113	17,005	17,937	18,912	19,932	20,999	22,115
1,241	1,323	1,379	1,440	1,505	1,575	1,651	1,733	1,820	1,950	2,053	2,163	2,282
18,193	19,299	20,408	21,568	22,781	24,049	25,377	26,768	28,225	29,802	31,406	33,088	34,854

\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00
\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00	\$80.00
\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00	\$11.00
\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00	\$90.00
\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00	\$12.00
\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

32,840	34,817	36,876	39,023	41,262	43,598	46,037	48,586	51,249	54,034	56,948	59,996	63,186
26,951	28,735	29,948	31,260	32,677	34,205	35,851	37,622	39,527	42,334	44,571	46,976	49,561
18,062	19,149	20,282	21,463	22,694	23,979	25,321	26,722	28,187	29,719	31,321	32,998	34,753
15,160	16,163	16,846	17,584	18,381	19,240	20,166	21,162	22,234	23,813	25,071	26,424	27,878
137,926	146,231	154,881	163,897	173,299	183,112	193,357	204,061	215,248	226,945	239,180	251,982	265,383
124,116	132,331	137,917	143,959	150,484	157,521	165,101	173,259	182,032	194,959	205,262	216,338	228,243
355,054	377,427	396,750	417,185	438,797	461,655	485,834	511,413	538,477	571,805	602,353	634,715	669,004

5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167	4,167
34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167	34,167

3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333	3,333
23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333	23,333

130,000

105,833	104,833	104,833	104,833	104,833	104,833	104,833	104,833	104,833	104,833	104,833	104,833	104,833
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-	-	-	-	-	-	-	-	-	-	-	-	-

833	833	833	833	833	833	833	833	833	833	833	833	833
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833	833	833	833	833	833	833	833	833	833	833	833	833
833	833	833	833	833	833	833	833	833	833	833	833	833
417	417	417	417	417	417	417	417	417	417	417	417	417
7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917	7,917
258,525	269,764	272,365	280,345	298,725	297,524	306,763	316,463	326,649	337,344	348,574	360,365	112,750
711,598	761,611	818,913	873,739	921,231	991,542	1,054,830	1,121,265	1,191,024	1,268,985	1,346,208	1,427,391	1,772,760

711,598	761,611	818,913	873,739	921,231	991,542	1,054,830	1,121,265	1,191,024	1,268,985	1,346,208	1,427,391	1,772,760
(1,103,102)	1,827	1,827	1,827	1,827	1,827	1,827	1,827	1,827	1,827	1,827	1,827	(2,682,405)
1,850	-	-	-	-	-	(2,000)	-	-	-	-	-	1,827
-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
5,850,292	6,613,730	7,434,470	8,310,035	9,233,094	10,226,463	11,281,120	12,404,212	13,597,064	14,867,876	16,215,911	17,645,129	16,737,312

OnPoint Business Plans Income Statement

(CDN\$)

	December 31, Year End					
	2018	2019	2020	2021	2022	2023
Revenues						
Pay per Workout		68,078	519,853	1,862,613	5,220,248	10,971,715
Subscription		69,962	362,930	1,221,986	3,079,910	6,105,413
Revenues	-	138,040	882,782	3,084,599	8,300,158	17,077,128
Gross Profit		138,040	882,782	3,084,599	8,300,158	17,077,128
Expenses						
Customer Acquisition Costs		59,318	216,692	644,157	1,362,338	2,174,630
Sales / Business Dev Salaries		75,000	198,000	258,000	282,000	282,000
Other Salaries		383,333	844,000	920,000	988,000	976,000
Software		6,667	10,000	10,000	10,000	10,000
Network Hosting		6,667	10,000	10,000	10,000	10,000
Rent		6,667	10,000	10,000	10,000	10,000
Travel		6,667	10,000	10,000	10,000	10,000
Legal		6,667	10,000	10,000	10,000	10,000
Accounting		6,667	10,000	10,000	10,000	10,000
Communication Costs		6,667	10,000	10,000	10,000	10,000
Bank Fees		6,667	10,000	10,000	10,000	10,000
Insurance		6,667	10,000	10,000	10,000	10,000
Other		3,333	5,000	5,000	5,000	5,000
Total Expenses	-	580,985	1,353,692	1,917,157	2,727,338	3,527,630
EBITDA	0	(442,945)	(470,910)	1,167,442	5,572,820	13,549,499
<i>EBITDA Margin</i>		-321%	-53%	38%	67%	79%
Depreciation	-	400	800	1,200	1,600	2,000
Amortization	-	-	-	-	-	-
EBIT	0	(443,345)	(471,710)	1,166,242	5,571,220	13,547,499
Interest Expense	-	-	-	-	-	-
EBT	-	(443,345)	(471,710)	1,166,242	5,571,220	13,547,499
Taxes	-	-	-	49,735	1,103,102	2,682,405
Net income	0	(443,345)	(471,710)	1,116,506	4,468,118	10,865,094

OnPoint Business Plans Cash Flow Statement

(CDN\$)

	December 31, Year End					
	2018	2019	2020	2021	2022	2023
Cash flows from Operating Activities						
Net Income	-	(443,345)	(471,710)	1,116,506	4,468,118	10,865,094
Depreciation	-	400	800	1,200	1,600	2,000
Amortization	-	-	-	-	-	-
Changes in working capital	-	(72,416)	(20,598)	15,539	22,197	21,926
Cash used in operating activities	0	(515,361)	(491,508)	1,133,245	4,491,915	10,889,020
Cash flows from investing activities						
CAPEX	-	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
Intangible Fixed Assets	-	-	-	-	-	-
Cash from investing activities	0	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
Cash flows from financing activities						
Net proceeds Equity	-	1,180,000	-	-	-	-
Debt	-	-	-	-	-	-
Cash from financing activities	-	1,180,000	-	-	-	-
Increase (decrease) in cash	0	662,639	(493,508)	1,131,245	4,489,915	10,887,020
Beginning Cash	-	60,000	722,639	229,132	1,360,377	5,850,292
Change in Cash Position	-	662,639	(493,508)	1,131,245	4,489,915	10,887,020
Ending Cash	60,000	722,639	229,132	1,360,377	5,850,292	16,737,312

OnPoint Business Plans Balance Sheet

(CDN\$)

	December 31, Year End					
	2018	2019	2020	2021	2022	2023
ASSETS						
Cash	60,000	722,639	229,132	1,360,377	5,850,292	16,737,312
Accounts Receivable	-	-	-	-	-	-
Tax Credits Receivables	-	88,333	130,000	130,000	130,000	130,000
Total Current Assets	60,000	810,973	359,132	1,490,377	5,980,292	16,867,312
Fixed Assets	-	1,600	2,800	3,600	4,000	4,000
Intangible Assets	-	-	-	-	-	-
Total Assets	60,000	812,573	361,932	1,493,977	5,984,292	16,871,312
LIABILITIES AND EQUITY						
Accounts Payable	-	15,917	36,986	52,525	74,722	96,647
Total Current Liabilities	-	15,917	36,986	52,525	74,722	96,647
Total Liabilities	-	15,917	36,986	52,525	74,722	96,647
Share Capital	-	1,180,000	1,180,000	1,180,000	1,180,000	1,180,000
Retained Earnings	60,000	(383,345)	(855,054)	261,452	4,729,570	15,594,664
Shareholder's Equity	60,000	796,655	324,946	1,441,452	5,909,570	16,774,664
Total Liabilities and Equity	60,000	812,573	361,932	1,493,977	5,984,292	16,871,312

OnPoint Business Plans Income Taxes

(CDN\$)

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Taxable Income	\$ -	\$ (443,345)	\$ (471,710)	\$ 1,166,242	\$ 5,571,220	\$ 13,547,499
Tax Loss Carryforward Balance	\$ -	\$ (443,345)	\$ (915,054)	\$ -	\$ -	\$ -
Tax Loss Carryforward Used	\$ -	\$ -	\$ -	\$ (915,054)	\$ -	\$ -
Taxable Income after TLCF	\$ -	\$ (443,345)	\$ -	\$ 251,187	\$ 5,571,220	\$ 13,547,499
Total Income Taxes		0	0	49,735	1,103,102	2,682,405

OnPoint Business Plans Working Capital

(CDN\$)

	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Days per Year (days)		365	366	365	365	365
Days In						
Accounts Receivable (days)		0	0	0	0	0
Accounts Payable (days)		10	10	10	10	10
Account Balances						
Tax Credits Receivables \$		88,333	130,000	130,000	130,000	130,000
Accounts Receivable		0	0	0	0	0
Accounts Payable \$		15,917	36,986	52,525	74,722	96,647
Net Working Capital \$		72,416	93,014	77,475	55,278	33,353
Change in Working Capital \$		0	(72,416)	(20,598)	15,539	22,197
			21,926			

OnPoint Business Plans

Valuation Work

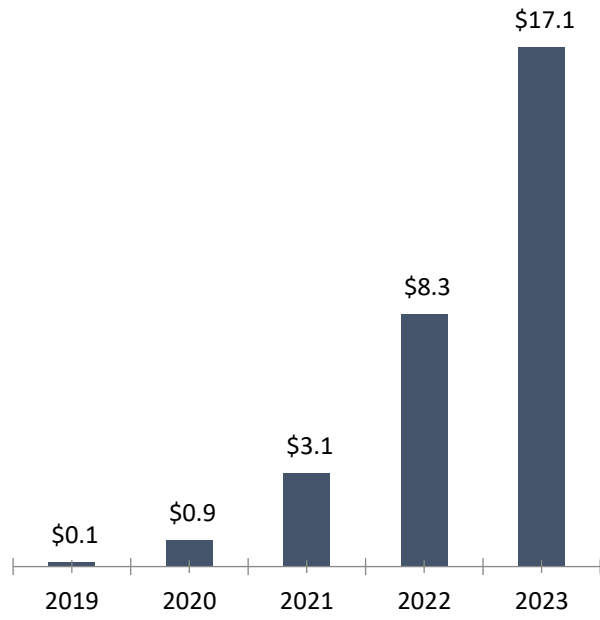
(CDN\$)

	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>
Terminal EBITDA Multiple	5.0x				
Unlevered Free Cash Flows					
EBIT	(443,345)	(471,710)	1,166,242	5,571,220	13,547,499
Actual Tax Rate	0.0%	0.0%	4.3%	19.8%	19.8%
Adjusted Taxes	-	-	49,735	1,103,102	2,682,405
Addback D&A	400	800	1,200	1,600	2,000
Change in NWC	(72,416)	(20,598)	15,539	22,197	21,926
CAPEX + Development Costs	(2,000)	(2,000)	(2,000)	(2,000)	(2,000)
Terminal Value					67,747,493
Free Cash Flow to Firm (FCFF)	(517,361)	(493,508)	1,230,715	6,696,118	83,999,322
Date of Cash Flow	2020-12-31	2021-12-31	2022-12-31	2023-12-31	2024-12-31
Project IRR	273%				
Investor Return on Money					
% of Equity Owned by Investors	20%				
Total \$ Put In by Investors	1,200,000				
% of Terminal value to investors	13,549,499				
	11.3x				
Post Money Valuation					
Pre Money Valuation	4,800,000				
New Money	1,200,000				
Post Money Valuation	6,000,000				
	80%				
	20%				

% of Company Owned by New Investors

Revenue

2019	0
2020	1
2021	3
2022	8
2023	17



EBITDA

2019	-0
2020	-0
2021	1
2022	6
2023	14

