CAPSIM Core

Round 1 - 2020 Report

Sim ID ZP79844_1

High Level Overview

High Level Overview	Andrews	Baldwin	Chester	Digby	Erie	Ferris	Average
Sales	$62,924	$52,515	$57,666	$36,086	$18,319	$70,202	$49,619
Profit	$10,323	$6,612	$4,278	$3,354	($3,824)	$10,654	$5,233
Contribution Margin	35.7%	31.3%	24.0%	33.8%	28.5%	36.4%	31.6%
Stock Price	$30.06	$22.64	$17.48	$13.61	$1.00	$28.87	$18.94
Emergency Loan	$0	$0	$0	$5,129	$16,803	$0	$3,655
Market Share	21.1%	17.6%	19.4%	12.1%	6.2%	23.6%	16.7%

Round 1

Research and Development

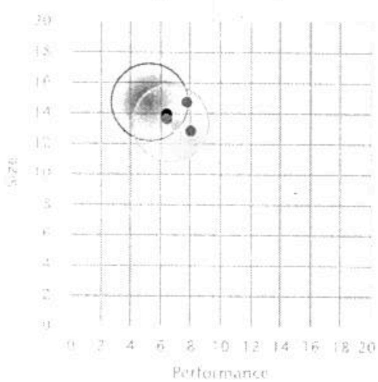
Low Tech

Customer Buying Criteria	Expectations	Importance
Price	$15.00 - $35.00	41%
Age	3 Years	29%
Reliability	14,000 - 20,000 Hours	21%
Positioning	Performance 5.3 Size 14.7	9%

High Tech

Customer Buying Criteria	Expectations	Importance
Positioning	Performance 8.1 Size 11.9	33%
Age	0 Years	29%
Price	$25.00 - $45.00	25%
Reliability	17,000 - 23,000 Hours	13%

Perceptual Map



Product List

Name	Performance	Size	Reliability	Age	Revision Date
Able	7.1	13.0	21,000	2.3	June 15, 2020
Baker	6.4	13.9	15,300	2.3	May 27, 2020
Cake	6.4	13.6	20,000	4.1	January 15, 2020
Daze	7.0	13.2	20,500	2.4	May 14, 2020
Eat	7.7	14.7	23,000	2.1	December 30, 2020
Echo	--	--	--	--	June 4, 2021
Fast	8.0	12.8	21,000	2.1	December 19, 2020
Focus	--	--	--	--	December 29, 2021

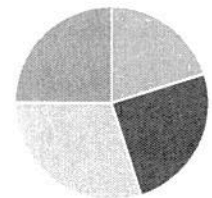
Marketing

Low Tech

Customer Buying Criteria	Expectations	Importance
Price	$15.00 - $35.00	41%
Age	3 Years	29%
Reliability	14,000 - 20,000 Hours	21%
Positioning	Performance 5.3 Size 14.7	9%

Demand Information	
2020 Total Market Size	5,544
2020 Total Units Sold	4,879
2021 Demand Growth Rate	10%

Market Share



Top Products

Name	Price	Units Sold	Potential Sold	Stock Out	Sales Budget	Customer Accessibility	Promo Budget	Customer Awareness	Customer Satisfaction
Able	$42.00	979	621	Yes	$1,450	29%	$1,450	72%	5
Baker	$36.25	1,214	1,405	Yes	$1,400	38%	$1,400	70%	9
Cake	$34.50	1,465	2,790	Yes	$1,400	40%	$2,100	83%	17
Fast	$42.00	1,220	728	Yes	$2,000	30%	$2,000	82%	2

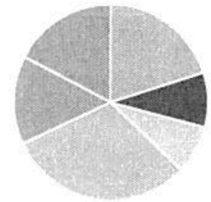
Marketing

High Tech

Customer Buying Criteria	Expectations	Importance
Positioning	Performance 8.1 Size 11.9	33%
Age	0 Years	29%
Price	\$25.00 - \$45.00	25%
Reliability	17,000 - 23,000 Hours	13%

Demand Information	
2020 Total Market Size	2,592
2020 Total Units Sold	2,592
2021 Demand Growth Rate	20%

Market Share

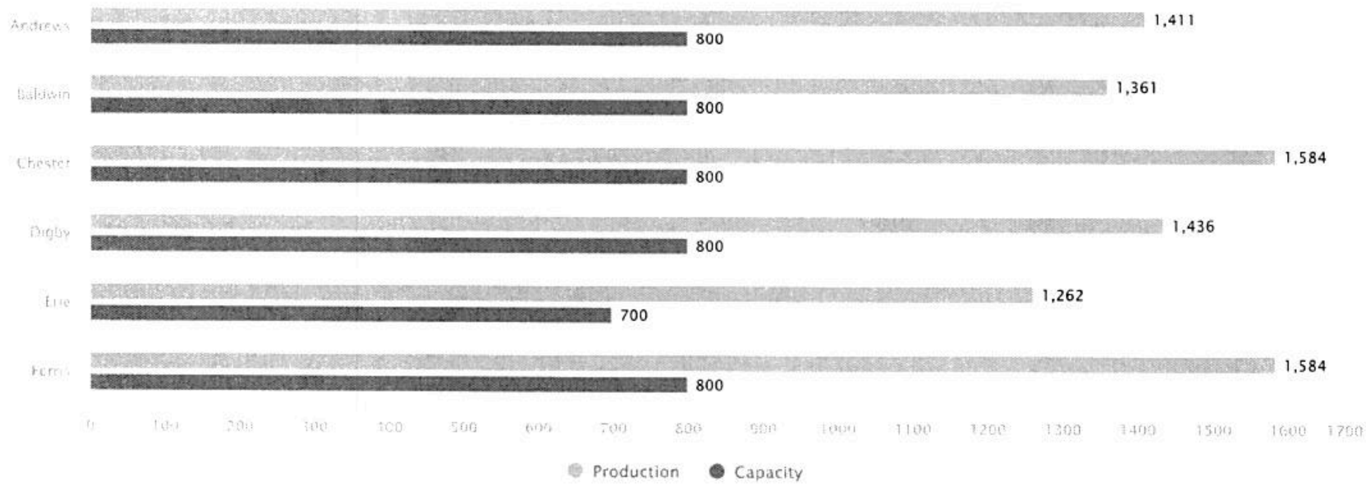


Top Products

Name	Price	Units Sold	Potential Sold	Stock Out	Sales Budget	Customer Accessibility	Promo Budget	Customer Awareness	Customer Satisfaction
Able	\$42.00	519	585	Yes	\$1,450	42%	\$1,450	72%	15
Baker	\$36.25	234	364	Yes	\$1,400	41%	\$1,400	70%	5
Cake	\$34.50	206	504	Yes	\$1,400	41%	\$2,100	83%	10
Daze	\$45.00	802	464	No	\$1,300	40%	\$1,250	66%	10
Eat	\$48.25	380	227	No	\$2,750	48%	\$1,500	73%	7
Fast	\$42.00	451	447	Yes	\$2,000	50%	\$2,000	82%	23

Production

Production Vs. Capacity



Plant Information											
Name	Primary Segment	Units Produced	Units Sold	Inventory	Price	Material Cost	Labor Cost	Contribution Margin	Auto. Next Round	Capacity Next Round	Plant Utilization
Able	High Tech	1,411	1,498	0	$42.00	$16.13	$10.83	35.8%	4	850	178%
Baker	Low Tech	1,361	1,449	0	$36.25	$12.70	$10.74	35.3%	5.1	800	172%
Cake	Low Tech	1,584	1,671	0	$34.50	$14.43	$11.10	26%	3.8	1,000	200%
Daze	High Tech	1,436	802	721	$45.00	$15.66	$10.88	41%	3.7	1,000	181%
Eat	High Tech	1,262	380	970	$48.25	$15.93	$10.88	44.4%	3	700	182%
Echo	--	0	0	--	$0.00	$0.00	$0.00	0%	1	600	0%
Fast	High Tech	1,584	1,671	0	$42.00	$17.36	$11.10	32.2%	3	800	200%
Focus	--	0	0	--	$0.00	$0.00	$0.00	0%	1	650	0%

Finance

Income Statement

	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Sales	$62,924	$52,515	$57,666	$36,086	$18,319	$70,202
Variable Costs						
Direct Material	$24,318	$20,548	$25,339	$12,867	$5,906	$26,161
Direct Labor	$16,162	$15,507	$18,466	$8,686	$4,113	$18,466
Inventory Carry	$0	$0	$0	$2,325	$3,072	$0
Total Variable Costs (Labor, Material, Carry)	$40,481	$36,055	$43,805	$23,879	$13,090	$44,627
Contribution Margin	$22,443	$16,460	$13,860	$12,208	$5,228	$25,574
Fixed Costs						
Depreciation	$1,247	$1,408	$1,413	$1,387	$840	$960
SG&A						
R&D	$454	$402	$40	$367	$1,996	$1,966
Promotions	$1,450	$1,400	$2,100	$1,250	$1,500	$2,000
Sales	$1,450	$1,400	$1,400	$1,300	$2,750	$2,000
Administration	$995	$828	$954	$598	$324	$1,142
Fixed Costs	$5,596	$5,438	$5,907	$4,902	$7,410	$8,068
Net Margin	$16,847	$11,022	$7,953	$7,306	($2,181)	$17,507
Other (Fees/Write-offs/Bonuses/Relocation Fee)	$0	$0	$357	$140	$255	$140
EBIT	$16,847	$11,022	$7,597	$7,166	($2,436)	$17,367
Interest (Short term/Long Term)	$641	$641	$881	$1,900	$3,447	$641
Taxes	$5,672	$3,633	$2,350	$1,843	($2,059)	$5,854
Profit Sharing	$211	$135	$87	$68	$0	$217
Net Profit	$10,323	$6,612	$4,278	$3,354	($3,824)	$10,654

Cash Flow Statement

	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Starting Cash Position	$5,598	$5,598	$5,598	$5,598	$5,598	$5,598
Cash From Operations						
Net Income(Loss)	$10,323	$6,612	$4,278	$3,354	($3,824)	$10,654
Adjustment For Non-Cash Items						
Depreciation	$1,247	$1,408	$1,413	$1,387	$840	$960
Extraordinary Gains/Losses/Write-offs	$0	$0	$0	$0	$30	$0
Changes In Current Assets And Liabilities						
Accounts Payable	$280	($84)	$553	$317	($120)	$621
Inventory	$2,352	$2,352	$2,352	($17,027)	($23,244)	$2,352
Accounts Receivable	($1,818)	($963)	($1,386)	$387	$1,848	($2,417)
Net Cash From Operations	$12,384	$9,326	$7,211	($11,581)	($24,471)	$12,171
Cash From Investing						
Net Plant Improvements	($4,300)	($6,720)	($6,800)	($6,400)	($4,830)	($6,500)
Cash From Financing						
Dividends Paid	$0	$0	$0	($545)	$0	$0
Sales Of Common Stock	$0	$0	$4,400	$2,000	$3,000	$2,800
Purchase Of Common Stock	$0	$0	($1,100)	$0	$0	$0
Cash From Long-Term Debt Issued	$0	$0	$2,400	$800	$1,500	$0
Early Retirement Of Long-Term Debt	$0	$0	$0	$0	$0	$0
Retirement Of Current Debt	$0	$0	$0	$0	$0	$0
Cash From Current Debt Borrowing	$0	$0	$0	$5,000	$2,400	$0
Cash From Emergency Loan	$0	$0	$0	$5,129	$16,803	$0
Net Cash From Financing	$0	$0	$5,700	$12,384	$23,703	$2,800
Effect Of Exchange Rates	$0	$0	$0	$0	$0	$0
Net Change In Cash	$8,084	$2,606	$6,111	($5,598)	($5,598)	$8,471
Ending Cash Position	$13,681	$8,204	$11,708	$0	$0	$14,068

Balance Sheet	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Cash	$13,681	$8,204	$11,708	$0	$0	$14,068
Accounts Receivable	$5,172	$4,316	$4,740	$2,966	$1,506	$5,770
Inventory	$0	$0	$0	$19,379	$25,597	$0
Current Assets	$18,853	$12,520	$16,448	$22,345	$27,102	$19,838
Plant and Equipment	$18,700	$21,120	$21,200	$20,800	$18,600	$20,900
Accumulated Depreciation	($6,047)	($6,208)	($6,213)	($6,187)	($5,040)	($5,760)
Fixed Assets	$12,653	$14,912	$14,987	$14,613	$13,560	$15,140
Total Assets	$31,506	$27,432	$31,434	$36,958	$40,662	$34,978
Accounts Payable	$3,134	$2,770	$3,407	$3,171	$2,734	$3,475
Current Liabilities	$3,134	$2,770	$3,407	$13,299	$21,937	$3,475
Current Debt	$0	$0	$0	$10,129	$19,203	$0
Long-Term Liabilities	$5,200	$5,200	$7,600	$6,000	$6,700	$5,200
Total Liabilities	$8,334	$7,970	$11,007	$19,299	$28,637	$8,675
Common Stock	$2,323	$2,323	$6,294	$4,323	$5,323	$5,123
Retained Earnings	$20,849	$17,139	$14,133	$13,336	$6,702	$21,180
Total Equity	$23,172	$19,462	$20,427	$17,659	$12,025	$26,304
Total Liabilities & Equity	$31,506	$27,432	$31,434	$36,958	$40,662	$34,978

Stock Market Summary

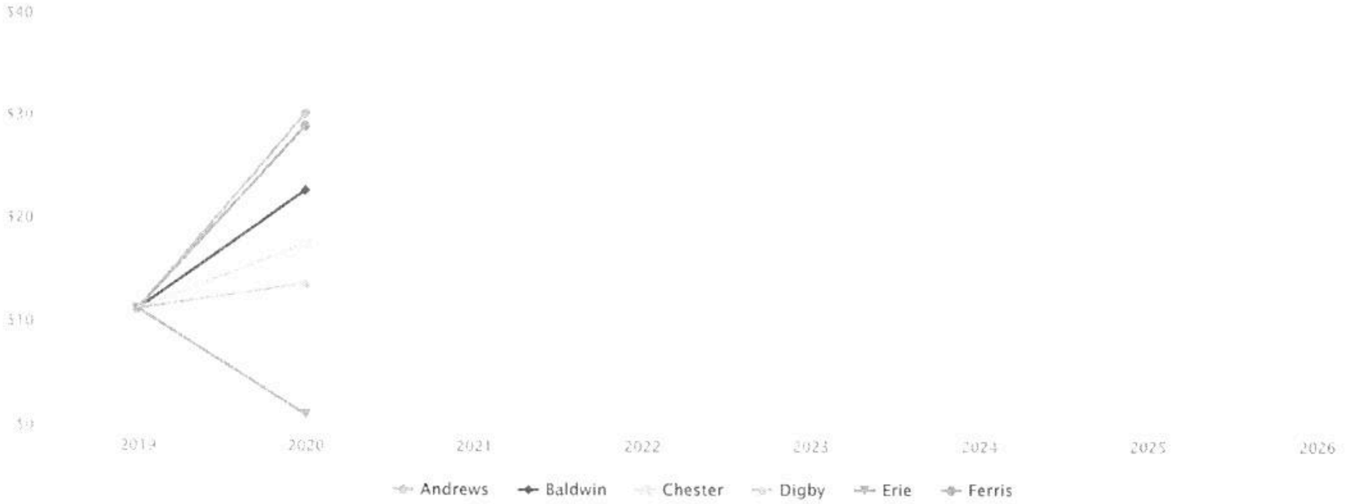
Company	Closing Price	Change	Shares Outstanding	Market Cap	Book Value	EPS	Dividend	Yield	P/E
Andrews	$30.06	$18.90	2,000,000	$60m	$11.59	$5.16	$0.00	0%	5.83
Baldwin	$22.64	$11.48	2,000,000	$45m	$9.73	$3.31	$0.00	0%	6.84
Chester	$17.48	$6.32	2,295,724	$40m	$8.90	$1.86	$0.00	0%	9.40
Digby	$13.61	$2.45	2,179,227	$30m	$8.10	$1.54	$0.25	2%	8.84
Erie	$1.00	($10.16)	2,268,840	$2m	$5.30	($1.69)	$0.00	0%	-0.59
Ferris	$28.87	$17.72	2,250,918	$65m	$11.69	$4.73	$0.00	0%	6.10

Bond Market Summary

Company	Series	Face Value	Yield	Closing Price	S&P Rating
Andrews	11.0S2021	$866,667	10.8%	$101.83	AA
	12.0S2023	$1,733,333	11.15%	$107.59	AA
	13.0S2025	$2,600,000	11.25%	$115.56	AA
Baldwin	11.0S2021	$866,667	10.81%	$101.74	AA
	12.0S2023	$1,733,333	11.18%	$107.33	AA
	13.0S2025	$2,600,000	11.29%	$115.13	AA
Chester	11.0S2021	$866,667	10.86%	$101.28	A
	12.0S2023	$1,733,333	11.32%	$106.01	A
	13.0S2025	$2,600,000	11.5%	$113.02	A
	10.0S2030	$2,400,000	9.76%	$102.50	A
Digby	11.0S2021	$866,667	11.05%	$99.55	CCC
	12.0S2023	$1,733,333	11.86%	$101.21	CCC
	13.0S2025	$2,600,000	12.33%	$105.47	CCC
	10.0S2030	$800,000	10.95%	$91.35	CCC
Erie	11.0S2021	$866,667	11.19%	$98.32	DDD
	12.0S2023	$1,733,333	12.26%	$97.87	DDD
	13.0S2025	$2,600,000	12.95%	$100.35	DDD
	10.0S2030	$1,500,000	11.88%	$84.20	DDD
Ferris	11.0S2021	$866,667	10.79%	$101.93	AAA
	12.0S2023	$1,733,333	11.13%	$107.86	AAA
	13.0S2025	$2,600,000	11.21%	$115.99	AAA

Next Year's Prime Rate: 7%

Stock Price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2019
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Andrews
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Digby
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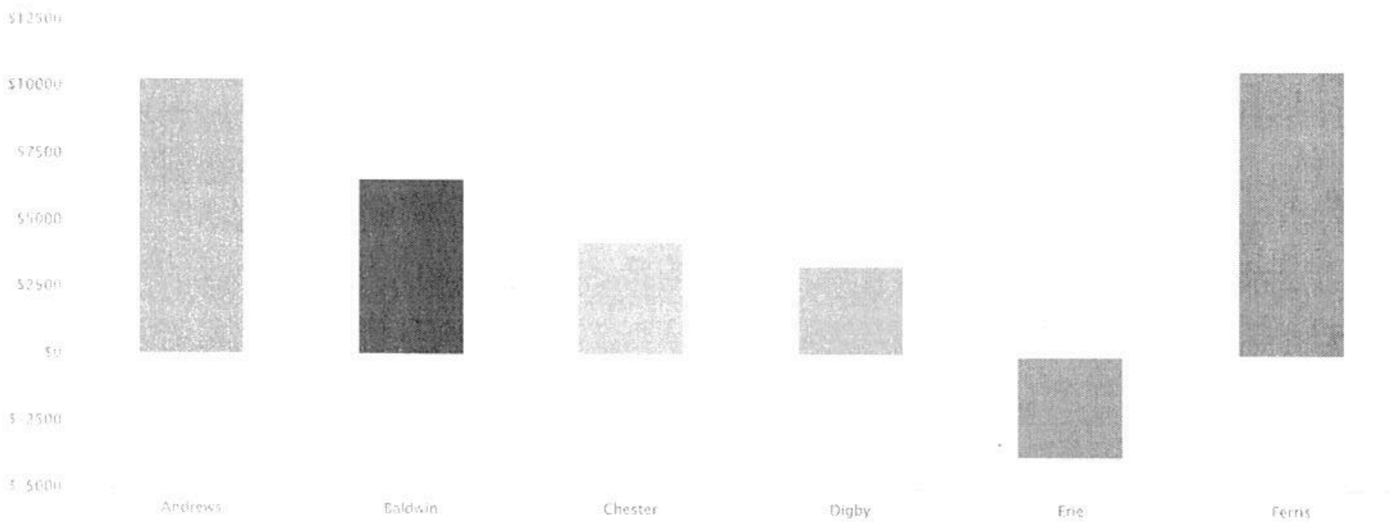
Ferris

Net Profit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$5000
$2500
$0
$-2500
$-5000
Andrews
Baldwin
Chester
Digby
Erie
Ferris

Product Financials

Chester Income Statement

	Cake		Total
Sales	$57,666		$57,666
Variable Cost	$43,805		$43,805
Fixed Cost	$5,907		$5,907
Net Margin	$7,953		$7,953
		Other (Fees, Writeoffs)	$357
		Long Term Interest	$881
		Taxes & Tariffs	$2,350
		Profit Sharing	$87
		Net Profit	$4,278

CAPSIM Core

Round 2 - 2021 Report

Sim ID ZP79844_1

High Level Overview

High Level Overview	Andrews	Baldwin	Chester	Digby	Erie	Ferris	Average
Sales	$43,627	$60,384	$65,677	$92,123	$21,670	$65,873	$58,226
Profit	$2,626	$12,113	$5,693	$18,739	($7,831)	$8,406	$6,624
Contribution Margin	37.8%	45.7%	27.5%	40.7%	18.4%	32.2%	33.7%
Stock Price	$24.99	$39.44	$22.32	$44.17	$1.00	$36.09	$28.00
Emergency Loan	$4,712	$0	$0	$0	$32,801	$0	$6,252
Market Share	12.5%	17.3%	18.8%	26.4%	6.2%	18.9%	16.7%

Round 2

Research and Development

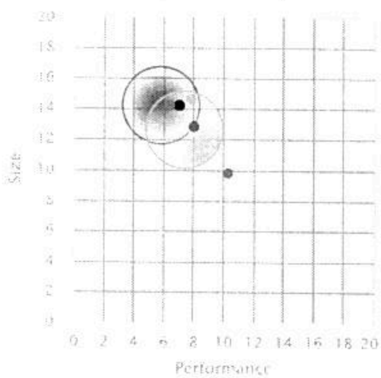
Low Tech

Customer Buying Criteria	Expectations	Importance
Price	$15.00 - $35.00	41%
Age	3 Years	29%
Reliability	14,000 - 20,000 Hours	21%
Positioning	Performance 5.8 Size 14.2	9%

High Tech

Customer Buying Criteria	Expectations	Importance
Positioning	Performance 8.8 Size 11.2	33%
Age	0 Years	29%
Price	$25.00 - $45.00	25%
Reliability	17,000 - 23,000 Hours	13%

Perceptual Map



Product List

Name	Performance	Size	Reliability	Age	Revision Date
Able	8.0	12.5	21,000	1.9	July 9, 2021
Apple	--	--	--	--	February 14, 2022
Baker	7.3	12.7	15,000	1.7	December 16, 2021
Cake	7.0	14.2	19,000	2.8	July 4, 2021
Daze	6.4	14.2	21,300	1.8	September 7, 2021
Eat	7.8	14.6	16,700	1.8	May 30, 2021
Fast	8.0	12.8	21,000	3.1	December 19, 2020
Focus	10.3	9.8	18,500	0.0	December 29, 2021

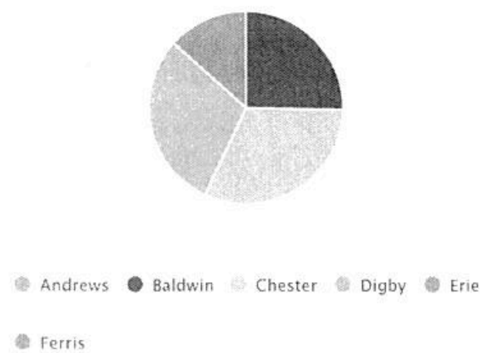
Marketing

Low Tech

Customer Buying Criteria	Expectations	Importance
Price	$15.00 - $35.00	41%
Age	3 Years	29%
Reliability	14,000 - 20,000 Hours	21%
Positioning	Performance 5.8 Size 14.2	9%

Demand Information	
2021 Total Market Size	6,098
2021 Total Units Sold	5,570
2022 Demand Growth Rate	10%

Market Share



Top Products

Name	Price	Units Sold	Potential Sold	Stock Out	Sales Budget	Customer Accessibility	Promo Budget	Customer Awareness	Customer Satisfaction
Baker	$38.50	1,411	1,438	Yes	$2,000	37%	$2,000	92%	4
Cake	$33.50	1,761	3,440	Yes	$1,400	41%	$1,500	91%	23
Daze	$43.00	1,651	555	Yes	$1,650	19%	$1,400	78%	3
Fast	$42.00	747	665	Yes	$2,000	22%	$2,000	100%	5

Marketing

High Tech

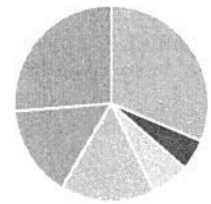
Customer Buying Criteria

	Expectations	Importance
Positioning	Performance 8.8 Size 11.2	33%
Age	0 Years	29%
Price	$25.00 - $45.00	25%
Reliability	17,000 - 23,000 Hours	13%

Demand Information

2021 Total Market Size	3,110
2021 Total Units Sold	3,110
2022 Demand Growth Rate	20%

Market Share

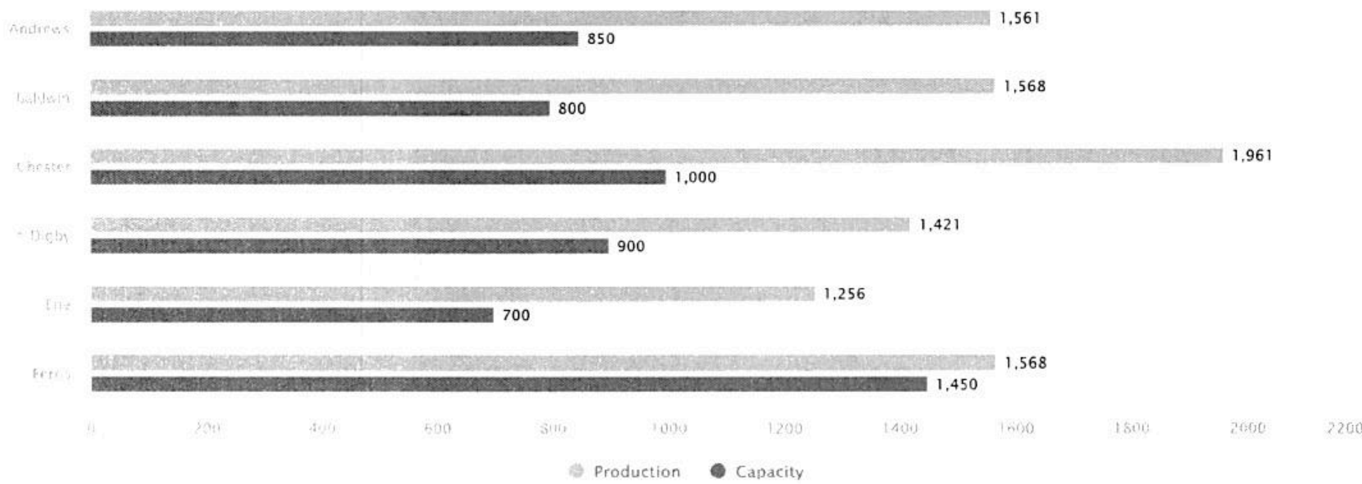


Top Products

Name	Price	Units Sold	Potential Sold	Stock Out	Sales Budget	Customer Accessibility	Promo Budget	Customer Awareness	Customer Satisfaction
Able	$45.00	969	739	No	$1,450	44%	$1,450	83%	16
Baker	$38.50	158	187	Yes	$2,000	40%	$2,000	92%	8
Cake	$33.50	200	461	Yes	$1,400	42%	$1,500	91%	8
Daze	$43.00	491	446	Yes	$1,650	44%	$1,400	78%	8
Eat	$46.00	471	372	No	$2,900	61%	$2,900	99%	5
Fast	$42.00	822	906	Yes	$2,000	55%	$2,000	100%	14

Production

Production Vs. Capacity



Plant Information											
Name	**Primary Segment**	**Units Produced**	**Units Sold**	**Inventory**	**Price**	**Material Cost**	**Labor Cost**	**Contribution Margin**	**Auto. Next Round**	**Capacity Next Round**	**Plant Utilization**
Able	High Tech	1,561	969	592	$45.00	$16.22	$10.00	41.7%	5	1,050	185%
Apple	--	0	0	--	$0.00	$0.00	$0.00	0%	1	350	0%
Baker	High Tech	1,568	1,568	0	$38.50	$13.46	$8.66	42.5%	6.1	800	200%
Cake	Low Tech	1,961	1,961	0	$33.50	$12.90	$10.56	30%	3.8	1,550	200%
Daze	High Tech	1,421	2,142	0	$43.00	$12.88	$10.21	46.3%	3.5	900	161%
Eat	High Tech	1,256	471	1,755	$46.00	$12.92	$11.46	47%	3	700	182%
Fast	High Tech	1,568	1,568	0	$42.00	$15.93	$11.75	34.1%	3	800	200%
Focus	Low Tech	0	0	0	$0.00	$0.00	$0.00	0%	1	650	0%

Finance

Income Statement

	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Sales	$43,627	$60,384	$65,677	$92,123	$21,670	$65,873
Variable Costs						
Direct Material	$15,588	$19,226	$26,904	$32,277	$6,950	$26,230
Direct Labor	$9,695	$13,581	$20,710	$22,328	$5,269	$18,424
Inventory Carry	$1,853	$0	$0	$0	$5,464	$0
Total Variable Costs (Labor, Material, Carry)	$27,136	$32,807	$47,614	$54,606	$17,682	$44,654
Contribution Margin	$16,490	$27,577	$18,063	$37,517	$3,988	$21,220
Fixed Costs						
Depreciation	$1,820	$1,621	$2,191	$1,296	$840	$1,393
SG&A						
R&D	$1,518	$958	$506	$684	$834	$994
Promotions	$1,450	$2,000	$1,500	$1,400	$2,900	$2,000
Sales	$1,450	$2,000	$1,400	$1,650	$2,900	$2,000
Administration	$724	$1,118	$1,061	$1,537	$354	$1,025
Fixed Costs	$6,962	$7,698	$6,658	$6,567	$7,828	$7,412
Net Margin	$9,529	$19,879	$11,405	$30,950	($3,840)	$13,807
Other (Fees/Write-offs/Bonuses/Relocation Fee)	$4,145	$250	$1,186	$405	$959	$0
EBIT	$5,384	$19,629	$10,220	$30,545	($4,799)	$13,807
Interest (Short term/Long Term)	$1,261	$613	$1,283	$1,128	$7,249	$611
Taxes	$1,443	$6,656	$3,128	$10,296	($4,217)	$4,619
Profit Sharing	$54	$247	$116	$382	$0	$172
Net Profit	$2,626	$12,113	$5,693	$18,739	($7,831)	$8,406

Cash Flow Statement

	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Starting Cash Position	$13,681	$8,204	$11,708	$0	$0	$14,068
Cash From Operations						
Net Income(Loss)	$2,626	$12,113	$5,693	$18,739	($7,831)	$8,406
Adjustment For Non-Cash Items						
Depreciation	$1,820	$1,621	$2,191	$1,296	$840	$1,393
Extraordinary Gains/Losses/Write-offs	$0	$0	$12	$109	$2,093	$0
Changes In Current Assets And Liabilities						
Accounts Payable	$213	($74)	$506	($276)	($91)	$196
Inventory	($15,438)	$0	$0	$19,379	($19,933)	$0
Accounts Receivable	$1,586	($647)	($659)	($4,606)	($275)	$356
Net Cash From Operations	($9,193)	$13,014	$7,744	$34,642	($25,198)	$10,351
Cash From Investing						
Net Plant Improvements	($12,100)	($3,200)	($11,660)	$632	$3,900	$0
Cash From Financing						
Dividends Paid	$0	$0	($688)	$0	$0	$0
Sales Of Common Stock	$2,900	$5,000	$8,000	$2,200	$400	$0
Purchase Of Common Stock	$0	$0	$0	($400)	$0	$0
Cash From Long-Term Debt Issued	$0	$0	$5,200	$3,600	$4,800	$0
Early Retirement Of Long-Term Debt	$0	$0	($900)	$0	($400)	$0
Retirement Of Current Debt	$0	$0	$0	($5,000)	($2,400)	$0
Cash From Current Debt Borrowing	$867	$867	$0	$867	$3,360	$867
Cash From Emergency Loan	$4,712	$0	$0	$0	$32,801	$0
Net Cash From Financing	$7,612	$5,000	$11,612	($4,729)	$21,298	$0
Effect Of Exchange Rates	$0	$0	$0	$0	$0	$0
Net Change In Cash	($13,681)	$14,814	$7,695	$30,545	$0	$10,351
Ending Cash Position	$0	$23,018	$19,403	$30,545	$0	$24,419

Balance Sheet

	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Cash	$0	$23,018	$19,403	$30,545	$0	$24,419
Accounts Receivable	$3,586	$4,963	$5,398	$7,572	$1,781	$5,414
Inventory	$15,438	$0	$0	$0	$45,530	$0
Current Assets	$19,024	$27,981	$24,802	$38,117	$47,311	$29,833
Plant and Equipment	$30,800	$24,320	$32,860	$19,440	$12,600	$20,900
Accumulated Depreciation	($7,867)	($7,829)	($8,404)	($6,864)	($5,880)	($7,153)
Fixed Assets	$22,933	$16,491	$24,456	$12,576	$6,720	$13,747
Total Assets	$41,957	$44,472	$49,258	$50,693	$54,031	$43,580
Accounts Payable	$3,347	$2,696	$3,913	$2,895	$2,643	$3,670
Current Liabilities	$8,926	$3,563	$3,913	$3,762	$38,803	$4,537
Current Debt	$5,579	$867	$0	$867	$36,160	$867
Long-Term Liabilities	$4,333	$4,333	$11,912	$8,733	$10,633	$4,333
Total Liabilities	$13,259	$7,896	$15,826	$12,495	$49,436	$8,870
Common Stock	$5,223	$7,323	$14,294	$6,392	$5,723	$5,123
Retained Earnings	$23,475	$29,252	$19,137	$31,806	($1,129)	$29,587
Total Equity	$28,698	$36,575	$33,432	$38,198	$4,594	$34,710
Total Liabilities & Equity	$41,957	$44,472	$49,258	$50,693	$54,031	$43,580

Stock Market Summary

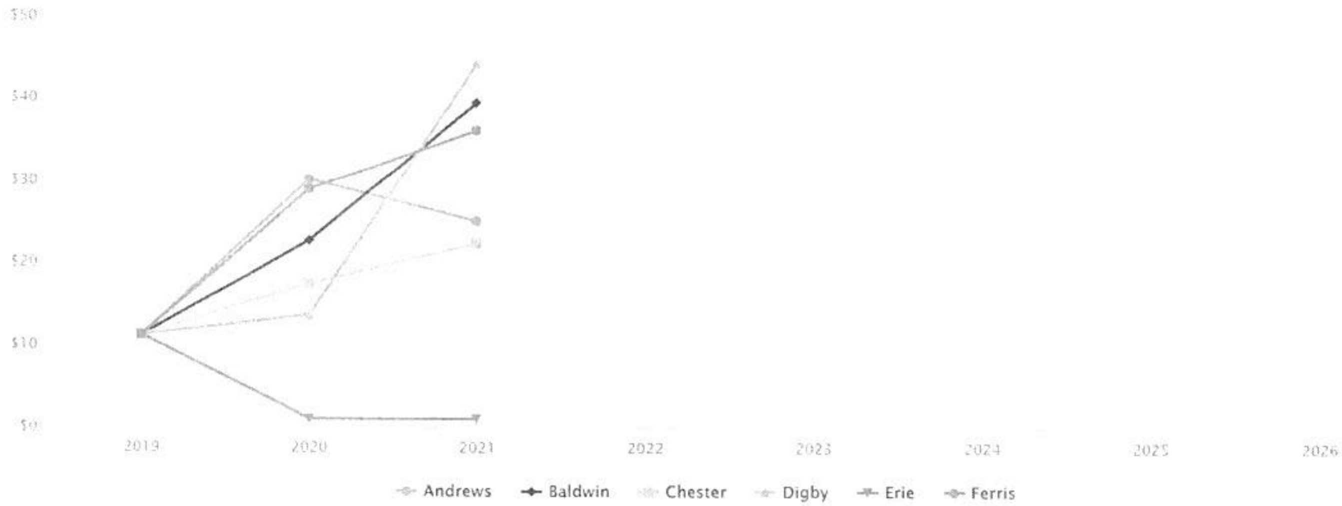
Company	Closing Price	Change	Shares Outstanding	Market Cap	Book Value	EPS	Dividend	Yield	P/E
Andrews	$24.99	($5.07)	2,096,474	$52m	$13.69	$1.25	$0.00	0%	19.99
Baldwin	$39.44	$16.81	2,220,857	$88m	$16.47	$5.45	$0.00	0%	7.24
Chester	$22.32	$4.84	2,753,454	$61m	$12.14	$2.07	$0.25	1%	10.78
Digby	$44.17	$30.57	2,311,513	$102m	$16.53	$8.11	$0.00	0%	5.45
Erie	$1.00	$0.00	2,668,840	$3m	$1.72	($2.93)	$0.00	0%	-0.34
Ferris	$36.09	$7.22	2,250,918	$81m	$15.42	$3.73	$0.00	0%	9.68

Bond Market Summary

Company	Series	Face Value	Yield	Closing Price	S&P Rating
Andrews	12.0S2023	$1,733,333	11.46%	$104.73	AA
	13.0S2025	$2,600,000	11.62%	$111.91	AA
Baldwin	12.0S2023	$1,733,333	11.3%	$106.20	AAA
	13.0S2025	$2,600,000	11.33%	$114.74	AAA
Chester	12.0S2023	$1,712,333	11.48%	$104.55	AA
	13.0S2025	$2,600,000	11.65%	$111.56	AA
	10.0S2030	$2,400,000	9.66%	$103.54	AA
	9.6S2031	$5,200,000	9.48%	$101.26	AA
Digby	12.0S2023	$1,733,333	11.36%	$105.64	AAA
	13.0S2025	$2,600,000	11.44%	$113.67	AAA
	10.0S2030	$800,000	9.32%	$107.25	AAA
	11.5S2031	$3,600,000	9.79%	$117.48	AAA
Erie	12.0S2023	$1,733,333	12.26%	$97.84	DDD
	13.0S2025	$2,600,000	13.12%	$99.11	DDD
	10.0S2030	$1,500,000	12.01%	$83.25	DDD
	12.9S2031	$4,800,000	13.18%	$97.86	DDD
Ferris	12.0S2023	$1,733,333	11.32%	$106.01	AAA
	13.0S2025	$2,600,000	11.37%	$114.38	AAA

Next Year's Prime Rate: 7%

Stock Price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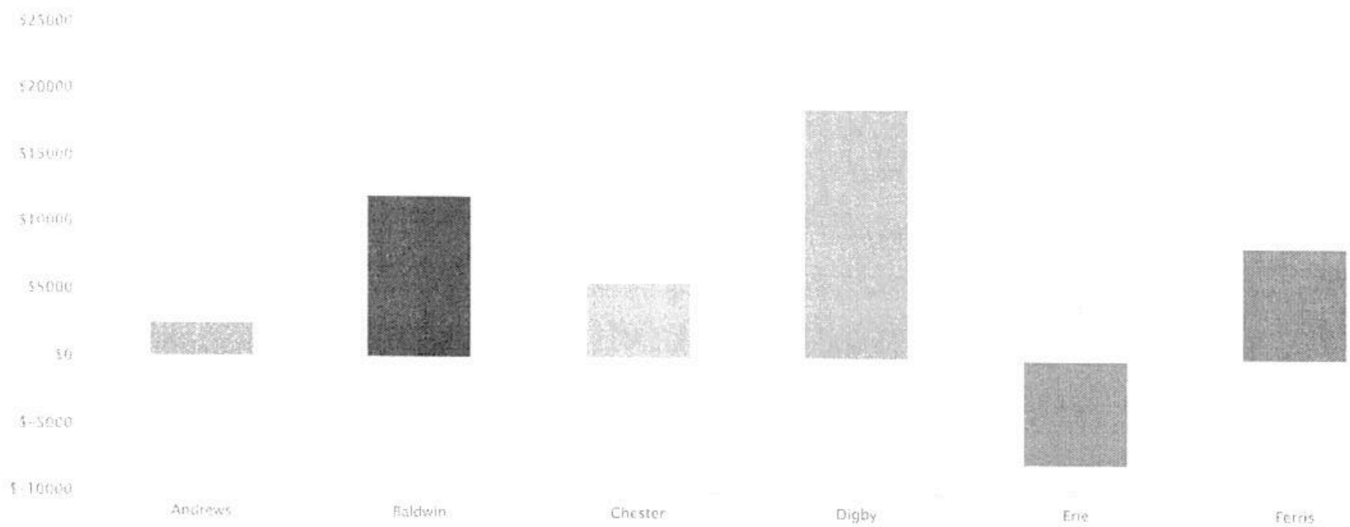
$20
$10
$0
2019
2020
2021
2022
2023
2024
2025
2026
Andrews
Baldwin
Chester
Digby
Erie
Ferris

Net Profit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$-5000
$-10000
Andrews
Baldwin
Chester
Digby
Erie
Ferris

Product Financials

Chester Income Statement	Cake		Total
Sales	$65,677		$65,677
Variable Cost	$47,614		$47,614
Fixed Cost	$6,658		$6,658
Net Margin	$11,405		$11,405
		Other (Fees, Writeoffs)	$1,186
		Long Term Interest	$1,283
		Taxes & Tariffs	$3,128
		Profit Sharing	$116
		Net Profit	$5,693

Custom Modules

Human Resources	Andrews	Baldwin	Chester	Digby	Erie	Ferris
Decisions						
Manufacturing - Training & Assembly Teams	$1,500	$0	$0	$0	$700	$0
Sales - Compensation	$1,000	$0	$500	$0	$0	$0
Scientists - Recruitment & Retention	$1,500	$0	$0	$0	$0	$0
Total Expenditures	$4,000	$0	$500	$0	$700	$0
Impacts						
R & D Cycle Time	-6.3%	5%	5%	5%	5%	5%
Demand	2.3%	0%	0%	0%	0%	0%
Accessibility	4%	0%	2%	0%	0%	0%
Productivity Index	3.8%	0%	0%	0%	0%	0%
Turnover Rate	-7.5%	20%	10%	20%	16.5%	20%
Production After Adjustment	0.1%	-1%	-1%	-1%	-0.5%	-1%