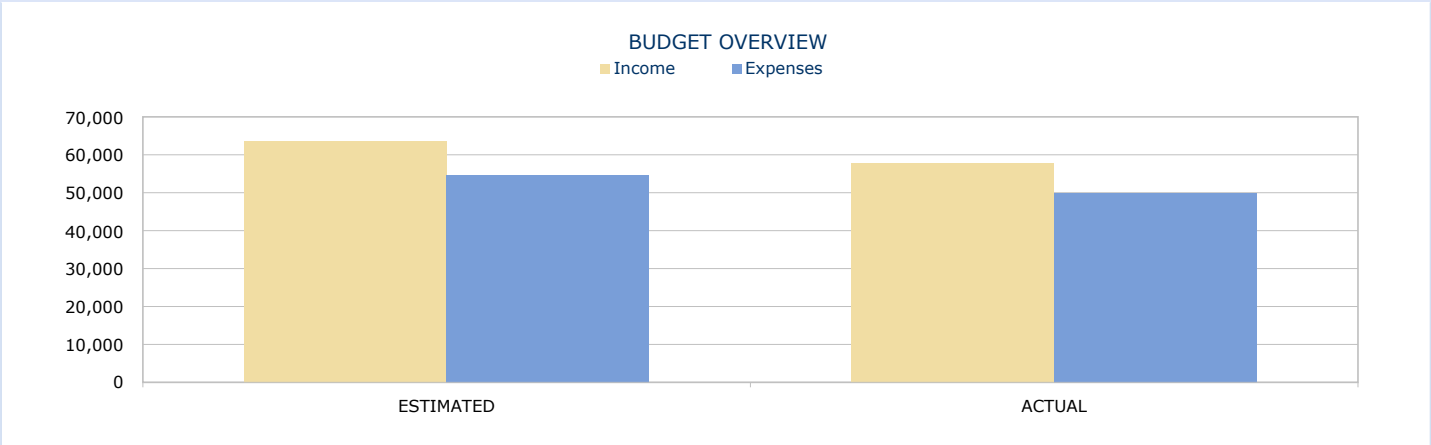


CANEIRO GROUP

MONTHLY BUDGET

BUDGET TOTALS	ESTIMATED	ACTUAL	DIFFERENCE
Income	63,300.00	57,450.00	(5,850.00)
Expenses	54,500.00	49,630.00	4,870.00
Balance (income minus expenses)	8,800.00	7,820.00	(980.00)



WHAT ARE MY TOP FIVE HIGHEST OPERATING EXPENSES?

EXPENSE	AMOUNT	% OF EXPENSES	15% REDUCTION
Maintenance and repairs	4,600.00	0.09	690.00
Supplies	4,500.00	0.09	675.00
Rent or mortgage	4,500.00	0.09	675.00
Taxes	3,200.00	0.06	480.00
Advertising	2,500.00	0.05	375.00
Total	19,300.00	0.39	2,895.00

CANEIRO GROUP

INCOME

INCOME	ESTIMATED	ACTUAL	TOP 5 AMOUNT	DIFFERENCE
Net sales	60,000.00	54,000.00	54,000.00	(6,000.00)
Interest income	3,000.00	3,000.00	3,000.00	0.00
Asset sales (gain/loss)	300.00	450.00	450.00	150.00
Total Income	63,300.00	57,450.00		(5,850.00)

CANEIRO GROUP

PERSONNEL EXPENSES

PERSONNEL EXPENSES	ESTIMATED	ACTUAL	TOP 5 AMOUNT	DIFFERENCE
Wages	9,500.00	9,600.00	9,600.00	(100.00)
Employee benefits	4,000.00	0.00	0.00	4,000.00
Commission	5,000.00	4,500.00	4,500.00	500.00
Total Personnel Expenses	18,500.00	14,100.00		4,400.00

CANEIRO GROUP

OPERATING EXPENSES

OPERATING EXPENSES	ESTIMATED	ACTUAL	TOP 5 AMOUNT	DIFFERENCE
Advertising	3,000.00	2,500.00	2,500.00	500.00
Bad debts	2,000.00	2,000.00	2,000.00	0.00
Cash discounts	1,500.00	2,175.00	2,175.00	(675.00)
Delivery costs	2,000.00	1,500.00	1,500.00	500.00
Depreciation	1,000.00	1,000.00	1,000.00	0.00
Dues and subscriptions	500.00	525.00	525.00	(25.00)
Insurance	1,300.00	1,275.00	1,275.00	25.00
Interest	2,000.00	2,200.00	2,200.00	(200.00)
Legal and auditing	1,000.00	800.00	800.00	200.00
Maintenance and repairs	4,500.00	4,600.00	4,600.00	(100.00)
Office supplies	800.00	750.00	750.00	50.00
Postage	400.00	350.00	350.00	50.00
Rent or mortgage	4,100.00	4,500.00	4,500.00	(400.00)
Sales expenses	350.00	400.00	400.00	(50.00)
Shipping and storage	900.00	840.00	840.00	60.00
Supplies	5,000.00	4,500.00	4,500.00	500.00
Taxes	3,000.00	3,200.00	3,200.00	(200.00)
Telephone	250.00	280.00	280.00	(30.00)
Utilities	1,400.00	1,385.00	1,385.00	15.00
Other	1,000.00	750.00	750.00	250.00
Total Operating Expenses	36,000.00	35,530.00		470.00