


BUSINESS PLAN [YEAR]




Jewelry

Add Elegance to your appearance

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Executive summary



TIP

Adornet is a fine jewelry company specializing in the design and manufacture of 18-carat gold, platinum, diamond, and gem-set jewelry. The company carries a wide range of designs from semi-finished mountings, neo-traditional clusters, machine-made wedding rigs to high-value diamond and precious stone jewelry.

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Problem Definition & Validation



TIP

The main input materials for the industry are gemstones and precious metals such as gold, platinum, and silver. Other metals such as tin, copper, and lead are also used in the production of pewter jewelry. During the past five-year period the prices of these material inputs have fluctuated. Silver and gold prices have generally declined whereas the price of

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Solution



TIP

The company will ensure sourcing its input materials from vetted suppliers who have a history of successful operations with predictable delivery times. Further, the company will make efforts to improve quality and change consumer perceptions about jewelry made in low-cost countries. The unethical supply chain followed by importers and exploitation of labor

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Objectives



TIP

- To enhance customer service and after-sale services by establishing a representative office in Rhode Island in 2022
- To build a market reputation for quality products and services during the forecast period.

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Short Term (1 -3 Years)

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TIP

- To establish a presence in Rhode Island and steadily expand operations to slowly cover all of the US within the forecast period
- To reduce operating expenses and aim to grow profitability to more than 35% by Year 5

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Long Term (3-5 years)

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Mission statement



TIP

To be the epitome of exquisite design and signature fine jewelry in the global marketplace through trust, quality, and tailored services.

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Keys to success



Experienced Team

Founder Marco will spearhead the US operations. He is supported by unparalleled industry experience having worked for over 20 years within the jewelry sector in a management position that also equips him with superior market knowhow.



Customer Support

Superior customer service is the corner stone on the which Adornet will build and expand its business in the US. Through exceptional after sale services, bespoke designing services and expert advice, the company will establish trust and loyalty within its target market.



Location

Adornet will base its operations in the world's most significant jewellery quarter. It will take advantage of the associated benefits, networking capabilities and the vast cluster of jewellery retail establishments offered by the region.



Price Advantage

Adornet represents a thriving jewellery manufacturing business based in China. Overseas manufacturing allows the company to rise above the local price fluctuations that effect the market enabling it to offer competitive prices to its customers.



Reputation

The company's signature pieces will sit alongside brands such as Rolex and Cartier which elevates the company's position providing it with a distinctive market advantage within the global jewellery sector.



Customized Requirement

Although some operators may have a particular niche, it is generally important for a specialised jewellery design firm to find creative approaches that suit their clients' needs. Adornet will adapt its services to meet the needs of its market be it retail, wholesale or individual designers.

Financial Highlights



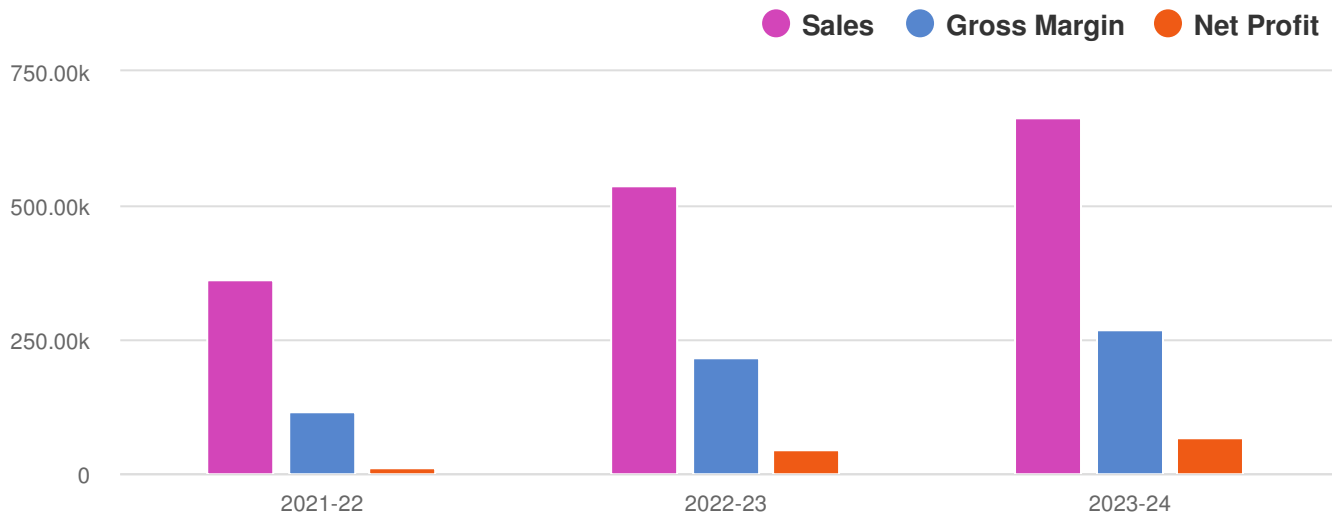
TIP

The company envisions raising an equity investment of \$50,000 through long-term borrowings, which will be used for the setup and launch of the jewelry store in the US. The company expects to steadily grow its revenues through active efforts in marketing, networking, excellent customer service, and quality products. Meanwhile, the company will establish a h

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Units Sold v/s Revenue Chart



Financial Year	Sales	Gross Margin	Net Profit
2021-22	360723	114289	13038
2022-23	538041	216784	44360
2023-24	665012	269869	65638

Business overview



TIP

Adornet will be established as a wholesale distributor of fine jewelry in Rhode Island in the United States of America. Exceptional digital marketing capabilities and superior market insight will allow the company to accelerate to the forefront of the jewelry industry, tripling its market share in a short span of time.

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Company Ownership/Legal Entity



TIP

The company will be registered as a limited liability entity with the Department of State. Further, since the company envisions setting up operations in Rhode Island, it will also register with the local county. The business will be wholly owned and managed by the Founder Mr. Marco, who will also be the principal investor of the business.

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Location



TIP

The company will establish a business in the Ocean State of Rhode Island by the end of 2022. The region is considered an epicenter for food innovation, design trends, and innovative developments in manufacturing. In fact, the productivity is also very high for certain Rhode Island industries including Custom Manufacturing, which has seen a growth of

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Interior Operating Facilities



TIP

The company will begin operations from a rented showroom space at the heart of Rhode Island's commercial hub. Initial investments in setting up the interior facilities, consumables, inventory, and client entertainment space will be set up. Additions to space will be made as the company expands operations.

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Hours of Operation



TIP

Adorenet will cater to walk-in as well as online customers, as such it will be required to stay open during business hours. The company envisions opening a showroom at 10 am and remain open till 7 pm to entertain walk-in prospects as well as fulfill online orders.

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Startup summary



TIP

A portion of the capital investment of \$50,000 will be utilized to finance a range of expenses incurred prior to the launch of the company as indicated in the table below. Accordingly, approximately \$11,500 will be spent on a range of start-up expenses (reflected in the top half of the below expense schedule) while an additional \$18,000 will be earmarked for ad

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Products & Services



TIP

Adornet values excellent service and are an advocate for high-quality gems and exquisite designs. Creating classic, elegant rings, earrings, bracelets, and other custom jewelry pieces, the company strives to provide efficient and timely service. This will enable the company to gain an enviable presence in the global marketplace. Working in collaboration with reputable suppliers and

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Range of Products



TIP

Adornet specializes in the design and manufacturing of 18-carat gold and platinum, diamond, and gem-set jewelry. Each piece of jewelry is the expression of excellent craftsmanship, along with the selection of top-quality stones and trendy designs. Adornet carries a wide range of designs from semi-finished mountings, neo-traditional clusters, machine-made wedding rings to

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Rings

Price: **\$150 USD**

1. 18KYW GOLD
2. Round Diamond (R11, ROUNG, G COLOR, VS-SI1)
3. Round Diamond (R7.5, ROUNG, G COLOR, VS-SI1)



Earrings

Price: **\$150 USD**



1. 18K WHITE GOLD
2. Round Diamond (R1.5, ROUNG, G 0.154CT 20 PC 3756.56 578.51 COLOR, VS-SI1)
3. Round Diamond (R3.5, ROUNG, G COLOR, VS-SI1)



Pendant

Price: **\$150 USD**



1. 18K WHITE GOLD
2. Round Diamond (R4.5, ROUNG, G COLOR, VS-SI1)
3. Round Diamond (R5.5, ROUNG, G COLOR, VS-SI1)



Bangle

Price: **\$150 USD**

1. 18K WHITE GOLD
2. Round Diamond (R000, ROUND, G COLOR, VS-SI1)



Process



All the jewelry produced is designed by the company's in-house designers using CAD-CAM facilities brought to life by its automatic prototype machine. Every single step in the production is carried out by expert craftsmen to make sure quality is up to the required standard. Diamonds of all sizes are put through a strict scanning procedure to avoid any CVD (Chemical Vapor Deposition) diamond mixed in the production.



Design

The process begins with the concept designing of the required piece. Analysing requirements from retailers, wholesalers and independent designers, Adornet creates bespoke designs based on the specific requirement of each B2B client.



Prototype

The 3D models are then used to render a prototype in resin which is then leveraged to create the first sample in silver which is then benchmarked to create a mould to facilitate mass production.



Mass Production

Mass production of the prototype design takes place in the selected metal which then proceeds for stone setting handled manually by expert craftsmen. The output is then polished and put through quality control.

Customer Service



TIP

Adornet prides itself on the quality of service extended to its customers. This has been the key influencing factor for the company to establish a branch representative in the UK to facilitate better interaction with its significant market segment. As a part of good faith and to maintain a healthy and robust customer relationship, the company will extend repair, resizing

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Suppliers



TIP

The company will establish a network of suppliers who are favorably placed to offer the best quality metal and stones at the most effective price. The diamonds are purchased directly from reputable suppliers to ensure they are conflict-free. Precious stones are procured from a stone cutting factory in Bangkok enabling a favorable cost advantage.

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Market Analysis



TIP

Adornet sources and distributes bespoke and signature jewelry pieces to US designers and retailers. As such, the company will operate in the US's robust jewelry industry.

The world market for jewelry has been dominating th

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Market segmentation



TIP

Jewelry consists of decorative items or accessories which are typically worn on the body or attached to clothing. Jewelry was initially very crude in form, consisting of basic materials like bone, stone, and shell. As time progressed so too did the form and materials used for pieces of jewelry. Precious metals such as gold, silver, and platinum are molded into rings, b

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Market Trends



TIP

Consumers are increasingly comfortable shopping online for jewelry—more so since the pandemic—and are much more likely to make high-ticket purchases online than five years ago. According to Gartner L2, the share of online sales across the US and Western European jewelry sales doubled over 2019 to the detriment of brick-and-mortar brands. More than 1 in

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Target market



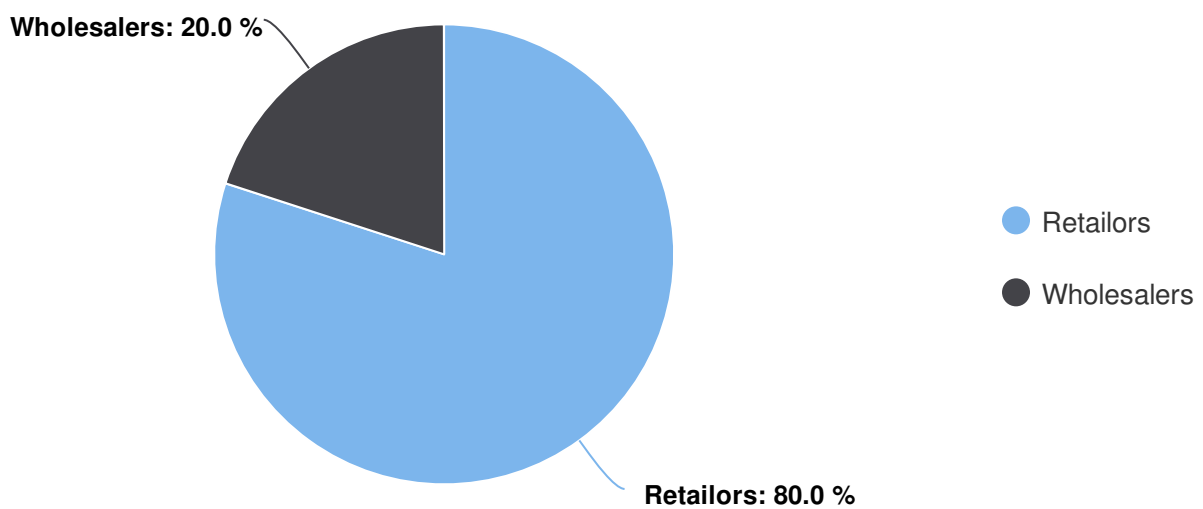
TIP

With over 4,000 retail establishments and over 1,000 wholesale establishments, the company has a sizeable market opportunity. 80% of the company's revenue comes from the retail sector while 20% is contributed by the wholesale segment. Adornet has a significant presence in the US which contributes over 60% of its current revenue. As such, a physical presence in

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Adornet Market Distribution



Target Market	Share
Retailers	0.8
Wholesalers	0.2

Competitive Advantage



Ethical Production

Adornet will source its products from overseas markets ensuring ethical production. Furthermore, the company will also use lab-grown diamonds to reduce the company's carbon footprint on the planet



Value Added Services

Adornet will dedicate itself to the wellbeing of its customers. The company will extend repair, resizing and cleaning services for its products to all its clients for no additional charge.



Supply Network

Adornet enjoys superior supply connections and has complete control over the quality of products by thoroughly vetting the suppliers and closely monitoring the manufacturing process.



Price

The company enjoys sole distributorship of the products in the US which allows it to control prices. Adornet will thus be able to secure and distribute products at market beating price points.



Distribution Channels

Adornet will distribute its products through both B2B as well as B2C channels. This will allow it to hold a niche in a market where professional skin care products are not freely available in the retail market.



Effective Marketing

Adornet will dedicate time and effort towards networking and gaining valuable insight into the prevailing market trends in the US which will allow the company to optimise its marketing strategies and effectively penetrate the market on launch.

SWOT analysis



TIP

A SWOT (Strength, Weakness, Opportunity, and Threat) analysis is a useful tool for businesses to evaluate their position in the market against the potential internal and external factors that could assist or jeopardize their operations and existence. A SWOT has been conducted for PYT and is presented below.

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Strengths

- Marco has a strong background in Jewellery manufacturing, providing him with unprecedented market acumen
- An established service office in the US allows the company to tap into its significant market segment.
- Manufacturing the jewelry overseas shields the company from the fluctuations in precious metal prices within the local market
- Offering tailored services will give the company a competitive advantage and a deeper market penetration.
- An established supply chain will provide the company with go-to-market capabilities.
- Rooting from an existing business and overseas presence will instill a sense of trust within the customer.
- The company's unique style and design techniques will give its products an added allure.
- Bespoke Jewellery leading to a unique brand image

S

Weaknesses

- New to the US market leading to consumer skepticism regarding its products
- Possible limitations to meet demand due to scale of operations
- Overseas assaying may lead to delay in delivery due to logistic failure

W

Opportunities

- Expand operations by opening a retail store within the UK
- Partner with other retail outlets to showcase the company brand, thereby increasing brand awareness
- In-house designers provide limitless possibilities in design innovation
- Bespoke jewelry lines targeted specific market segments and occasions

O

Threats

- Change in government regulations
- Volatile precious metal and gem prices
- Highly competitive industry
- Low barriers to entry leading to more stores offering similar products

T

Strategy & implementation



TIP

The objectives for the company's early sales and marketing initiatives will be to generate awareness of Adornet as a new player in the market and to educate potential customers about its portfolio of products. Over time, as Adornet becomes more established and develops a strong reputation, the marketing emphasis will shift to include more of a focus on the

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Distribution Strategy



TIP

The company will reach its customer through both online and offline channels. Adornet's comprehensive website will accept orders online and deliver them to the customer's doorstep. Customers will also have an option to physically visit the company's showroom to browse and place orders for their custom prints.

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Marketing and Promotion Programs



TIP

Adornet will approach potential commercial clients directly, either through cold-calling or email, to arrange pitch meetings. The company's sales representatives will use these opportunities to display the product catalog directly.

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Direct Sales

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TIP

The Company will advertise in specific trade publications that are targeted towards the appropriate target markets. In the US there are a number of highly specialized publications (e.g. Jewelry and fashion magazine) that will be ideal for reaching these target markets.

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Trade Publications

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TIP

Adornet will establish a presence at various trade shows that are relevant to the target market. For example, LA Fashion week (US's leading fashion trade show), HJ Live LA (Provides a platform to source the latest products and equipment from the brands exhibiting at the show).

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Trade shows and Lifestyle Exhibitions

Start writing here...



TIP

The Company will operate a professional and compelling website, with a dedicated section for commercial clients, to promote its commercial product lines and provide easy ability to contact sales staff.

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Website

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TIP

The focus will be on Google Ads, which are more likely to drive commercial leads than other online advertising platforms (such as Facebook). The advertising will target specific keywords relevant to Adornets offering (e.g., "exquisite jewelry," "neo-traditional cluster rings," "diamond jewelry," etc.)

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Targeted Online Advertising

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Positioning Statement



TIP

Adornet will serve as the service and logistic representative of its jewelry brand within the US market. Providing wholesale signature and customer-built jewelry assayed in gold and platinum embedded with superior quality diamond and color stones, the company will serve as the first point of contact for the thriving jewelry sector in the US.

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Sales strategy



TIP

The company will leverage its existing client network and expand its client base by extending sampling and after-sales services. Employing social media advertising campaigns, e-mail marketing strategies, networking through community clusters, and creating awareness by articles and publications in popular industry media will allow the company to fur

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Online Marketing Channels



Electronic Direct Mail Marketing

Adornet will mail professionally designed materials with its value proposition to these companies and provide quotes for its services.



Social Media

Millennials and consumers in general spend a considerable time browsing social media platforms. Reaching to them through this channel will be an effective way to capture attention and position its services.



Google Ad Campaigns

The advertising will target specific keywords relevant to Adornet's offering (e.g. "exquisite jewelry," "neo-traditional cluster rings," "diamond jewelry," etc.).

Offline Marketing Channels



Networking

Participate in leading consumers exhibitions and fashion events. Display a range of samples and distribute flyers at these events. The company will also keep a record of visitors to their stalls as leads for its email marketing campaigns.



Pop-Up Store

The company will also hold pop-up stalls at consumer exhibitions.



Walk-in

The showroom will be designed with attractive display of sample of products. Visually attractive hoardings and a high street presence will further attract prospects to walk-in and buy high quality cosmetic products.

Pricing strategy



TIP

The average ex-factory price of all signature and custom pieces produced by the company is estimated at under £1,000, with the exception of bracelets that generates an average income of above £1,000 per unit. The direct costs, which are primarily associated with raw material, designing and manufacturing of jewelry, and importation, are estimated at 70%, resulting in a gross profit margin of 30%.

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Operational Plan



TIP

The team will be headed by Managing Director Mr. Marco who will also oversee production operations. Joining Mr. Marco in the Management Team will be sales and marketing executives and an office manager.

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Organization chart



Management Team



TIP

Mr. Marco will serve as the Managing Director of Adornet. A highly motivated and dynamic individual, Thomas boasts vast experience in the field of aesthetics having spent a career spanning 14 years essaying various white-collar roles for aesthetic companies across America. His ability to multi-task and expertly weave through operational pitfalls equi

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Personnel Plan

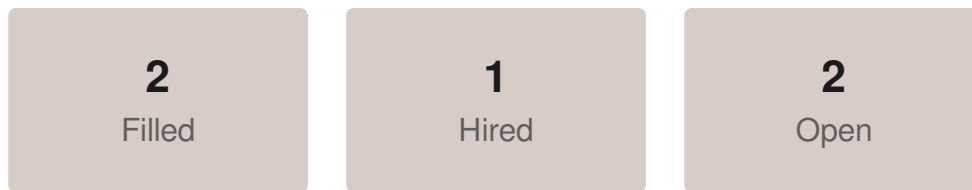


The company plans to create five full-time equivalent jobs in addition to the management team within the first three years of operations. Salaries for each employee are in line with the industry's benchmark.

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Hiring plan



Group By Department	Position Filled	Time of Hire	Time of Start	Filled On Time
Marketing Executive	1 of 20	10 days	121 days	100%
Sales Assitant	3 of 23	30 days	21 days	80%
Office Manager	4 of 15	158 days	127 days	0%



JANE DOE
Office Manager

Ability to cope with fast-paced and pressured work, accuracy, strong attention to detail and a strong analytical mind, ability to notice patterns within statistics, an interest in psychology and behavior, good organizational skills, excellent (spoken and written) communication skills.

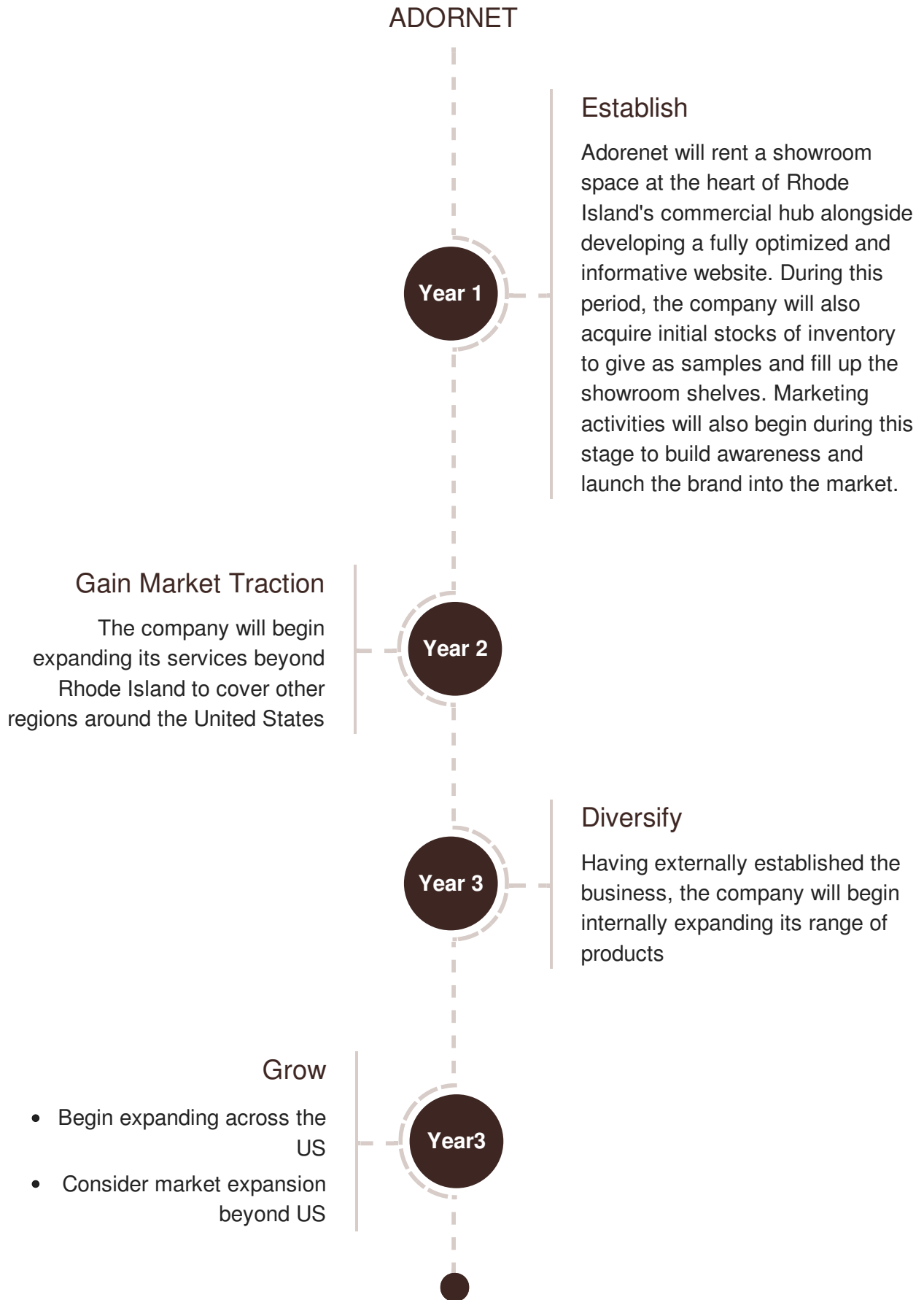


JOHN DOE

Sales Representatives

Preferably bilingual with ability to speak English and French fluently, problem-solving, ability to convert leads into sales, active listener, patience, and understanding of the company's products and services. Additionally, skills in social media marketing, search engine optimization, newsletter marketing, other forms of digital marketing will also be required

Milestones



Financial plan



REMEMBER

If you are going to start your own Jewelry business, then make sure you will pay special attention to your financial plan. Your financial plan should include the details about how well you manage your incomes and expenses, and how will you recover investments from the profit, etc. So, you should focus on your financial plan if you want to expand your business o

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Important Assumptions

The company's financial projections are forecasted on the basis of the following assumptions. These assumptions are quite conservative and are also expected to show deviation but to a limited level such that the company's major financial strategy will not be affected.

	Year 1	Year 2	Year 3
Plan Month	1	2	3
Current Interest Rate	10,00%	11,00%	12,00%
Long-term Interest Rate	10,00%	10,00%	10,00%
Tax Rate	26,42%	27,76%	28,12%
Other	0	0	0

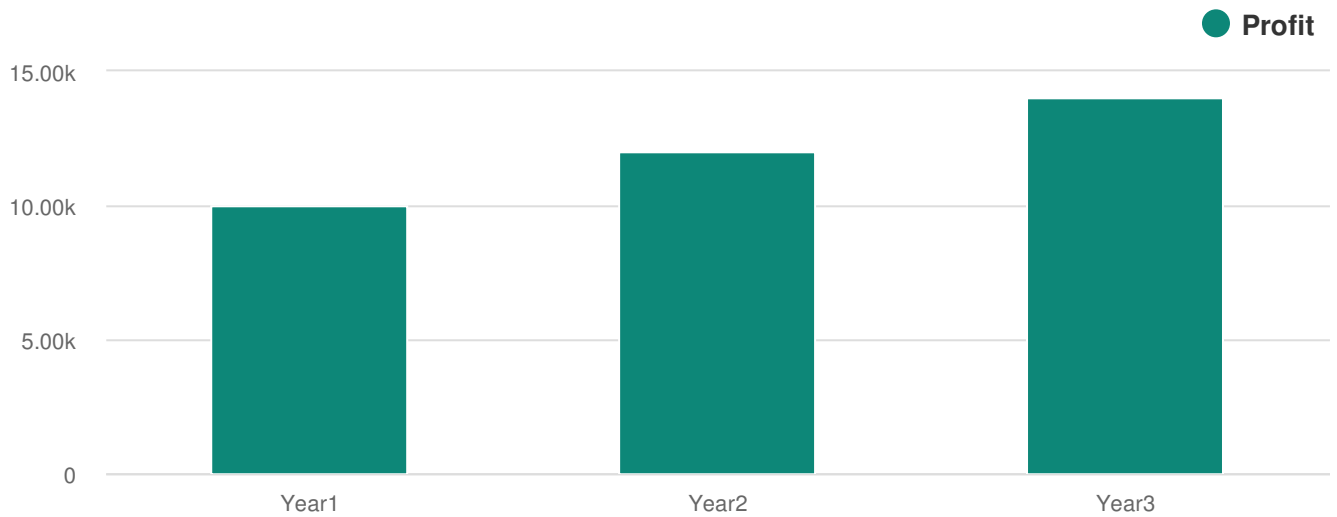
Brake-even Analysis

Monthly Units Break-even	5530
Monthly Revenue Break-even	\$159 740
Assumptions:	
Average Per-Unit Revenue	\$260,87
Average Per-Unit Variable Cost	\$0,89
Estimated Monthly Fixed Cost	\$196 410

Projected Profit and Loss

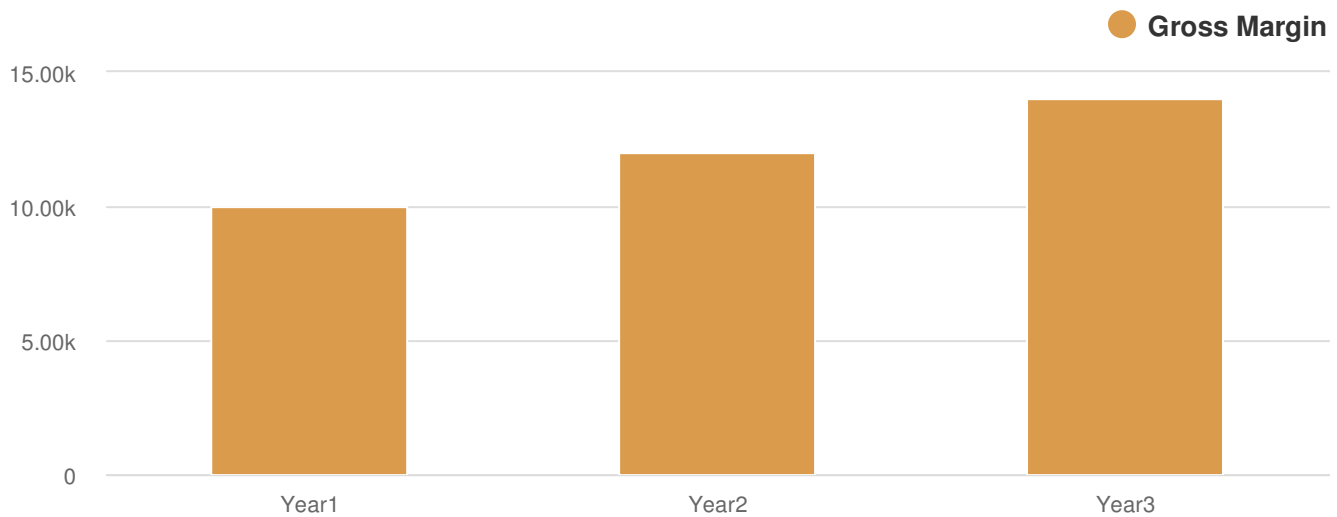
	Year 1	Year 2	Year 3
Sales	\$309 069	\$385 934	\$462 799
Direct Cost of Sales	\$15 100	\$19 153	\$23 206
Other	\$0	\$0	\$0
TOTAL COST OF SALES	\$15 100	\$19 153	\$23 206
Gross Margin	\$293 969	\$366 781	\$439 593
Gross Margin %	94,98%	94,72%	94,46%
Expenses			
Payroll	\$138 036	\$162 898	\$187 760
Sales and Marketing and Other Expenses	\$1 850	\$2 000	\$2 150
Depreciation	\$2 070	\$2 070	\$2 070
Leased Equipment	\$0	\$0	\$0
Utilities	\$4 000	\$4 250	\$4 500
Insurance	\$1 800	\$1 800	\$1 800
Rent	\$6 500	\$7 000	\$7 500
Payroll Taxes	\$34 510	\$40 726	\$46 942
Other	\$0	\$0	\$0
Total Operating Expenses	\$188 766	\$220 744	\$252 722
Profit Before Interest and Taxes	\$105 205	\$146 040	\$186 875
EBITDA	\$107 275	\$148 110	\$188 945
Interest Expense	\$0	\$0	\$0
Taxes Incurred	\$26 838	\$37 315	\$47 792
Net Profit	\$78 367	\$108 725	\$139 083
Net Profit/Sales	30,00%	39,32%	48,64%

Profit Yearly



Financial Year	Profit
Year1	10000
Year2	12000
Year3	14000

Gross Margin Yearly



Financial Year	Gross Margin
Year1	10000
Year2	12000
Year3	14000

Projected Cash Flow

Cash Received	Year 1	Year 2	Year 3
Cash from Operations			
Cash Sales	\$40 124	\$45 046	\$50 068
Cash from Receivables	\$7 023	\$8 610	\$9 297
SUBTOTAL CASH FROM OPERATIONS	\$47 143	\$53 651	\$59 359
Additional Cash Received			
Sales Tax, VAT, HST/GST Received	\$0	\$0	\$0
New Current Borrowing	\$0	\$0	\$0
New Other Liabilities (interest-free)	\$0	\$0	\$0
New Long-term Liabilities	\$0	\$0	\$0
Sales of Other Current Assets	\$0	\$0	\$0
Sales of Long-term Assets	\$0	\$0	\$0
New Investment Received	\$0	\$0	\$0
SUBTOTAL CASH RECEIVED	\$47 143	\$53 651	\$55 359
Expenditures from Operations			
Cash Spending	\$21 647	\$24 204	\$26 951
Bill Payments	\$13 539	\$15 385	\$170 631
SUBTOTAL SPENT ON OPERATIONS	\$35 296	\$39 549	\$43 582
Additional Cash Spent			
Sales Tax, VAT, HST/GST Paid Out	\$0	\$0	\$0
Principal Repayment of Current Borrowing	\$0	\$0	\$0
Other Liabilities Principal Repayment	\$0	\$0	\$0
Long-term Liabilities Principal Repayment	\$0	\$0	\$0
Purchase Other Current Assets	\$0	\$0	\$0
Purchase Long-term Assets	\$0	\$0	\$0
Dividends	\$0	\$0	\$0
SUBTOTAL CASH SPENT	\$35 296	\$35 489	\$43 882
Net Cash Flow	\$11 551	\$13 167	\$15 683

Cash Received	Year 1	Year 2	Year 3
Cash Balance	\$21 823	\$22 381	\$28 239

Projected Balance Sheet

Assets	Year 1	Year 2	Year 3
Current Assets			
Cash	\$184 666	\$218 525	\$252 384
Accounts Receivable	\$12 613	\$14 493	\$16 373
Inventory	\$2 980	\$3 450	\$3 920
Other Current Assets	\$1 000	\$1 000	\$1 000
TOTAL CURRENT ASSETS	\$201 259	\$237 468	\$273 677
Long-term Assets			
Long-term Assets	\$10 000	\$10 000	\$10 000
Accumulated Depreciation	\$12 420	\$14 490	\$16 560
TOTAL LONG-TERM ASSETS	\$980	\$610	\$240
TOTAL ASSETS	\$198 839	\$232 978	\$267 117
Current Liabilities			
Accounts Payable	\$9 482	\$10 792	\$12 102
Current Borrowing	\$0	\$0	\$0
Other Current Liabilities	\$0	\$0	\$0
SUBTOTAL CURRENT LIABILITIES	\$9 482	\$10 792	\$12 102
Long-term Liabilities	\$0	\$0	\$0
TOTAL LIABILITIES	\$9 482	\$10 792	\$12 102
Paid-in Capital	\$30 000	\$30 000	\$30 000
Retained Earnings	\$48 651	\$72 636	\$96 621
Earnings	\$100 709	\$119 555	\$138 401
TOTAL CAPITAL	\$189 360	\$222 190	\$255 020
TOTAL LIABILITIES AND CAPITAL	\$198 839	\$232 978	\$267 117
Net Worth	\$182 060	\$226 240	\$270 420

Business Ratios

	Year 1	Year 2	Year 3	Industry profile
Sales Growth	4,35%	30,82%	63,29%	4,00%
Percent of Total Assets				
Accounts Receivable	5,61%	4,71%	3,81%	9,70%
Inventory	1,85%	1,82%	1,79%	9,80%
Other Current Assets	1,75%	2,02%	2,29%	27,40%
Total Current Assets	138,53%	150,99%	163,45%	54,60%
Long-term Assets	-9,47%	-21,01%	-32,55%	58,40%
TOTAL ASSETS	100,00%	100,00%	100,00%	100,00%
Current Liabilities	4,68%	3,04%	2,76%	27,30%
Long-term Liabilities	0,00%	0,00%	0,00%	25,80%
Total Liabilities	4,68%	3,04%	2,76%	54,10%
NET WORTH	99,32%	101,04%	102,76%	44,90%
Percent of Sales				
Sales	100,00%	100,00%	100,00%	100,00%
Gross Margin	94,18%	93,85%	93,52%	0,00%
Selling, General & Administrative Expenses	74,29%	71,83%	69,37%	65,20%
Advertising Expenses	2,06%	1,11%	0,28%	1,40%
Profit Before Interest and Taxes	26,47%	29,30%	32,13%	2,86%
Main Ratios				
Current	25,86	29,39	32,92	1,63
Quick	25,4	28,88	32,36	0,84
Total Debt to Total Assets	2,68%	1,04%	0,76%	67,10%
Pre-tax Return on Net Worth	66,83%	71,26%	75,69%	4,40%
Pre-tax Return on Assets	64,88%	69,75%	74,62%	9,00%
Additional Ratios				
Net Profit Margin	19,20%	21,16%	23,12%	N.A.
Return on Equity	47,79%	50,53%	53,27%	N.A.

	Year 1	Year 2	Year 3	Industry profile
Activity Ratios				
Accounts Receivable Turnover	4,56	4,56	4,56	N.A.
Collection Days	92	99	106	N.A.
Inventory Turnover	19,7	22,55	25,4	N.A.
Accounts Payable Turnover	14,17	14,67	15,17	N.A.
Payment Days	27	27	27	N.A.
Total Asset Turnover	1,84	1,55	1,26	N.A.
Debt Ratios				
Debt to Net Worth	0	-0,02	-0,04	N.A.
Current Liab. to Liab.	1	1	1	N.A.
Liquidity Ratios				
Net Working Capital	\$120 943	\$140 664	\$160 385	N.A.
Interest Coverage	0	0	0	N.A.
Additional Ratios				
Assets to Sales	0,45	0,48	0,51	N.A.
Current Debt/Total Assets	4%	3%	2%	N.A.
Acid Test	23,66	27,01	30,36	N.A.
Sales/Net Worth	1,68	1,29	0,9	N.A.
Dividend Payout	0	0	0	N.A.

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