

## Income Statement

All figures in USD thousands unless stated

	2019A	2020A	2021A	2022F	2023F	2024F	2025F	2026F
Revenue	51,585	53,494	55,749	58,570	59,748	60,949	61,866	62,486
COGS	27,697	28,429	29,200	30,356	31,337	32,350	33,197	34,066
<b>Gross Profit</b>	<b>23,888</b>	<b>25,065</b>	<b>26,550</b>	<b>28,215</b>	<b>28,411</b>	<b>28,599</b>	<b>28,669</b>	<b>28,420</b>
SG&A	5,877	6,006	6,144	6,359	6,550	6,746	6,915	7,088
Other	1,764	1,931	2,026	2,097	2,160	2,225	2,280	2,337
<b>EBITDA</b>	<b>16,247</b>	<b>17,128</b>	<b>18,380</b>	<b>19,759</b>	<b>19,701</b>	<b>19,628</b>	<b>19,474</b>	<b>18,995</b>
Depreciation	2,965	3,196	3,452	4,177	4,408	4,647	4,893	5,147
<b>EBIT</b>	<b>13,282</b>	<b>13,932</b>	<b>14,928</b>	<b>15,582</b>	<b>15,293</b>	<b>14,980</b>	<b>14,581</b>	<b>13,848</b>
Interest	1,488	2,580	2,448	2,520	2,520	2,520	2,520	2,520
<b>EBT</b>	<b>11,794</b>	<b>11,352</b>	<b>12,480</b>	<b>13,062</b>	<b>12,773</b>	<b>12,460</b>	<b>12,061</b>	<b>11,328</b>
Current Tax	-	-	-	-	-	2,348	2,821	2,724
Deferred Tax	3,155	2,861	3,012	3,265	3,193	767	194	108
<b>Total Tax</b>	<b>3,155</b>	<b>2,861</b>	<b>3,012</b>	<b>3,265</b>	<b>3,193</b>	<b>3,115</b>	<b>3,015</b>	<b>2,832</b>
<b>Net Income</b>	<b>8,640</b>	<b>8,491</b>	<b>9,468</b>	<b>9,797</b>	<b>9,580</b>	<b>9,345</b>	<b>9,046</b>	<b>8,497</b>

# Financial Simulation Model For Education

**R Sandford**



**Financial Simulation Model For Education:**

## Decoding **Financial Simulation Model For Education**: Revealing the Captivating Potential of Verbal Expression

In a period characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its power to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Financial Simulation Model For Education**," a mesmerizing literary creation penned by a celebrated wordsmith, readers attempt an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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