



EXPENSE SAVINGS REPORT

Prepared For XYZ, Inc.

Expense Item	Current Monthly			Projected Monthly			Savings		Transition Time (Months)
	Volume	Rate	T. Cost	Volume	Rate	T. Cost	Monthly	Annual	
Transaction	35000	2.39%	\$837	35000	1.89%	\$662	\$175	\$2,100	0.2
Collections	1000	25.00%	\$250	1000	20%	\$200	\$50	\$600	0.2
Phone	6	40	\$240	6	20	\$120	\$120	\$1,440	0.5
Internet	1	569	\$569	1	65	\$65	\$504	\$6,048	0.2
Insurance	6	45	\$270	6	22	\$132	\$138	\$1,656	2
Short Term Interest	25000	22%	\$458	25000	8%	\$167	\$292	\$3,500	1
Long Term Interest	45000	15%	\$563	45000	10%	\$375	\$188	\$2,250	1
Storage	400	1.6	\$640	400	0.5	\$200	\$440	\$5,280	1
Shipping	1000	2.4	\$2,400	1000	0.5	\$500	\$1,900	\$22,800	1
Customer Service	2000	2	\$4,000	2000	0.5	\$1,000	\$3,000	\$36,000	1
TOTAL			\$10,226			\$3,420	\$6,806	\$81,674	2
Savings Rate	67%								

SUMMARY	Current	Projected	Improved %
Bottom Line Profits	\$3,168	\$9,974	215%
Monthly Expenses	\$10,226	\$3,420	67%

Your savings percentage of **67%** results in a **215%** or **\$6,806** in increased bottom line profits!