

"VIP" Value Improvement Plan

(financial figures, other than per share projections, presented in \$ thousands)

	Financial Restructuring		e-Commerce Restructuring			
	Base	Core Group	Technology Fundamentals	New Market Market Growth	Strategic Repositioning	
phase (months)	I (6)	II (12)	III (18)	IV (30)	V (42)	
Revenue	\$20,000	\$70,500	\$304,000	\$616,000	\$1,030,000	
growth source	acquisitions		"1st click" reorder	Ethnic Market C-Store Chains	Xtra & Internet	
no. of:	EZK Centers:	1	3	8	15	20
	customer stores	with e-com 10	80	200	500	1,000
	other	500	1,000	2,000	3,000	4,000
Profit Margin	0.7%	1.9%	4.8%	7.2%	9.8%	
growth source		critical mass; restructure	more efficient operation	reduced channel cost	differentiated marketing	
Net Income	140	1,360	14,518	44,189	101,432	
Evaluation Criteria	technology, infrastructure	1.3x sales	5.5x ebitda	20x earnings	30x earnings	
growth source	licensing	best practice operator	industry innovator	electronic, financial distribution	multi-market e-commerce	
Valuation	\$91,650	\$141,086	\$883,780	\$3,042,960		
\$ Per Share	5.30	7.40	46.50	150.00		