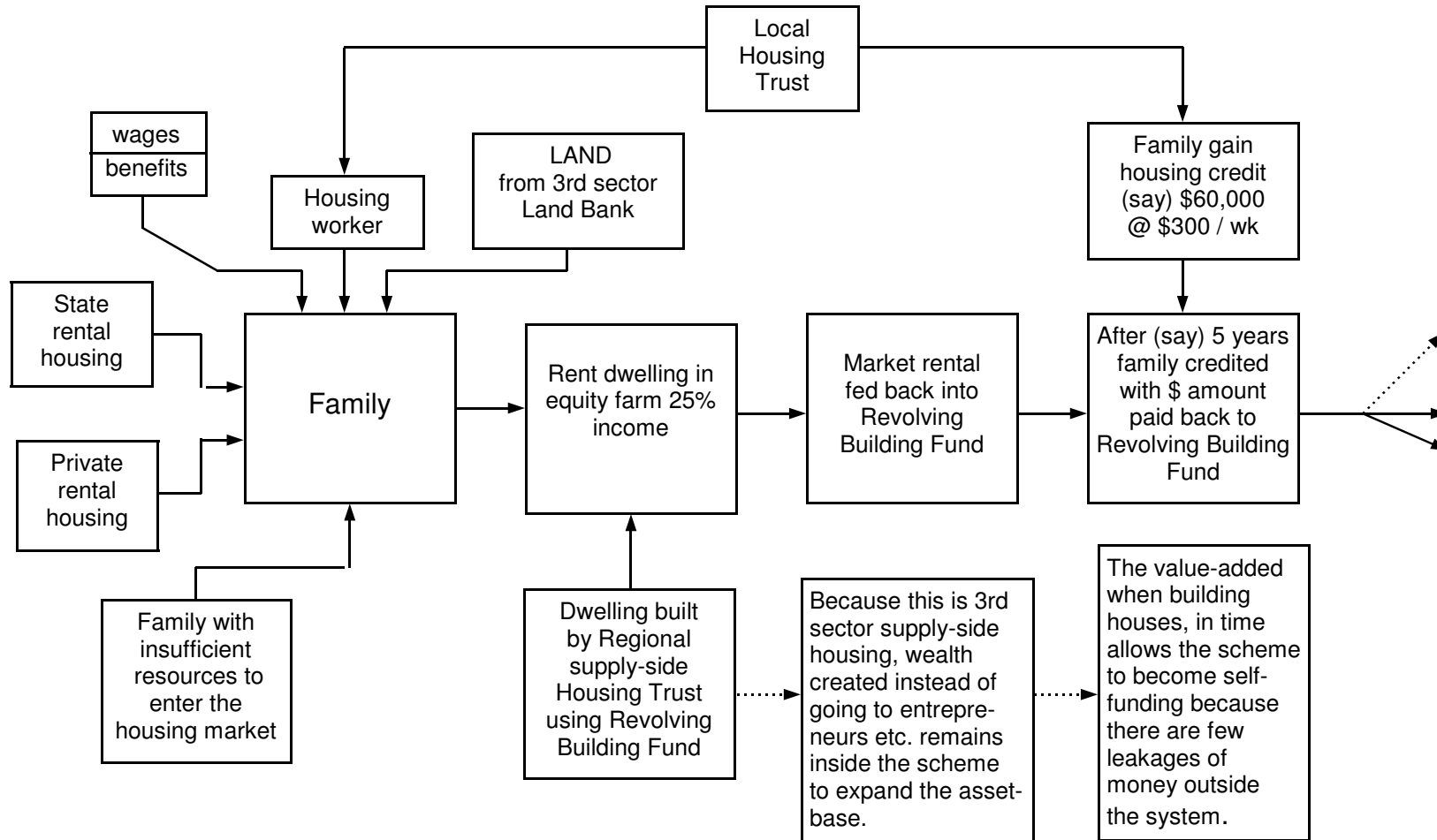


Appendix: 5 CRITICAL PATH DIAGRAM FOR INDIVIDUAL FAMILY ENTERING EQUITY SCHEME



Scheme to give equivalent of \$60,000 equity in six years

continued on next page

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