$$\begin{pmatrix}
P_1(1+i)^{n_1} + P_2(1+i)^{n_2} + P_3(1+i)^{n_3} + P_4(1+i)^{n_4} + P_5(1+i)^{n_5} + P_6(1+i)^{n_5} + P_6(1+i)^{n_6} + P_7(1+i)^{n_7} + P_8(1+i)^{n_8} + P_9(1+i)^{n_9} + P_{10}(1+i)^{n_{10}}
\end{pmatrix}$$

$$\left\{ (14,000) \times (1+18\%)^{1} \right\} + \left\{ (14,000) \times (1+18\%)^{2} \right\} \left\{ (14,000) \times (1+18\%)^{3} \right\}$$

$$\left\{ (14,000) \times (1+18\%)^{4} \right\} + \left\{ (14,000 \times \text{decrease by 5}\% \text{every year}) \times (1+18\%)^{5} \right\}$$

$$+ \left\{ (14,000 \times \text{decrease by 5}\% \text{every year}) \times (1+18\%)^{6} \right\}$$

$$+ \left\{ (P_{6} \times \text{decrease by 5}\% \text{every year}) \times (1+18\%)^{7} \right\}$$

$$+ \left\{ (P_{7} \times \text{decrease by 5}\% \text{every year}) \times (1+18\%)^{8} \right\}$$

$$+ \left\{ (P_{8} \times \text{decrease by 5}\% \text{every year}) \times (1+18\%)^{9} \right\}$$

$$+ \left\{ (P_{9} \times \text{decrease by 5}\% \text{every year}) \times (1+18\%)^{10} \right\}$$

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