

FINANCIAL REPORT / 01

The financial picture

CommonHarbor Community | USD | 3 operating years | base scenario

Receipts, program costs and cash flow.

Year 1 receipts

576,000.00

USD

Year 1 surplus / deficit

-9,321.71

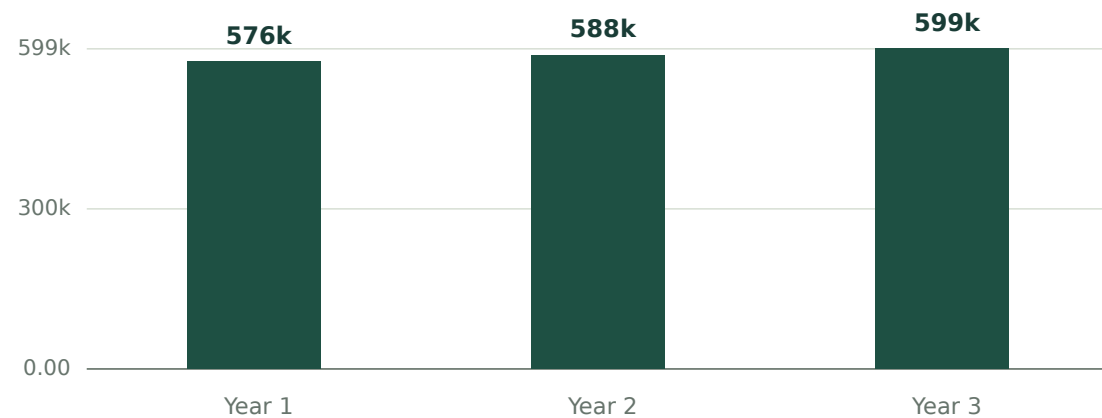
USD

Minimum cash

75,139.09

Includes the pre-opening period

ANNUAL RECEIPTS



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Planning forecast. Populated illustrative inputs are complete but unverified. Proposed funding is not a commitment.

FINANCIAL REPORT / 02

Operating activity

USD | Annual operating results; pre-opening expenses are separate.

Measure	Year 1	Year 2	Year 3
Operating receipts	576,000.00	587,520.00	599,270.43
Cost of sales	247,680.00	252,633.60	257,686.29
After direct costs	328,320.00	334,886.40	341,584.14
Operating expenses	333,575.04	343,294.32	353,299.64
EBITDA	-5,255.04	-8,407.92	-11,715.50
Depreciation	4,066.67	4,066.66	4,066.67
Interest expense	0.00	0.00	0.00
Tax provision	0.00	0.00	0.00
Surplus or deficit	-9,321.71	-12,474.58	-15,782.17

YEAR 1 EBITDA

-5,255.04

YEAR 2 EBITDA

-8,407.92

YEAR 3 EBITDA

-11,715.50

Surplus or deficit retains its sign. The zero tax input excludes tax from this scenario; it establishes no exemption. Surplus is retained for mission activity.

FINANCIAL REPORT / 03

Cash flow

USD | Flows exclude launch; opening and closing cash are balances.

Measure	Year 1	Year 2	Year 3
Opening cash	174,446.51	99,215.47	89,363.23
Receipts collected	504,000.00	586,080.00	597,801.63
Supplier payments	245,656.00	252,637.92	257,690.69
Operating expenses paid	333,575.04	343,294.32	353,299.64
Interest paid	0.00	0.00	0.00
Tax provision paid	0.00	0.00	0.00
Operating cash flow	-75,231.04	-9,852.24	-13,188.70
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	-75,231.04	-9,852.24	-13,188.70
Closing cash	99,215.47	89,363.23	76,174.53

Supplier payments differ from cost of sales because stock and supplier terms affect timing. Positive financing cash is funding, not customer revenue or profit.

FINANCIAL REPORT / 04

Year-end balance sheet

USD | Closing positions at the end of each operating year.

Measure	Year 1	Year 2	Year 3
Cash	99,215.47	89,363.23	76,174.53
Accounts receivable	72,000.00	73,440.00	74,908.80
Inventory	4,032.00	4,112.64	4,194.89
Assets and deposits	16,933.33	12,866.67	8,800.00
Total assets	192,180.80	179,782.54	164,078.22
Accounts payable	3,816.00	3,892.32	3,970.17
Loan balance	0.00	0.00	0.00
Total liabilities	3,816.00	3,892.32	3,970.17
Net assets	188,364.80	175,890.22	160,108.05
Reconciliation difference	0.00	0.00	0.00

The standard balance-sheet equation is an unrestricted net-assets proxy. Assets equal liabilities plus net assets; restricted-fund accounting is outside scope.

FINANCIAL REPORT / 05

Launch budget & funding

USD | Before opening; proposed sources and uses.

STARTUP USES

Use	USD
Assets and deposits	21,000.00
Expensed setup	11,800.00
Opening inventory	2,240.00
Total startup uses	35,040.00

PROPOSED FUNDING

Source / balance	USD
Opening contributions	209,486.51
Loan proceeds	0.00
Cash after startup uses	174,446.51

MINIMUM CASH THROUGHOUT THE FORECAST

75,139.09

USD

UNFUNDED CASH GAP

0.00

A deficit measure, not secured financing

Opening contributions are uncommitted unrestricted support with no ownership or return rights. They are separate from operating-period receipts; restricted and conditional funds are excluded.

FINANCIAL REPORT / 06

Break-even & project payback

USD | Operating profitability and investment recovery are separate measures.

Annual measure	Year 1	Year 2	Year 3
Break-even revenue	586,105.85	603,689.08	621,800.24
Margin of safety	-10,105.85	-16,169.08	-22,529.81

PROJECT PAYBACK

Not reached within 3 years

Project measure	USD
Initial project outlay	35,040.00
Cumulative project cash at forecast end	-133,311.98
Peak project cash deficit	134,347.42

Operating break-even excludes depreciation, interest and income tax. Project payback uses pre-tax project cash before financing and is not a dividend or an investor payout.

FINANCIAL REPORT / 07

Assumptions & review

The operating assumptions, accounting policies and items requiring review.

11 financial checks passed | 0 need attention | 9 forecast warnings

- Planning model, not audited accounts or tax advice. Unconditional unrestricted contributions are recognized in their modeled periods; program receipts are earned for completed activity. Annual prepayments, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled. Refundable launch deposits are included at cost; refund timing, impairment and formal classification are outside scope.
- Collection and supplier terms use 30-day monthly interpolation. Inventory purchases and non-stock direct costs use supplier terms; operating costs, setup costs, taxes and opening stock are paid immediately. Stock coverage applies only to linked goods costs. Production stock is tracked separately at unit cost.
- Entity-level income tax is set to zero. No jurisdictional tax rules or owner personal taxes have been inferred.
- Fictional editorial scenario. Prices, workload, wages, costs and financing are illustrative planning inputs, not current quotes, measured local averages or actual organization results.
- 2027-2029 holds the source initial roster, workload, mix and base fees; later expansion is omitted. Fees grow 2%, paid/fixed costs 3%; payroll adds 15% employer allowance and uses prorated cent-rounded budgets. Named direct costs stay separate. Physical material stock days apply once; AP uses effective mixed-cost days. Deposits are paid at cost with no depreciation or assumed refund. Credit-loss provisions become cash buffers; asset depreciation is illustrative. Only unrestricted unconditional support and completed program receipts; exempt status and entity tax are excluded.
- Role-specific employer-cost allowances follow the saved paid-role rows; zero excludes employer burden rather than proving no obligation. The 0% income-tax provision is an explicit scenario input. A zero input excludes entity income taxes from these results and establishes no exemption; personal taxes, customer sales-tax receipts/remittances and distributions are outside the scenario.
- Opening unrestricted contributions are proposed, uncommitted launch cash, separate from operating-period receipts. The standard balance-sheet equation is used only as an opening-net-assets planning proxy, with no investor ownership, distributions or return rights. Restricted funds, conditional awards, release schedules, grant liabilities and exempt-tax determinations are outside this scenario.
- Inventory days are physical material coverage applied once to each named COGS row's inventory share. Payment days are the effective blended delay across all direct-cost purchases and services, not a physical material supplier term. The shared payment schedule is a simplified timing proxy; material-specific supplier schedules are not modeled.

FINANCIAL REPORT / 07

Assumptions & review

Saved warnings continued; no inputs or results have been changed.

- Refundable deposits are paid once before opening and retained at cost without depreciation in the planning asset ledger. Assets and deposits are aggregated as a planning proxy; their formal accounting classification, impairment, refund timing and recovery are not modeled. Deposit cash is not available operating cash.