

FINANCIAL REPORT / 01

The financial picture

Gatherline Planning | USD | 3 operating years | base scenario

Revenue, profit and cash flow.

Year 1 revenue

175,500.00

USD

Year 1 net income

10,351.77

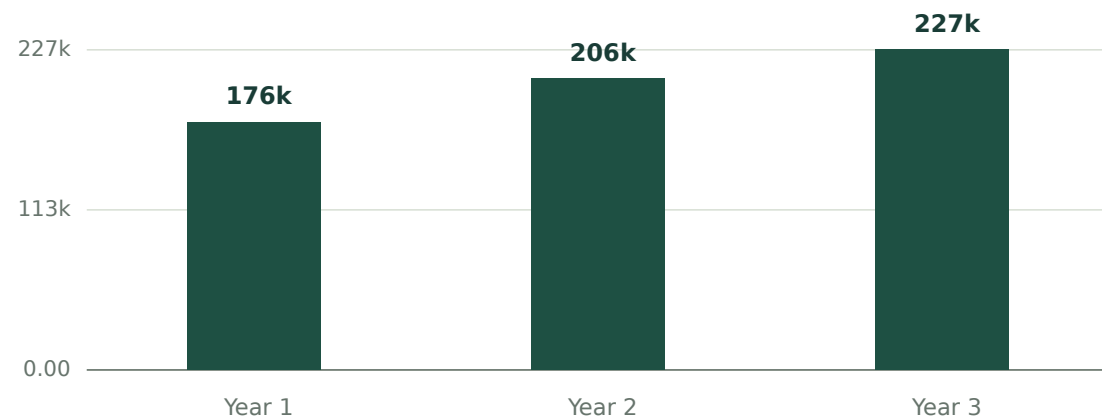
USD

Minimum cash

34,398.71

Includes the pre-opening period

ANNUAL REVENUE



Inside this report

- 02 Profit & loss
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- 04 Year-end balance sheet
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Planning forecast. Populated illustrative inputs are complete but unverified. Proposed funding is not a commitment.

FINANCIAL REPORT / 02

Profit & loss

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

Measure	Year 1	Year 2	Year 3
Net revenue	175,500.00	206,219.51	226,770.90
Cost of sales	18,427.55	21,653.06	23,810.97
Gross profit	157,072.45	184,566.45	202,959.93
Operating expenses	139,040.04	145,756.74	151,566.12
EBITDA	18,032.41	38,809.71	51,393.81
Depreciation	1,933.33	1,933.34	1,933.33
Interest expense	0.00	0.00	0.00
Tax provision	5,747.31	7,887.89	10,386.71
Net income	10,351.77	28,988.48	39,073.77

YEAR 1 EBITDA

18,032.41

YEAR 2 EBITDA

38,809.71

YEAR 3 EBITDA

51,393.81

Expense rows are positive charges. Net income retains its sign. Tax is the planning provision; annual losses do not reverse provisions already calculated within the year.

FINANCIAL REPORT / 03

Cash flow

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

Measure	Year 1	Year 2	Year 3
Opening cash	47,300.00	56,309.10	86,898.08
Customer collections	172,224.00	205,886.67	226,404.24
Supplier payments	18,427.55	21,653.06	23,810.97
Operating expenses paid	139,040.04	145,756.74	151,566.12
Interest paid	0.00	0.00	0.00
Tax provision paid	5,747.31	7,887.89	10,386.71
Operating cash flow	9,009.10	30,588.98	40,640.44
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	9,009.10	30,588.98	40,640.44
Closing cash	56,309.10	86,898.08	127,538.52

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	56,309.10	86,898.08	127,538.52
Accounts receivable	3,276.00	3,608.84	3,975.50
Inventory	0.00	0.00	0.00
Net fixed assets	4,766.67	2,833.33	900.00
Total assets	64,351.77	93,340.25	132,414.02
Accounts payable	0.00	0.00	0.00
Loan balance	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00
Equity and retained earnings	64,351.77	93,340.25	132,414.02
Reconciliation difference	0.00	0.00	0.00

Closing balances show the end-of-year position; monthly balances are never summed. A zero reconciliation difference means assets equal liabilities plus equity.

FINANCIAL REPORT / 05

Launch budget & funding

USD | Before opening; proposed sources and uses.

STARTUP USES

Use	USD
Fixed assets	6,700.00
Expensed setup	6,000.00
Opening inventory	0.00
Total startup uses	12,700.00

PROPOSED FUNDING

Source / balance	USD
Combined equity	60,000.00
Loan proceeds	0.00
Cash after startup uses	47,300.00

MINIMUM CASH THROUGHOUT THE FORECAST

34,398.71

USD

UNFUNDED CASH GAP

0.00

A deficit measure, not secured financing

Equity and loans shown here are planning assumptions. Cash remaining after launch is the initial operating buffer; it is not an additional startup expense.

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	152,817.72	157,402.26	162,124.58
Margin of safety	22,682.28	48,817.25	64,646.32

PROJECT PAYBACK

Recovered within 11.15 months

Project measure	USD
Initial project outlay	12,700.00
Cumulative project cash at forecast end	91,560.43
Peak project cash deficit	25,417.22

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 | 11 forecast warnings

- Planning model, not audited accounts or tax advice. Revenue is invoiced as earned; monthly subscriptions only. Annual prepayments, refundable deposits, milestone invoices, unbilled contract assets, customer taxes, seller settlements, capitalized interest and tax-loss carryforwards are not modeled.
- 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.
- Fictional editorial scenario. Prices, workload, wages, costs and financing are illustrative planning inputs, not current quotes, measured local averages or actual company results.
- Five-year source adapted to 36 months: original leads/conversion, shares/fees and seasonal weights; fixed paid 1.35 planner FTE plus 0.1 admin. The new 5.5-event ceiling uses weighted 25.45 task hours/event $\times 1.5$ total-work allowance = 209.9625 hours, within 216 scheduled hours. Date collisions need a real calendar; expected fractions are not contracts. Three-month ramp, 8% workload, 2% fee and 3% payroll/overhead growth. No backlog, deposits or inventory. Clients pay vendors directly. Setup paid once; equity proposed. Tax/employer allowance illustrative.
- A 15% illustrative employer allowance is added to paid salaries. The flat 21% native tax provision is a simplified planning input, not an entity or personal tax opinion. Customer sales-tax receipts/remittances and owner distributions are outside this scenario.
- All equity is proposed, uncommitted month-0 cash. No debt is modeled. Opening cash is a reserve, not an extra startup expense. Asset/setup/insurance/premises allowances need scoped quotes; refundable premises deposits and site-specific additional works are excluded.
- Full wedding: demand exceeds available capacity or stock; unmet demand is excluded from revenue.
- Partial wedding: demand exceeds available capacity or stock; unmet demand is excluded from revenue.
- Coordination: demand exceeds available capacity or stock; unmet demand is excluded from revenue.
- Corporate: demand exceeds available capacity or stock; unmet demand is excluded from revenue.
- Social: demand exceeds available capacity or stock; unmet demand is excluded from revenue.