

FINANCIAL REPORT / 01

The financial picture

Meadow Haven Care | USD | 3 operating years | base scenario

Revenue, profit and cash flow.

Year 1 revenue

907,425.00

USD

Year 1 net income

7,061.17

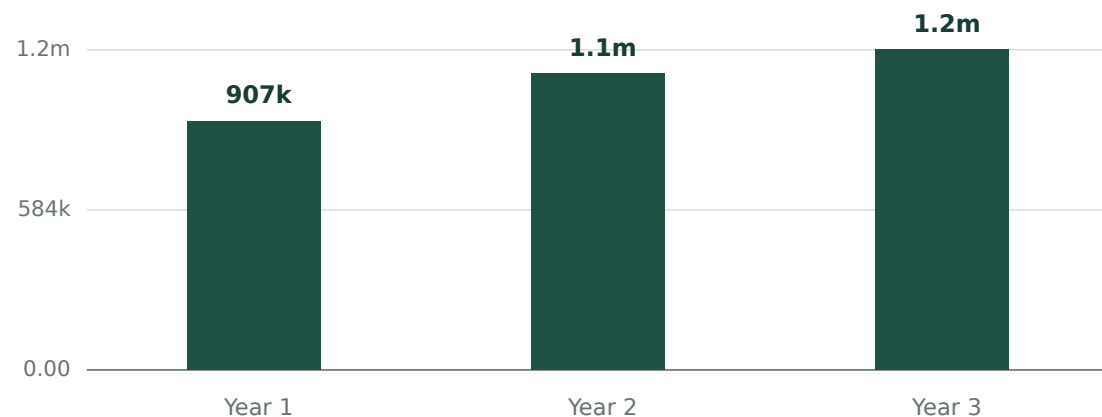
USD

Minimum cash

202,442.33

Includes the pre-opening period

ANNUAL REVENUE



Inside this report

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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	907,425.00	1,080,118.84	1,167,824.41
Cost of sales	222,319.15	264,629.13	286,116.98
Gross profit	685,105.85	815,489.71	881,707.43
Operating expenses	609,632.66	637,377.32	660,093.19
EBITDA	75,473.19	178,112.39	221,614.24
Depreciation	56,142.85	56,142.87	56,142.85
Interest expense	0.00	0.00	0.00
Tax provision	12,269.17	25,613.60	34,749.00
Net income	7,061.17	96,355.92	130,722.39

YEAR 1 EBITDA

75,473.19

YEAR 2 EBITDA

178,112.39

YEAR 3 EBITDA

221,614.24

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	241,150.00	285,591.97	435,755.29
Customer collections	881,700.75	1,078,030.03	1,165,565.99
Supplier payments	215,356.95	264,875.79	286,383.69
Operating expenses paid	609,632.66	637,377.32	660,093.19
Interest paid	0.00	0.00	0.00
Tax provision paid	12,269.17	25,613.60	34,749.00
Operating cash flow	44,441.97	150,163.32	184,340.11
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	44,441.97	150,163.32	184,340.11
Closing cash	285,591.97	435,755.29	620,095.40

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	285,591.97	435,755.29	620,095.40
Accounts receivable	25,724.25	27,813.06	30,071.48
Inventory	11,575.92	12,515.89	13,532.17
Net fixed assets	330,857.15	274,714.28	218,571.43
Total assets	653,749.29	750,798.52	882,270.48
Accounts payable	8,538.12	9,231.43	9,981.00
Loan balance	0.00	0.00	0.00
Total liabilities	8,538.12	9,231.43	9,981.00
Equity and retained earnings	645,211.17	741,567.09	872,289.48
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	387,000.00
Expensed setup	51,850.00
Opening inventory	10,000.00
Total startup uses	448,850.00

PROPOSED FUNDING

Source / balance	USD
Combined equity	690,000.00
Loan proceeds	0.00
Cash after startup uses	241,150.00

MINIMUM CASH THROUGHOUT THE FORECAST

202,442.33

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	798,043.55	821,984.92	846,644.35
Margin of safety	109,381.45	258,133.92	321,180.06

PROJECT PAYBACK

Recovered within 35.86 months

Project measure	USD
Initial project outlay	448,850.00
Cumulative project cash at forecast end	2,727.17
Peak project cash deficit	487,557.67

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 | 6 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.
- Source demand-driven 18 monthly at-need cases retained with original five exclusive case shares/fees and seasonality; no invented physical capacity limit. Fixed paid roster, three-month ramp and 6% volume growth replace five-year case/staff steps. Thirty physical goods days replace 17 effective days; 12-day blended payment retained. No preneed/trust funds or cemetery revenue. Source noncash collection loss becomes paid credit-control contingency. Setup paid once, deposit excluded; 2% fees, 3% salary/fixed growth, simplified 21% tax and 15% allowance.
- 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.