

FINANCIAL REPORT / 01

The financial picture

Alder Home Tasks | USD | 3 operating years | base scenario

Revenue, profit and cash flow.

Year 1 revenue

74,415.00

USD

Year 1 net income

-4,621.19

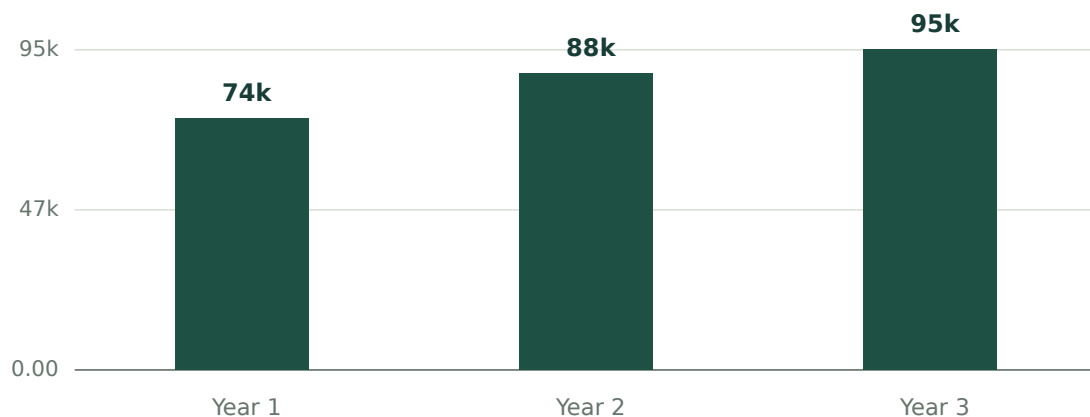
USD

Minimum cash

15,271.41

Includes the pre-opening period

ANNUAL REVENUE



Inside this report

- 02 Profit & loss
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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	74,415.00	87,771.84	94,898.88
Cost of sales	5,209.16	6,144.00	6,642.84
Gross profit	69,205.84	81,627.84	88,256.04
Operating expenses	67,520.33	70,302.24	72,716.88
EBITDA	1,685.51	11,325.60	15,539.16
Depreciation	6,050.00	6,050.00	6,050.00
Interest expense	0.00	0.00	0.00
Tax provision	256.70	1,107.84	1,992.72
Net income	-4,621.19	4,167.76	7,496.44

YEAR 1 EBITDA

1,685.51

YEAR 2 EBITDA

11,325.60

YEAR 3 EBITDA

15,539.16

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	19,850.00	21,278.81	31,496.57
Customer collections	74,415.00	87,771.84	94,898.88
Supplier payments	5,209.16	6,144.00	6,642.84
Operating expenses paid	67,520.33	70,302.24	72,716.88
Interest paid	0.00	0.00	0.00
Tax provision paid	256.70	1,107.84	1,992.72
Operating cash flow	1,428.81	10,217.76	13,546.44
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	1,428.81	10,217.76	13,546.44
Closing cash	21,278.81	31,496.57	45,043.01

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	21,278.81	31,496.57	45,043.01
Accounts receivable	0.00	0.00	0.00
Inventory	0.00	0.00	0.00
Net fixed assets	21,950.00	15,900.00	9,850.00
Total assets	43,228.81	47,396.57	54,893.01
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	43,228.81	47,396.57	54,893.01
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	28,000.00
Expensed setup	2,150.00
Opening inventory	0.00
Total startup uses	30,150.00

PROPOSED FUNDING

Source / balance	USD
Combined equity	50,000.00
Loan proceeds	0.00
Cash after startup uses	19,850.00

MINIMUM CASH THROUGHOUT THE FORECAST

15,271.41

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	72,459.65	74,633.11	76,872.03
Margin of safety	1,955.35	13,138.73	18,026.85

PROJECT PAYBACK

Not reached within 3 years

Project measure	USD
Initial project outlay	30,150.00
Cumulative project cash at forecast end	-1,599.73
Peak project cash deficit	34,728.59

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 owner-only format retained for 36 months. Forty admin hours are removed once from 160 paid owner hours, leaving 120 field hours before 55% sold utilization. Five source shares and hourly fees remain; fixed roster, three-month ramp and 6% requested growth. Owner economic pay is included once with zero employer allowance. Materials are bought per job, with no stock, customer credit or supplier credit. Setup paid once; home garage has no new lease. Native 21% tax provision is simplified; 2% fees and 3% fixed costs.
- Employer-cost allowances follow each paid role row. A zero allowance on owner economic remuneration does not establish the owner's personal tax treatment. The flat 21% income-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.