FINANCIAL REPORT / 01

The financial picture

ReleaseHarbor Agency | USD | 3 operating years | base scenario

Revenue, profit and cash flow.

Year 1 revenue

370,800.00

USD

Year 1 net income

-65,634.45

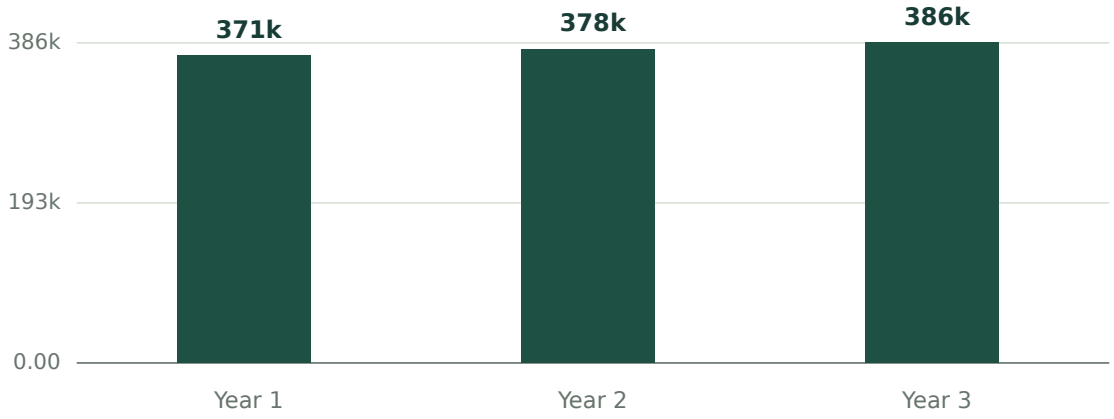
USD

Minimum cash

10,000.00

Includes the pre-opening period

ANNUAL REVENUE



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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	370,800.00	378,216.00	385,780.32
Cost of sales	37,080.00	37,821.60	38,578.08
Gross profit	**333,720.00**	**340,394.40**	**347,202.24**
Operating expenses	393,861.12	405,510.12	417,505.32
EBITDA	**-60,141.12**	**-65,115.72**	**-70,303.08**
Depreciation	5,493.33	5,493.34	5,493.33
Interest expense	0.00	0.00	0.00
Tax provision	0.00	0.00	0.00
Net income	**-65,634.45**	**-70,609.06**	**-75,796.41**

YEAR 1 EBITDA

-60,141.12

YEAR 2 EBITDA

-65,115.72

YEAR 3 EBITDA

-70,303.08

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	224,848.94	146,167.82	80,681.30
Customer collections	352,260.00	377,845.20	385,402.10
Supplier payments	37,080.00	37,821.60	38,578.08
Operating expenses paid	393,861.12	405,510.12	417,505.32
Interest paid	0.00	0.00	0.00
Tax provision paid	0.00	0.00	0.00
Operating cash flow	**-78,681.12**	**-65,486.52**	**-70,681.30**
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	**-78,681.12**	**-65,486.52**	**-70,681.30**
Closing cash	**146,167.82**	**80,681.30**	**10,000.00**

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	146,167.82	80,681.30	10,000.00
Accounts receivable	18,540.00	18,910.80	19,289.02
Inventory	0.00	0.00	0.00
Assets and deposits	13,706.67	8,213.33	2,720.00
Total assets	**178,414.49**	**107,805.43**	**32,009.02**
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	**178,414.49**	**107,805.43**	**32,009.02**
Reconciliation difference	**0.00**	**0.00**	**0.00**

Assets and refundable deposits are aggregated in the planning asset ledger. Deposits retain cost with no depreciation or refund modeled; assets equal liabilities plus equity.

FINANCIAL REPORT / 05

Launch budget & funding

USD | Before opening; proposed sources and uses.

STARTUP USES

Use	USD
Assets and deposits	19,200.00
Expensed setup	9,500.00
Opening inventory	0.00
Total startup uses	**28,700.00**

PROPOSED FUNDING

Source / balance	USD
Combined equity	253,548.94
Loan proceeds	0.00
Cash after startup uses	**224,848.94**

MINIMUM CASH THROUGHOUT THE FORECAST

10,000.00

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	441,140.49	454,374.74	468,006.17
Margin of safety	-70,340.49	-76,158.74	-82,225.85

PROJECT PAYBACK

Not reached within 3 years

Project measure	USD
Initial project outlay	28,700.00
Cumulative project cash at forecast end	-243,548.94
Peak project cash deficit	243,548.94

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 | 8 forecast warnings

- Planning model, not audited accounts or tax advice. Revenue follows the selected sales or service activity. Any modeled subscriptions use monthly billing. 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.
- 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.
- Role-specific employer-cost allowances follow the saved paid-role rows; zero excludes employer burden rather than proving no obligation. The 21% 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.
- 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; the listed refundable deposits are included, while unquoted additional site works are excluded.
- 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.
- 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.