

FINANCIAL REPORT / 01

The financial picture

Parcel Kitchen | USD | 3 operating years | base scenario

A saved forecast, reduced to the decisions that matter.

Year 1 revenue

794,430.00

USD

Year 1 net income

-8,165.53

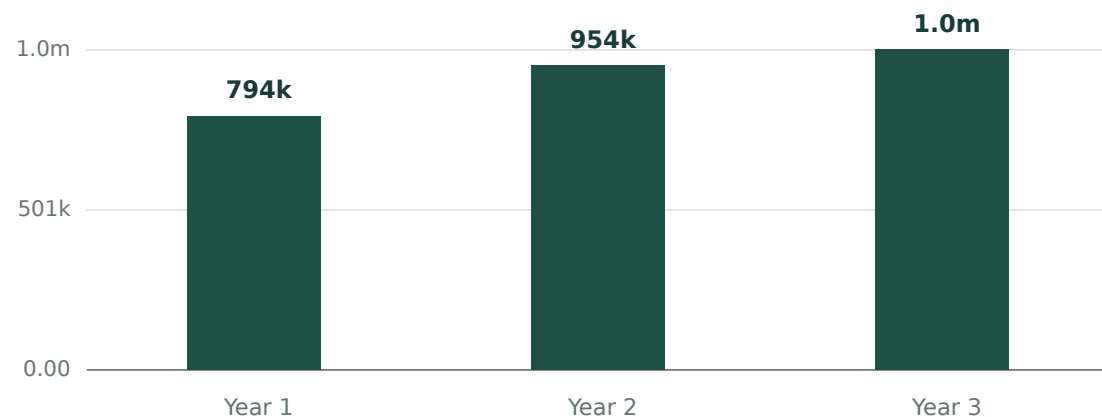
USD

Minimum cash

21,809.02

Includes the pre-opening period

ANNUAL REVENUE



Inside this report

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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	794,430.00	953,860.80	1,002,126.12
Cost of sales	413,963.56	497,040.24	522,190.32
Gross profit	380,466.44	456,820.56	479,935.80
Operating expenses	359,988.60	373,500.24	385,098.48
EBITDA	20,477.84	83,320.32	94,837.32
Depreciation	20,433.33	20,433.34	20,433.33
Interest expense	0.00	0.00	0.00
Tax provision	8,210.04	13,206.24	15,624.84
Net income	-8,165.53	49,680.74	58,779.15

YEAR 1 EBITDA

20,477.84

YEAR 2 EBITDA

83,320.32

YEAR 3 EBITDA

94,837.32

Expense rows are positive charges. Net income retains its sign. Tax is the saved 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	62,000.00	64,163.71	133,564.13
Customer collections	776,776.00	952,967.51	1,001,187.62
Supplier payments	406,413.65	496,860.61	522,001.61
Operating expenses paid	359,988.60	373,500.24	385,098.48
Interest paid	0.00	0.00	0.00
Tax provision paid	8,210.04	13,206.24	15,624.84
Operating cash flow	2,163.71	69,400.42	78,462.69
Investing cash flow	0.00	0.00	0.00
Financing cash flow	0.00	0.00	0.00
Net change in cash	2,163.71	69,400.42	78,462.69
Closing cash	64,163.71	133,564.13	212,026.82

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	64,163.71	133,564.13	212,026.82
Accounts receivable	17,654.00	18,547.29	19,485.79
Inventory	5,649.28	5,935.13	6,235.45
Net fixed assets	101,566.67	81,133.33	60,700.00
Total assets	189,033.66	239,179.88	298,448.06
Accounts payable	9,199.19	9,664.67	10,153.70
Loan balance	0.00	0.00	0.00
Total liabilities	9,199.19	9,664.67	10,153.70
Equity and retained earnings	179,834.47	229,515.21	288,294.36
Reconciliation difference	0.00	0.00	0.00

Closing balances are copied directly from the saved model; 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	122,000.00
Expensed setup	22,000.00
Opening inventory	4,000.00
Total startup uses	148,000.00

PROPOSED FUNDING

Source / balance	USD
Combined equity	210,000.00
Loan proceeds	0.00
Cash after startup uses	62,000.00

MINIMUM CASH THROUGHOUT THE FORECAST

21,809.02

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	749,807.95	772,302.38	795,471.75
Margin of safety	44,622.05	181,558.42	206,654.37

PROJECT PAYBACK

Recovered within 31.06 months

Saved project measure	USD
Initial project outlay	148,000.00
Cumulative project cash at forecast end	39,067.94
Peak project cash deficit	188,190.98

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

A compact annual view of one saved source; no new market research or recalculation.

11 saved checks passed | 0 need attention | 10 saved 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.
- Parcel Kitchen is a fictional planning example. Premises, customer demand, costs and funding are illustrative; no actual trading results or secured investment are claimed.
- All demand, wages, rent, equipment, supplier and channel terms are unquoted illustrative inputs. Replace them with actual operating evidence.
- Working-owner salary is included once. A 15% employer-cost allowance is added to paid roles; no statutory payroll calculation is claimed.
- The 21% flat income-tax input is a planning provision, not entity or owner tax advice. Revenue excludes customer sales tax and tips.
- Funding is proposed equity at month 0; no investment is committed. Startup uses exclude refundable deposits and unknown site-specific work.
- No dine-in seats, direct courier fleet, shared-kitchen hourly contract, alcohol, debt, owner distributions or refundable deposits. The model assumes a dedicated second-generation kitchen, not a zero-fit-out virtual brand.
- Marketplace stream cost of sales is 32% ingredients plus a 25% illustrative commission. Only the ingredient portion consumes inventory. Packaging and the 2% blended processing allowance are additional.
- Seven collection days apply to all sales as a simplifying cash-timing assumption, including direct pickup. Replace with actual channel-specific timing in a more detailed operating model.