BARATELLI

DUE DILIGENCE · ACCOUNTING & TAX · FAMILY OFFICE

Riverbend Supply Co.

Monthly Financial Package

September 2026

Issued October 26, 2026

Institutional-grade diligence for Hometown America.

Prepared by Baratelli CPA & Accounting, PLLC in Baratelli Bankable

www.baratelliinstitute.com

MENTORING AT SCALE

Riverbend Supply Co.

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About these statements: our team prepared them from your books; they are not audited or reviewed, and no assurance is provided on them.

Riverbend Supply Co.

Highlights

September 2026, with comparisons to last year

Revenue this month **$107,850** 20.0% vs. Sep last year	Gross margin **40.7%** 40.1% a year ago	Net income this month **$13,442** 12.5% of revenue	Cash at month-end **$82,232** ($4,688) change in the month
Revenue, year to date **$841,305** 12.1% vs. last year	Net income, year to date **$51,352** $27,629 last year	Accounts receivable **$97,560** about 28 days of sales	Working capital **$145,613** 3.76 current ratio
EBITDA, this month **$13,898** YTD $53,046 · last year $27,629	Operating cash flow, this month **$21,748** YTD $30,524 · last year $6,349	Capital spending, this month **$0** YTD $0	Free cash flow, this month **$21,748** YTD $30,524 · last year $6,349

Next payroll

$8,397 on November 6, 2026

Paid every two weeks; last payroll $8,393 on 10/23/2026.

Cash at month-end covers 9.8 payrolls.

Comfortable, with collections coming in on schedule.

Collections

$119,805 collected $100,970 billed in Sep

$20,535 past due on 4 invoices. Call first:

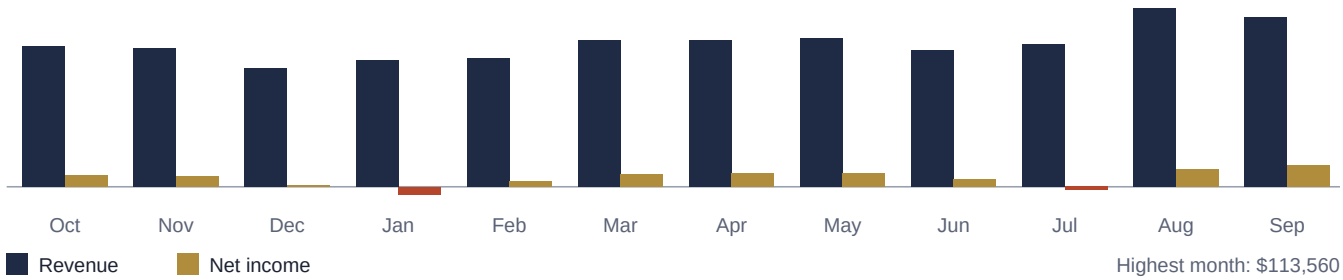
Delta Farm Co-op (573) 555-0142	$7,300, 22 days
Mason County Schools (573) 555-0190	$6,195, 5 days
Delta Farm Co-op (573) 555-0142	$3,875, 19 days

Income tax building up on your profit: set aside $2,338

See the owner's paycheck page

25% of $51,352 profit so far this year, less $10,500 paid · on pace for $17,117 for the year · next estimate about $6,600 due 01/15/2027

Revenue and net income, last twelve months



Highest month: $113,560

From your accountant

Your books for the month are closed and reconciled. Questions? Reply to this email or call us.

About these statements: our team prepared them from your books; they are not audited or reviewed. That is all "No assurance is provided" at the foot of each statement means. If your lender needs more, we can issue a compilation report.

Riverbend Supply Co.

What changed this month

September 2026 compared with August 2026

THE HEADLINES

Revenue	$107,850, down $5,710 (5%) from August.
Net income	$13,442, up $2,185 (19%) from August.
Spending	$94,407, down $7,895 (8%) from August.
Cash	$82,232 at month-end, down $4,688 (5%) since August's month-end.
Customers owe you	$97,560, down $11,955 (11%) since August.
Largest rise in spending	Office supplies: $437 against $125 in August.

Where income moved

	This month	Last month	Change
Service revenue	$860	$570	**+$290**

Where spending moved

	This month	Last month	Change
Cost of goods sold	$63,936	$71,554	**-$7,618**
Advertising and marketing	$435	$835	**-$400**
Office supplies	$437	$125	**+$312**

Each figure is calculated from the books for the two months shown. Lines shown moved by at least $250 and 10%.
Prepared from your records; not audited or reviewed, and no assurance is provided.

Riverbend Supply Co.

The owner's paycheck

What you took, what the business earned for you, and what cash is available to take next

You took this month	The business earned for you	Cash available to take next month
$12,734	**$20,632**	**$50,000**
Year to date $86,070	Year to date $102,616	after the tax set-aside and a cushion

INCOME TAX BUILDING UP ON YOUR PROFIT

Set aside $2,338

25% of $51,352 profit so far this year, less $10,500 paid

On pace for the year
$17,117 of tax
Next estimate: about $6,600 due 01/15/2027

What you took

	Sep	Year to date
Wages	$4,934	$47,770
Shareholder distributions	$6,000	$36,500
Owner's personal vehicle expenses run through the business	$1,800	$1,800
Total you took	**$12,734**	**$86,070**

What the business earned for you

	Sep	Year to date
Net income	$13,442	$51,352
Add back your pay, perks and personal items	$6,734	$49,570
Adjust for interest, taxes, depreciation, amortization	$456	$1,693
Your true earnings from the business	**$20,632**	**$102,616**

So far this year you have taken $86,070 of the $102,616 the business earned for you (84%). This is the figure a buyer or a lender starts from (seller's discretionary earnings).

How much cash is available to take

After every payroll, bill, loan payment, rent payment and estimated tax payment in the next 13 weeks, cash stays above today's $100,217, so today's balance is the limit. Keeping a cushion of $50,000 (your minimum cash), cash supports taking up to $50,000 without running short. This is a cash test, not a measure of earnings, so we plan distributions together with the tax set-aside below. Take it after the next payroll clears.

Taxes to set aside

The profit flows to your personal return, so the tax is yours to pay, even on profit left in the business. On $51,352 of profit so far this year, about $12,838 (25%) is owed; $10,500 has been paid in estimates, leaving $2,338. At this pace the full year comes to about $68,470 of profit and $17,117 of tax. Paying the estimates on time avoids an underpayment penalty and a large bill in April. Keep the set-aside in a separate savings account. Tax on your salary is already withheld through payroll. Estimates already paid include those paid from your household books.

Estimates for planning. Call us before a large distribution; S corporation owners also need a reasonable salary through payroll.

Riverbend Supply Co.

What's ahead, and what we need from you

As of October 26, 2026

Questions for you

1. Year-end loan statement from First Community Bank showing interest paid — by 11/05/2026

Reply to the email this came with, or call us; we close each one as it's answered.

Coming up in the next 30 days

Date	What
10/31/2026	Bill due to Baratelli CPA & Accounting, $1,705.00
11/03/2026	Bill due to City Power & Light, $642.50
11/04/2026	Bill due to Gateway Medical Supply, $12,164.00
11/04/2026	Bill due to Ozark Safety Products, $8,109.00
11/04/2026	Bill due to Midwest Paper Wholesale, $6,758.00
11/10/2026	Bill due to Midwest Paper Wholesale, $6,000.00
11/18/2026	Bill due to Gateway Medical Supply, $12,164.00
11/18/2026	Bill due to Ozark Safety Products, $8,109.00
11/18/2026	Bill due to Midwest Paper Wholesale, $6,758.00

Riverbend Supply Co.

Cash forecast: the next 13 weeks

From October 26, 2026, built from what's in the books: invoices and bills by due date, payroll, loan schedules, rent, leases and recurring items

Starts from today's cash in the books, $100,217 on October 26, 2026, not month-end cash of $82,232 on September 30, 2026 (page 2). The $17,985 difference is the net cash that came in since month-end.

	Week 1 10/26	Week 2 11/02	Week 3 11/09	Week 4 11/16	Week 5 11/23	Week 6 11/30	Week 7 12/07	Week 8 12/14	Week 9 12/21	Week 10 12/28	Week 11 01/04	Week 12 01/11	Week 13 01/18
Cash at the start of the week	**100,217**	**116,390**	**127,792**	**123,380**	**139,375**	**140,385**	**129,909**	**131,496**	**124,687**	**126,275**	**115,221**	**116,809**	**103,399**
Coming in													
Collections from customers	20,535	45,885	-	49,835	-	-	-	-	-	-	-	-	-
Expected cash sales (13-week average)	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587	1,587
Going out													
Payroll (required)	-	(8,397)	-	(8,397)	-	(8,397)	-	(8,397)	-	(8,397)	-	(8,397)	-
Loan payments (required)	(577)	-	-	-	(577)	-	-	-	-	(577)	-	-	-
Estimated income tax (required)	-	-	-	-	-	-	-	-	-	-	-	(6,600)	-
Owner draws (recent average)	(3,667)	-	-	-	-	(3,667)	-	-	-	(3,667)	-	-	-
Bills to pay	(1,705)	(27,673)	(6,000)	(27,031)	-	-	-	-	-	-	-	-	-
Net change before borrowing	**16,173**	**11,402**	**(4,412)**	**15,994**	**1,010**	**(10,476)**	**1,587**	**(6,809)**	**1,587**	**(11,053)**	**1,587**	**(13,409)**	**1,587**
Line of credit (limit $75,000)													
Borrow on the line	-	-	-	-	-	-	-	-	-	-	-	-	-
Repay the line	-	-	-	-	-	-	-	-	-	-	-	-	-
Owed on the line, end of week	0	0	0	0	0	0	0	0	0	0	0	0	0
Still available to borrow	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000	75,000
Cash at the end of the week	**116,390**	**127,792**	**123,380**	**139,375**	**140,385**	**129,909**	**131,496**	**124,687**	**126,275**	**115,221**	**116,809**	**103,399**	**104,987**

Lowest point: $103,399 in the week of January 11, 2027. Stays above the $50,000 minimum all 13 weeks.

Minimum cash: $50,000, set with you, about 6.0 payrolls. It's the cushion to keep for slow weeks and surprises; below it, the forecast draws on the line of credit.

Due in the next two weeks

10/28	Forklift loan, First Community Bank	577 required	**11/04**	Bill B-4156 Gateway Medical Supply	12,164
10/31	Bill K-2291 Baratelli CPA & Accounting	1,705	**11/04**	Bill B-4158 Ozark Safety Products	8,109
11/01	Owner draw	3,667	**11/04**	Bill B-4160 Midwest Paper Wholesale	6,758
11/03	Bill CPL-0912 City Power & Light	642	**11/06**	Payroll (every two weeks)	8,397 required

A forecast, not a guarantee: collections assume customers pay by their due dates, and expected cash sales are the average of the last 13 weeks. Required payments are payroll, loans, the mortgage, rent, leases and estimated inco

Riverbend Supply Co.

The next two weeks, day by day

Each invoice to collect and each payment due, October 26, 2026 to November 8, 2026

Starts from today's cash in the books, $100,217 on October 26, 2026, not month-end cash of $82,232 on September 30, 2026 (page 2). The $17,985 difference is the net cash that came in since month-end.

		Mon 10/26	Tue 10/27	Wed 10/28	Thu 10/29	Fri 10/30	Sat 10/31	Sun 11/01	Mon 11/02	Tue 11/03	Wed 11/04	Thu 11/05	Fri 11/06	Sat 11/07	Sun 11/08
Cash at the start of the day		**100,217**	**120,752**	**120,752**	**120,175**	**120,175**	**120,175**	**120,057**	**116,390**	**116,390**	**115,748**	**127,622**	**134,602**	**126,205**	**127,792**
Collect from customers															
Delta Farm Co-op · INV-1042	22 days late · (573) 555-0142	7,300													
Delta Farm Co-op · INV-11352	19 days late · (573) 555-0142	3,875													
Delta Farm Co-op · INV-11353	5 days late · (573) 555-0142	3,165													
Mason County Schools · INV-11...	5 days late · (573) 555-0190	6,195													
Hillcrest Clinic · INV-11368											4,975				
Delta Farm Co-op · INV-11370	(573) 555-0142										2,975				
Pine Ridge Senior Living · INV-11374	(573) 555-0110										5,400				
Mason County Schools · INV-11376	(573) 555-0190										7,085				
Valley Animal Hospital · INV-11378	(573) 555-0124										3,045				
Carter & Sons Roofing · INV-11380	(573) 555-0165										4,585				
Northside Urgent Care · INV-11382	(573) 555-0131										5,020				
Lakeview Hotel Group · INV-11384	(573) 555-0158										5,820				
Oak Street Builders · INV-1043	(573) 555-0177											6,980			
Expected cash sales (average of the last 13 weeks, by day of the week)															
Expected cash sales							1,587							1,587	
Payroll (required)															
Payroll (every two weeks)													(8,397)		
Loan payments (required)															
Forklift loan, First Community Bank				(577)											
Pay vendors															
Baratelli CPA & Accounting · K-2291							(1,705)								
City Power & Light · CPL-0912										(642)					
Gateway Medical Supply · B-4156											(12,164)				
Ozark Safety Products · B-4158											(8,109)				
Midwest Paper Wholesale · B-4160											(6,758)				
Other payments															
Owner draw								(3,667)							
Net change before borrowing		**20,535**	**0**	**(577)**	**0**	**0**	**(117)**	**(3,667)**	**0**	**(642)**	**11,874**	**6,980**	**(8,397)**	**1,587**	**0**
Borrow on the line of credit															
Repay the line of credit															

No assurance is provided on these figures. Prepared for management's use.

Riverbend Supply Co.

The next two weeks, day by day (continued)

	Mon 10/26	Tue 10/27	Wed 10/28	Thu 10/29	Fri 10/30	Sat 10/31	Sun 11/01	Mon 11/02	Tue 11/03	Wed 11/04	Thu 11/05	Fri 11/06	Sat 11/07	Sun 11/08
Owed on the line, end of day														
Cash at the end of the day	**120,752**	**120,752**	**120,175**	**120,175**	**120,175**	**120,057**	**116,390**	**116,390**	**115,748**	**127,622**	**134,602**	**126,205**	**127,792**	**127,792**

Lowest point in the two weeks: $115,748 on November 3, 2026. Late invoices are shown on today; call those customers first.

Invoices are expected on their due dates and bills paid on theirs; invoices more than 90 days late are left out. Cash sales are the 13-week average for that day of the week. Required: payroll, loans, rent, leases, estimated tax.

Riverbend Supply Co.

Income statement

For September 2026 and the year to date

	Sep 2026	Sep 2025	YTD 2026	YTD 2025
Revenue				
Sales	106,990.00	89,745.00	836,585.00	746,330.00
Service revenue	860.00	115.00	4,720.00	4,405.00
Total revenue	**107,850.00**	**89,860.00**	**841,305.00**	**750,735.00**
Cost of revenue				
Cost of goods sold	63,936.00	53,848.00	505,452.00	447,804.00
Gross profit	**43,914.00**	**36,012.00**	**335,853.00**	**302,931.00**
as a share of revenue	40.7%	40.1%	39.9%	40.4%
Operating expenses				
Advertising and marketing	435.00	530.00	4,405.00	3,920.00
Bank and merchant fees	70.00	35.00	350.00	315.00
Insurance	890.00	890.00	8,010.00	8,010.00
Office supplies	437.45	245.00	1,727.45	1,885.00
Professional fees	1,705.00	1,705.00	15,345.00	15,345.00
Rent	2,500.00	2,500.00	22,500.00	22,500.00
Repairs and maintenance	315.00	205.00	3,265.00	2,570.00
Utilities	748.00	748.00	6,596.00	6,596.00
Wages	19,736.00	19,141.00	191,081.00	185,200.00
Payroll taxes	1,189.00	1,143.00	11,727.00	11,276.00
Employee benefits	1,415.00	1,390.00	12,625.00	12,510.00
Depreciation	316.67	0.00	1,266.67	0.00
Telephone and internet	265.00	265.00	2,385.00	2,385.00
Software and subscriptions	310.00	310.00	2,790.00	2,790.00
Total operating expenses	**30,332.12**	**29,107.00**	**284,073.12**	**275,302.00**
Operating income	**13,581.88**	**6,905.00**	**51,779.88**	**27,629.00**
Other income (expense)				
Interest expense	(139.76)	0.00	(427.15)	0.00
Net income	**13,442.12**	**6,905.00**	**51,352.73**	**27,629.00**
as a share of revenue	12.5%	7.7%	6.1%	3.7%

No assurance is provided on these financial statements. Prepared for management's use.

Riverbend Supply Co.

Balance sheet

At September 30, 2026, with last month-end and last year-end

	Sep 2026	Last month	Last year-end
Assets			
Operating checking	75,282.50	76,121.45	109,513.45
Euro supplier account	6,950.00	10,800.00	0.00
Accounts receivable	97,560.00	109,515.00	56,120.00
Inventory	18,600.00	18,600.00	18,600.00
Total current assets	**198,392.50**	**215,036.45**	**184,233.45**
Equipment	32,000.00	32,000.00	32,000.00
Accumulated depreciation	(1,266.67)	(950.00)	0.00
Property and equipment, net	**30,733.33**	**31,050.00**	**32,000.00**
Other assets			
Due from Riverbend Properties LLC (related party)	20,000.00	0.00	0.00
Total other assets	**20,000.00**	**0.00**	**0.00**
Total assets	**249,125.83**	**246,086.45**	**216,233.45**
Liabilities			
Accounts payable	47,315.00	51,280.00	27,970.00
Current portion of long-term debt	5,463.83	5,431.02	2,634.51
Total current liabilities	**52,778.83**	**56,711.02**	**30,604.51**
Notes payable	22,694.65	23,132.39	24,000.00
Less current portion	(5,463.83)	(5,431.02)	(2,634.51)
Total long-term liabilities	**17,230.82**	**17,701.37**	**21,365.49**
Total liabilities	**70,009.65**	**74,412.39**	**51,970.00**
Equity			
Owner's equity	169,450.45	169,450.45	169,450.45
Shareholder distributions	(96,500.00)	(90,500.00)	(60,000.00)
Retained earnings	106,165.73	92,723.61	54,813.00
Total equity	**179,116.18**	**171,674.06**	**164,263.45**
Total liabilities and equity	**249,125.83**	**246,086.45**	**216,233.45**

Related-party balances: Due from Riverbend Properties LLC. These are amounts due to or from an affiliate under common ownership or from the owners. Amounts due from related parties are shown under other assets, not current assets, and are left out of working capital and the current ratio, the way lenders treat them in underwriting and quality-of-earnings reviews.

No assurance is provided on these financial statements. Prepared for management's use.

Riverbend Supply Co.

Statement of cash flows

For September 2026 and the year to date: where the cash came from and where it went

	Sep 2026	YTD 2026
Cash flows from operating activities		
Net income	13,442.12	51,352.73
Depreciation and amortization	316.67	1,266.67
Change in accounts receivable	11,955.00	(41,440.00)
Change in accounts payable	(3,965.00)	19,345.00
Net cash from operating activities	**21,748.79**	**30,524.40**
Cash flows from investing activities		
Investments and advances made	(20,000.00)	(20,000.00)
Net cash from investing activities	**(20,000.00)**	**(20,000.00)**
Cash flows from financing activities		
Repayment of debt	(437.74)	(1,305.35)
Owner distributions and draws	(6,000.00)	(36,500.00)
Net cash from financing activities	**(6,437.74)**	**(37,805.35)**
Net change in cash	**(4,688.95)**	**(27,280.95)**
Cash, beginning of period	86,921.45	109,513.45
Cash, end of period	**82,232.50**	**82,232.50**
Supplemental cash flow information		
Interest paid	139.76	427.15

No assurance is provided on these financial statements. Prepared for management's use.

Riverbend Supply Co.

Budget compared with actual

September 2026 and the year to date; a positive variance is favorable

	Sep actual	Budget	Variance	YTD actual	YTD budget	Variance
Revenue						
Sales	106,990	105,000	1,990	836,585	913,000	(76,415)
Service revenue	860	800	60	4,720	7,200	(2,480)
Total revenue	**107,850**	**105,800**	**2,050**	**841,305**	**920,200**	**(78,895)**
Cost of revenue						
Cost of goods sold	63,936	65,100	1,164	505,452	566,100	60,648
Total cost of revenue	**63,936**	**65,100**	**1,164**	**505,452**	**566,100**	**60,648**
Operating expenses						
Advertising and marketing	435	500	65	4,405	4,200	(205)
Bank and merchant fees	70	-	(70)	350	-	(350)
Insurance	890	900	10	8,010	8,000	(10)
Office supplies	437	-	(437)	1,727	-	(1,727)
Professional fees	1,705	-	(1,705)	15,345	-	(15,345)
Rent	2,500	2,600	100	22,500	23,000	500
Repairs and maintenance	315	300	(15)	3,265	2,700	(565)
Utilities	748	700	(48)	6,596	6,300	(296)
Wages	19,736	24,200	4,464	191,081	210,100	19,019
Payroll taxes	1,189	1,600	411	11,727	13,700	1,973
Employee benefits	1,415	1,500	85	12,625	12,800	175
Depreciation	316	-	(316)	1,266	-	(1,266)
Telephone and internet	265	-	(265)	2,385	-	(2,385)
Software and subscriptions	310	-	(310)	2,790	-	(2,790)
Total operating expenses	**30,332**	**32,300**	**1,967**	**284,073**	**280,800**	**(3,273)**
Other expenses						
Interest expense	139	-	(139)	427	-	(427)
Total other expenses	**139**	**-**	**(139)**	**427**	**-**	**(427)**
Net income	**13,442**	**8,400**	**5,042**	**51,352**	**73,300**	**(21,947)**

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Accounts receivable and payable aging

Open balances at September 30, 2026, by days past due

Accounts receivable

	Current	1-30	31-60	61-90	Over 90	Total
Delta Farm Co-op	14,340.00	3,220.00				**17,560.00**
Pine Ridge Senior Living	14,970.00					**14,970.00**
Mason County Schools	14,045.00					**14,045.00**
Northside Urgent Care	11,410.00					**11,410.00**
Lakeview Hotel Group	11,380.00					**11,380.00**
Carter & Sons Roofing	10,770.00					**10,770.00**
Hillcrest Clinic	10,315.00					**10,315.00**
Oak Street Builders	4,415.00					**4,415.00**
and 1 more						
Total	**94,340.00**	**3,220.00**	**0.00**	**0.00**	**0.00**	**97,560.00**

Nothing is more than 60 days past due.

Accounts payable

	Current	1-30	31-60	61-90	Over 90	Total
Ozark Safety Products	18,026.00					**18,026.00**
Midwest Paper Wholesale	15,022.00					**15,022.00**
Gateway Medical Supply	13,519.00					**13,519.00**
City Power & Light	748.00					**748.00**
Total	**47,315.00**	**0.00**	**0.00**	**0.00**	**0.00**	**47,315.00**

Nothing is more than 60 days past due.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Key ratios

September 2026, the year to date and last year; each with a plain verdict

	This month	Year to date	Last year	Verdict	What it tells you
Profitability					
Gross margin	**40.7%**	**39.9%**	40.4%	**Okay**	What's left of each sales dollar after the direct cost of the work or goods.
Operating margin	**12.6%**	**6.2%**	3.7%	**Okay**	Profit from operations before interest, other items and taxes.
Net margin	**12.5%**	**6.1%**	3.7%	**Okay**	Net income as a share of revenue.
Liquidity: this month-end, and last year-end					
Current ratio	**3.76**		6.02	**Good**	Current assets for each dollar due within a year.
Quick ratio	**3.41**		5.41	**Good**	The same test without inventory: what could pay the bills in a hurry.
Working capital	**$145,613**		$153,628	**Good**	Current assets less current liabilities: the cushion that runs the business day to day.
Months of cash	**0.9 months**			**Watch it**	How many months of this year's average spending the cash on hand would cover.
Efficiency					
Days to collect	**28 days**			**Good**	Average days customers take to pay: receivables over the last three months' daily sales.
Days to pay	**16 days**			**Good**	Average days the business takes to pay its bills.
Days of inventory	**10 days**			**Good**	How long inventory sits before it's sold.
Leverage: this month-end, and last year-end					
Debt to equity	**0.39**		0.32	**Good**	Total liabilities for each dollar of equity; lenders look for this to stay steady or fall.
Loans and notes outstanding	**$22,694**				Every loan, note and line of credit at month-end, current and long-term.

Ratios are figured from the statements in this package. Balance sheet ratios are at month-end.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Income statement by month

The last twelve months, October 2025 to September 2026, in whole dollars

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	12 months
Revenue													
Sales	88,885	87,380	74,585	80,045	80,945	92,635	92,855	93,460	86,440	90,225	112,990	106,990	1,087,435
Service revenue	610	640	550	360	595	445	510	710	380	290	570	860	6,520
Total revenue	**89,495**	**88,020**	**75,135**	**80,405**	**81,540**	**93,080**	**93,365**	**94,170**	**86,820**	**90,515**	**113,560**	**107,850**	**1,093,955**
Cost of revenue													
Cost of goods sold	53,330	52,428	44,752	48,026	48,568	55,582	55,712	56,076	51,864	54,134	71,554	63,936	655,962
Gross profit	**36,165**	**35,592**	**30,383**	**32,379**	**32,972**	**37,498**	**37,653**	**38,094**	**34,956**	**36,381**	**42,006**	**43,914**	**437,993**
Operating expenses													
Advertising and marketing	500	345	505	365	555	575	355	395	500	390	835	435	5,755
Bank and merchant fees	35	35	35	35	-	70	35	35	35	35	35	70	455
Insurance	890	890	890	890	890	890	890	890	890	890	890	890	10,680
Office supplies	175	115	200	110	180	170	115	180	210	200	125	437	2,217
Professional fees	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	1,705	20,460
Rent	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	2,500	30,000
Repairs and maintenance	160	445	360	425	215	380	450	265	370	385	460	315	4,230
Utilities	646	646	714	748	714	646	612	646	782	850	850	748	8,602
Wages	19,185	19,231	19,276	26,899	19,390	19,436	19,481	19,528	19,574	27,347	19,690	19,736	248,773
Payroll taxes	1,147	1,150	1,153	1,737	1,162	1,165	1,169	1,173	1,177	1,770	1,185	1,189	15,177
Employee benefits	1,360	1,360	1,400	1,400	1,420	1,360	1,380	1,380	1,425	1,405	1,440	1,415	16,745
Depreciation	-	-	-	-	-	-	-	-	316	316	316	316	1,266
Telephone and internet	265	265	265	265	265	265	265	265	265	265	265	265	3,180
Software and subscriptions	310	310	310	310	310	310	310	310	310	310	310	310	3,720
Total operating expenses	**28,878**	**28,997**	**29,313**	**37,389**	**29,306**	**29,472**	**29,267**	**29,272**	**30,059**	**38,368**	**30,606**	**30,332**	**371,261**
Operating income	**7,287**	**6,595**	**1,070**	**(5,010)**	**3,666**	**8,026**	**8,386**	**8,822**	**4,896**	**(1,987)**	**11,399**	**13,581**	**66,731**
Other income (expense)													
Interest expense	-	-	-	-	-	-	-	-	-	(145)	(142)	(139)	(427)
Net income	**7,287**	**6,595**	**1,070**	**(5,010)**	**3,666**	**8,026**	**8,386**	**8,822**	**4,896**	**(2,132)**	**11,256**	**13,442**	**66,304**

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Statement of changes in stockholders' equity

For the year to date ended September 30, 2026

	Owner's equity	Shareholder distributions	Retained earnings	Total
Balance, December 31, 2025	**169,450.45**	**(60,000.00)**	**54,813.00**	**164,263.45**
Net income, year to date	0.00	0.00	51,352.73	51,352.73
Distributions and draws	0.00	(36,500.00)	0.00	(36,500.00)
Balance, September 30, 2026	**169,450.45**	**(96,500.00)**	**106,165.73**	**179,116.18**

No assurance is provided on these financial statements. Prepared for management's use.

SUPPORTING SCHEDULE

Riverbend Supply Co.

Revenue by customer and spending by vendor

The largest, September 2026 and the year to date

Revenue by customer

	Sep	Year to date	Share of year
Mason County Schools	14,045.00	116,150.00	13.8%
Pine Ridge Senior Living	14,970.00	112,155.00	13.3%
Northside Urgent Care	11,410.00	99,260.00	11.8%
Hillcrest Clinic	10,315.00	96,155.00	11.4%
Lakeview Hotel Group	11,380.00	94,775.00	11.3%
Carter & Sons Roofing	10,770.00	84,195.00	10.0%
Oak Street Builders	8,105.00	70,620.00	8.4%
Delta Farm Co-op	14,340.00	66,205.00	7.9%
Sales not tied to a customer	6,880.00	55,110.00	6.6%
Valley Animal Hospital	5,635.00	46,680.00	5.5%
Total	**107,850.00**	**841,305.00**	

The three largest customers are 38.9% of revenue this year.

Spending by vendor

	Sep	Year to date	Share of year
Payroll, journal entries and other	29,298.88	243,389.27	30.8%
Gateway Medical Supply	27,038.00	220,680.00	27.9%
Ozark Safety Products	18,026.00	147,120.00	18.6%
Midwest Paper Wholesale	15,022.00	133,802.00	16.9%
Baratelli CPA & Accounting	1,705.00	15,345.00	1.9%
Show-Me Health Plan	1,415.00	12,625.00	1.6%
Riverbend Mutual Insurance	890.00	8,010.00	1.0%
City Power & Light	748.00	6,596.00	0.8%
Lakeside Telecom	265.00	2,385.00	0.3%
Total	**94,407.88**	**789,952.27**	

SUPPORTING SCHEDULE

Riverbend Supply Co.

Cash, reconciliations and loans

At September 30, 2026

Bank and credit card accounts

Account	Type	Balance	Reconciled through
Operating checking	Bank	75,282.50	September 30, 2026
Savings	Bank	0.00	September 30, 2026
Business credit card	Credit card	0.00	September 30, 2026
Euro supplier account	Bank	6,950.00	September 30, 2026

4 of 4 accounts are reconciled to the bank's statement through September 30, 2026.

Loans, notes and lines of credit

Account	Balance
Notes payable	22,694.65
Total	**22,694.65**