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Maya Brooks

Monthly Financial Package

October 2026

Issued November 21, 2026

CONFIDENTIAL

Prepared for the client and the advisors the client authorizes

Sample client. Every name and figure is hypothetical.

Prepared by Baratelli CPA & Accounting, PLLC in Baratelli Bankable

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Highlights

October 2026, with comparisons to last year

Revenue this month **$8,280** 0.0% vs. Oct last year	Net income this month **$7,698** 93.0% of revenue	Cash at month-end **$114,150** $7,698 change in the month	Revenue, year to date **$73,900** 229.3% vs. last year
Net income, year to date **$68,740** $21,054 last year	Accounts receivable **$0** about 0 days of sales	Working capital **$114,150**	Months of cash **221.2** at this year's average monthly costs
EBITDA, this month **$7,698** YTD $68,740 · last year $21,054	Operating cash flow, this month **$7,698** YTD $68,740 · last year $21,054	Capital spending, this month **$0** YTD $0	Free cash flow, this month **$7,698** YTD $68,740 · last year $21,054

Next payroll

No payroll runs through these books.

Nothing to fund for staff pay this month.

Collections

$0 collected on account

Against $0 billed in Oct

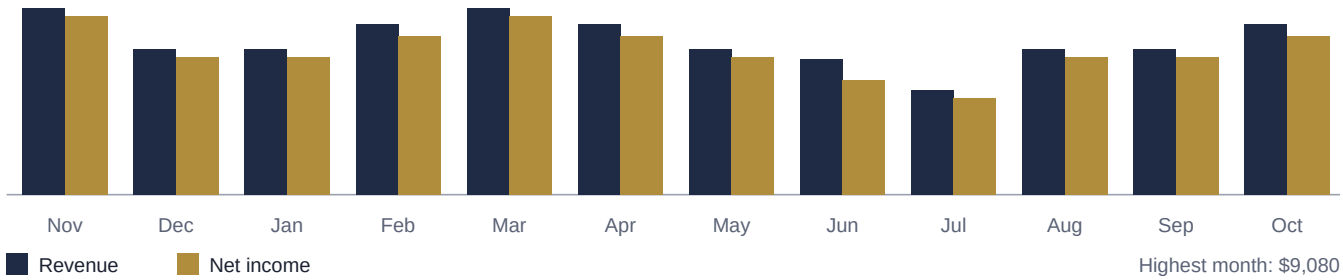
Nothing past due. Every customer is paying on time.

Income tax building up on your profit: set aside $17,185

See the owner's paycheck page

25% of $68,740 profit so far this year · on pace for $20,622 for the year · next estimate about $20,600 due 01/15/2027

Revenue and net income, last twelve months



Highest month: $9,080

From your accountant

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

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What changed this month

October 2026 compared with September 2026

THE HEADLINES

Revenue	$8,280, up $1,200 (17%) from September.
Net income	$7,698, up $1,020 (15%) from September.
Spending	$582, up $180 (45%) from September.
Cash	$114,150 at month-end, up $7,698 (7%) since September's month-end.

Where income moved

	This month	Last month	Change
Brand partnerships	$2,700	$1,500	**+$1,200**

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.

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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
$0	**$7,698**	**$110,000**
Year to date $0	Year to date $66,740	after the tax set-aside and a cushion

INCOME TAX BUILDING UP ON YOUR PROFIT

Set aside $17,185

25% of $68,740 profit so far this year

On pace for the year
$20,622 of tax
Next estimate: about $20,600 due 01/15/2027

What you took

	Oct	Year to date
No owner pay, perks or draws are marked yet. Mark them in EBITDA and SDE setup.		
Total you took	**$0**	**$0**

What the business earned for you

	Oct	Year to date
Net income	$7,698	$68,740
Add back your pay, perks and personal items	$0	$0
Add back one-time items	$0	($2,000)
Adjust for interest, taxes, depreciation, amortization	$0	$0
Your true earnings from the business	**$7,698**	**$66,740**

So far this year you have taken $0 of the $66,740 the business earned for you (0%). 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 is lowest at $110,632 in the week of January 9, 2027. Keeping a cushion of $516 (about one month of costs), cash supports taking up to $110,000 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 $68,740 of profit so far this year, about $17,185 (25%) is owed. At this pace the full year comes to about $82,488 of profit and $20,622 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.

Estimates for planning. Call us before a large distribution.

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What's ahead, and what we need from you

As of November 21, 2026

Coming up in the next 30 days

Date	What
02/01/2027	2026 Forms 1099, 1 W-9 missing

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Cash forecast: the next 13 weeks

From November 21, 2026, built from what's in the books: invoices and bills by due date, payroll, loan schedules, rent, leases and recurring items

Starts from cash at November 21, 2026, $114,150, the same as at October 31, 2026.

	Week 1 11/21	Week 2 11/28	Week 3 12/05	Week 4 12/12	Week 5 12/19	Week 6 12/26	Week 7 01/02	Week 8 01/09	Week 9 01/16	Week 10 01/23	Week 11 01/30	Week 12 02/06	Week 13 02/13
Cash at the start of the week	**114,150**	**115,660**	**119,791**	**121,922**	**123,291**	**124,801**	**128,932**	**131,063**	**110,632**	**113,342**	**113,973**	**119,604**	**120,235**
Coming in													
Scheduled contract and royalty payments	880	3,500	1,500	1,200	880	3,500	1,500	-	2,080	-	5,000	-	1,200
Expected cash sales (13-week average)	630	630	630	630	630	630	630	630	630	630	630	630	630
Going out													
Estimated income tax (required)	-	-	-	-	-	-	-	(20,600)	-	-	-	-	-
Utilities, insurance and other costs	-	-	-	(462)	-	-	-	(462)	-	-	-	-	(462)
Net change before borrowing	**1,510**	**4,130**	**2,130**	**1,368**	**1,510**	**4,130**	**2,130**	**(20,431)**	**2,710**	**630**	**5,630**	**630**	**1,368**
Cash at the end of the week	**115,660**	**119,791**	**121,922**	**123,291**	**124,801**	**128,932**	**131,063**	**110,632**	**113,342**	**113,973**	**119,604**	**120,235**	**121,604**

Lowest point: $110,632 in the week of January 9, 2027.

No minimum cash is set yet. We'll set one with you: usually one payroll plus a cushion for slow weeks.

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, loan payments, rent, leases and estimated income tax; expected operating costs are the 3-month average of costs not otherwise scheduled (payroll, inventory bought on account and depreciation are left out).

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The next two weeks, day by day

Each invoice to collect and each payment due, November 21, 2026 to December 4, 2026

Starts from cash at November 21, 2026, $114,150, the same as at October 31, 2026.

	Sat 11/21	Sun 11/22	Mon 11/23	Tue 11/24	Wed 11/25	Thu 11/26	Fri 11/27	Sat 11/28	Sun 11/29	Mon 11/30	Tue 12/01	Wed 12/02	Thu 12/03	Fri 12/04
Cash at the start of the day	**114,150**	**114,242**	**115,169**	**115,227**	**115,397**	**115,444**	**115,614**	**115,660**	**115,753**	**115,799**	**115,858**	**119,528**	**119,574**	**119,744**
Expected cash sales (average of the last 13 weeks, by day of the week)														
Expected cash sales	92	46	58	170	46	170	46	92	46	58	170	46	170	46
Other money coming in														
Credit union content deal, cleared		880												
University revenue share											3,500			
Net change before borrowing	**92**	**926**	**58**	**170**	**46**	**170**	**46**	**92**	**46**	**58**	**3,670**	**46**	**170**	**46**
Cash at the end of the day	**114,242**	**115,169**	**115,227**	**115,397**	**115,444**	**115,614**	**115,660**	**115,753**	**115,799**	**115,858**	**119,528**	**119,574**	**119,744**	**119,791**

Lowest point in the two weeks: $114,242 on November 21, 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.

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Income statement

For October 2026 and the year to date

	Oct 2026	Oct 2025	YTD 2026	YTD 2025
Revenue				
Salary and contract income	3,500.00	3,500.00	28,000.00	10,500.00
Endorsement income	2,080.00	2,080.00	20,800.00	6,240.00
Brand partnerships	2,700.00	2,700.00	18,600.00	5,700.00
Royalties	0.00	0.00	1,500.00	0.00
Appearance and performance fees	0.00	0.00	3,000.00	0.00
Merchandise income	0.00	0.00	2,000.00	0.00
Total revenue	**8,280.00**	**8,280.00**	**73,900.00**	**22,440.00**
Operating expenses				
Agent and manager fees	492.00	492.00	3,660.00	1,116.00
Training and equipment	90.00	90.00	900.00	270.00
Event and production costs	0.00	0.00	600.00	0.00
Total operating expenses	**582.00**	**582.00**	**5,160.00**	**1,386.00**
Operating income	**7,698.00**	**7,698.00**	**68,740.00**	**21,054.00**
Net income	**7,698.00**	**7,698.00**	**68,740.00**	**21,054.00**
as a share of revenue	93.0%	93.0%	93.0%	93.8%

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Balance sheet

At October 31, 2026, with last month-end and last year-end

	Oct 2026	Last month	Last year-end
Assets			
Operating checking	80,025.00	74,397.00	29,760.00
Savings	34,125.00	32,055.00	15,650.00
Total current assets	**114,150.00**	**106,452.00**	**45,410.00**
Total assets	**114,150.00**	**106,452.00**	**45,410.00**
Liabilities			
Total current liabilities	**0.00**	**0.00**	**0.00**
Total liabilities	**0.00**	**0.00**	**0.00**
Equity			
Owner's equity	9,000.00	9,000.00	9,000.00
Retained earnings	105,150.00	97,452.00	36,410.00
Total equity	**114,150.00**	**106,452.00**	**45,410.00**
Total liabilities and equity	**114,150.00**	**106,452.00**	**45,410.00**

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Statement of cash flows

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

	Oct 2026	YTD 2026
Cash flows from operating activities		
Net income	7,698.00	68,740.00
Net cash from operating activities	**7,698.00**	**68,740.00**
Cash flows from investing activities		
None	0.00	0.00
Net cash from investing activities	**0.00**	**0.00**
Cash flows from financing activities		
None	0.00	0.00
Net cash from financing activities	**0.00**	**0.00**
Net change in cash	**7,698.00**	**68,740.00**
Cash, beginning of period	106,452.00	45,410.00
Cash, end of period	**114,150.00**	**114,150.00**

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SUPPORTING SCHEDULE

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Key ratios

October 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					
Operating margin	**93.0%**	**93.0%**	93.8%	**Good**	Profit from operations before interest, other items and taxes.
Net margin	**93.0%**	**93.0%**	93.8%	**Good**	Net income as a share of revenue.
Liquidity: this month-end, and last year-end					
Current ratio					Current assets for each dollar due within a year.
Quick ratio					The same test without inventory: what could pay the bills in a hurry.
Working capital	**$114,150**		$45,410	**Good**	Current assets less current liabilities: the cushion that runs the business day to day.
Months of cash	**221.2 months**			**Good**	How many months of this year's average spending the cash on hand would cover.
Efficiency					
Days to collect	**0 days**			**Good**	Average days customers take to pay: receivables over the last three months' daily sales.
Days to pay	**0 days**			**Good**	Average days the business takes to pay its bills.
Leverage: this month-end, and last year-end					
Debt to equity	**0.00**		0.00	**Good**	Total liabilities for each dollar of equity; lenders look for this to stay steady or fall.
Loans and notes outstanding	**$0**				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.

Prepared from the books for management's use, accrual basis; substantially all disclosures are omitted. No assurance is provided.

SUPPORTING SCHEDULE

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Income statement by month

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

	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	12 months
Revenue													
Salary and contract income	3,500	3,500	3,500	3,500	3,500	3,500	3,500	-	-	3,500	3,500	3,500	35,000
Endorsement income	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	2,080	24,960
Royalties	-	-	-	-	-	-	-	-	1,500	-	-	-	1,500
Appearance and performance fees	-	-	-	-	-	-	-	3,000	-	-	-	-	3,000
Merchandise income	2,000	-	-	-	2,000	-	-	-	-	-	-	-	4,000
Brand partnerships	1,500	1,500	1,500	2,700	1,500	2,700	1,500	1,500	1,500	1,500	1,500	2,700	21,600
Total revenue	**9,080**	**7,080**	**7,080**	**8,280**	**9,080**	**8,280**	**7,080**	**6,580**	**5,080**	**7,080**	**7,080**	**8,280**	**90,060**
Operating expenses													
Agent and manager fees	312	312	312	492	312	492	312	312	312	312	312	492	4,284
Event and production costs	-	-	-	-	-	-	-	600	-	-	-	-	600
Training and equipment	90	90	90	90	90	90	90	90	90	90	90	90	1,080
Total operating expenses	**402**	**402**	**402**	**582**	**402**	**582**	**402**	**1,002**	**402**	**402**	**402**	**582**	**5,964**
Operating income	**8,678**	**6,678**	**6,678**	**7,698**	**8,678**	**7,698**	**6,678**	**5,578**	**4,678**	**6,678**	**6,678**	**7,698**	**84,096**
Net income	**8,678**	**6,678**	**6,678**	**7,698**	**8,678**	**7,698**	**6,678**	**5,578**	**4,678**	**6,678**	**6,678**	**7,698**	**84,096**

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SUPPORTING SCHEDULE

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Statement of changes in owner's equity

For the year to date ended October 31, 2026

	Owner's equity	Retained earnings	Total
Balance, December 31, 2025	**9,000.00**	**36,410.00**	**45,410.00**
Net income, year to date	0.00	68,740.00	68,740.00
Balance, October 31, 2026	**9,000.00**	**105,150.00**	**114,150.00**

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SUPPORTING SCHEDULE

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Revenue by customer and spending by vendor

The largest, October 2026 and the year to date

Revenue by customer

	Oct	Year to date	Share of year
State University Athletics (sample)	3,500.00	28,000.00	37.9%
Gold and Blue Collective (sample)	1,500.00	15,000.00	20.3%
Northside Sporting Goods (sample)	1,200.00	12,000.00	16.2%
Hometown Credit Union (sample)	880.00	8,800.00	11.9%
Campus Eats (sample)	1,200.00	3,600.00	4.9%
Hometown Youth Camp (sample)		3,000.00	4.1%
Campus Card Show (sample)		2,000.00	2.7%
College group licensing program (sample)		1,500.00	2.0%
Total	**8,280.00**	**73,900.00**	

The three largest customers are 74.4% of revenue this year, a concentration lenders and buyers will ask about.

Spending by vendor

	Oct	Year to date	Share of year
Campus Collective Advisors (sample)	492.00	3,660.00	70.9%
Camera Supply	90.00	900.00	17.4%
Hometown Rec Center		600.00	11.6%
Total	**582.00**	**5,160.00**	

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SUPPORTING SCHEDULE

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Cash and reconciliations

At October 31, 2026

Bank and credit card accounts

Account	Type	Balance	Reconciled through
Operating checking	Bank	80,025.00	October 31, 2026
Savings	Bank	34,125.00	October 31, 2026
Business credit card	Credit card	0.00	October 31, 2026

3 of 3 accounts are reconciled to the bank's statement through October 31, 2026.

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