



THE BARATELLI INSTITUTE

MENTORING AT SCALE

DUE DILIGENCE · ACCOUNTING & TAX · FAMILY OFFICE

Riverbend Supply Co.

Monthly Financial Package

September 2026

Issued October 9, 2026

Revenue this month

\$112,010

Net income this month

\$17,052

Cash at month-end

\$88,367

Institutional-grade diligence for Hometown America.

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 \$112,010 24.2% vs. Sep last year	Gross margin 42.4% 40.1% a year ago	Net income this month \$17,052 15.2% of revenue	Cash at month-end \$88,367 \$10,584 change in the month
Revenue, year to date \$855,570 13.5% vs. last year	Net income, year to date \$55,193 \$28,482 last year	Accounts receivable \$102,520 about 29 days of sales	Working capital \$166,420 4.86 current ratio
EBITDA, this month \$17,509 YTD \$56,887 · last year \$28,482	Operating cash flow, this month \$17,021 YTD \$19,809 · last year \$7,102	Capital spending, this month \$0 YTD \$0	Free cash flow, this month \$17,021 YTD \$19,809 · last year \$7,102

Next payroll

\$8,397 on October 9, 2026

Paid every two weeks; last payroll \$4,200 on 10/02/2026.

Cash at month-end covers 10.5 payrolls.

Comfortable, with collections coming in on schedule.

Collections

\$108,885 collected on account

Against \$106,600 billed in Sep · plus \$5,410 of cash sales

\$30,590 past due on 5 invoices. Call first:

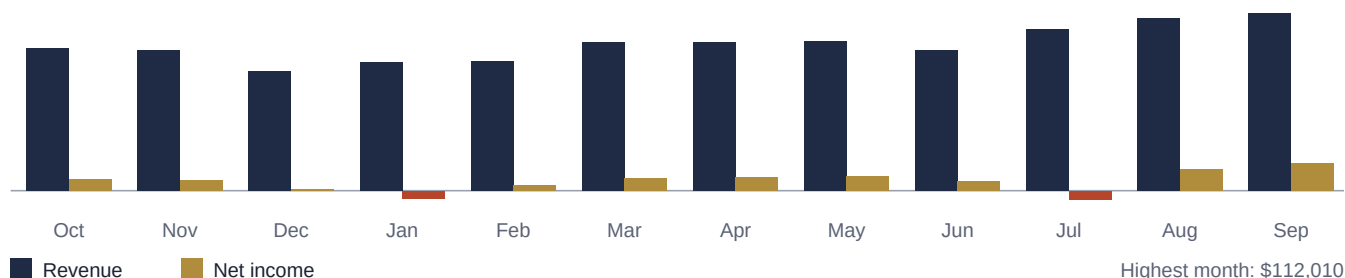
Pine Ridge Senior Living (573) 555-0110	\$7,605, 2 days
Mason County Schools (573) 555-0190	\$7,440, 2 days
Delta Farm Co-op (573) 555-0142	\$7,300, 24 days

Income tax building up on your profit: set aside \$3,298

[See the owner's paycheck page](#)

25% of \$55,193 profit so far this year, less \$10,500 paid · on pace for \$18,397 for the year · next estimate about \$7,900 due 01/15/2027

Revenue and net income, last twelve months



From your accountant

Revenue of \$112,010 is up 24.2% on last September, with a gross margin of 42.4%. Year-to-date net income of \$55,193 is ahead of last year's \$28,482. Cash ended the month at \$88,367, up \$10,584; we will watch collections in October.

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	\$112,010, up \$3,150 (3%) from August.
Net income	\$17,052, up \$3,419 (25%) from August.
Spending	\$94,957, down \$269 (under 1%) from August.
Cash	\$88,367 at month-end, up \$10,584 (14%) since August's month-end.
Customers owe you	\$102,520, down \$2,285 (2%) since August.

Where income moved

	This month	Last month	Change
Service revenue	\$510	\$1,020	-\$510

Where spending moved

	This month	Last month	Change
Advertising and marketing	\$450	\$835	-\$385

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

<p>You took this month</p> <p>\$10,942</p> <p>Year to date \$85,398</p>	<p>The business earned for you</p> <p>\$22,451</p> <p>Year to date \$105,785</p>	<p>Cash available to take next month</p> <p>\$46,500</p> <p>after the tax set-aside and a cushion</p>
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INCOME TAX BUILDING UP ON YOUR PROFIT

Set aside \$3,298

25% of \$55,193 profit so far this year, less \$10,500 paid

On pace for the year

\$18,397 of tax

Next estimate: about \$7,900 due 01/15/2027

What you took

	Sep	Year to date
Wages	\$4,942	\$48,898
Shareholder distributions	\$6,000	\$36,500
Total you took	\$10,942	\$85,398

What the business earned for you

	Sep	Year to date
Net income	\$17,052	\$55,193
Add back your pay, perks and personal items	\$4,942	\$48,898
Adjust for interest, taxes, depreciation, amortization	\$456	\$1,693
Your true earnings from the business	\$22,451	\$105,785

So far this year you have taken \$85,398 of the \$105,785 the business earned for you (81%). 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 and rent 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) and \$3,298 for the income tax building up, cash supports taking up to \$46,500 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 \$55,193 of profit so far this year, about \$13,798 (25%) is owed; \$10,500 has been paid in estimates, leaving \$3,298. At this pace the full year comes to about \$73,590 of profit and \$18,397 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 9, 2026

Questions for you

1. Year-end loan statement from First Community Bank showing interest paid

by 10/17/2026

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
10/12/2026	Bill due to Baratelli CPA & Accounting, \$1,705.00
10/15/2026	Bill due to City Power & Light, \$642.50
10/17/2026	Bill due to Gateway Medical Supply, \$13,165.00
10/17/2026	Bill due to Ozark Safety Products, \$8,777.00
10/17/2026	Bill due to Midwest Paper Wholesale, \$7,314.00
10/22/2026	Bill due to Midwest Paper Wholesale, \$6,000.00
11/04/2026	Bill due to Gateway Medical Supply, \$6,321.00
11/04/2026	Bill due to Ozark Safety Products, \$4,214.00
11/04/2026	Bill due to Midwest Paper Wholesale, \$3,512.00

Riverbend Supply Co.

Cash forecast: the next 13 weeks

From October 9, 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 9, 2026, not month-end cash of \$88,367 on September 30, 2026 (the balance sheet). The \$11,850 difference is the net cash that came in since month

	Week 1 10/09	Week 2 10/16	Week 3 10/23	Week 4 10/30	Week 5 11/06	Week 6 11/13	Week 7 11/20	Week 8 11/27	Week 9 12/04	Week 10 12/11	Week 11 12/18	Week 12 12/25	Week 13 01/01
Cash at the start of the week	100,217	113,071	132,480	125,518	162,784	155,245	148,831	141,869	139,637	132,097	125,683	118,721	111,759
Coming in													
Collections from customers	30,590	53,230	-	53,545	-	-	-	-	-	-	-	-	-
Expected cash sales (13-week average)	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435	1,435
Going out													
Payroll (required)	(8,397)	-	(8,397)	-	(8,397)	-	(8,397)	-	(8,397)	-	(8,397)	(8,397)	-
Loan payments (required)	(577)	-	-	-	(577)	-	-	-	(577)	-	-	-	-
Expected operating costs (3-month average)	(7,849)	-	-	-	-	(7,849)	-	-	-	(7,849)	-	-	-
Owner draws (recent average)	-	-	-	(3,667)	-	-	-	(3,667)	-	-	-	-	(3,667)
Bills to pay	(2,347)	(35,256)	-	(14,047)	-	-	-	-	-	-	-	-	-
Net change before borrowing	12,854	19,409	(6,962)	37,266	(7,539)	(6,414)	(6,962)	(2,232)	(7,539)	(6,414)	(6,962)	(6,962)	(2,232)
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	113,071	132,480	125,518	162,784	155,245	148,831	141,869	139,637	132,097	125,683	118,721	111,759	109,527

Lowest point: \$109,527 in the week of January 1, 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

10/09	Forklift loan, First Community Bank	577 required	10/17	Bill B-4151 Gateway Medical Supply	13,165
10/09	Payroll (every two weeks)	8,397 required	10/17	Bill B-4153 Ozark Safety Products	8,777
10/12	Bill K-2291 Baratelli CPA & Accounting	1,705	10/17	Bill B-4155 Midwest Paper Wholesale	7,314
10/15	Bill CPL-0912 City Power & Light	642	10/22	Bill MPW-90144 Midwest Paper Wholesale	6,000
10/15	Expected operating costs (rent, utilities and...)	7,849			

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).

Riverbend Supply Co.

The next two weeks, day by day

Each invoice to collect and each payment due, October 9, 2026 to October 22, 2026

Starts from today's cash in the books, \$100,217 on October 9, 2026, not month-end cash of \$88,367 on September 30, 2026 (the balance sheet). The \$11,850 difference is the net cash that came in since month

	Fri 10/09	Sat 10/10	Sun 10/11	Mon 10/12	Tue 10/13	Wed 10/14	Thu 10/15	Fri 10/16	Sat 10/17	Sun 10/18	Mon 10/19	Tue 10/20	Wed 10/21	Thu 10/22
Cash at the start of the day	100,217	121,833	123,268	123,268	121,563	121,563	121,563	113,071	113,071	92,230	92,230	92,230	92,230	138,480
Collect from customers														
Delta Farm Co-op · INV-1042			24 days late · (573) 555-0142											
Delta Farm Co-op · INV-11352			2 days late · (573) 555-0142											
Pine Ridge Senior Living · INV-1...			2 days late · (573) 555-0110											
Mason County Schools · INV-11...			2 days late · (573) 555-0190											
Carter & Sons Roofing · INV-11...			2 days late · (573) 555-0165											
Oak Street Builders · INV-1043			(573) 555-0177							6,980				
Hillcrest Clinic · INV-11351													5,205	
Delta Farm Co-op · INV-11353			(573) 555-0142										3,715	
Oak Street Builders · INV-11355			(573) 555-0177										4,435	
Pine Ridge Senior Living · INV-11357			(573) 555-0110										6,465	
Mason County Schools · INV-11359			(573) 555-0190										7,905	
Valley Animal Hospital · INV-11361			(573) 555-0124										2,610	
Carter & Sons Roofing · INV-11363			(573) 555-0165										4,680	
Northside Urgent Care · INV-11365			(573) 555-0131										5,955	
Lakeview Hotel Group · INV-11367			(573) 555-0158										5,280	
Expected cash sales (average of the last 13 weeks, by day of the week)														
Expected cash sales		1,435							1,435					
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-4151									(13,165)					
Ozark Safety Products · B-4153									(8,777)					
Midwest Paper Wholesale · B-4155									(7,314)					
Midwest Paper Wholesale · MPW-90144														(6,000)
Other payments														
Expected operating costs (rent, utilities and regular bills; 3-mo...							(7,849)							

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

Riverbend Supply Co.

The next two weeks, day by day (continued)

	Fri 10/09	Sat 10/10	Sun 10/11	Mon 10/12	Tue 10/13	Wed 10/14	Thu 10/15	Fri 10/16	Sat 10/17	Sun 10/18	Mon 10/19	Tue 10/20	Wed 10/21	Thu 10/22
Net change before borrowing	21,615	1,435	0	(1,705)	0	0	(8,491)	0	(20,841)	0	0	0	46,250	(6,000)
Borrow on the line of credit														
Repay the line of credit														
Owed on the line, end of day														
Cash at the end of the day	121,833	123,268	123,268	121,563	121,563	121,563	113,071	113,071	92,230	92,230	92,230	92,230	138,480	132,480

Lowest point in the two weeks: \$92,230 on October 17, 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	111,500.00	90,095.00	850,850.00	749,255.00
Service revenue	510.00	115.00	4,720.00	4,405.00
Total revenue	112,010.00	90,210.00	855,570.00	753,660.00
Cost of revenue				
Cost of goods sold	64,512.00	54,058.00	511,620.00	449,552.00
Gross profit	47,498.00	36,152.00	343,950.00	304,108.00
as a share of revenue	42.4%	40.1%	40.2%	40.4%
Operating expenses				
Advertising and marketing	450.00	530.00	4,420.00	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	312.45	245.00	1,597.45	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	470.00	205.00	3,215.00	2,570.00
Utilities	642.50	748.00	6,490.50	6,596.00
Wages	19,768.00	19,171.00	195,595.00	185,502.00
Payroll taxes	1,191.00	1,145.00	11,750.00	11,298.00
Employee benefits	1,415.00	1,390.00	12,615.00	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	30,305.62	29,139.00	288,329.62	275,626.00
Operating income	17,192.38	7,013.00	55,620.38	28,482.00
Other income (expense)				
Interest expense	(139.76)	0.00	(427.15)	0.00
Net income	17,052.62	7,013.00	55,193.23	28,482.00
as a share of revenue	15.2%	7.8%	6.5%	3.8%

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	81,417.50	70,833.45	126,363.45
Euro supplier account	6,950.00	6,950.00	0.00
Accounts receivable	102,520.00	104,805.00	56,350.00
Inventory	18,600.00	18,600.00	18,600.00
Total current assets	209,487.50	201,188.45	201,313.45
Equipment	32,000.00	32,000.00	8,000.00
Accumulated depreciation	(1,266.67)	(950.00)	0.00
Property and equipment, net	30,733.33	31,050.00	8,000.00
Other assets			
Due from Riverbend Properties LLC (related party)	20,000.00	20,000.00	0.00
Total other assets	20,000.00	20,000.00	0.00
Total assets	260,220.83	252,238.45	209,313.45
Liabilities			
Accounts payable	37,603.50	40,236.00	28,084.00
Current portion of long-term debt	5,463.83	5,431.02	0.00
Total current liabilities	43,067.33	45,667.02	28,084.00
Notes payable	22,694.65	23,132.39	0.00
Less current portion	(5,463.83)	(5,431.02)	0.00
Total long-term liabilities	17,230.82	17,701.37	0.00
Total liabilities	60,298.15	63,368.39	28,084.00
Equity			
Owner's equity	184,791.45	184,791.45	184,791.45
Shareholder distributions	(96,500.00)	(90,500.00)	(60,000.00)
Retained earnings	111,631.23	94,578.61	56,438.00
Total equity	199,922.68	188,870.06	181,229.45
Total liabilities and equity	260,220.83	252,238.45	209,313.45

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	17,052.62	55,193.23
Depreciation and amortization	316.67	1,266.67
Change in accounts receivable	2,285.00	(46,170.00)
Change in accounts payable	(2,632.50)	9,519.50
Net cash from operating activities	17,021.79	19,809.40
Cash flows from investing activities		
Investments and advances made	0.00	(20,000.00)
Net cash from investing activities	0.00	(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	10,584.05	(37,995.95)
Cash, beginning of period	77,783.45	126,363.45
Cash, end of period	88,367.50	88,367.50
Supplemental cash flow information		
Interest paid	139.76	427.15
Non-cash investing and financing		
Electric forklift, financed by First Community Bank: acquired with Notes payable	0.00	24,000.00

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	111,500	105,000	6,500	850,850	913,000	(62,150)
Service revenue	510	800	(290)	4,720	7,200	(2,480)
Total revenue	112,010	105,800	6,210	855,570	920,200	(64,630)
Cost of revenue						
Cost of goods sold	64,512	65,100	588	511,620	566,100	54,480
Total cost of revenue	64,512	65,100	588	511,620	566,100	54,480
Operating expenses						
Advertising and marketing	450	500	50	4,420	4,200	(220)
Bank and merchant fees	70	-	(70)	350	-	(350)
Insurance	890	900	10	8,010	8,000	(10)
Office supplies	312	-	(312)	1,597	-	(1,597)
Professional fees	1,705	-	(1,705)	15,345	-	(15,345)
Rent	2,500	2,600	100	22,500	23,000	500
Repairs and maintenance	470	300	(170)	3,215	2,700	(515)
Utilities	642	700	57	6,490	6,300	(190)
Wages	19,768	24,200	4,432	195,595	210,100	14,505
Payroll taxes	1,191	1,600	409	11,750	13,700	1,950
Employee benefits	1,415	1,500	85	12,615	12,800	185
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	30,305	32,300	1,994	288,329	280,800	(7,529)
Other expenses						
Interest expense	139	-	(139)	427	-	(427)
Total other expenses	139	-	(139)	427	-	(427)
Net income	17,052	8,400	8,652	55,193	73,300	(18,106)

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	6,550.00	10,535.00				17,085.00
Mason County Schools	15,345.00					15,345.00
Pine Ridge Senior Living	14,070.00					14,070.00
Oak Street Builders	11,415.00					11,415.00
Northside Urgent Care	11,110.00					11,110.00
Lakeview Hotel Group	10,440.00					10,440.00
Hillcrest Clinic	10,355.00					10,355.00
Carter & Sons Roofing	10,090.00					10,090.00
and 1 more						
Total	91,985.00	10,535.00	0.00	0.00	0.00	102,520.00

Nothing is more than 60 days past due.

Accounts payable

	Current	1-30	31-60	61-90	Over 90	Total
Midwest Paper Wholesale	13,314.00					13,314.00
Gateway Medical Supply	13,165.00					13,165.00
Ozark Safety Products	8,777.00					8,777.00
Baratelli CPA & Accounting	1,705.00					1,705.00
City Power & Light	642.50					642.50
Total	37,603.50	0.00	0.00	0.00	0.00	37,603.50

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	42.4%	40.2%	40.4%	Okay	What's left of each sales dollar after the direct cost of the work or goods.
Operating margin	15.3%	6.5%	3.8%	Okay	Profit from operations before interest, other items and taxes.
Net margin	15.2%	6.5%	3.8%	Okay	Net income as a share of revenue.
Liquidity: this month-end, and last year-end					
Current ratio	4.86		7.17	Good	Current assets for each dollar due within a year.
Quick ratio	4.43		6.51	Good	The same test without inventory: what could pay the bills in a hurry.
Working capital	\$166,420		\$173,229	Good	Current assets less current liabilities: the cushion that runs the business day to day.
Months of cash	1.0 months			Watch it	How many months of this year's average spending the cash on hand would cover.
Efficiency					
Days to collect	29 days			Good	Average days customers take to pay: receivables over the last three months' daily sales.
Days to pay	13 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	0.30		0.15	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	89,230	87,720	74,890	80,365	81,280	93,000	93,225	93,840	88,130	101,670	107,840	111,500	1,102,690
Service revenue	610	640	550	360	595	445	510	710	380	190	1,020	510	6,520
Total revenue	89,840	88,360	75,440	80,725	81,875	93,445	93,735	94,550	88,510	101,860	108,860	112,010	1,109,210
Cost of revenue													
Cost of goods sold	53,538	52,632	44,934	48,218	48,768	55,800	55,934	56,304	52,880	64,760	64,444	64,512	662,724
Gross profit	36,302	35,728	30,506	32,507	33,107	37,645	37,801	38,246	35,630	37,100	44,416	47,498	446,486
Operating expenses													
Advertising and marketing	500	345	505	365	555	575	355	395	500	390	835	450	5,770
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	205	200	125	312	2,087
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	165	385	460	470	4,180
Utilities	646	646	714	748	714	646	612	646	782	850	850	642	8,496
Wages	19,216	19,261	19,307	26,945	19,421	19,467	19,513	19,559	19,605	31,595	19,722	19,768	253,379
Payroll taxes	1,149	1,153	1,155	1,740	1,165	1,168	1,171	1,175	1,179	1,774	1,187	1,191	15,207
Employee benefits	1,360	1,360	1,400	1,400	1,420	1,360	1,380	1,380	1,415	1,405	1,440	1,415	16,735
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	28,911	29,030	29,346	37,438	29,340	29,506	29,301	29,305	29,872	42,620	30,640	30,305	375,616
Operating income	7,391	6,698	1,160	(4,931)	3,767	8,139	8,500	8,941	5,757	(5,520)	13,775	17,192	70,869
Other income (expense)													
Interest expense	-	-	-	-	-	-	-	-	-	(145)	(142)	(139)	(427)
Net income	7,391	6,698	1,160	(4,931)	3,767	8,139	8,500	8,941	5,757	(5,665)	13,632	17,052	70,442

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	184,791.45	(60,000.00)	56,438.00	181,229.45
Net income, year to date	0.00	0.00	55,193.23	55,193.23
Distributions and draws	0.00	(36,500.00)	0.00	(36,500.00)
Balance, September 30, 2026	184,791.45	(96,500.00)	111,631.23	199,922.68

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	15,345.00	117,850.00	13.8%
Pine Ridge Senior Living	14,070.00	111,645.00	13.0%
Northside Urgent Care	11,110.00	99,320.00	11.6%
Hillcrest Clinic	10,355.00	95,085.00	11.1%
Lakeview Hotel Group	10,440.00	94,160.00	11.0%
Oak Street Builders	22,650.00	85,420.00	10.0%
Carter & Sons Roofing	10,090.00	83,810.00	9.8%
Delta Farm Co-op	6,550.00	65,905.00	7.7%
Sales not tied to a customer	5,410.00	55,185.00	6.5%
Valley Animal Hospital	5,990.00	47,190.00	5.5%
Total	112,010.00	855,570.00	

The three largest customers are 38.4% of revenue this year.

Spending by vendor

	Sep	Year to date	Share of year
Payroll, journal entries and other	25,527.88	247,761.27	31.0%
Gateway Medical Supply	26,330.00	220,756.00	27.6%
Ozark Safety Products	17,554.00	147,172.00	18.4%
Midwest Paper Wholesale	20,628.00	139,842.00	17.5%
Baratelli CPA & Accounting	1,705.00	15,345.00	1.9%
Show-Me Health Plan	1,415.00	12,615.00	1.6%
Riverbend Mutual Insurance	890.00	8,010.00	1.0%
City Power & Light	642.50	6,490.50	0.8%
Lakeside Telecom	265.00	2,385.00	0.3%
Total	94,957.38	800,376.77	

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	81,417.50	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

SUPPORTING SCHEDULE

Riverbend Supply Co.

Covenant compliance certificate

Forklift loan, First Community Bank · for the period ended September 30, 2026

Balance at period end

\$22,694.65

Rate

7.25% fixed

Matures

June 9, 2030

Financial covenants

Covenant	Tested	Test date	Required	Actual	Result
Debt service coverage (EBITDA basis)	Quarterly	09/30/2026	at least 1.25×	10.41×	Met
Current ratio	Quarterly	09/30/2026	at least 1.20×	4.86×	Met

Debt service coverage is EBITDA for the twelve months ended on the test date divided by a year of scheduled loan payments, interest and principal. The current ratio is current assets divided by current liabilities, including the current portion of long-term debt.

Reporting due to the lender

Quarterly statements for the quarter ended 09/30/2026	November 14, 2026
Annual financial statements for the year ended 12/31/2026	April 30, 2027
Quarterly statements for the quarter ended 03/31/2027	May 15, 2027
Annual financial statements for the year ended 12/31/2027	April 29, 2028

Certification

The undersigned, an authorized officer of Riverbend Supply Co., certifies to First Community Bank that: (1) the financial covenants above were calculated from the borrower's books and records as of the dates shown, in accordance with the loan agreement; (2) the borrower is in compliance with each financial covenant tested; and (3) to the best of the undersigned's knowledge, no other default or event of default has occurred and is continuing, except as disclosed in writing to the lender.

Signature

Name and title

Date

Calculated by Baratelli CPA & Accounting, PLLC from the books closed for September 2026. The certification is the borrower's; the officer signs it before it goes to the lender.