

3 YEAR FINANCIAL PROJECTION

Jan 2024 - Dec 2024

Jan 2025 - Dec 2025

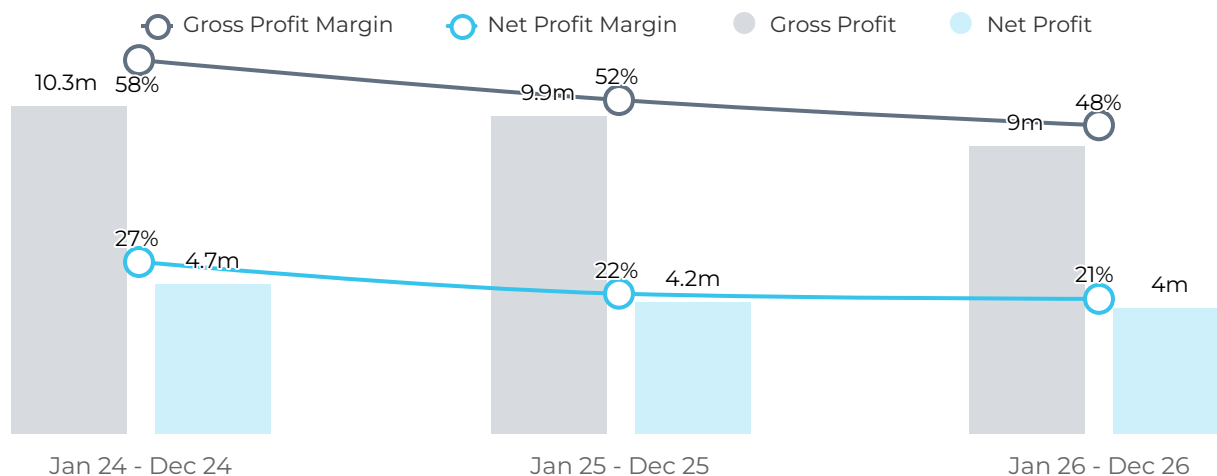
Jan 2026 - Dec 2026

QBO Developer LLC



Key Numbers

Profitability



Multi-Year Projection KPIs

	Jan 24 - Dec 24	Jan 25 - Dec 25		Jan 26 - Dec 26	
PROFITABILITY	YEAR 1	YEAR 2	TREND	YEAR 3	TREND
Total Income	17,686,897	19,114,081	▲ 8.07%	18,837,944	▼ -1.44%
Net Profit	4,728,986	4,168,783	▼ -11.85%	3,957,408	▼ -5.07%
Gross Profit Margin	58.11%	51.91%	▼ -10.67%	47.99%	▼ -7.55%
Net Profit Margin	26.74%	21.81%	▼ -18.43%	21.01%	▼ -3.68%
% Expense to Income	72.90%	77.86%	▲ 6.80%	78.65%	▲ 1.02%

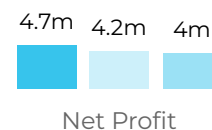
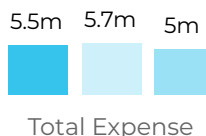
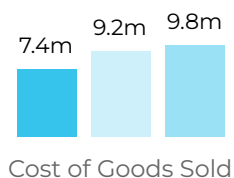
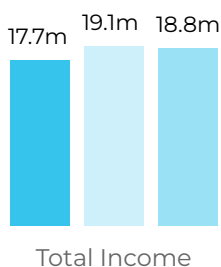
	Jan 24 - Dec 24	Jan 25 - Dec 25		Jan 26 - Dec 26	
LIQUIDITY	YEAR 1	YEAR 2	TREND	YEAR 3	TREND
Working Capital	8,143,737	11,292,520	▲ 38.67%	8,581,091	▼ -24.01%
Current Ratio	8.25	13.00	▲ 57.60%	90.03	▲ 592.75%
Quick Ratio	5.25	9.85	▲ 87.60%	58.76	▲ 496.35%
Months Cash on Hand	5.49	7.46	▲ 35.78%	4.57	▼ -38.67%
Cash Flow Margin	24.76%	22.98%	▼ -7.19%	16.23%	▼ -29.38%

	Jan 24 - Dec 24	Jan 25 - Dec 25		Jan 26 - Dec 26	
EFFICIENCY	YEAR 1	YEAR 2	TREND	YEAR 3	TREND
Debt to Equity	9.65%	5.38%	▼ -44.27%	0.43%	▼ -91.97%
Equity to Assets	91.20%	94.90%	▲ 4.05%	99.57%	▲ 4.92%
Return on Equity	24.43%	17.72%	▼ -27.47%	17.71%	▼ -0.02%
Return on Assets	22.28%	16.81%	▼ -24.53%	17.64%	▲ 4.90%

Profit & Loss

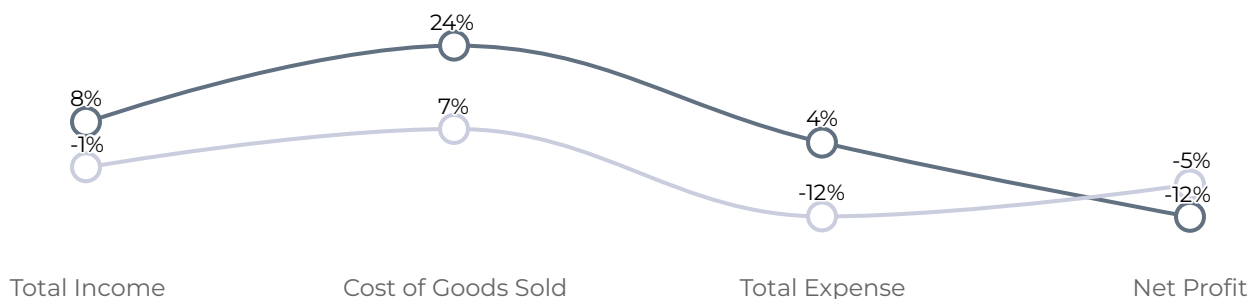
Summary

● Jan 24 - Dec 24 ● Jan 25 - Dec 25 ● Jan 26 - Dec 26



Growth rates

○ Jan 25 - Dec 25 ○ Jan 26 - Dec 26

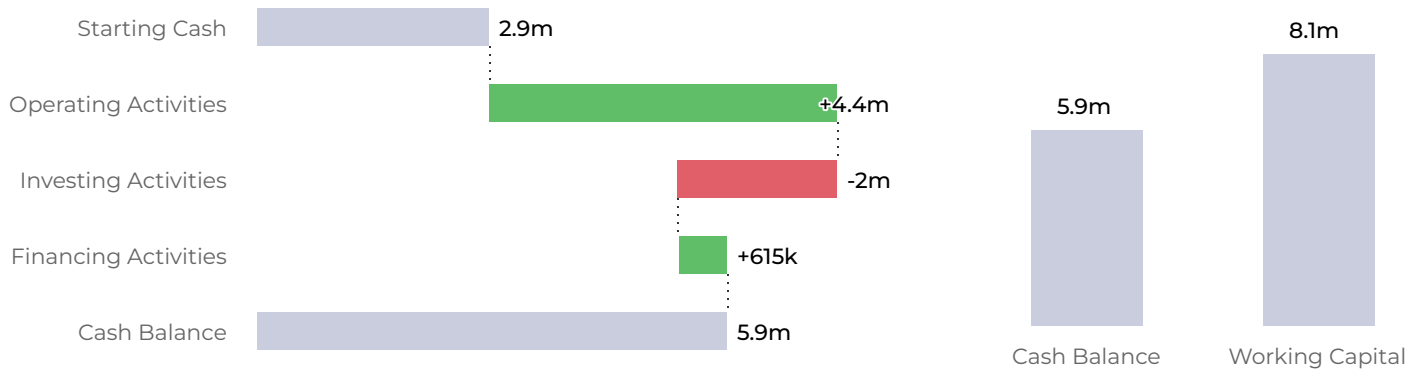


Profit & Loss

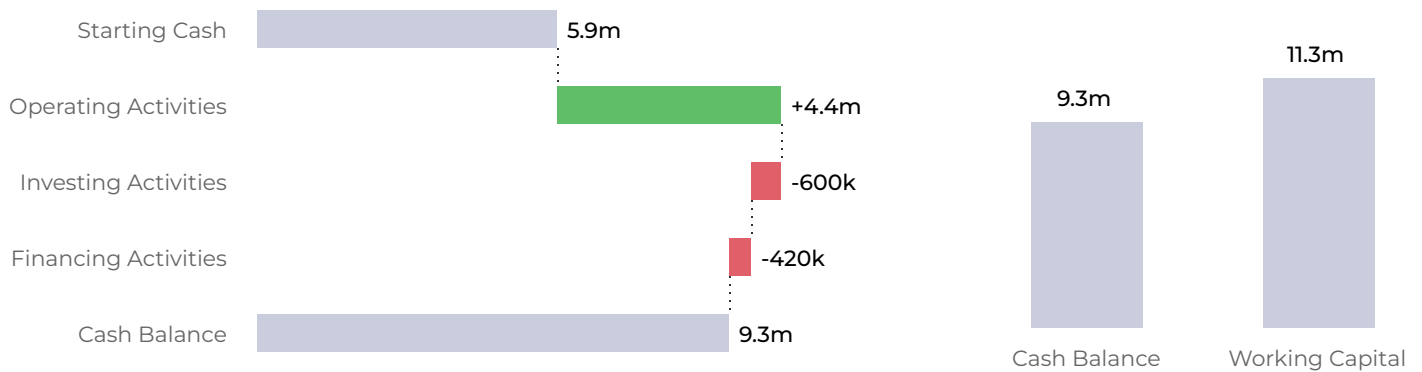
	Jan 24 - Dec 24	Jan 25 - Dec 25		Jan 26 - Dec 26		
Total Income	17,686,897	19,114,081	▲ 1,427,184 ▲ 8.07%	18,837,944	▼ -276,136 ▼ -1.44%	
Cost of Goods Sold	7,408,517	9,191,798	▲ 1,783,281 ▲ 24.07%	9,796,823	▲ 605,024 ▲ 6.58%	
Gross Profit	10,278,380	9,922,283	▼ -356,097 ▼ -3.46%	9,041,122	▼ -881,161 ▼ -8.88%	
Gross Profit Margin	58%	52%	-6%	48%	-4%	
Total Expense	5,485,748	5,689,853	▲ 204,105 ▲ 3.72%	5,020,067	▼ -669,786 -11.77%	
Net Profit	4,728,986	4,168,783	▼ -560,202 ▼ -11.85%	3,957,408	▼ -211,375 ▼ -5.07%	
Net Profit Margin	27%	22%	▼ -5%	21%	▼ -1%	

Cash Flow

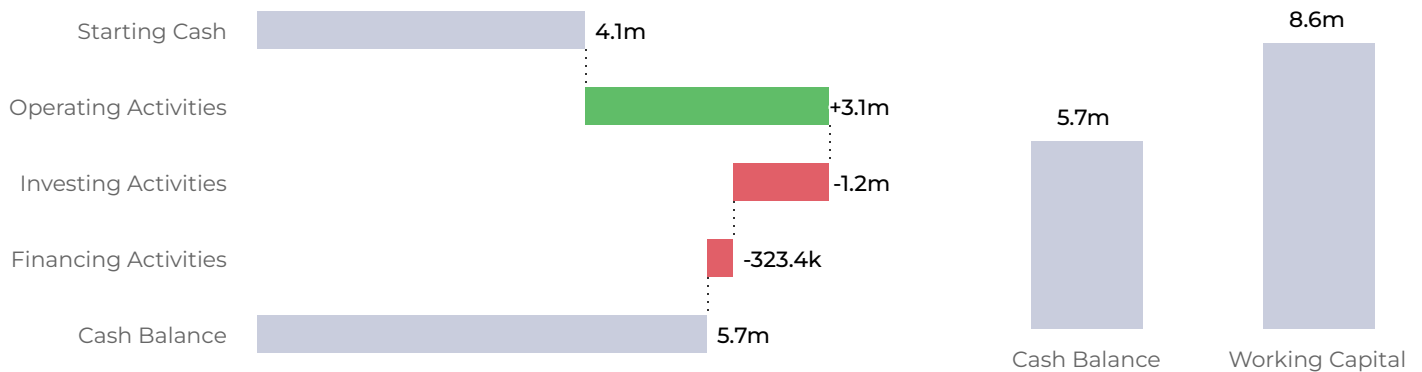
Jan 2024 - Dec 2024



Jan 2025 - Dec 2025



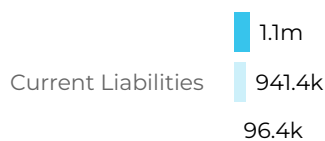
Jan 2026 - Dec 2026



Balance Sheet

Assets

Liabilities & Equity



● Jan 24 - Dec 24
● Jan 25 - Dec 25
● Jan 26 - Dec 26

● Jan 24 - Dec 24
● Jan 25 - Dec 25
● Jan 26 - Dec 26

Balance Sheet

	Jan 24 - Dec 24	Jan 25 - Dec 25		Jan 26 - Dec 26	
Assets	21,226,190	24,792,423	▲ 3,566,234 ▲ 16.80%	22,435,994	▼ -2,356,429 ▼ -9.50%
Current Assets	9,267,675	12,233,908	▲ 2,966,234 ▲ 32.01%	8,677,479	▼ -3,556,429 ▼ -29.07%
Fixed Assets	10,540,538	11,140,538	▲ 600,000 ▲ 5.69%	12,340,538	▲ 1,200,000 ▲ 10.77%
Other Assets	1,417,977	1,417,977		1,417,977	
Liabilities	1,867,363	1,264,813	▼ -602,550 ▼ -32.27%	96,388	▼ -1,168,425 ▼ -92.38%
Current Liabilities	1,123,938	941,388	▼ -182,550 ▼ -16.24%	96,388	▼ -845,000 ▼ -89.76%
Long-Term Liabilities	743,425	323,425	▼ -420,000 ▼ -56.50%		▼ -323,425 ▼ -100.00%
Equity	19,358,827	23,527,610	▲ 4,168,784 ▲ 21.53%	22,339,606	▼ -1,188,004 ▼ -5.05%

Profit and Loss

QBO Developer LLC



	Jan 24 - Dec 24	Jan 25 - Dec 25	Under/ Over	%	Jan 26 - Dec 26	Under/ Over	%
Income							
Billable Expense Income	\$1,806,244	\$1,860,431	\$54,187	3%	\$1,916,244	\$55,813	3%
Discounts given	180,624	186,043	5,419	3%	191,624	5,581	3%
Sales	1,200,000	1,200,000			1,200,000		
Sales of Product Income	4,021,943	4,410,179	388,236	10%	4,513,225	103,047	2%
Services	9,500,000	10,450,000	950,000	10%	9,979,200	-470,800	-5%
Uncategorized Income	978,085	1,007,428	29,343	3%	1,037,650	30,223	3%
Total Income	17,686,897	19,114,081	1,427,184	8%	18,837,944	-276,136	-1%
Cost of Goods Sold							
Supplies, Materials, and Labor							
Cost of labor - COGS	3,363,520	2,953,782	-409,738	-12%	3,185,005	231,223	8%
Equipment rental - COGS	300,000	2,500,000	2,200,000	733%	2,500,000		
Supplies & materials - COGS	3,744,997	3,738,016	-6,981	0%	4,111,818	373,802	10%
Total Supplies, Materials, and Labor	7,408,517	9,191,798	1,783,281	24%	9,796,823	605,024	7%
Total Cost of Goods Sold	7,408,517	9,191,798	1,783,281	24%	9,796,823	605,024	7%
Gross Profit	10,278,380	9,922,283	-356,097	-3%	9,041,122	-881,161	-9%
Expense							
Advertising & marketing							
Social media	163,436	179,780	16,344	10%	197,757	17,978	10%
Website ads	500,000	500,000			500,000		
Total Advertising & marketing	898,631	914,975	16,344	2%	932,953	17,978	2%
Business licenses	93,354	98,022	4,668	5%	102,923	4,901	5%
Commissions & fees	145,000	145,000			145,000		
Contract labor	251,812	251,812			251,812		
Employee benefits	283,972	283,972			283,972		
Total Employee benefits	283,972	283,972			283,972		
General business expenses							
Bank fees & service charges	121,471	100,000	-21,471	-18%	121,471	21,471	21%
Memberships & subscriptions	257,737	434,062	176,325	68%		-434,062	-100%
Total General business expenses	379,208	534,062	154,854	41%	121,471	-412,591	-77%
Insurance	182,879	182,879			182,879		
Total Insurance	182,879	182,879			182,879		
Interest paid							
Business loan interest	3,004	6,008	3,004	100%	6,008		
Total Interest paid	3,004	6,008	3,004	100%	6,008		
Legal & accounting services							
Accounting fees	14,832	14,832			14,832		
Legal fees	334,943	351,690	16,747	5%	369,275	17,585	5%
Total Legal & accounting services	456,106	472,853	16,747	4%	490,438	17,585	4%
Meals							
Meals with clients	20,085	20,085			20,085		
Total Meals	20,085	20,085			20,085		
Office expenses							
Merchant account fees	319,751	320,585	835	0%		-320,585	-100%
Printing & photocopying	81,272	81,272			81,272		
Software & apps	23,960	23,960			23,960		
Total Office expenses	601,397	602,232	835	0%	281,646	-320,585	-53%

Profit and Loss

QBO Developer LLC



	Jan 24 - Dec 24	Jan 25 - Dec 25	Under/ Over	%	Jan 26 - Dec 26	Under/ Over	%
Payroll expenses	169,697	169,697			169,697		
Payments to partners	146,247	124,974	-21,273	-15%	146,247	21,273	17%
Salaries & wages	384,571	500,000	115,429	30%	384,571	-115,429	-23%
Total Payroll expenses	700,514	794,671	94,156	13%	700,514	-94,156	-12%
Rent	130,507	130,507			130,507		
Equipment rental	127,756	127,756			127,756		
Total Rent	258,263	258,263			258,263		
Repairs & maintenance	298,347	313,264	14,917	5%	328,928	15,663	5%
Supplies	133,647	133,647			133,647		
Supplies & materials	280,000	280,000			280,000		
Total Supplies	413,647	413,647			413,647		
Uncategorized Expense	55,364	55,364			55,364		
Utilities	401,420	300,000	-101,420	-25%	401,420	101,420	34%
Internet & TV services	42,745	42,745			42,745		
Total Utilities	444,165	342,745	-101,420	-23%	444,165	101,420	30%
Total Expense	5,485,748	5,689,853	204,105	4%	5,020,067	-669,786	-12%
Net Operating Income	4,792,632	4,232,430	-560,202	-12%	4,021,055	-211,375	-5%
Other Income							
Interest earned	466,969	466,969			466,969		
Total Other Income	466,969	466,969			466,969		
Other Expense							
Depreciation	77,241	77,241			77,241		
Vehicle expenses	182,652	182,652			182,652		
Vehicle gas & fuel	270,723	270,723			270,723		
Total Vehicle expenses	453,375	453,375			453,375		
Total Other Expense	530,616	530,616			530,616		
Net Profit	\$4,728,986	\$4,168,783	-\$560,202	-12%	\$3,957,408	-\$211,375	-5%

Balance Sheet

QBO Developer LLC



	Jan 24 - Dec 24	Jan 25 - Dec 25	Under/Over	%	Jan 26 - Dec 26	Under/Over	%
Assets							
Current Assets							
Bank Accounts							
Cash	5,902,886	9,275,351	3,372,465	57%	5,663,502	-3,611,849	-39%
Total Bank Accounts	5,902,886	9,275,351	3,372,465	57%	5,663,502	-3,611,849	-39%
Accounts Receivable							
Accounts Receivable (A/R)	97,802	100,736	2,934	3%	103,758	3,022	3%
Total Accounts Receivable	97,802	100,736	2,934	3%	103,758	3,022	3%
Other Current Assets							
1111 Inventory Asset	823,146	523,980	-299,166	-36%	576,378	52,398	10%
4444 Prepaid expenses	1,188,560	1,078,560	-110,000	-9%	1,078,560		
Uncategorized Asset	1,255,281	1,255,281			1,255,281		
Total Other Current Assets	3,266,987	2,857,821	-409,166	-13%	2,910,219	52,398	2%
Total Current Assets	9,267,675	12,233,908	2,966,234	32%	8,677,479	-3,556,429	-29%
Fixed Assets							
Accumulated amortization	-4,529,877	-4,529,877			-4,529,877		
Accumulated depreciation	-1,877,910	-1,877,910			-1,877,910		
Buildings	5,258,846	5,258,846			5,258,846		
Furniture & fixtures	2,769,943	2,769,943			2,769,943		
Land	1,418,015	1,418,015			1,418,015		
Long- term office equipment	2,474,888	2,474,888			2,474,888		
Tools, machinery, and equipment	2,328,844	2,328,844			3,528,844	1,200,000	52%
Vehicles	2,697,789	3,297,789	600,000	22%	3,297,789		
Total Fixed Assets	10,540,538	11,140,538	600,000	6%	12,340,538	1,200,000	11%
Other Assets							
Patents, copyrights, & franchises	1,417,977	1,417,977			1,417,977		
Total Other Assets	1,417,977	1,417,977			1,417,977		
Total Assets	21,226,190	24,792,423	3,566,234	17%	22,435,994	-2,356,429	-10%
Liabilities and Equity							
Liabilities							
Current Liabilities							
Accounts Payable							
Accounts Payable (A/P)	18,500	18,500			18,500		
Total Accounts Payable	18,500	18,500			18,500		
Credit Card							
Total Credit Card							
Other Current Liabilities							
Customer prepayments	1,102,888	922,888	-180,000	-16%	77,888	-845,000	-92%
Short- term business loans	2,550		-2,550	-100%			
Total Other Current Liabilities	1,105,438	922,888	-182,550	-17%	77,888	-845,000	-92%
Total Current Liabilities	1,123,938	941,388	-182,550	-16%	96,388	-845,000	-90%
Long- Term Liabilities							
Long- term business loans	743,425	323,425	-420,000	-56%		-323,425	-100%
Total Long- Term Liabilities	743,425	323,425	-420,000	-56%		-323,425	-100%
Total Liabilities	1,867,363	1,264,813	-602,550	-32%	96,388	-1,168,425	-92%
Equity							

Balance Sheet

QBO Developer LLC



	Jan 24 - Dec 24	Jan 25 - Dec 25	Under/ Over	%	Jan 26 - Dec 26	Under/ Over	%
Net Income	4,728,986	4,168,784	-560,202	-12%	3,957,408	-211,375	-5%
Opening balance equity	6,598,020	6,598,020			6,598,020		
Retained Earnings	8,031,821	12,760,807	4,728,986	59%	11,784,178	-976,629	-8%
Total Equity	19,358,827	23,527,610	4,168,784	22%	22,339,606	-1,188,004	-5%
Total Liabilities and Equity	21,226,190	24,792,423	3,566,234	17%	22,435,994	-2,356,429	-10%

Cash Flow

QBO Developer LLC



	Jan 24 - Dec 24	Jan 25 - Dec 25	Under/ Over	%	Jan 26 - Dec 26	Under/ Over	%
Operating Activities							
Net Income	4,728,986	4,168,783	-560,202	-12%	3,957,408	-211,375	-5%
Adjustments to Net Income							
1111 Inventory Asset	-74,831	299,166	373,997	500%	-52,398	-351,564	-118%
4444 Prepaid expenses	110,000	110,000			-110,000	-110,000	-100%
Accounts Receivable (A/R)		-2,934	-2,934		-3,022	-88	-3%
Customer prepayments		-180,000	-180,000		-845,000	-665,000	-369%
Lines of credit		0	0		0	0	-100%
Short- term business loans	-385,000	-2,550	382,450	99%		2,550	100%
Total Adjustments to Net Income	-349,831	223,682	573,513	164%	-900,420	-1,124,102	-503%
Total Operating Activities	4,379,154	4,392,465	13,311	0%	3,056,988	-1,335,477	-30%
Investing Activities							
Buildings	-1,000,000		1,000,000	100%			
Long- term office equipment	-500,000		500,000	100%			
Tools, machinery, and equipment	-500,000		500,000	100%	-1,200,000	-1,200,000	
Vehicles		-600,000	-600,000			600,000	100%
Total Investing Activities	-2,000,000	-600,000	1,400,000	70%	-1,200,000	-600,000	-100%
Financing Activities							
Long- term business loans	615,000	-420,000	-1,035,000	-168%	-323,425	96,575	23%
Total Financing Activities	615,000	-420,000	-1,035,000	-168%	-323,425	96,575	23%
Net Cash Increase For Period	2,994,154	3,372,465	378,311	13%	1,533,563	-1,838,902	-55%