

BETTER HOMES
PROJECTED PROFIT OR LOSS STATEMENT
YTD-5

	2023	2024	2025	2026	2027
<u>Revenues</u>					
Simple tasks	\$ 67,200	\$ 81,312	\$ 97,574	\$ 116,276	\$ 137,743
Small Projects	\$ 180,000	\$ 198,000	\$ 217,800	\$ 239,580	\$ 263,538
Mid Sized projects	\$ 120,000	\$ 132,000	\$ 145,200	\$ 159,720	\$ 175,692
Advertisement Sold	\$ 4,000	\$ 10,500	\$ 22,050	\$ 27,783	\$ 36,465
Total Revenues	\$ 371,200	\$ 421,812	\$ 482,624	\$ 543,359	\$ 613,438
<u>Operating Expenses</u>					
Billing Expenses	\$ 8,400	\$ 8,820	\$ 9,261	\$ 9,724	\$ 10,210
Advertising & Marketing	\$ 25,000	\$ 26,250	\$ 27,563	\$ 28,941	\$ 30,388
Employees Salaries, Benefits & Wages	\$ 252,000	\$ 264,600	\$ 277,830	\$ 291,722	\$ 306,308
Board Members Salaries, Benefits & Wages	\$ 42,000	\$ 44,100	\$ 46,305	\$ 48,620	\$ 51,051
Other expense 1 / Laptops	\$ 11,000	\$ 11,550	\$ 12,128	\$ 12,734	\$ 13,371
Other expense 2 / Phones	\$ 13,200	\$ 13,860	\$ 14,553	\$ 15,281	\$ 16,045
Other expense 3 / Web & App creation & Maintainance	\$ 36,000	\$ 37,800	\$ 39,690	\$ 41,675	\$ 43,758
Telecommunication & Servers	\$ 12,000	\$ 12,600	\$ 13,230	\$ 13,892	\$ 14,586
Loan Interest (L)	\$ 1,350	\$ 1,350	\$ 1,350	\$ 1,350	\$ 1,350
Loan Interest (S)	\$ 4,000	\$ -	\$ -	\$ -	\$ -
Depreciation	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Total Operating Expenses	\$ 405,950	\$ 421,930	\$ 442,909	\$ 464,937	\$ 488,066
Profit or loss From Operations	\$ (34,750)	\$ (118)	\$ 39,715	\$ 78,422	\$ 125,371
Interest Income	\$ -	\$ -	\$ 3,972	\$ 7,842	\$ 12,537
Net Profit or Loss	\$ (34,750)	\$ (118)	\$ 43,687	\$ 86,264	\$ 137,909

**BETTER HOMES
PROJECTED BALANCE SHEET
YTD-5**

ASSETS	2023	2024	2025	2026	2027
NON-CURRENT ASSETS					
Property	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000
Computers	\$ 9,000	\$ 8,000	\$ 7,000	\$ 6,000	\$ 5,000
TradeMark	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
TOTAL NON-CURRENT ASSETS	\$ 154,000	\$ 153,000	\$ 152,000	\$ 151,000	\$ 150,000
CURRENT ASSETS					
Bank	\$ -	\$ -	\$ 39,715	\$ 78,422	\$ 125,371
Cash	\$ 18,560	\$ 21,091	\$ 24,131	\$ 27,168	\$ 30,672
Debtors (A/R)	\$ 30,934	\$ 35,151	\$ 40,219	\$ 45,280	\$ 51,120
Inventory	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000	\$ 10,000
Due from Director	\$ -	\$ -	\$ -	\$ 21,780	\$ 85,746
TOTAL CURRENT ASSETS	\$ 59,494	\$ 66,242	\$ 114,066	\$ 182,650	\$ 302,909
TOTAL ASSETS	\$ 213,494	\$ 219,242	\$ 266,066	\$ 333,650	\$ 452,909
LIABILITIES AND SHAREHOLDERS' EQUITY					
NON-CURRENT LIABILITIES					
Long Term Loan	\$ 80,000	\$ 60,000	\$ 40,000	\$ 20,000	\$ -
	\$ 80,000	\$ 60,000	\$ 40,000	\$ 20,000	\$ -
CURRENT LIABILITIES					
Interest Payable (L)	\$ 1,350	\$ 2,700	\$ 4,050	\$ 5,400	\$ 6,750
Interest Payable (S)	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000
Short Term Loan	\$ -	\$ -	\$ -	\$ -	\$ -
Accounts Payable	\$ 1,667	\$ 1,667	\$ 1,667	\$ 1,667	\$ 1,667
Dividend Payable	\$ -	\$ -	\$ -	\$ 50,000	\$ 50,000
Accured Expenses	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500	\$ 2,500
Other Payable	\$ 3,727	\$ 28,243	\$ 50,030	\$ -	\$ -
TOTAL CURRENT LIABILITIES	\$ 13,244	\$ 39,110	\$ 62,247	\$ 63,567	\$ 64,917
TOTAL LIABILITIES	\$ 93,244	\$ 99,110	\$ 102,247	\$ 83,567	\$ 64,917
SHAREHOLDERS' EQUITY					
Share Capital	\$ 155,000	\$ 155,000	\$ 155,000	\$ 155,000	\$ 155,000
Retained Earning	\$ -	\$ -	\$ -	\$ -	\$ -
Net Profit	\$ (34,750)	\$ (34,868)	\$ 8,819	\$ 95,083	\$ 232,992
TOTAL SHAREHOLDERS' EQUITY	\$ 120,250	\$ 120,132	\$ 163,819	\$ 250,083	\$ 387,992
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	\$ 213,494	\$ 219,242	\$ 266,066	\$ 333,650	\$ 452,909

**BETTER HOMES
PROJECTED CASH FLOWS STATEMENT
YTD-5**

	2023	2024	2025	2026	2027
CASH FLOW FROM OPERATING ACTIVITIES:					
Profit before tax	(34,750)	\$ (118)	\$ 43,687	\$ 86,264	\$ 137,909
Adjustments for:					
Depreciation	1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Loan Interest (S)	4,000	\$ -	\$ -	\$ -	\$ -
Loan Interest (L)	1,350	\$ 1,350	\$ 1,350	\$ 1,350	\$ 1,350
Cash generated before working captial changes	(28,400)	\$ 2,232	\$ 46,037	\$ 88,614	\$ 140,259
Working capital changes:					
Account Receivable	(30,934)	\$ (4,217)	\$ (5,068)	\$ (5,061)	\$ (5,840)
Due From Directors	-	\$ -	\$ -	\$ (21,780)	\$ (63,966)
Inventory	(10,000)	\$ -	\$ -	\$ -	\$ -
Accured Expenses	2,500	\$ -	\$ -	\$ -	\$ -
Account Payable	1,667	\$ -	\$ -	\$ -	\$ -
Other Payable	3,727	\$ 24,516	\$ 21,787	\$ (50,030)	\$ -
Cash generated from operations	(61,440)	\$ 22,531	\$ 62,756	\$ 11,744	\$ 70,453
Tax paid	-	\$ -	\$ -	\$ -	\$ -
Gratuity paid	-	\$ -	\$ -	\$ -	\$ -
Cash generated from operating activities	(61,440)	\$ 22,531	\$ 62,756	\$ 11,744	\$ 70,453
CASH FLOW FROM INVESTING ACTIVITIES:					
Purchases of Non-Current Assets	(155,000)	\$ -	\$ -	\$ -	\$ -
Cash used in investing activities	(155,000)	\$ -	\$ -	\$ -	\$ -
CASH FLOW FROM FINANCING ACTIVITIES:					
Share Capital	155,000	\$ -	\$ -	\$ -	\$ -
Movement in Loan (S)	-	\$ -	\$ -	\$ -	\$ -
Movement in Loan (L)	80,000	\$ (20,000)	\$ (20,000)	\$ (20,000)	\$ (20,000)
Dividend Payable	-	\$ -	\$ -	\$ 50,000	\$ -
Cash flow from financing activities	235,000	\$ (20,000)	\$ (20,000)	\$ 30,000	\$ (20,000)
Net change in cash and cash equivalents	18,560	\$ 2,531	\$ 42,756	\$ 41,744	\$ 50,453
Cash and cash equivalents at beginning of the year	-	\$ 18,560	\$ 21,091	\$ 63,847	\$ 105,590
Cash and cash equivalents at end of the year	18,560	\$ 21,091	\$ 63,847	\$ 105,590	\$ 156,043

Revenue Assumptions

Descriptions	2023	2024	2025	2026	2027
Expected anual amount of Simple Task	1680	1848	2016	2184	2352
Price of each Single Task	\$ 40	\$ 44	\$ 48	\$ 53	\$ 59
Expected anual amount of Small Projects	120	120	120	120	120
Price of each Single Task	\$ 1,500	\$ 1,650	\$ 1,815	\$ 1,996.50	\$ 2,196.15
Expected anual amount of Medium Projects	60	60	60	60	60
Price of each Single Task	\$ 2,000	\$ 2,200	\$ 2,420	\$ 2,662	\$ 2,928.20
Expected anual number of companies advertised	2	5	10	12	15
Annual Price for Advertisement service	\$ 2,000	\$ 2,100	\$ 2,205	\$ 2,315.25	\$ 2,431.01

SR No	Descriptions	Amount	Yearly	Assumption
1	Expected Montly Fee for Utilities Bills	700	\$ 8,400	5% Increase Every Month
2	Expected price of each Advertisement	\$ 0.25	\$ 25,000	5% Increase Every Month
	Expected Amount of Anual Advertisments	100,000		
3	Average montly wage. (12 Months +2 months incentives)	\$ 1,800	\$ 252,000	5% Increase Every Month
	Total Number of Employees	10		
4	Average montly wage. (12 Months +2 months incentives)	\$ 3,000	\$ 42,000	5% Increase Every Month
	Total Number of Board Members	1		
5	Other expense 1 / Anual cost per Laptop.	\$ 1,000	\$ 11,000	5% Increase Every Month
6	Other expense 2 / Montly cost Phones	\$ 100	\$ 13,200	5% Increase Every Month
7	Other expense 3 / Cost of Web & App creation & Maintainance per bug fix	\$ 300	\$ 36,000	5% Increase Every Month
	Expected number of monthly bug fix	10		

Loan Working For Five Years

Total Loan			100,000
LOAN REPAYMENT	60 months	1,779	106,750
LOAN INTEREST (%)	6.75 percent	113	6,750
TOTAL			

				Interest Payable
	Total Loan	Excluding Interest	100,000	
Year-1	First Repayment Excluding Interest	1,667	20,000	1,350
			80,000	
Year-2	Second Repayment Excluding Interest	1,667	20,000	1,350
			60,000	
Year-3	Third Repayment Excluding Interest	1,667	20,000	1,350
			40,000	
Year-4	Fourth Repayment Excluding Interest	1,667	20,000	1,350
			20,000	
Year-5	Fifth Repayment Excluding Interest	1,667	20,000	1,350
			-	
			Total Interest Payable	6,750
			Calculated Interest	6,750
			No difference	-

Loan Working For Five Years

Total Loan			40,000
LOAN REPAYMENT	12 months	3,667	44,000
LOAN INTEREST (%)	10 percent	333	4,000
TOTAL			

				Interest Payable
Total Loan	Excluding Interest		40,000	
First Repayment Excluding Interest	3,333	<u>40,000</u>		4,000
		-		4,000
		No difference	<u> </u>	<u> </u>
				-

BETTER HOMES

Initial Investment

Project for 5 Years

SR. NO	Descriptions	Five Year Plan	Per Year Plan	Nature
1	Computer	\$ 10,000	\$ 2,000	Assets
2	Property	\$ 120,000	\$ 24,000	Assets
3	Trademark	\$ 25,000	\$ 5,000	Assets
4	Billing Expenses	\$ 42,000	\$ 8,400	Expense
5	Advertising & Marketing	\$ 125,000	\$ 25,000	Expense
6	Employees Salaries, Benefits & Wages	\$ 1,260,000	\$ 252,000	Expense
7	Board Members Salaries, Benefits & Wages	\$ 210,000	\$ 42,000	Expense
8	Other expense 1 / Laptops	\$ 55,000	\$ 11,000	Expense
9	Other expense 2 / Phones	\$ 66,000	\$ 13,200	Expense
10	Other expense 3 / Web & App creation & Maintainance	\$ 180,000	\$ 36,000	Expense
11	Telecommunication & Servers	\$ 60,000	\$ 12,000	Expense
	Total	\$ 2,153,000	\$ 430,600	

we or the Company needs \$100,000 to continuously realize our goals for 5 years with a bank interest rate of 6.75% and this loan will be paid to the relatives. And \$40,000 loan using for working capital Financing and this loan will be payable within a year to the bank. So I'm assuming the interest rate is 10% for short-term loans. And the remaining \$290,600 will invest or take from personal savings or the Owner's money or family.

Loan from Relatives	100,000
Loan from Bank	40000
Total Loan	140,000
First Year Plan	\$ 430,600
Total Loan	140,000
Personal savings or owner's money or family	\$ 290,600