

Sunny Harbor Design Co.

Financial Report

January 2026

Beck & Call

BOOKKEEPING LLC

Prepared by Beck & Call Bookkeeping LLC on February 28, 2026.

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Executive Summary

Revenue

January Up 12% vs. Dec 2025
\$18,500

YTD Up -% vs. Jan-Jan 2025
\$18,500

Operating Expenses

January Down 8% vs. Dec 2025
\$6,850

YTD Up -% vs. Jan-Jan 2025
\$6,850

Net Operating Income

January Up 50% vs. Dec 2025
\$11,650

YTD Up -% vs. Jan-Jan 2025
\$11,650

Net Income

January Up 50% vs. Dec 2025
\$11,650

YTD Up -% vs. Jan-Jan 2025
\$11,650

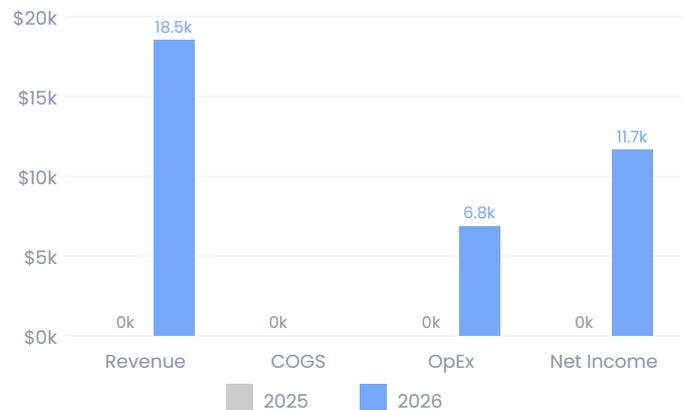
Key metrics

Bank Accounts **\$24,680**

Credit Cards **\$3,450**

Accounts Receivable (A/R) **\$8,200**

Profit and Loss: YTD 2026 vs. 2025



Profit and Loss (last 3 months)

November 2025 - January 2026

| Name | Vs Month Avg | Nov '25 | Dec '25 | Jan '26 | Total |
|-----------------------------|------------------|----------|----------|----------|----------|
| Income | | | | | |
| Design Services | +\$12,867 (228%) | \$10,200 | \$14,800 | \$18,500 | \$43,500 |
| Total Income | +\$12,867 (228%) | \$10,200 | \$14,800 | \$18,500 | \$43,500 |
| Gross Profit | +\$12,867 (228%) | \$10,200 | \$14,800 | \$18,500 | \$43,500 |
| Expenses | | | | | |
| Advertising and Promotion | | - | \$400 | \$350 | \$750 |
| Software Subscriptions | -\$80 (19%) | \$380 | \$420 | \$420 | \$1,220 |
| Filing Fees | | - | - | \$42 | \$42 |
| Referral Fees | | \$500 | \$300 | \$400 | \$1,200 |
| Health Insurance | | \$580 | \$580 | \$580 | \$1,740 |
| Liability Insurance | | \$150 | \$150 | \$150 | \$450 |
| Utilities | | \$180 | \$180 | \$200 | \$560 |
| Office Rent | | \$2,200 | \$2,200 | \$2,200 | \$6,600 |
| Payroll Expenses | | \$1,800 | \$1,800 | \$1,800 | \$5,400 |
| Office Supplies | | \$120 | -\$98 | \$150 | \$172 |
| Professional Fees | | \$350 | \$350 | \$300 | \$1,000 |
| Total Expenses | -\$440 (6%) | \$6,260 | \$6,282 | \$6,592 | \$19,134 |
| Net Operating Income | +\$13,307 (405%) | \$3,940 | \$8,518 | \$11,908 | \$24,366 |
| Other Expenses | | | | | |
| Interest Paid | | \$40 | \$30 | \$25 | \$95 |
| Total Other Expenses | | \$40 | \$30 | \$25 | \$95 |
| Net Other Income | | | | | -\$95 |
| Net Income | +\$13,237 (397%) | \$3,900 | \$8,488 | \$11,883 | \$24,271 |

Balance Sheet (last 3 months)

November 2025 – January 2026

| Name | Vs Month Avg | Nov '25 | Dec '25 | Jan '26 |
|-------------------------------------|----------------|----------|----------|----------|
| ASSETS | | | | |
| Current Assets | | - | - | - |
| Bank Accounts | | - | - | - |
| Chase Checking XXXX4521 - 1 | | \$18,450 | \$21,200 | \$24,680 |
| Total Bank Accounts | | \$18,450 | \$21,200 | \$24,680 |
| Accounts Receivable | | - | - | - |
| Accounts Receivable (A/R) | +\$3,900 (90%) | \$4,300 | \$6,800 | \$8,200 |
| Total Accounts Receivable | +\$3,900 (90%) | \$4,300 | \$6,800 | \$8,200 |
| Total Current Assets | +\$5,615 (24%) | \$22,750 | \$28,000 | \$32,880 |
| TOTAL ASSETS | +\$5,615 (24%) | \$22,750 | \$28,000 | \$32,880 |
| LIABILITIES AND EQUITY | | | | |
| Liabilities | | - | - | - |
| Current Liabilities | | - | - | - |
| Credit Cards | | - | - | - |
| Amex Business Card (8832) - 1 | | \$2,800 | \$3,100 | \$3,450 |
| Total Credit Cards | | \$2,800 | \$3,100 | \$3,450 |
| Total Current Liabilities | | \$2,800 | \$3,100 | \$3,450 |
| Total Liabilities | | \$2,800 | \$3,100 | \$3,450 |
| Equity | | - | - | - |
| Owner Contributions | +\$500 (10%) | \$5,000 | \$5,000 | \$5,500 |
| Retained Earnings | | \$10,950 | \$10,950 | \$10,950 |
| Net Income | +\$6,325 (83%) | \$4,000 | \$8,950 | \$12,980 |
| Total Equity | +\$5,792 (29%) | \$19,950 | \$24,900 | \$29,430 |
| TOTAL LIABILITIES AND EQUITY | +\$5,615 (24%) | \$22,750 | \$28,000 | \$32,880 |

Statement of Cash Flows (last month)

January 2026

| Name | Total | Info |
|--|----------|--|
| OPERATING ACTIVITIES | - | |
| Net Income | \$11,883 | |
| Adjustments to reconcile Net Income to | | |
| Net Cash provided by operations: | - | |
| Accounts Receivable (A/R) | -\$1,400 | We have more invoices outstanding than we used to. This means we have more credit extended to our customers, which is a use of cash. |
| Amex Business Card (8832) - 1 | \$350 | We have a higher balance outstanding on this account. This means we didn't have to use cash, but we'll have to pay this back later. |
| Total Adjustments to reconcile Net | | |
| Income to Net Cash provided by | -\$1,050 | |
| operations: | | |
| Net cash provided by operating activities | \$10,833 | |
| FINANCING ACTIVITIES | - | |
| Owner Contributions | \$500 | There was an equity investment in the company. |
| Owner Distributions | -\$7,853 | We paid out dividends / owners' distributions. |
| Net cash provided by financing activities | -\$7,353 | |
| Net cash increase for period | \$3,480 | |
| Cash at beginning of period | \$21,200 | |
| Cash at end of period | \$24,680 | |

Top 10 Customers by Revenue

As of January 31, 2026

| Name | Amount |
|------------------------------|---------|
| 1. Willowbrook Realty Group | \$8,500 |
| 2. Crimson Leaf Marketing | \$5,200 |
| 3. Pinecrest Dental Practice | \$4,800 |

Top 10 Vendors by Spend

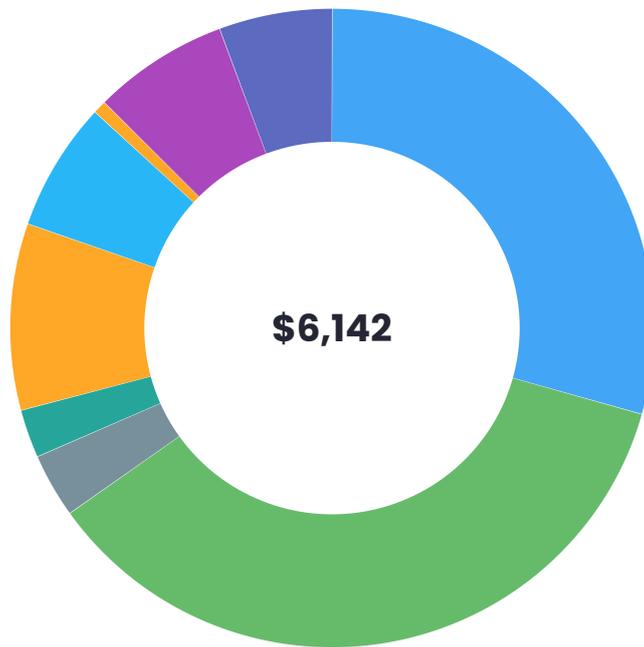
As of January 31, 2026

| Name | Amount |
|---------------------------|---------|
| 1. WeWork | \$2,200 |
| 2. Sarah Mitchell | \$1,800 |
| 3. Google Ads | \$650 |
| 4. Blue Cross Blue Shield | \$580 |
| 5. HubSpot | \$500 |
| 6. Gusto Payroll | \$400 |
| 7. Adobe Creative Suite | \$300 |
| 8. Comcast Business | \$200 |
| 9. Hartford Insurance | \$150 |
| 10. Staples | \$70 |

Metrics

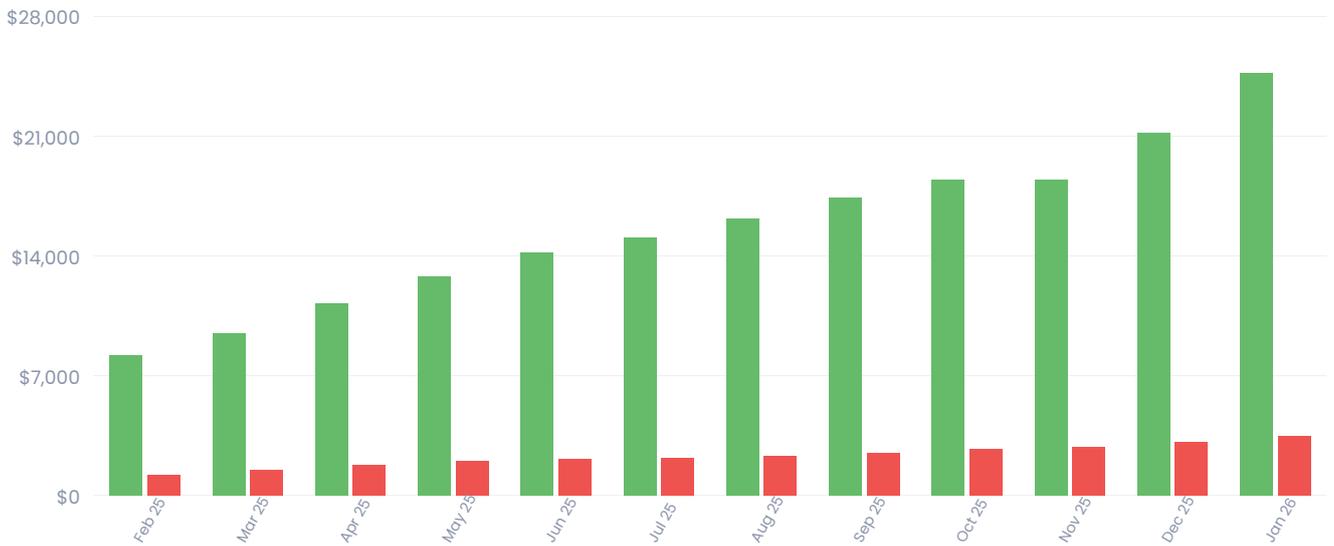
Expense Breakdown

- Advertising and Promotion
- Software Subscriptions
- Filing Fees
- Referral Fees
- Health Insurance
- Liability Insurance
- Utilities
- Office Rent
- Payroll Expenses



Cash Position

● Bank Accounts ● Credit Cards



Monthly Revenue

— Income

