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THE BOOKKEPERS
ACCOUNTING & BOOKKEEPING

March 2, 2026

# BUSINESS HEALTH LETTER

## Sample Company LLC – Business Health Assessment and Projected Tax Liability

**To Whom It May Concern:**

This letter provides an assessment of Sample Company LLC's current financial health, based on the 2024 and 2025 business (Form 1120-S) and personal (Form 1040) tax returns and year-to-date financial statements maintained by The Bookkepers. It is intended for the owner's planning and may be shared with lenders or advisors at the owner's discretion.

### Revenue Streams

- Recurring commercial cleaning contracts (offices, medical suites, retail) – approximately 65% of revenue
- Residential cleaning services billed weekly or bi-weekly – approximately 25% of revenue
- Post-construction and move-out cleanup projects – approximately 10% of revenue

### Financial Performance Overview

- 2024: Gross Revenue – $600,000 | Net Income – $96,000
- 2025: Gross Revenue – $720,000 | Net Income – $122,000
- 2026 YTD (Jan–Feb): Gross Revenue – $128,000 | Net Income – $21,500

### Combined Owner Income (Business + Personal)

- 2024: $96,000 ordinary business income + $65,000 owner W-2 wages = $161,000
- 2025: $122,000 ordinary business income + $70,000 owner W-2 wages = $192,000
- Year-over-year increase in combined owner income: 19.3%

### Business Health Assessment

1. Revenue grew 20% from 2024 to 2025, led by three new multi-year commercial contracts
2. Net margin improved from 16.0% to 16.9% as supply purchasing was consolidated
3. Operating cash covers approximately 3.5 months of fixed expenses
4. No past-due payables, payroll tax balances, or unresolved notices on file
5. Current year-to-date results are pacing ahead of the same period in 2025

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## Projected Tax Liability

If the business continues on its current growth path, we project 2026 net income of $135,000 – $150,000. Based on that range and the owner's current wage and withholding levels, the owner's estimated combined federal and state income tax liability for 2026 is approximately $28,000 – $34,000. We recommend quarterly estimated payments of $7,000 – $8,500 and a mid-year review to confirm the projection.

Overall, Sample Company LLC is financially healthy, profitable, and growing in a controlled manner. We will continue to monitor monthly results and update this assessment as the year progresses.

Please contact our office at (757) 500-5547 or contact@thebookkepers.com with any questions regarding this letter.

Sincerely,

*Frankie Knox*

**Frankie Knox**
Owner, The Bookkepers

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# MULTI-YEAR COMPARISON LETTER

## Sample Company LLC – Multi-Year Financial Comparison and Growth Analysis (2023–2025)

**To Whom It May Concern:**

This letter provides a year-over-year comparison of Sample Company LLC's financial results from 2023 through 2025, drawn from the company's filed tax returns and the financial statements maintained by The Bookkepers. It explains the changes from year to year so the reader can see the direction of the business, not just the totals.

### Three-Year Summary

| | 2023 | 2024 | 2025 |
|---|---|---|---|
| Gross Revenue | $500,000 | $600,000 | $720,000 |
| Cost of Services | $290,000 | $342,000 | $403,000 |
| Operating Expenses | $135,000 | $162,000 | $195,000 |
| Net Income | $75,000 | $96,000 | $122,000 |
| Net Margin | 15.0% | 16.0% | 16.9% |
| Owner W-2 Wages | $60,000 | $65,000 | $70,000 |

### What Drove the Changes

**2024 – Expansion of the commercial contract base:**

- Added two medical-office contracts with 24-month terms
- Hired four additional part-time staff to support the new routes
- Net income increased $21,000 (28%) on a 20% revenue increase

**2025 – Efficiency and pricing:**

- Annual price adjustment of 4% on recurring contracts
- Consolidated supply purchasing with one vendor, lowering supply cost as a share of revenue
- Net income increased a further $26,000 (27%)

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## Month-by-Month Consistency

Monthly revenue in 2025 ranged from $54,000 to $66,000, with no month below 2024's monthly average of $50,000. The steadiness reflects the recurring nature of the contract base rather than one-time projects.

## Comparison Assessment

1. Three consecutive years of revenue growth
2. Margins improving each year, not just revenue
3. Owner compensation rising while profits also increase
4. Growth funded from operations without new long-term debt

Taken together, the multi-year record shows Sample Company LLC growing at a steady, sustainable pace with improving profitability.

Please contact our office at (757) 500-5547 or contact@thebookkepers.com with any questions regarding this letter.

Sincerely,

*Frankie Knox*

**Frankie Knox**
Owner, The Bookkepers

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# LINE OF CREDIT SUPPORT LETTER

## Sample Company LLC – Support for a $75,000 Revolving Line of Credit

**To Whom It May Concern:**

The Bookkepers maintains the books and records for Sample Company LLC. At the owner's request, we are providing this letter in support of the company's application for a $75,000 revolving business line of credit.

### Purpose of the Line of Credit

Most of the company's commercial customers pay on net-30 to net-45 terms, while payroll runs every two weeks. The line is intended to smooth this timing gap and to cover supply purchases when new contracts start. It is not needed to cover operating losses.

### Financial Performance Overview

- 2024: Gross Revenue – $600,000 | Net Income – $96,000
- 2025: Gross Revenue – $720,000 | Net Income – $122,000
- Combined owner income (business + W-2): $161,000 in 2024 and $192,000 in 2025

### Working Capital and Cash Flow

- Average accounts receivable: $85,000, with 92% collected within 45 days
- Average month-end operating cash: $55,000
- Bi-weekly payroll: approximately $14,000
- Seasonal draw expected in Q1 and Q3, repaid within 60–90 days from collections

### Repayment Capacity

At full use, interest on a $75,000 line at an illustrative 10% rate would be about $7,500 per year, roughly 6% of 2025 net income. Recurring contract revenue provides a dependable source of repayment, and receivables alone exceed the requested limit.

### Assessment

1. Profitable in each of the last three years
2. Receivables are current and collected on a predictable schedule
3. The line would fund timing differences, not losses

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4. No existing revolving debt or past-due obligations

Based on the records we maintain, Sample Company LLC has the cash flow and collection history to support and repay the requested line of credit.

Please contact our office at (757) 500-5547 or contact@thebookkepers.com with any questions regarding this letter.

Sincerely,

*Frankie Knox*

**Frankie Knox**
Owner, The Bookkepers

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# COMMERCIAL REAL ESTATE LETTER

## Sample Company LLC – Support for Owner-Occupied Commercial Property Purchase (123 Sample Street, Anytown, USA)

**To Whom It May Concern:**

The Bookkepers maintains the books and records for Sample Company LLC. This letter supports the company's financing request for the purchase of an owner-occupied commercial property at 123 Sample Street, Anytown, USA. The same format is used for refinance requests.

### Transaction Summary

- Purchase price: $650,000
- Down payment: $130,000 (20%), from business operating reserves
- Requested loan amount: $520,000
- Use: 4,000 sq. ft. office and warehouse for equipment, supplies, and staff dispatch

### Occupancy Cost Comparison

The company currently leases 2,500 sq. ft. at $4,200 per month ($50,400 per year). At illustrative terms, the estimated loan payment of about $3,700 per month, plus property taxes and insurance of about $1,200 per month, totals approximately $4,900 per month. The company gains 60% more space for about $700 per month more, and builds equity instead of paying rent.

### Financial Performance Overview

- 2024: Gross Revenue – $600,000 | Net Income – $96,000
- 2025: Gross Revenue – $720,000 | Net Income – $122,000
- 2025 cash flow available for debt service (net income $122,000 + depreciation $16,000 + rent that will no longer be paid $50,400): $188,400

### Debt Service Coverage

Annual principal and interest on the proposed loan is estimated at $44,400. Using 2025 cash flow available for debt service of $188,400, the estimated debt service coverage ratio is approximately 4.2x, well above the 1.25x minimum many lenders use.

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## Assessment

1. Down payment is available from existing reserves without new borrowing
2. Ownership replaces an existing rent expense of similar size
3. Coverage remains strong even if 2026 revenue were flat
4. Additional space supports the growth shown over the last three years

Based on the records we maintain, Sample Company LLC is well positioned to carry the proposed commercial real estate loan.

Please contact our office at (757) 500-5547 or contact@thebookkepers.com with any questions regarding this letter.

Sincerely,

*Frankie Knox*

**Frankie Knox**
Owner, The Bookkepers

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# BUSINESS LOAN LETTER

## Sample Company LLC – Support for a $150,000 Equipment and Expansion Term Loan

**To Whom It May Concern:**

The Bookkepers maintains the books and records for Sample Company LLC. At the owner's request, we are providing this letter in support of the company's application for a $150,000 five-year term loan.

### Use of Funds

- $85,000 – Two service vans and commercial floor-care equipment
- $40,000 – Hiring and training for a second commercial service crew
- $25,000 – Working capital during the first 90 days of new contracts

### Financial Performance Overview

- 2023: Gross Revenue – $500,000 | Net Income – $75,000
- 2024: Gross Revenue – $600,000 | Net Income – $96,000
- 2025: Gross Revenue – $720,000 | Net Income – $122,000

### Combined Owner Income (Business + Personal)

- 2024: $161,000 (per Form 1120-S and Form 1040)
- 2025: $192,000 (per Form 1120-S and Form 1040)

### Expected Impact of the Loan

The company has signed letters of intent for two commercial contracts totaling $180,000 in annual revenue that it cannot serve with its current crew and vehicles. At the company's 2025 margin, these contracts would add approximately $30,000 in annual net income.

### Repayment Capacity

Estimated annual payments on the proposed loan are $38,000 at illustrative terms. 2025 net income plus depreciation of $16,000 provides $138,000 in cash flow, an estimated coverage of 3.6x before any income from the new contracts.

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## Assessment

1. Three consecutive years of profitable growth
2. Loan proceeds are tied to identified, signed demand
3. Existing cash flow covers payments without relying on new revenue
4. Clean books with monthly reconciliations maintained by The Bookkepers

Based on the records we maintain, we believe Sample Company LLC has the financial capacity to support and repay the requested term loan.

Please contact our office at (757) 500-5547 or contact@thebookkepers.com with any questions regarding this letter.

Sincerely,

*Frankie Knox*

**Frankie Knox**
Owner, The Bookkepers

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# MORTGAGE LETTER – SELF-EMPLOYED BORROWER

## Jordan Q. Sample – Self-Employment Income Verification for Residential Mortgage

**To Whom It May Concern:**

The Bookkepers maintains the books and records for Sample Company LLC, which is 100% owned by Jordan Q. Sample. This letter is provided at the borrower's request to support a residential mortgage application and to explain the borrower's self-employment income.

### Business Background

- Sample Company LLC has operated continuously since 2019 (more than two years of self-employment history)
- Jordan Q. Sample is the sole owner and managing member
- The company is taxed as an S corporation and files Form 1120-S annually

### Borrower Income Summary

| | 2024 | 2025 |
|---|---|---|
| Owner W-2 Wages (from the company) | $65,000 | $70,000 |
| K-1 Ordinary Business Income | $96,000 | $122,000 |
| Combined Income | $161,000 | $192,000 |
| Two-Year Average | | $176,500 |

### Stability and Continuance

- Income increased in each of the last two years; it did not decline
- Approximately 65% of revenue comes from recurring commercial contracts
- Year-to-date 2026 results are pacing ahead of the same period in 2025
- The business does not depend on the borrower's personal assets to operate

### Use of Business Funds

Any business funds used toward the down payment or closing costs would not harm the company's operations. After such a withdrawal, the company would still hold operating cash of more than two months of expenses.

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## Assessment

1. More than two years of continuous self-employment
2. Stable and increasing income supported by filed tax returns
3. A business that is profitable, current on its obligations, and growing

Based on the records we maintain, Jordan Q. Sample's self-employment income is stable and likely to continue.

Please contact our office at (757) 500-5547 or contact@thebookkepers.com with any questions regarding this letter.

Sincerely,

Frankie Knox

**Frankie Knox**
Owner, The Bookkepers

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