

Operations Analysis Compared to Prior Year

For The Months Ended October 31, 2019

Period 10

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

	October 2019				10 Months YTD 2019				October 2018			10 Months YTD 2018		
	Sales	Cost	GP \$	GP %	Sales	GP \$	GP %	Sales	GP \$	Sales	GP \$			
Combined Fuel	362,101	335,871	26,229	7.2	3,490,478	376,354	10.8	381,306	25,894	3,537,975	304,947			
Cigarettes	29,347	23,672	5,675	19.3	306,005	40,179	13.1	29,394	4,525	298,920	49,365			
Car Wash	4,780	2,188	2,592	54.2	59,626	37,064	62.2	4,543	2,106	55,084	32,742			
Lottery	44,433	38,435	5,998	13.5	481,902	34,705	7.2	63,638	7,351	470,473	31,599			
Deli	11,798	8,965	2,833	24.0	123,001	39,287	31.9	11,810	4,129	106,047	41,284			
Groceries	9,368	5,796	3,571	38.1	91,641	29,958	32.7	8,674	2,697	85,915	25,254			
Beverage	20,035	13,207	6,829	34.1	204,721	78,847	38.5	18,249	7,581	181,779	76,745			
Fountain	7,271	5,856	1,415	19.5	69,133	23,388	33.8	7,373	2,778	69,700	25,843			
Beer/Liquor	6,985	5,647	1,338	19.2	68,825	15,171	22.0	6,113	1,347	66,097	12,014			
Magazine/Newspaper	355	590	(235)	(66.3)	3,251	14	0.4	302	29	3,044	540			
HBA/Misc	999	694	306	30.6	10,591	2,711	25.6	769	233	14,066	3,941			
Phone Cards	0	0	0	0.0	400	65	16.2	100	(10)	2,035	88			
Auto	366	202	164	44.9	3,031	1,534	50.6	267	85	2,730	1,126			
Tobacco	9,431	6,460	2,971	31.5	93,355	30,395	32.6	7,988	1,823	71,989	21,726			
Stamps	134	134	0	0.0	1,777	26	1.5	173	(3)	1,818	3			
Rental Income	0	0	0	0.0	0	0	0.0	0	0	0	0			
Total Related	145,303	111,846	33,457	23.0	1,517,258	333,344	22.0	159,393	34,672	1,429,696	322,268			
Total	507,404	447,717	59,686	11.8	5,007,736	709,697	14.2	540,698	60,567	4,967,671	627,214			
	Amount	%SIs	%GP		Amount	%SIs	%GP	Amount	%SIs	%GP	Amount	%SIs	%GP	
Expense														
Wages Employee	31,933	6.3	53.5		216,265	4.3	30.5	29,231	5.4	48.3	216,879	4.4	34.6	
Wages-Overtime	0	0.0	0.0		603	0.0	0.1	769	0.1	1.3	1,542	0.0	0.2	
Payroll Tax	2,640	0.5	4.4		19,105	0.4	2.7	2,491	0.5	4.1	19,443	0.4	3.1	
Employee SIMPLE Match	358	0.1	0.6		2,031	0.0	0.3	347	0.1	0.6	2,648	0.1	0.4	
Equipment Rent	582	0.1	1.0		4,519	0.1	0.6	325	0.1	0.5	3,695	0.1	0.6	
Maintenance & Repair	4,461	0.9	7.5		19,716	0.4	2.8	112	0.0	0.2	26,437	0.5	4.2	
Utilities	3,980	0.8	6.7		43,729	0.9	6.2	4,413	0.8	7.3	43,818	0.9	7.0	
BOA Utilities	281	0.1	0.5		2,021	0.0	0.3	30	0.0	0.0	2,348	0.0	0.4	
Advertising	573	0.1	1.0		6,236	0.1	0.9	25	0.0	0.0	4,283	0.1	0.7	
Bad Debts	133	0.0	0.2		330	0.0	0.0	0	0.0	0.0	(483)	0.0	(0.1)	
Cash Over / Short	131	0.0	0.2		987	0.0	0.1	225	0.0	0.4	1,280	0.0	0.2	
Credit Card Fees	8,177	1.6	13.7		79,095	1.6	11.1	7,667	1.4	12.7	69,536	1.4	11.1	
Discounts/Refunds	(178)	0.0	(0.3)		(1,667)	0.0	(0.2)	(147)	0.0	(0.2)	(1,379)	0.0	(0.2)	
Dues / Subscriptions	0	0.0	0.0		150	0.0	0.0	0	0.0	0.0	200	0.0	0.0	
Insurance	0	0.0	0.0		3,278	0.1	0.5	405	0.1	0.7	3,932	0.1	0.6	
Laundry / Uniform	0	0.0	0.0		73	0.0	0.0	0	0.0	0.0	(669)	0.0	(0.1)	
Legal / Professional	275	0.1	0.5		3,360	0.1	0.5	275	0.1	0.5	5,502	0.1	0.9	
BOA Legal / Professional	25	0.0	0.0		250	0.0	0.0	25	0.0	0.0	250	0.0	0.0	
Supplies	876	0.2	1.5		8,900	0.2	1.3	689	0.1	1.1	8,486	0.2	1.4	
BOA Supplies	0	0.0	0.0		0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Taxes / Licenses	25	0.0	0.0		1,138	0.0	0.2	72	0.0	0.1	1,185	0.0	0.2	
Tools/Small Equipment	2,099	0.4	3.5		2,474	0.0	0.3	1,668	0.3	2.8	2,760	0.1	0.4	
Vehicle	365	0.1	0.6		4,234	0.1	0.6	210	0.0	0.3	2,159	0.0	0.3	
Drive-Offs	0	0.0	0.0		383	0.0	0.1	35	0.0	0.1	902	0.0	0.1	
Amortization	9	0.0	0.0		91	0.0	0.0	9	0.0	0.0	91	0.0	0.0	
Depreciation	418	0.1	0.7		4,180	0.1	0.6	418	0.1	0.7	4,184	0.1	0.7	
Spoilage/Store Use	1,391	0.3	2.3		11,257	0.2	1.6	1,084	0.2	1.8	9,236	0.2	1.5	
Total Expense	58,555	11.5	98.1		432,739	8.6	61.0	50,378	9.3	83.2	428,263	8.6	68.3	
Operating Income	1,131	0.2	1.9		276,958	5.5	39.0	10,189	1.9	16.8	198,951	4.1	32.5	
Owner Income														

This report is compiled from records furnished by the client and has not been audited or verified.

Operations Analysis Compared to Prior Year

For The Months Ended October 31, 2019

Period 10

Small Business Solutions

401 S Clairborne Rd, Ste 100

Olathe, KS 66062

	October 2019			10 Months YTD 2019			October 2018			10 Months YTD 2018			
	Amount	%Sls	%GP	Amount	%Sls	%GP	Amount	%Sls	%GP	Amount	%Sls	%GP	
Interest Income	0	0.0	0.0	33	0.0	0.0	0	0.0	0.0	21	0.0	0.0	
ATM Commission	485	0.1	0.8	4,539	0.1	0.6	446	0.1	0.7	4,107	0.1	0.7	
Vending Income	87	0.0	0.1	618	0.0	0.1	97	0.0	0.2	875	0.0	0.1	
Total Other Income	571	0.1	1.0	5,190	0.1	0.7	543	0.1	0.9	5,003	0.1	0.8	
Net Income	1,702	0.3	2.9	282,148	5.6	39.8	10,731	2.0	17.7	203,955	4.1	32.5	
Fuel Averages	Units Sold	Sale \$	Cost \$	CPU	Units Sold	Sale \$	CPU	Units Sold	Sale \$	CPU	Units Sold	Sale \$	CPU
Gasoline	151,706	2.39	\$2.21	17.3	1,460,851	\$2.39	25.8	143,584	\$2.66	18.0	1,381,592	\$2.56	22.1

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Operations Analysis Compared to Prior Month

For The Months Ended October 31, 2019

Period 10

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

	October 2019				10 Months YTD 2019			September 2019		9 Months YTD 2019			
	Sales	Cost	GP \$	GP %	Sales	GP \$	GP %	Sales	GP \$	Sales	GP \$		
Combined Fuel	362,101	335,871	26,229	7.2	3,490,478	376,354	10.8	334,343	30,445	3,128,377	350,124		
Cigarettes	29,347	23,672	5,675	19.3	306,005	40,179	13.1	29,378	1,842	276,658	34,504		
Car Wash	4,780	2,188	2,592	54.2	59,626	37,064	62.2	5,395	2,989	54,846	34,471		
Lottery	44,433	38,435	5,998	13.5	481,902	34,705	7.2	40,444	1,839	437,469	28,708		
Deli	11,798	8,965	2,833	24.0	123,001	39,287	31.9	13,295	3,768	111,203	36,454		
Groceries	9,368	5,796	3,571	38.1	91,641	29,958	32.7	8,704	3,288	82,273	26,386		
Beverage	20,035	13,207	6,829	34.1	204,721	78,847	38.5	20,211	7,630	184,685	72,018		
Fountain	7,271	5,856	1,415	19.5	69,133	23,388	33.8	6,702	2,008	61,862	21,973		
Beer/Liquor	6,985	5,647	1,338	19.2	68,825	15,171	22.0	6,924	1,615	61,840	13,833		
Magazine/Newspaper	355	590	(235)	(66.3)	3,251	14	0.4	358	26	2,896	249		
HBA/Misc	999	694	306	30.6	10,591	2,711	25.6	1,135	273	9,592	2,405		
Phone Cards	0	0	0	0.0	400	65	16.2	0	0	400	65		
Auto	366	202	164	44.9	3,031	1,534	50.6	248	115	2,665	1,369		
Tobacco	9,431	6,460	2,971	31.5	93,355	30,395	32.6	9,644	2,739	83,923	27,424		
Stamps	134	134	0	0.0	1,777	26	1.5	149	0	1,643	26		
Rental Income	0	0	0	0.0	0	0	0.0	0	0	0	0		
Total Related	145,303	111,846	33,457	23.0	1,517,258	333,344	22.0	142,585	28,131	1,371,956	299,887		
Total	507,404	447,717	59,686	11.8	5,007,736	709,697	14.2	476,928	58,575	4,500,332	650,011		
	Amount	%SIs	%GP		Amount	%SIs	%GP	Amount	%SIs	%GP	Amount	%SIs	%GP
Expense													
Wages Employee	31,933	6.3	53.5		216,265	4.3	30.5	18,989	4.0	32.4	184,332	4.1	28.4
Wages-Overtime	0	0.0	0.0		603	0.0	0.1	13	0.0	0.0	603	0.0	0.1
Payroll Tax	2,640	0.5	4.4		19,105	0.4	2.7	1,563	0.3	2.7	16,465	0.4	2.5
Employee SIMPLE Match	358	0.1	0.6		2,031	0.0	0.3	195	0.0	0.3	1,673	0.0	0.3
Equipment Rent	582	0.1	1.0		4,519	0.1	0.6	430	0.1	0.7	3,937	0.1	0.6
Maintenance & Repair	4,461	0.9	7.5		19,716	0.4	2.8	356	0.1	0.6	15,255	0.3	2.3
Utilities	3,980	0.8	6.7		43,729	0.9	6.2	4,993	1.0	8.5	39,749	0.9	6.1
BOA Utilities	281	0.1	0.5		2,021	0.0	0.3	0	0.0	0.0	1,740	0.0	0.3
Advertising	573	0.1	1.0		6,236	0.1	0.9	(17)	0.0	0.0	5,664	0.1	0.9
Bad Debts	133	0.0	0.2		330	0.0	0.0	141	0.0	0.2	197	0.0	0.0
Cash Over / Short	131	0.0	0.2		987	0.0	0.1	113	0.0	0.2	856	0.0	0.1
Credit Card Fees	8,177	1.6	13.7		79,095	1.6	11.1	7,807	1.6	13.3	70,918	1.6	10.9
Discounts/Refunds	(178)	0.0	(0.3)		(1,667)	0.0	(0.2)	(178)	0.0	(0.3)	(1,489)	0.0	(0.2)
Dues / Subscriptions	0	0.0	0.0		150	0.0	0.0	100	0.0	0.2	150	0.0	0.0
Insurance	0	0.0	0.0		3,278	0.1	0.5	0	0.0	0.0	3,278	0.1	0.5
Laundry / Uniform	0	0.0	0.0		73	0.0	0.0	0	0.0	0.0	73	0.0	0.0
Legal / Professional	275	0.1	0.5		3,360	0.1	0.5	275	0.1	0.5	3,085	0.1	0.5
BOA Legal / Professional	25	0.0	0.0		250	0.0	0.0	25	0.0	0.0	225	0.0	0.0
Supplies	876	0.2	1.5		8,900	0.2	1.3	601	0.1	1.0	8,023	0.2	1.2
BOA Supplies	0	0.0	0.0		0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Taxes / Licenses	25	0.0	0.0		1,138	0.0	0.2	0	0.0	0.0	1,113	0.0	0.2
Tools/Small Equipment	2,099	0.4	3.5		2,474	0.0	0.3	0	0.0	0.0	375	0.0	0.1
Vehicle	365	0.1	0.6		4,234	0.1	0.6	275	0.1	0.5	3,869	0.1	0.6
Drive-Offs	0	0.0	0.0		383	0.0	0.1	0	0.0	0.0	383	0.0	0.1
Amortization	9	0.0	0.0		91	0.0	0.0	9	0.0	0.0	82	0.0	0.0
Depreciation	418	0.1	0.7		4,180	0.1	0.6	418	0.1	0.7	3,762	0.1	0.6
Spoilage/Store Use	1,391	0.3	2.3		11,257	0.2	1.6	1,296	0.3	2.2	9,866	0.2	1.5
Total Expense	58,555	11.5	98.1		432,739	8.6	61.0	37,404	7.8	63.9	374,183	8.3	57.6
Operating Income	1,131	0.2	1.9		276,958	5.5	39.0	21,171	4.4	36.1	275,828	6.2	43.1
Other Income													

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DATE: 10-31-2019

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For The Months Ended October 31, 2019
Period 10

Small Business Solutions
401 S Clairborne Rd, Ste 100
Olathe, KS 66062

	October 2019			10 Months YTD 2019			September 2019			9 Months YTD 2019			
	Amount	%Sis	%GP	Amount	%Sis	%GP	Amount	%Sis	%GP	Amount	%Sis	%GP	
Interest Income	0	0.0	0.0	33	0.0	0.0	15	0.0	0.0	33	0.0	0.0	
ATM Commission	485	0.1	0.8	4,539	0.1	0.6	105	0.0	0.2	4,054	0.1	0.6	
Vending Income	87	0.0	0.1	618	0.0	0.1	0	0.0	0.0	531	0.0	0.1	
Total Other Income	571	0.1	1.0	5,190	0.1	0.7	120	0.0	0.2	4,619	0.1	0.7	
Net Income	1,702	0.3	2.9	282,148	5.6	39.8	21,291	4.5	36.3	280,446	6.2	43.1	
Fuel Averages	Units Sold	Sale \$	Cost \$	CPU	Units Sold	Sale \$	CPU	Units Sold	Sale \$	CPU	Units Sold	Sale \$	CPU
Gasoline	151,706	2.39	\$2.21	17.3	1,460,851	\$2.39	25.8	138,198	\$2.42	22.0	1,309,145	\$2.39	26.7

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Operations Analysis Compared to Prior Year

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Period 10

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Olathe, KS 66062

	October 2019				10 Months YTD 2019			October 2018			10 Months YTD 2018		
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Cigarettes	29,347	23,672	5,675	19.3	306,005	40,179	13.1	29,394	4,525	298,920	49,365		
Car Wash	4,780	2,188	2,592	54.2	59,626	37,064	62.2	4,543	2,106	55,084	32,742		
Lottery	44,433	38,435	5,998	13.5	481,902	34,705	7.2	63,638	7,351	470,473	31,599		
Deli	11,798	8,965	2,833	24.0	123,001	39,287	31.9	11,810	4,129	106,047	41,284		
Groceries	9,368	5,796	3,571	38.1	91,641	29,958	32.7	8,674	2,697	85,915	25,254		
Beverage	20,035	13,207	6,829	34.1	204,721	78,847	38.5	18,249	7,581	181,779	76,745		
Fountain	7,271	5,856	1,415	19.5	69,133	23,388	33.8	7,373	2,778	69,700	25,843		
Beer/Liquor	6,985	5,647	1,338	19.2	68,825	15,171	22.0	6,113	1,347	66,097	12,014		
Magazine/Newspaper	355	590	(235)	(66.3)	3,251	14	0.4	302	29	3,044	540		
HBA/Misc	999	694	306	30.6	10,591	2,711	25.6	769	233	14,066	3,941		
Phone Cards	0	0	0	0.0	400	65	16.2	100	(10)	2,035	88		
Auto	366	202	164	44.9	3,031	1,534	50.6	267	85	2,730	1,126		
Tobacco	9,431	6,460	2,971	31.5	93,355	30,395	32.6	7,988	1,823	71,989	21,726		
Stamps	134	134	0	0.0	1,777	26	1.5	173	(3)	1,818	3		
Total Related	145,303	111,846	33,457	23.0	1,517,258	333,344	22.0	159,393	34,672	1,429,696	322,268		
Total	507,404	447,717	59,686	11.8	5,007,736	709,697	14.2	540,698	60,567	4,967,671	627,214		
	Amount	%Sls	%GP		Amount	%Sls	%GP	Amount	%Sls	%GP	Amount	%Sls	%GP
Expense													
Wages Employee	31,933	6.3	53.5		216,265	4.3	30.5	29,231	5.4	48.3	216,879	4.4	34.6
Wages-Overtime	0	0.0	0.0		603	0.0	0.1	769	0.1	1.3	1,542	0.0	0.2
Payroll Tax	2,640	0.5	4.4		19,105	0.4	2.7	2,491	0.5	4.1	19,443	0.4	3.1
Employee SIMPLE Match	358	0.1	0.6		2,031	0.0	0.3	347	0.1	0.6	2,648	0.1	0.4
Equipment Rent	582	0.1	1.0		4,519	0.1	0.6	325	0.1	0.5	3,695	0.1	0.6
Maintenance & Repair	4,461	0.9	7.5		19,716	0.4	2.8	112	0.0	0.2	26,437	0.5	4.2
Utilities	3,980	0.8	6.7		43,729	0.9	6.2	4,413	0.8	7.3	43,818	0.9	7.0
Advertising	573	0.1	1.0		6,236	0.1	0.9	25	0.0	0.0	4,283	0.1	0.7
Bad Debts	133	0.0	0.2		330	0.0	0.0	0	0.0	0.0	(483)	0.0	(0.1)
Cash Over / Short	131	0.0	0.2		987	0.0	0.1	225	0.0	0.4	1,280	0.0	0.2
Credit Card Fees	8,177	1.6	13.7		79,095	1.6	11.1	7,667	1.4	12.7	69,536	1.4	11.1
Discounts/Refunds	(178)	0.0	(0.3)		(1,667)	0.0	(0.2)	(147)	0.0	(0.2)	(1,379)	0.0	(0.2)
Dues / Subscriptions	0	0.0	0.0		150	0.0	0.0	0	0.0	0.0	200	0.0	0.0
Insurance	0	0.0	0.0		3,278	0.1	0.5	405	0.1	0.7	3,932	0.1	0.6
Laundry / Uniform	0	0.0	0.0		73	0.0	0.0	0	0.0	0.0	(669)	0.0	(0.1)
Legal / Professional	275	0.1	0.5		3,360	0.1	0.5	275	0.1	0.5	5,502	0.1	0.9
Supplies	876	0.2	1.5		8,900	0.2	1.3	689	0.1	1.1	8,486	0.2	1.4
Taxes / Licenses	25	0.0	0.0		1,138	0.0	0.2	72	0.0	0.1	1,185	0.0	0.2
Tools/Small Equipment	2,099	0.4	3.5		2,474	0.0	0.3	1,668	0.3	2.8	2,760	0.1	0.4
Vehicle	365	0.1	0.6		4,234	0.1	0.6	210	0.0	0.3	2,159	0.0	0.3
Drive-Offs	0	0.0	0.0		383	0.0	0.1	35	0.0	0.1	902	0.0	0.1
Amortization	9	0.0	0.0		91	0.0	0.0	9	0.0	0.0	91	0.0	0.0
Depreciation	418	0.1	0.7		4,180	0.1	0.6	418	0.1	0.7	4,184	0.1	0.7
Spoilage/Store Use	1,391	0.3	2.3		11,257	0.2	1.6	1,084	0.2	1.8	9,236	0.2	1.5
Total Expense	58,250	11.5	97.6		430,468	8.6	60.7	50,323	9.3	83.1	425,665	8.6	67.9
Operating Income	1,436	0.3	2.4		279,229	5.6	39.3	10,244	1.9	16.9	201,550	4.2	32.9
Other Income													
Interest Income	0	0.0	0.0		33	0.0	0.0	0	0.0	0.0	21	0.0	0.0
ATM Commission	485	0.1	0.8		4,539	0.1	0.6	446	0.1	0.7	4,107	0.1	0.7
Vending Income	87	0.0	0.1		618	0.0	0.1	97	0.0	0.2	875	0.0	0.1
Total Other Income	571	0.1	1.0		5,190	0.1	0.7	543	0.1	0.9	5,003	0.1	0.8

This report is compiled from records furnished by the client and has not been audited or verified.

Net Income				2,008	0.4	3.4	284,420	5.7	40.1	10,786	2.0	17.8	206,553	4.2	32.9
Fuel Averages	Units Sold	Sale \$	Cost \$	CPU	Units Sold	Sale \$	CPU	Units Sold	Sale \$	CPU	Units Sold	Sale \$	CPU		
Gasoline	151,706	2.39	\$2.21	17.3	1,460,851	\$2.39	25.8	143,584	\$2.66	18.0	1,381,592	\$2.56	22.1		

This report is compiled from records furnished by the client and has not been audited or verified.

Financial Analysis

October 31, 2019
Period 10

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

	October 31, 2019	September 30, 2019	Change
Assets			
Current Assets			
Cash On Hand	\$ 2,094	\$ 2,094	\$ 0
Cash in Bk-Car Wash Acct	26,527	25,525	1,002
Cash in Bank-ATM	7,234	3,234	4,000
Cash in Bk- [REDACTED]	71,224	47,732	23,492
Savings-Bank [REDACTED]	120,343	120,343	0
Credit Cards	136,659	160,602	(23,943)
Accounts Receivable	200	236	(36)
A/R [REDACTED]	1,065	1,065	0
Inventory	100,366	106,725	(6,359)
Deposits	6,647	6,647	0
Employee Advance	200	200	0
Prepays	4,500	4,500	0
Garnishment	(68)	(68)	0
Cash in ATM	420	4,420	(4,000)
Total Current Assets	477,411	483,255	(5,844)
Fixed Assets			
Fixtures/Equipment	978,367	978,367	0
Building & Improvement	733,292	733,292	0
Accum Depreciation	(1,602,383)	(1,601,965)	(418)
Land	40,681	40,681	0
Total Fixed Assets	149,957	150,375	(418)
Other Assets			
Amortizable Items	21,634	21,634	0
Accum Amortization	(20,910)	(20,901)	(9)
Total Other Assets	724	733	(9)
Total Assets	\$ 628,092	\$ 634,363	\$ (6,271)
Liabilities			
Current Liabilities			
Sales Tax	\$ 7,845	\$ 7,927	\$ (82)
State WH	472	915	(443)
State UE	129	371	(242)
FUTA	68	111	(43)
Accounts Payable	22,082	16,772	5,310
A/P [REDACTED]	11,052	13,006	(1,955)
Accts Payable Gasoline	83,873	94,391	(10,519)
Gift Certificates	411	411	0
Money Orders Sold	(4,971)	(4,971)	0
A/P John Deere	50,000	50,000	0
Total Current Liabilities	170,961	178,935	(7,973)
Long Term Liabilities			
N/P-BP Amoco	42,000	42,000	0
Total Long Term Liabilities	42,000	42,000	0

DATE: 10-31-19

Financial Analysis

October 31, 2019
Period 10

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

	October 31, 2019	September 30, 2019	Change
Total Liabilities	212,961	220,935	(7,973)
Capital			
Ptnr Draw- [REDACTED]	(25,000)	(25,000)	0
Ptnr Draw- [REDACTED]	(25,000)	(25,000)	0
Retained Earnings	182,982	182,982	0
Retained Earnings CY	282,148	280,446	1,702
Total Capital	415,130	413,428	1,702
Total Liabilities And Capital	\$ 628,092	\$ 634,363	\$ (6,271)

Inventory Analysis

For The Month Ended October 31, 2019

Period 10

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

Inventory Units - October

Title	Beginning	Purchases	Ending	Gone	Sold	Ovr/(Shrt)	CPU	Sales/Day
Unleaded	7,286	138,978	4,960	141,304	141,367	63	13.0	4,560
Premium	2,295	9,313	1,230	10,378	10,340	(39)	(71.4)	334
Total	9,581	148,291	6,190	151,682	151,706	24	7.3	4,894

Inventory Units - 10 Month Year To Date

Title	Beginning	Purchases	Ending	Gone	Sold	Ovr/(Shrt)	CPU	Sales/Day
Unleaded	6,104	1,359,704	4,960	1,360,848	1,360,792	(56)	21.2	4,476
Premium	1,809	99,292	1,230	99,871	100,059	188	(64.7)	329
Plus	0	0	0	0	0	0	0.0	0
Total	7,913	1,458,996	6,190	1,460,719	1,460,851	132	25.8	4,805

Inventory Dollars - October

Title	Beginning	Purchases	Ending	Cost	Sales	GP	Turns	Days
Unleaded	16,175	303,064	10,962	308,278	326,711	18,433	22.7	1
Premium	6,174	24,692	3,272	27,594	20,211	(7,382)	5.8	5
Plus	0	0	0	0	15,179	15,179	0.0	0
Cigarettes	21,571	22,847	20,747	23,672	29,347	5,675	1.1	28
Car Wash	0	2,188	0	2,188	4,780	2,592	0.0	0
Lottery	15,764	41,411	18,740	38,435	44,433	5,998	2.2	14
Deli	0	8,965	0	8,965	11,798	2,833	0.0	0
Groceries	9,370	5,519	9,093	5,796	9,368	3,571	0.6	49
Beverage	12,944	12,644	12,382	13,207	20,035	6,829	1.0	30
Fountain	300	5,856	300	5,856	7,271	1,415	19.5	2
Beer/Liquor	10,461	6,823	11,637	5,647	6,985	1,338	0.5	61
Magazine/Newspaper	359	333	102	590	355	(235)	2.6	12
HBA/Misc	3,809	724	3,840	694	999	306	0.2	171
Phone Cards	500	0	500	0	0	0	0.0	0
Auto	746	327	872	202	366	164	0.2	124
Tobacco	8,347	5,963	7,851	6,460	9,431	2,971	0.8	39
Stamps	204	0	70	134	134	0	1.0	32
Rental Income	0	0	0	0	0	0	0.0	0
Total	106,725	441,358	100,366	447,717	507,404	59,686	4.3	7

Inventory Dollars - 10 Month Year To Date

Title	Beginning	Purchases	Ending	Cost	Sales	GP	Turns	Days
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Unleaded	10,682	2,857,119	10,962	2,856,839	3,145,774	288,935	264.0	1
Premium	3,745	256,812	3,272	257,285	192,592	(64,694)	73.3	4
Plus	0	0	0	0	152,112	152,112	0.0	0
Cigarettes	21,948	264,624	20,747	265,826	306,005	40,179	12.5	24
Car Wash	0	22,562	0	22,562	59,626	37,064	0.0	0
Lottery	11,302	454,634	18,740	447,196	481,902	34,705	29.8	10
Deli	0	83,714	0	83,714	123,001	39,287	0.0	0
Groceries	8,553	62,224	9,093	61,684	91,641	29,958	7.0	43
Beverage	11,835	126,421	12,382	125,874	204,721	78,847	10.4	29
Fountain	300	45,745	300	45,745	69,133	23,388	152.5	2
Beer/Liquor	11,677	53,614	11,637	53,654	68,825	15,171	4.6	66
Magazine/Newspaper	345	2,993	102	3,237	3,251	14	14.5	21
HBA/Misc	3,871	7,850	3,840	7,881	10,591	2,711	2.0	149
Phone Cards	500	335	500	335	400	65	0.7	454
Auto	542	1,827	872	1,497	3,031	1,534	2.1	143
Tobacco	5,285	65,525	7,851	62,959	93,355	30,395	9.6	32
Stamps	158	1,663	70	1,751	1,777	26	15.4	20
Rental Income	0	0	0	0	0	0	0.0	0
Total	90,743	4,307,662	100,366	4,298,039	5,007,736	709,697	45.0	7

Income Statement Annual

For The Twelve Months Ended October 31, 2019

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

Nov-18 Dec-18 Jan-19 Feb-19 Mar-19 Apr-19 May-19 Jun-19 Jul-19 Aug-19 Sep-19 Oct-19 Average

Income

Unleaded	300,612	244,946	218,434	217,635	314,810	341,694	359,810	369,138	368,020	330,449	299,075	326,711	307,611
Premium	16,815	15,496	13,648	13,106	16,771	18,601	21,077	22,002	23,740	22,696	20,739	20,211	18,742
Plus	14,957	10,351	11,079	10,739	15,724	15,467	17,218	18,166	17,215	16,797	14,529	15,179	14,785
Cigarettes	28,137	28,940	27,688	26,845	29,937	32,669	33,543	32,510	31,578	32,509	29,378	29,347	30,257
Car Wash	4,602	7,909	4,244	5,446	7,772	7,129	4,773	8,065	7,754	4,268	5,395	4,780	6,011
Lottery	46,040	59,385	51,635	49,650	66,286	50,702	48,349	44,057	41,619	44,729	40,444	44,433	48,944
Deli	9,492	9,989	7,816	8,166	13,306	12,750	12,848	14,472	14,828	13,723	13,295	11,798	11,874
Groceries	7,682	7,206	6,386	6,595	8,834	9,674	10,563	11,535	10,327	9,654	8,704	9,368	8,877
Beverage	16,459	16,851	15,171	14,734	20,038	20,867	22,776	24,385	23,598	22,906	20,211	20,035	19,836
Fountain	7,015	6,756	6,268	5,829	6,729	6,854	7,447	7,390	7,202	7,442	6,702	7,271	6,909
Beer/Liquor	6,145	6,992	5,639	5,305	5,721	6,639	7,577	8,452	8,004	7,580	6,924	6,985	6,830
Magazine/Newspaper	520	357	278	228	343	319	344	342	330	355	358	355	344
HBA/Misc	1,006	1,131	974	702	1,007	1,048	1,079	1,515	1,197	935	1,135	999	1,061
Phone Cards	155	85	90	95	145	50	20						53
Auto	274	193	257	337	292	282	410	298	327	215	248	366	291
Tobacco	7,288	7,646	7,091	6,251	7,906	7,983	10,002	11,003	12,267	11,776	9,644	9,431	9,024
Stamps	135	278	211	201	186	274	142	208	133	137	149	134	182

Total Income

467,339	424,511	376,908	371,864	515,807	533,001	557,979	573,536	568,139	526,170	476,928	507,404	491,632
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Total Cost

417,901	530,383	186,059	346,073	476,391	479,851	506,965	487,991	489,067	459,572	418,352	447,717	437,194
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Gross Profit

49,439	(105,872)	190,849	25,790	39,416	53,150	51,015	85,545	79,072	66,598	58,575	59,686	54,439
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Expense

Wages Employee	19,780	26,525	18,383	17,938	18,101	19,655	29,439	20,334	20,540	20,953	18,989	31,933	21,881
Wages-Overtime	22	33	129	18	33	3	185	87	32	102	13		55
Payroll Tax	1,620	2,127	1,723	1,671	1,685	1,814	2,662	1,790	1,773	1,783	1,563	2,640	1,904
Employee SIMPLE Match	227	230	229	205	189	190	288	190	11	176	195	358	207
Equipment Rent	426	335	456	334	338	695	541	366	353	425	430	582	440
Maintenance & Repair	2,011	1,928	2,345	2,337	1,531	613	4,716	2,274	513	570	356	4,461	1,971
Utilities	3,531	3,231	3,501	3,597	3,837	4,092	3,985	4,546	6,263	4,935	4,993	3,980	4,208
BOA Utilities	30	258	745	30	30	214	30	105	524	61		281	192
Advertising	915	2,156	375	25	1,725	71	475	2,125	851	33	(17)	573	776
Bad Debts		(80)		13	(73)	70	(63)		146	(38)	141	133	21
Cash Over / Short	160	72	73	130	26	131	182	33	42	126	113	131	102
Credit Card Fees	6,919	5,520	6,090	5,513	7,859	8,191	8,607	9,351	9,093	8,407	7,807	8,177	7,628
Discounts/Refunds	(151)	(140)	(161)	(129)	(125)	(170)	(164)	(176)	(205)	(181)	(178)	(178)	(163)
Dues / Subscriptions					50						100		13
Insurance	4,439	6,646	788	402	2,579	(2,842)		1,171	593	588			1,197
Laundry / Uniform							73						6
Legal / Professional	275	635	425	635	375	275	275	275	275	275	275	275	356
BOA Legal / Professional	25	25	25	25	25	25	25	25	25	25	25	25	25
Supplies	1,405	413	1,016	935	722	771	623	932	1,757	667	601	876	893
BOA Supplies	0	0	0	0	0	0	0	0	0	0	0	0	0
Taxes / Licenses	750	220	50		300	10	450	303				25	176
Real Estate Taxes		15,311											1,276
Tools/Small Equipment			100					275				2,099	206
Vehicle	255	220	272	310	730	690	632	300	150	510	275	365	392
Bank Charges		25											2
Drive-Offs	68	(1)	49	68	127	28	67	44					38
Amortization	9	9	9	9	9	9	9	9	9	9	9	9	9
Depreciation	41849	256	418	418	417	418	418	418	418	418	418	418	4,488
Storage/Store Use	760	1,139	1,039	702	1,322	1,509	1,398	1,105	1,262	234	1,296	1,391	1,096

Total Expense

43,895	116,093	38,079	35,185	41,812	36,463	54,854	45,882	44,424	40,079	37,404	58,555	43,394
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DATE: 10/31/19

Income Statement Annual

For The Twelve Months Ended October 31, 2019

Small Business Solutions

401 S Clairborne Rd, Ste 100
Olathe, KS 66062

	Nov-18	Dec-18	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Average
Operating Income	5,544	(221,965)	152,769	(9,395)	(2,396)	16,688	(3,839)	39,662	34,648	26,520	21,171	1,131	5,045
Other Income													
Interest Income		10			8			10			15		4
ATM Commission	480		326	455	352	858		440	554	965	105	485	418
Vending Income	80	214	49	85	46	75	39	68	91	79		87	76
Total Other Income	560	224	375	540	405	933	39	518	645	1,044	120	571	498
Net Income	6,104	(221,741)	153,144	(8,855)	(1,991)	17,620	(3,799)	40,180	35,292	27,564	21,291	1,702	5,543
Fuel units	140,979	135,400	125,844	117,248	147,211	145,481	154,949	163,520	161,377	155,317	138,198	151,706	144,769
Avg. sale price	2.36	2.00	1.93	2.06	2.36	2.58	2.57	2.50	2.53	2.38	2.42	2.39	
Avg cost	2.14	3.00	0.67	2.04	2.30	2.49	2.44	2.21	2.31	2.17	2.20	2.21	
Cents per unit	21.9	(100.4)	125.8	1.9	5.6	9.6	12.4	29.5	22.7	21.0	22.0	17.3	