Appendix E

Financial Workbook Supporting Guide

Supporting document to Prospectus v2.3
Revision v1.2 | Revised September 6, 2026
Issued reader-facing financial supporting guide — professional financial and cost validation pending
Current package reference: CFVV_Investor_Philanthropy_Prospectus_v2.3_2026-09-04.docx

1. Purpose, Financial Authority, and Current Status

Appendix E consists of the controlling v1.7 Excel workbook and this written supporting guide. The workbook is the sole current financial authority for the figures governed by this appendix. This guide explains the workbook's current figures, definitions, scope, traceability, and limitations; it is not another financial model. Predecessor workbooks are superseded and are not controlling financial authorities. Figures not derived from the controlling workbook should not be used for planning or external representation. The workbook and this guide remain subject to the professional-validation requirements stated below.

Professional validation and operational decisions remain separate from arithmetic correctness. The controlling workbook does not, by itself, establish actual receipts, expenditures, bids, funding commitments, accounting conclusions, tax treatment, legal conclusions, or final operating decisions.

Current baseline	Amount / basis
Capital development	$21,300,000
Separate initial operating reserve	$1,000,000
Combined initial capitalization	$22,300,000
Monthly operating expense, including payroll	$44,109.20 — Propane / Low
Annual operating expense, same scenario	$529,310.40
Residents / available beds / occupancy	10 Veterans / 30 beds / approximately 33.3%
Resident payment / monthly resident revenue	$500 each / $5,000
Remaining monthly operating funding need	$39,109.20

References: Assumptions!B4:B7, B34:B35; Capital vs Operating!C10:C12; Monthly Budget!E24, B30, B38:B39. These are approved planning figures, not actual receipts, expenditures, bids or professional certifications.

2. Capital development and scope

The Expected capital column is the approved development plan. It is independent of the selected Low operating scenario. The six allowances total $21.30 million; the separate $1.00 million reserve produces $22.30 million initial capitalization. That total is not a validated all-inclusive lifetime or organizational fundraising requirement.

Controlling allowance	Amount
Residential units	$5,000,000
Command Center / Mess Hall	$4,500,000
Laundry / Kitchen Equipment within Command Center	$1,000,000
Infrastructure & Site Work	$4,500,000
Solar / Battery / Microgrid	$3,000,000
Water Reclamation	$3,300,000
Capital development total	$21,300,000

Scope boundaries to preserve

Residential units: the capital quantity is 30 homes, independently recorded from 30-bed capacity. Plumbing serving those homes belongs to site infrastructure. Furniture, design fees and remaining fit-out coverage require confirmation.

Command Center / Mess Hall: approximately 10,000 square feet, with laundry planned inside the Command Center / Mess Hall / common facility area. Its building allowance excludes the separately budgeted laundry/kitchen equipment and related installation. The $1 million equipment allowance includes eight commercial washers, four dryers, kitchen equipment and related installation; it does not establish a standalone laundry facility or separate laundry building.

Infrastructure: includes plumbing and piping serving homes and the Command Center, including interior plumbing and site connections. Base Village electrical service/distribution is separate from solar/storage. Water reclamation covers treatment apparatus and integral process equipment. Professional reviewers must resolve service connections, tanks, pumps, controls and supply-water handoffs.

Solar, battery and microgrid: gross provisional planning allowance of $3,000,000. Appendix B is the current solar and microgrid planning-basis document; Appendix E records the financial allowance only and does not independently establish system sizing, equipment selection, battery capacity, installation scope, commissioning requirements, incentive treatment or guaranteed operating savings.

Source: Assumptions!A55:E63 and A67:F82. Physical quantities do not automatically reprice lump-sum allowances. Scope notes do not certify absence of overlap or complete coverage.

3. Operating expenses and staffing alignment

The selected operating case is Propane / Low. All total operating expenses below include loaded payroll once. Monthly Budget separates non-payroll expenses from payroll; its expense model does not automatically scale costs with resident count.

Monthly expense	Planning amount
Electricity	$2,325.00
Natural Gas	$0.00
Propane	$970.20
Internet	$250.00
Well / Pump / Water Treatment	$300.00
Waste / Recycling / Compost Haul	$301.00
Grounds / Garden / Compost Inputs	$331.00
Cleaning / Paper / Consumables	$500.00
Security / Monitoring	$200.00
Maintenance Reserve	$400.00
Admin / Office Supplies	$332.00
Misc. Contingency	$1,000.00
TOTAL MONTHLY NON-PAYROLL OPERATING COST	$6,909.20
Monthly Loaded Payroll	$37,200.00
TOTAL MONTHLY OPERATING COST (INCLUDING PAYROLL)	$44,109.20

Source: Monthly Budget!A7:E24. Annual expense is monthly expense × 12 = $529,310.40. The subtotal of $6,909.20 excludes payroll and must never be labeled total Village operating cost.

Payroll basis and Appendix C

Assumptions!A45:F51 and Payroll & Staffing!B6:G17 provide nine core personnel: two managers, one Chaplain/LPC, one Mess Sergeant, one Sous Chef, one Kitchen Labor worker and three Property Management Labor workers. Annual base pay is $372,000; 20% burden is $74,400; annual loaded payroll is $446,400, or $37,200 monthly.

Appendix C contains the controlling role descriptions and proposed staffing ramp. The workbook does not implement a phased hiring schedule. Secretary, Bookkeeper and relief/backup costs are not separately established. Headcounts, annual allowances and the 20% burden do not validate hours, lawful classifications, benefit coverage or seven-day staffing adequacy.

4. Residents, revenue and operating funding need

Current residents are 10 Veterans using 10 beds. Available capacity is 30 beds, producing 10 ÷ 30 = 33.3% occupancy. Residential homes are a capital quantity. Annual Veterans served is a separate throughput input of 30; it is neither current occupancy nor evidence of actual admissions.

Resident revenue is 10 × $500 = $5,000 monthly. Subtracting that planning revenue from $44,109.20 expense leaves $39,109.20 of monthly operating funding needed. At an unchanged count for 12 months, revenue is $60,000 and the remaining annual need is $469,310.40. These calculations do not establish actual collection or secured external support.

Residents	Occupancy	Revenue / month	Funding needed / month
0	0.0%	$0.00	$44,109.20
10	33.3%	$5,000.00	$39,109.20
20	66.7%	$10,000.00	$34,109.20
30	100.0%	$15,000.00	$29,109.20

Source: Monthly Budget!A46:F53. These comparisons hold current expenses constant; they are not a forecast of expense changes as occupancy grows. The current modeled resident count remains 10. At zero occupancy, per-resident cost is N/A and Village expenses continue.

Cost measures are not resident charges

At 10 residents, modeled operating cost is $4,410.92 per resident per month. Daily Village cost is annual expense ÷ 365; dividing that daily cost by 10 occupied beds gives $145.02 per occupied bed-day. Dividing instead by all 30 available beds gives $48.34 per available bed-day. Neither figure is the $500 monthly resident payment. Sources: Monthly Budget!B28:B31; Dashboard!B20.

Reserve is separate from recurring income

The $1 million initial operating reserve represents approximately 22.7 months of gross modeled expense ($1,000,000 ÷ $44,109.20), before inflation or changes in scope. It is counted once in initial capitalization, not as resident revenue or a reduction of recurring expense. No automatic reserve draw, funded bank balance or ending cash forecast is modeled. The continuing operating funding requirement remains visible. Source: Monthly Budget!B40:B42.

5. Scenarios, projections and cash-flow limits

The following monthly comparisons all include the same $37,200 loaded payroll. Fuel and Low/Expected/High operating inputs vary; these columns do not represent staffing phases, probability estimates or approved admissions ramps.

Fuel option	Low	Expected	High
All-Electric	$43,589.00	$46,079.15	$48,779.30
Natural Gas	$43,664.00	$46,716.50	$50,054.00
Propane	$44,109.20	$47,399.00	$50,915.00

Source: Scenario Model totals, row 17; Dashboard!A14:D17. The selected Propane / Low case remains the baseline.

Five-year operating expense projection

Projection year	Annual expense — Propane / Low
1	$529,310.40
2	$545,189.71
3	$561,545.40
4	$578,391.77
5	$595,743.52

Source: 5-Year Projection!A6:G10 and Assumptions!B12. The 3% annual operating inflation assumption applies to the modeled expenses, including payroll. It is not a separate capital escalation allowance or independently modeled salary-growth policy.

What is and is not modeled

v1.7 links operating expense, resident revenue and the remaining funding need. It does not provide a comprehensive sources-and-uses model, development draw schedule, dated startup costs, external funding receipts, restricted-fund balances, reserve utilization forecast or ending cash balances. Its five-year schedule is an expense projection, not a complete cash-flow forecast.

Enterprises, donations, grants, sponsorships and incentives do not cover the displayed gap unless separately evidenced and accepted. Identified prospects and pending applications are not commitments; commitments are not received cash. Restricted and unrestricted resources must be distinguished in any future funding schedule. No award, receipt, pledge or available reserve balance is established by this appendix.

6. Professional Validation and Document Control

Professional scope and operating estimates

Assumptions!A75:F82 leaves these capital matters open: well/storage/supply allocation; service and process connection boundaries; design, surveys, engineering, permitting and project management; furniture, farm/greenhouse and enterprise facilities; capital contingency; capital escalation; and commissioning/closeout. Missing allocations are not zero-cost assumptions. Do not add unsupported amounts, silently redistribute the six allowances or claim that possible savings already fund contingency.

Operating review remains necessary for food, insurance, transportation, Secretary and Bookkeeper services, clinical backup, after-hours/leave coverage, training and parent/shared-service costs where coverage is not separately established. The current baseline remains usable for planning with these limitations disclosed. It is not proof of a fully funded or complete operating plan.

Development professionals and architects/engineers should validate technical scope and pricing. A CPA/nonprofit financial advisor should review burden, cost classifications, funding restrictions and eventual cash timing. Employment counsel, payroll specialists, insurers and clinical professionals should address the staffing matters in Appendix C. Nonprofit counsel should address entity authority, cost ownership and fundraising representations. No review completion is implied.

Document Relationships and Future Updates

Appendix B provides the current solar and microgrid planning basis; Appendix C provides the command, staffing and payroll-role framework; Appendix D provides the eligibility, admissions, residency and referral framework; and Appendix F provides source notes and grant-calendar information. The controlling workbook supplies the $500 modeled resident payment but does not establish a complete binding residency or hardship-payment policy. The appendix structure remains A—Hybrid Wastewater Reclamation System; B—Solar and Battery Resilience; C—Command Structure and Staffing Detail; D—Eligibility, Admissions, and Referral Protocol; E—Financial Workbook Supporting Guide; and F—Source Notes and Grant Calendar.

This appendix is part of the current controlled appendix package. Any approved financial change must be reflected through the controlling financial revision process and incorporated into affected controlled documents as appropriate. Approved organizational or legal changes must likewise be incorporated through the applicable controlled-document process. This appendix does not amend the prospectus, the Overall Veteran Village Movement Plan, or any adopted operating policy.

Controlling workbook:
Veteran_Village_Monthly_Cost_Production_Fixed_v1.7_Solar_Microgrid_Update.xlsx. Figures not derived from this workbook should not be used for planning or external representation. Document control: version v1.2; reader-facing financial supporting guide dated September 6, 2026. Professional financial, accounting, tax, insurance, legal, cost, and operational review remains pending; no review completion or formal organizational adoption is implied.

Document revision log

Revision	Date	Status / approval	Summary of change	Principal controlling sources
v1.0	2026-09-03	Issued financial supporting guide - controlling workbook identified separately; professional financial and cost validation pending	Initial controlled issue following package synchronization; workbook authority and figures unchanged.	Prospectus v2.2; controlling v1.7 workbook; Appendices B and C
v1.1	2026-09-06	Issued reader-facing financial supporting guide — professional financial and cost validation pending	Removed internal drafting, reconciliation, and workflow provenance; converted financial-control explanations to reader-facing form; clarified the controlling-workbook relationship. No intended substantive change to financial figures, formulas, assumptions, calculations, or professional-validation requirements.	Appendix E v1.0; controlling v1.7 workbook; Founder-approved Stage 2 cleanup authorization
v1.2	2026-09-06	Issued reader-facing financial supporting guide — professional financial and cost validation pending	Limited document-control / Prospectus-reference synchronization; current package reference updated to CFVV Investor/ Philanthropy Prospectus v2.3. No substantive planning change.	Prospectus v2.3; Appendix E v1.1; Founder authorization