Certificate of Incorporation

JB Financial Inc.

The Certificate of Incorporation of JB Financial Incorporated is made and effective as of 11/18/2025.

By: JB Financial Incorporated in The Commonwealth of Redmont

1. **Ownership and Equity Distribution**
   The corporation shall issue a total of 10000 Class A Shares and 0 Class B Shares at a par value of 1 dollar per class A share. The Board of Directors shall decide the amount of shares offered at any time.

   Current shareholders as of incorporation:

Shareholder	**Class A Shares**	**Class B Shares**
Jimmyboy2009915	10000	0

2. **Incorporator**
   Jimmyboy2009915 is the incorporator of the Corporation

3. **Rights of Shareholders**
   a. If a shareholder is inactive for a period of 60 days or is incapacitated the shares owned shall be distributed accordingly to the remaining shareholders
   b. **Class A Shares**
      - The Stockholder is entitled to 1 vote per share of stock only for matters related to the Stockholder.

      Class B Shares
      - The stockholder is not entitled to any vote per share of stock.

4. Management

a. The proceedings of the corporation shall be managed by the Board of Directors who have the right to appoint and remove officers with a required quorum of majority.
b. Board of directors shall be appointed by the sole incorporator of the corporation within one week of the inception of the corporation.
c. The daily operations of the corporation shall be managed by officers appointed by the Board of Directors. The initial officers appointed by the sole incorporator is as following:
    - CEO- Jimmyboy2009915

5. Dividends

a. The dividend of each share shall be decided by the Board of Directors quarterly based on the corporation's financial standings.

6. Bylaws

a. The board of directors shall adapt bylaws to comply with the regulations of Redmont

7. Amendment of this document

a. This document may be amended if a new draft is written up by the Board of Directors and is voted upon by majority.
b. Shareholders must vote on the amendment to this document with a quorum of majority.
c. The new revised document, then shall be posted to the company docket.

7. Transfer of Shares

a. Shareholders may transfer shares, however transfers must be approved by a board member before the transaction occurs.

8. Dissolution

a. If at any point the business must dissolve for any reason, the Board of Directors and Shareholders shall have an emergency meeting.
b. If dissolution is voted by majority, all debts, liabilities, and obligations will be satisfied or adequately addressed by the corporation or governing agency.

9. Confidentiality and Non-Compete

a. Shareholders shall not disclose information of company matters to any member of the public unless approved by the Board of Directors

10. Financial Arrangements

a. The Board of Directors shall decide funding methods of the corporation when called upon by the officers.

11. Dispute Resolutions

a. Any dispute between either party involved shall be resolved with proper negotiations. If the dispute is not resolved the dispute shall be settled by formal litigation in front of a judicial body.

12. Shareholder Information and Meetings

a. Meetings shall be called upon by the board of directors at any time, as long as shareholders are informed 10 days in advance.

b. Shareholders will be informed by direct communication by the board of directors or appointed entity.

13. Purpose of the Corporation

a. The purpose of the corporation is to engage in lawful business proceedings in accordance with the laws of The Commonwealth of Redmont.

b. The Corporation is created in order to conduct accounting, financial services, and asset management to serve any citizen of Redmont who utilizes the services outlined before.