WHAM INC.

Financial Report

March 31st 2016

05/10/2016

To the Shareholders of WHAM INC.,

Re: First Financial Report under the February 2nd 2016 Acquisition Agreement.

Dear Shareholders & Future Investors,

February 2nd 2016 changed your WHAM INC. operations under the following consolidated assets merged into the WHAM INC. business:

1. Towers Investors.com
2. Christ Credit & Debit Church Card System
3. Post Publishing.BUZZ
4. Public Speaking Wallstreet.com
5. Hoff Online T.V. Screening

WHAM INC. now puts the projected multi-year operations forward to build the WHAM INC. fortune 1000 corporation empire that demands the major future work product by all.

The Christ Credit & Debit Card Church products at 10 million cards in use may provide financial results in the WHAM INC. profit of five hundred ($500,000,000) million dollars per year before taxes. Therein, WHAM INC. is now under the multi year projected revenue of some one billion,, ($1,000,000,000) dollars each year, subject to staying on plan.

WHAM INC. will provide phone calls to answer all questions regarding our projected plans to grow into the fortune 1000 company.

Sincerely,

Theodore Fotsis
WHAM INC.
Chairman/CEO/President

Steven J. Hoffenberg
Towers Investors.com CEO who is the
CEO of the above named WHAM INC. companies

NOTE DISCLAIMER:

The Chairman/CEO/President of WHAM INC., the parent holding corporation, is Theodore Fotsis, whereby Mr. Hoffenberg is not the director or officer at WHAM INC. under the 1994 agreement with the Securities & Exchange Commission permanent injunction court order.

WHAM INC.

Balance Sheet
March 31, 2016

ASSETS

Current Assets			
Cash on Hand	$	79,914.32	
Notes Receivable (Note 5)		190,312.42	
Signed contracts not reported in assets $63,000,000 Million Dollars - Note A, B and C			63,000,000.00
Total Current Assets			270,226.84
Other Assets			
Security Assets		9,400.00	
Investments (Note 3)		15,000.00	
Investments in Software App (Note 2)		218,858.00	
Investment in Stock (Note 1)		250,000.00	
Total Other Assets			493,258.00
Total Assets		$	763,484.84

LIABILITIES AND CAPITAL

Current Liabilities			
No Current Debt			
Total Current Liabilities			No Current Liabilities
Long Term Liabilities			No Long Term Liabilities
Total Liabilities			None
Capital			
Common Stock (Note 3)	$	900,567.68	
Retained earnings		(115,516.49)	
Total Capital			763,484.84
Total Liabilities & Capital		$	763,484.84

WHAM INC.

Income Statement

For the Three Months Ending March 31, 2016

				Year to Date
Revenues				
Revenues	$	20,000.00	$	20,000.00
Signed contracts in future reporting period - Note A		63,000,000.00		63,000,000.00 in signed contracts not in revenues
Expenses				
Rent	$	9,400.00	$	9,400.00
Operating Cost Staff		1,500.00		1,500.00
Travel and Entertainment		2,174.86		2,174.86
Bank Charges		155.00		488.00
Website Development		1,251.48		2,837.74
Corporate Filing Fees		3,000.00		3,150.00
Legal & Professional Expense		11,000.00		11,949.87
Marketing Expenses		00.00		51.07
Miscellaneous Expenses		00.00		289.20
Total Expenses	$	28,481.34	$	31,840.74

WHAM INC.

Notes A-C and 1-5 for Financial Statement

A. Towers Investors.com in the March 31st 2016 reporting period, signed sixty three ($63,000,000.00) million dollars in contracts that will show revenue in the future financial reports.

B. Acquisition agreement, as of February 2nd 2016, accounting adjustments will be made in future accounting reports audit that is underway.

C. Accounting audit for the full reporting work product is underway showing the consolidated assets included in the February 2nd 2016 acquisition agreement.

1. The 'Investment in stock', is an investment stock of $250,000.00 into Uponus Technologies, LLC, that was required prior to licensing their encryption technology. The company was directed by former Chairman/CEO in making this investment with the goal to file an S-1 registration for an IPO, (see note 5). The investment was made for the purpose of securing an exclusive license agreement to launch both Android and iOS systems, for the consumer market. WHAM INC. was led to believe that Android was operational and that iOS needed more coding, to work around the iOS push button notifications, which was later discovered to be misleading. Subsequently, Uponus never delivered a working or marketable product for both Android and iOS systems. Throughout 2015, the only product delivered to WHAM INC. was an Alpha Android and Beta Android but nothing for iOS systems. Multiple fractions and occurrences led to the end of our engagement in the 4th quarter of 2015. Currently, the company is unable to value its original investment of $250,000.00, other than by cost, due to not having all the requested documents. Further explanation to the investment in stock is explained in #19 of WHAM's Annual Inside Disclosure Statement. In late February of 2016 WHAM INC. received its first K-1 from Uponus Technologies for its investment of 1.25% share of the LLC. The K-1 indicated that the resulting capital account of WHAM INC. on 12/31/2015 had a balance of $8,924, which was diminished from the original investment of $250,000.00. As shareholders, we have not received all the requested documents from Uponus Technologies, LLC and believe that this allocation is not in accordance with our agreements. Therefore, we are pursuing this with counsel and we are unsure what impact this has, if any, on the value of our minority interest in this LLC.

2. The 'Investment in Software app', is the investment made for development costs that WHAM INC. incurred from Uponus Technologies to complete the development of both Android and iOS systems. The total amount invested for development was $166,358.00, which did not produce a working or marketable product for both Android and iOS systems. After the engagement ended with Uponus Technologies in the 4th quarter of 2015, WHAM INC. set course to develop its own Mobile Encryption Application for a year to date cost of $52,500.00, which is reflected in the total amount invested of $218,858.00 under 'Investment in Software app'. Our new mobile encryption application for both Android and iOS systems will be completed and submitted into the App stores this month for all investors to begin using and testing.

3. Former Chairman/CEO led WHAM INC. to invest into three different companies, R3 Sport, LLC, CanDo, LLC, and p2pxtreme, LLC, which all engagements ended in non performance and brought no value to the company or its shareholders. All three companies were engaged with the issuance of restricted stock and a total of $15,000.00 was invested into two of the three companies. Further explanation of this is explained in note #20 of WHAM's Annual Inside Disclosure Statement.

4. Restricted shares of common stock were sold in 2013 between .01-.03, in 2014 between .01-.12, in 2015 between .0045-.15 and 1st quarter of 2015 between .01-.035.

5. The, 'Notes Receivable', on the books, ($190,312.42) represent funds from 2013-2015 used by former corporate officers for personal purposes, which were not supported by actions of the Board of Directors, or any other ascertainable corporate records. The company was directed by former Chairman/CEO in making the Uponus Technologies investment with the goal to file an S-1 registration for an IPO. In June of 2015 it was fully realized by former COO, Theodore Fotsis that an audit for an S-1 registration was not possible with the improper and misleading financials that were submitted by former Chairman/CEO and with the discovery that the company did not own any art assets and only had a 2012 Letter of Intent to purchase the art collection from the actual owner. After these discoveries were made a strategic decision to protect the company and its shareholders was made by the former COO, Theodore Fotsis, who is now Chairman/CEO to replace the Board of Directors, which he was successful in doing on December 10th 2015. The 'Notes Receivable' funds of $190,312.42 have been classified as receivables at this point having established the amount owing, but not having established the collectability of these amounts.