FinSync SOLUTIONS

Monthly Reporting Pack

Greenfield Logistics LLC • Sacramento, CA

January 1 – 31, 2026 • Cash Basis • Unaudited

Contents

This sample uses data from a fictional company to demonstrate the format and depth of a FinSync monthly deliverable.

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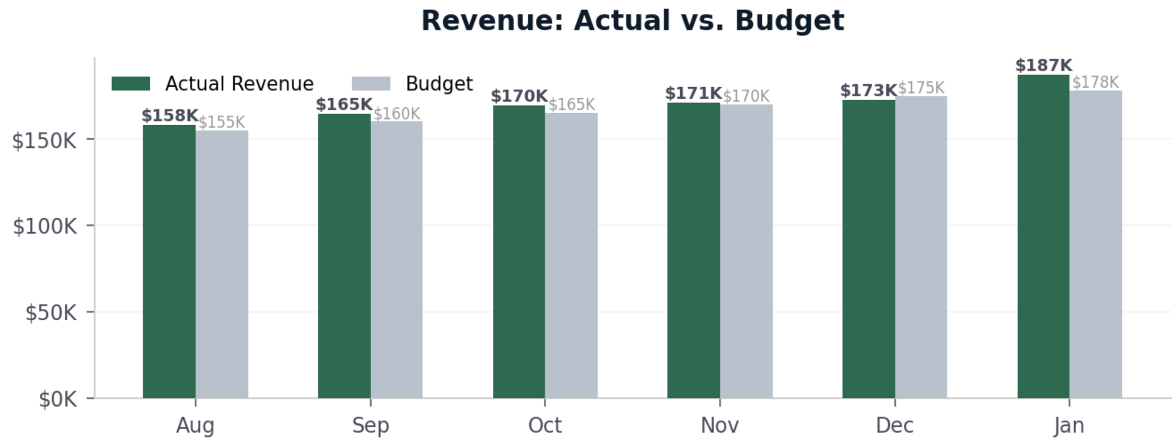
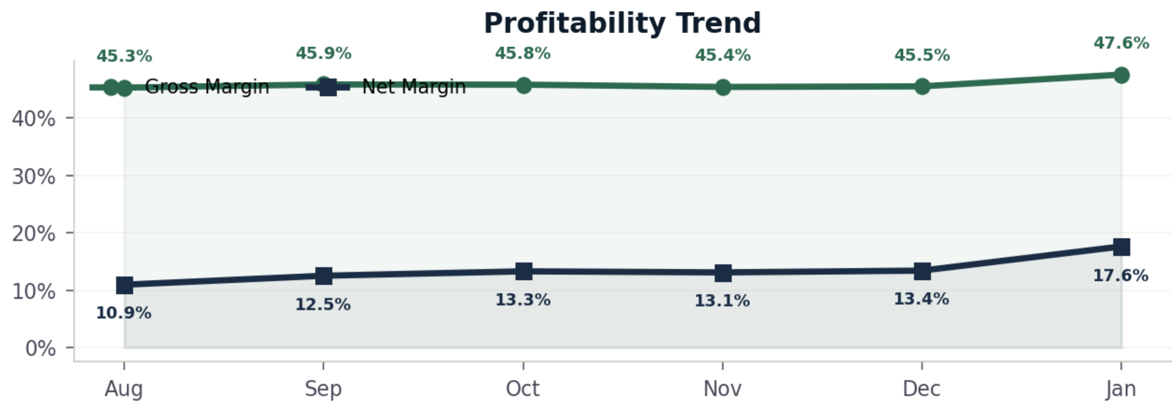
Executive Dashboard

JANUARY 2026 AT A GLANCE

$187,400	47.6%	$31,400	$115,700
Revenue	Gross Margin	Net Income	Cash Balance
▲ +8.4% vs Dec | +5.3% vs Budget	▲ +2.1 pts	▲ +45.7% vs Dec	▲ +37.3% vs Dec

4.2 mo	$26,771	28%	$7,800
Cash Runway	Revenue / Employee	Top Client Concentration	AR > 30 Days
▲ Above 3-mo target	▲ +8.4% vs Dec	▲ Down from 34%	■ Up from $3,200 — watch





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Income Statement

CASH BASIS • UNAUDITED • PERIOD: JANUARY 2026

	Jan 2026	Dec 2025	Change	Budget	Variance
Revenue	**$187,400**	**$172,800**	**+8.4%**	**$178,000**	**$9,400 (+5.3%)**
Cost of Services	$98,200	$94,100	+4.4%	$96,000	$2,200
Gross Profit	**$89,200**	**$78,700**	**+13.3%**	**$82,000**	**$7,200 (+8.8%)**
Gross Margin	47.6%	45.5%	+2.1 pts	46.1%	+1.5 pts
Operating Expenses					
Payroll	$42,000	$42,000	—	$42,000	$0
Rent & Utilities	$6,200	$6,200	—	$6,200	$0
Software & Tools	$1,800	$1,650	+9.1%	$1,600	$200
Insurance	$2,400	$2,400	—	$2,400	$0
Marketing	$3,500	$2,800	+25.0%	$2,500	$1,000
Other Operating	$300	$500	-40.0%	$500	$-200
Total OpEx	**$56,200**	**$55,550**	**+1.2%**	**$55,200**	**$1,000 (+1.8%)**
Net Income	**$33,000**	**$23,150**	**+42.5%**	**$26,800**	**$6,200 (+23.1%)**
Net Margin	17.6%	13.4%	+4.2 pts	15.1%	+2.5 pts

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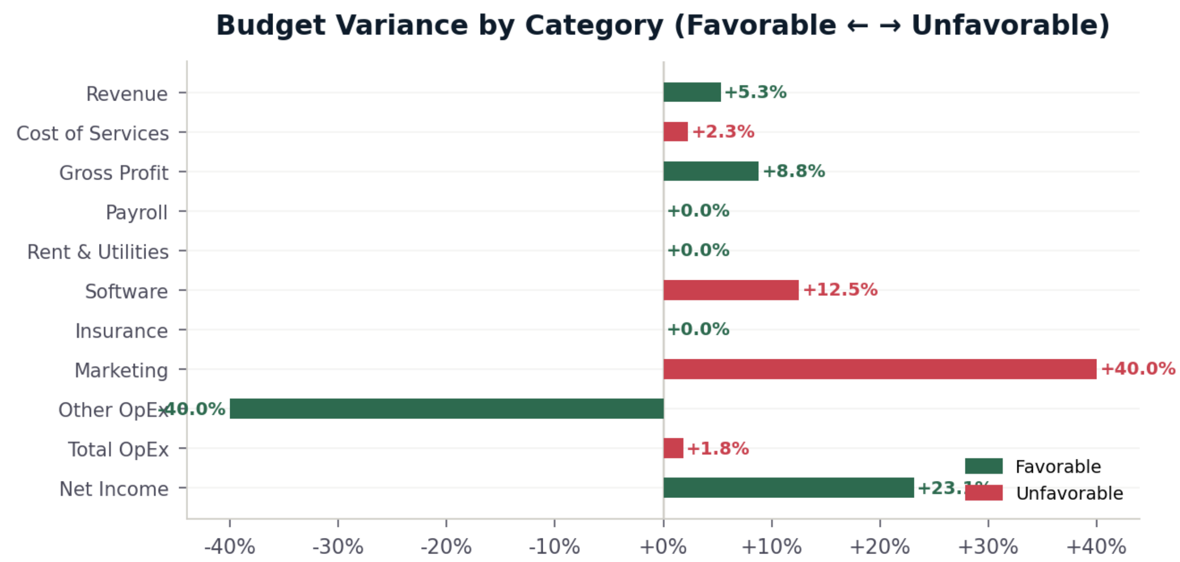
Budget vs. Actual Variance

JANUARY 2026 • PLAN ADHERENCE BY CATEGORY



Category	Actual	Budget	$ Variance	% Variance	Status
Revenue	**$187,400**	**$178,000**	**+$9,400**	**+5.3%**	● Favorable
Cost of Services	$98,200	$96,000	+$2,200	+2.3%	● Watch
Gross Profit	**$89,200**	**$82,000**	**+$7,200**	**+8.8%**	● Favorable
Payroll	$42,000	$42,000	+$0	+0.0%	● On Plan
Rent & Utilities	$6,200	$6,200	+$0	+0.0%	● On Plan
Software & Tools	$1,800	$1,600	+$200	+12.5%	● Watch
Insurance	$2,400	$2,400	+$0	+0.0%	● On Plan
Marketing	$3,500	$2,500	+$1,000	+40.0%	● Unfavorable
Other Operating	$300	$500	$-200	-40.0%	● Favorable
Total OpEx	**$56,200**	**$55,200**	**+$1,000**	**+1.8%**	● On Plan
Net Income	**$33,000**	**$26,800**	**+$6,200**	**+23.1%**	● Favorable

Summary: Revenue exceeded budget by $9,400 (+5.3%), driven by PNW route outperformance. Gross profit beat plan by $7,200 (+8.8%). Marketing overspend of $1,000 (+40.0%) requires clarification — confirm if this is a recurring increase or a one-time charge for budget re-forecasting.

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Balance Sheet

AS OF JANUARY 31, 2026 • CASH BASIS • UNAUDITED

ASSETS	Jan 31, 2026	Dec 31, 2025	Change
Current Assets			
Cash & Cash Equivalents	$115,700	$84,300	+$31,400
Accounts Receivable	$24,600	$22,400	+$2,200
Prepaid Expenses	$4,200	$4,200	—
Total Current Assets	**$144,500**	**$110,900**	**+$33,600**
Fixed Assets			
Equipment (net of depreciation)	$38,400	$39,600	-$1,200
Vehicles (net of depreciation)	$62,000	$64,000	-$2,000
Total Fixed Assets	**$100,400**	**$103,600**	**-$3,200**
TOTAL ASSETS	**$244,900**	**$214,500**	**+$30,400**

LIABILITIES & EQUITY	Jan 31, 2026	Dec 31, 2025	Change
Current Liabilities			
Accounts Payable	$12,800	$11,200	+$1,600
Payroll Liabilities	$8,400	$8,400	—
Credit Line Balance	$0	$0	—
Total Liabilities	**$21,200**	**$19,600**	**+$1,600**
Equity			
Owner's Equity	$192,300	$192,300	—
Retained Earnings (YTD)	$31,400	$2,600	+$28,800
Total Equity	**$223,700**	**$194,900**	**+$28,800**
TOTAL LIABILITIES & EQUITY	**$244,900**	**$214,500**	**+$30,400**

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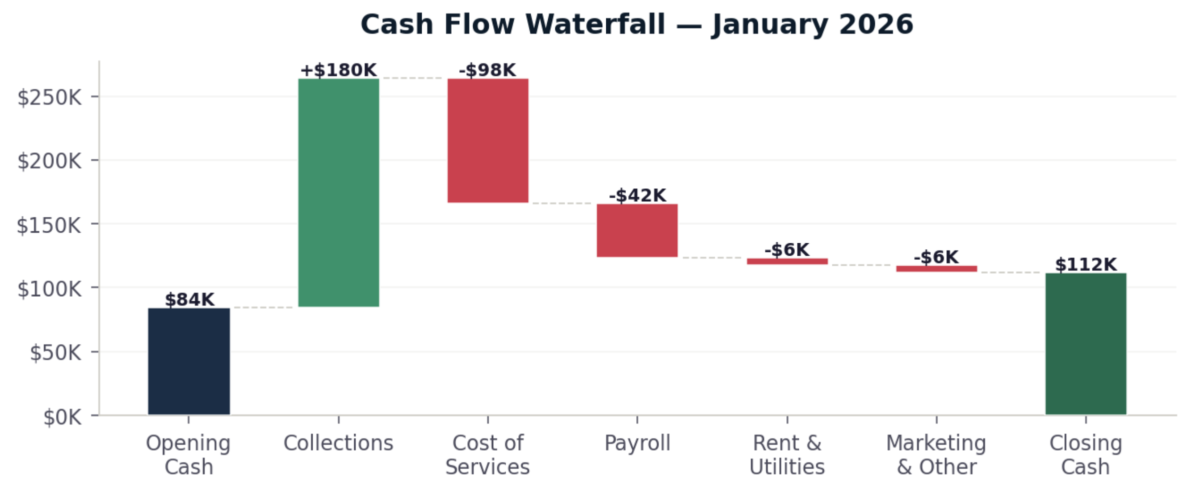
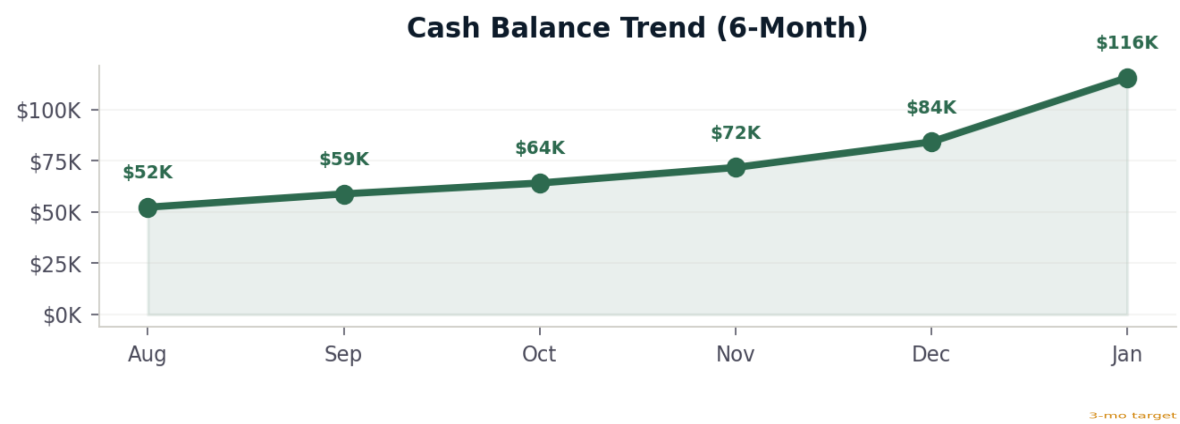
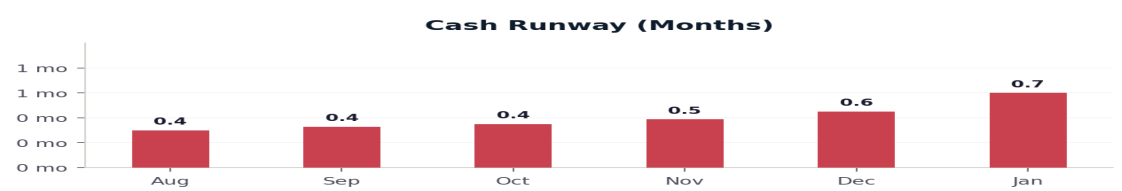
Cash Flow Analysis

JANUARY 2026







Cash runway = closing cash balance / average monthly operating expenses. Target threshold is 3 months. Greenfield's 4.2-month runway provides a comfortable buffer for seasonal fluctuations.

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Liquidity & Working Capital

FINANCIAL HEALTH INDICATORS • AS OF JANUARY 31, 2026

6.8x	5.5x	39 days	21 days
Current Ratio	Quick Ratio	Days Sales Outstanding	Days Payable Outstanding
Benchmark: >2.0x	Benchmark: >1.5x	Target: <35 days	Net 30 terms

Metric	Jan 2026	Dec 2025	Change	Benchmark	Status
Working Capital	**$123,300**	**$91,300**	**+$32,000**	>$50,000	● Strong
Current Assets	$144,500	$110,900	+$33,600	—	
Current Liabilities	$21,200	$19,600	+$1,600	—	
Current Ratio	**6.8x**	**5.7x**	**+1.1x**	>2.0x	● Strong
Quick Ratio	**5.5x**	**4.4x**	**+1.1x**	>1.5x	● Strong
Days Sales Outstanding	**39 days**	**38 days**	**+1 day**	<35 days	● Watch
Days Payable Outstanding	**21 days**	**19 days**	**+2 days**	Net 30	● On Plan
Cash Conversion Cycle	**18 days**	**19 days**	**-1 day**	<25 days	● Strong
Debt-to-Equity	**0.09x**	**0.10x**	**-0.01x**	<0.50x	● Strong

Analysis: Greenfield's liquidity position is exceptionally strong with a current ratio of 6.8x — well above the 2.0x benchmark. The only metric that warrants attention is DSO at 39 days, slightly above the 35-day target. This correlates with the AR aging trend noted in Section 10. The cash conversion cycle of 18 days is healthy, indicating efficient working capital management. Debt-to-equity of 0.09x means the business is almost entirely equity-funded — a strong position for negotiating credit terms if needed for growth.

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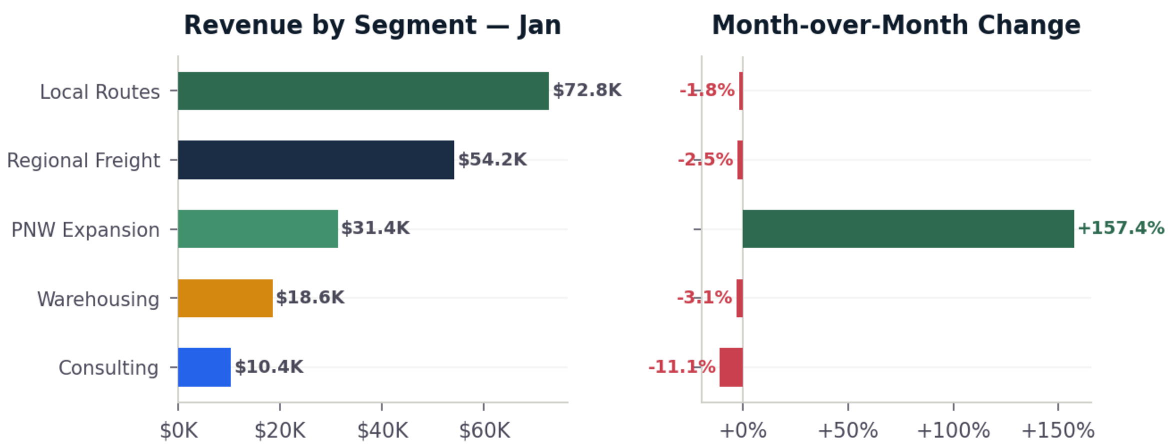
Revenue Segmentation

PERFORMANCE BY BUSINESS LINE



Segment	Jan 2026	Dec 2025	MoM Change	% of Revenue
Local Routes	$72,800	$74,100	-1.8%	38.8%
Regional Freight	$54,200	$55,600	-2.5%	28.9%
PNW Expansion	$31,400	$12,200	+157.4%	16.8%
Warehousing	$18,600	$19,200	-3.1%	9.9%
Consulting	$10,400	$11,700	-11.1%	5.5%
Total	**$187,400**	**$172,800**	**+8.4%**	**100.0%**

Notable: PNW Expansion revenue grew 157.4% month-over-month, now representing 16.8% of total revenue. Customer concentration on the top client improved to 28%, down from 34% in August — reducing single-client risk.

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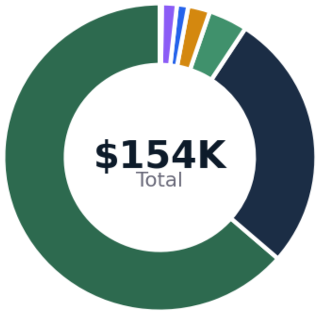
Operating Expense Deep Dive

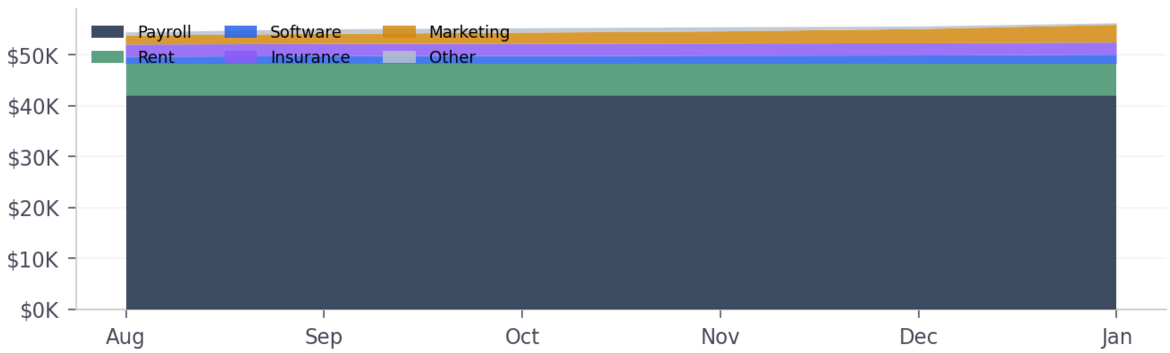
COST STRUCTURE AND TREND ANALYSIS

Expense Allocation



Category	Amount	% of Total
Cost of Services	$98,200	63.6%
Payroll	$42,000	27.2%
Rent & Utilities	$6,200	4.0%
Marketing	$3,500	2.3%
Software	$1,800	1.2%
Insurance	$2,400	1.6%
Other	$300	0.2%

Operating Expense Composition (6-Month)



Key observations: Total operating expenses (including COGS) were $156,000 in January, up 3.1% from December. Payroll remains the largest fixed cost at 27.0% of total spend. Marketing increased 25% to $3,500 — confirm whether this is a sustained increase or a one-time charge so we can adjust forecasting accordingly.

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KPI Scorecard

6-MONTH TREND • RED / AMBER / GREEN STATUS

KPI	Aug	Sep	Oct	Nov	Dec	Jan	Status
Gross Margin	45.3%	45.9%	45.8%	45.4%	45.5%	47.6%	● On Track
Net Margin	10.9%	12.5%	13.3%	13.1%	13.4%	17.6%	● On Track
Revenue / Employee	$22.6K	$23.5K	$24.2K	$24.5K	$24.7K	$26.8K	● On Track
Cash Runway	0.4 mo	0.4 mo	0.4 mo	0.5 mo	0.6 mo	0.7 mo	● On Track
Customer Concentration	34%	33%	32%	31%	31%	28%	● On Track
AR > 30 Days	$1,200	$1,800	$2,100	$2,600	$3,200	$7,800	● Watch
OpEx Growth (MoM)	—	+1.1%	+0.4%	+0.4%	+0.3%	+1.2%	● On Track

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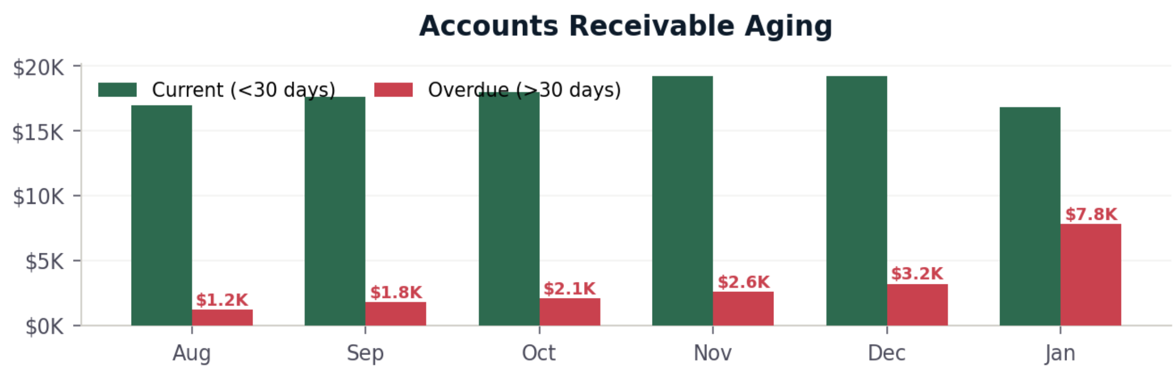
Accounts Receivable Aging

COLLECTION PERFORMANCE AND RISK



Aging Bucket	Amount	% of Total	Status
Current (0-30 days)	$16,800	68.3%	● Healthy
31-60 days	$4,200	17.1%	● Watch
61-90 days	$3,600	14.6%	● At Risk
90+ days	$0	0%	● Clear
Total AR	**$24,600**	**100%**	

Action items: Two invoices totaling $7,800 are past 30 days. While technically within contract terms for these clients, the 3-month trend ($2,100 → $2,600 → $3,200 → $7,800) suggests collection procedures may need tightening. We recommend adding a 21-day reminder email and a 45-day phone follow-up to the collection workflow.

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Executive Summary

PREPARED BY YOUR FINSYNC TEAM

What happened this month

January was Greenfield's strongest month on record. Revenue hit $187,400 — 8.4% above December and 5.3% ahead of budget. The primary driver was the Pacific Northwest route expansion, which contributed $31,400 in its second full month of operations (up 157% from December's $12,200 as it ramped up). Gross margin expanded to 47.6%, up 2.1 points, because the new revenue came at a better margin than the blended average. Net income of $31,400 was your best month by a wide margin — 45.7% higher than December.

What to watch

Accounts receivable. AR over 30 days jumped from $3,200 to $7,800. This has been climbing for three consecutive months. Neither balance is technically past terms, but the trajectory warrants attention. If this continues, consider tightening payment terms from Net 30 to Net 21 for new clients, or adding an automated follow-up at day 21.

Marketing spend. Up 25% to $3,500 from $2,800 in December. If this reflects a deliberate increase (new ad campaign, sponsorship), we should update the budget forecast. If it was a one-time charge, let us know so we can re-classify it — miscategorized one-offs will distort your trend data going forward.

The bright spots

Your cash position has more than doubled since August ($52,400 → $115,700). Cash runway is 4.2 months, well above the 3-month target. Revenue per employee continues climbing ($26,771, up from $22,600 in August), indicating you're scaling efficiently. Customer concentration improved to 28%, down from 34% six months ago. The PNW expansion is diversifying revenue exactly as intended.

Looking ahead

If PNW routes hold at current levels, February revenue should exceed $180K again. One strategic question: you've held at 7 employees since last summer while revenue has grown 18.5%. Revenue per employee is strong, but at some point that means your team is stretched thin. If you're considering a hire in Q2, now is a good time to model the impact on margins. Happy to run those scenarios together — just let us know.

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Action Items & Recommendations

PRIORITIZED NEXT STEPS FOR FEBRUARY 2026

#	Priority	Action Item	Owner	Due
1	HIGH	Review AR aging — follow up on $7,800 in 30+ day receivables. Consider implementing 21-day reminder email and 45-day phone follow-up in collection workflow.	Curtis	Feb 7
2	HIGH	Clarify marketing spend increase — confirm if $3,500 is a new run-rate or one-time charge. Update budget forecast accordingly.	Murad	Feb 7
3	MED	Model the impact of an 8th hire on margins. Revenue per employee is strong but team may be stretched. Build scenarios for Q2 hiring decision.	FinSync	Feb 14
4	MED	Monitor PNW route profitability — track gross margin by segment for February to confirm the expansion is maintaining above-average margins.	FinSync	Feb 28
5	MED	Evaluate payment terms — consider moving new clients to Net 21 if AR >30 days continues trending upward in February.	Curtis	Feb 21
6	LOW	Explore credit line options — with 0.09x debt-to-equity and strong cash position, Greenfield is well-positioned to secure favorable terms for growth capital if needed.	Curtis	Mar 15
7	LOW	Review software stack — tools spend up 12.5% over 6 months. Audit subscriptions for unused or redundant services.	Murad	Mar 15

Key theme this month: January was an outstanding month financially. The business is generating strong cash flow, margins are expanding, and revenue diversification is improving. The two items that need immediate attention are both manageable — AR collection procedures and marketing budget clarity. Address those, and Greenfield is well-positioned for a strong Q1.

Questions about anything in this pack?
Reply to this email or book a 15-minute call. We're always happy to walk through the numbers.

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