



# Sample Monthly Reporting Pack

Illustrative examples of the reporting deliverables we build for small businesses.

Client	ExampleCo, LLC (fictional)
Reporting period	Jan 2026 (example close)
Prepared by	FinSync Solutions
Tools	QuickBooks Online / Xero (supported)

## What this pack is

A concise set of statements, charts, and decision-focused commentary. The goal is to answer: **What changed? Why? and What should we do next?**

Note: This is not client data. Numbers and entities are illustrative.

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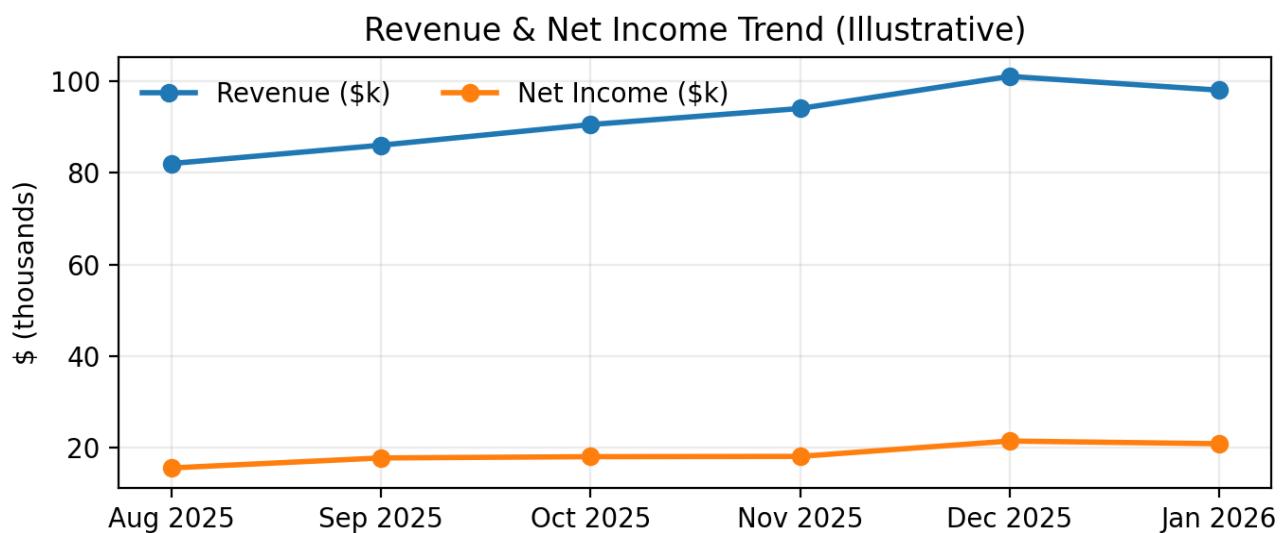
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If you want reporting like this delivered every month, we'll set up the structure once and then run it on a consistent cadence.

# Executive Summary

- Revenue: **\$98,000** (MoM: -3.0% — seasonality assumed)
- Gross Margin: **63.0%** (stable)
- Net Income: **\$20,940**
- Cash: **\$51,500** (change vs prior month: \$2,600)
- Key drivers: higher-margin mix + controlled OpEx; marketing spend normalized after prior campaign.

## Revenue & Net Income Trend



**Insight:** Top-line growth is healthy; net income is improving with stable margin and disciplined OpEx.

# KPI Dashboard

Revenue	\$98,000	Gross Margin	63.0%
Net Income	\$20,940	Cash	\$51,500
Runway (stress)	≈ 7–8 months	DSO (est.)	34 days

## Signals we watch

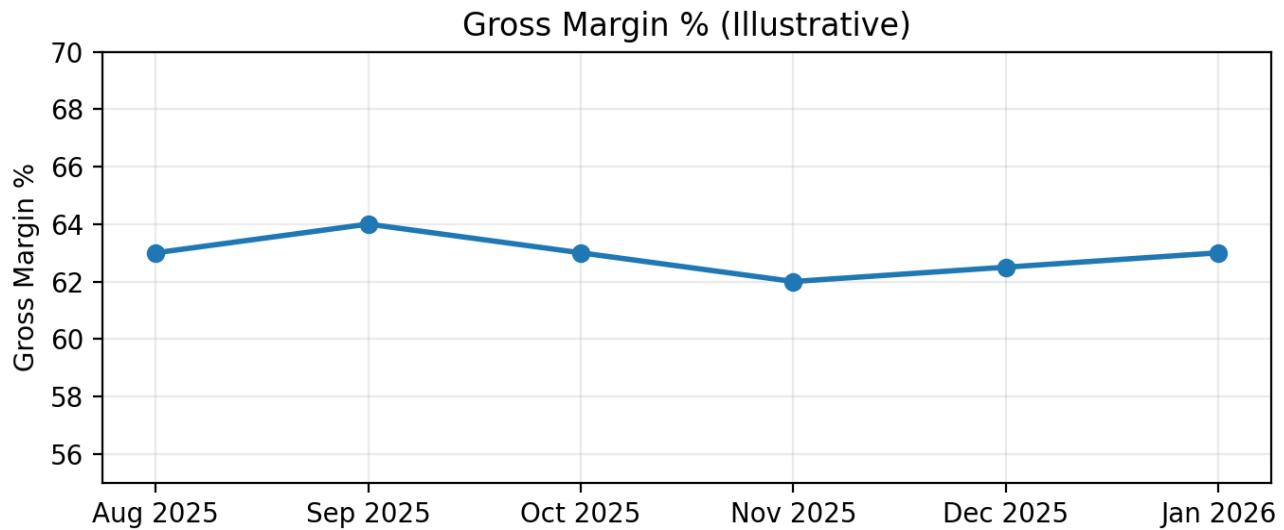
- Margin drift (COGS % trending up/down)
- Cash runway and minimum cash threshold
- A/R aging creep (collections risk)
- Vendor spend concentration and surprise categories
- Revenue concentration and customer churn risk

# Profit & Loss

A clean P&L; is the foundation. We include trends, margin context, and the story behind changes.

Line item	Nov 2025	Dec 2025	Jan 2026
Revenue	\$94,000	\$101,000	\$98,000
COGS	(\$35,720)	(\$37,875)	(\$36,260)
Gross Profit	\$58,280	\$63,125	\$61,740
Operating Expenses	(\$40,100)	(\$41,600)	(\$40,800)
Net Income	\$18,180	\$21,525	\$20,940

## Gross Margin % Trend



# Balance Sheet

We highlight liquidity and leverage so you can see how strong the business is beyond the P&L.:

Category	Amount
Cash	\$51,500
Accounts Receivable	\$22,400
Other Assets	\$9,700
Total Assets	\$83,600
Credit Cards / Short-term	(\$11,600)
Other Liabilities	(\$7,900)
Total Liabilities	(\$19,500)
Equity	\$64,100

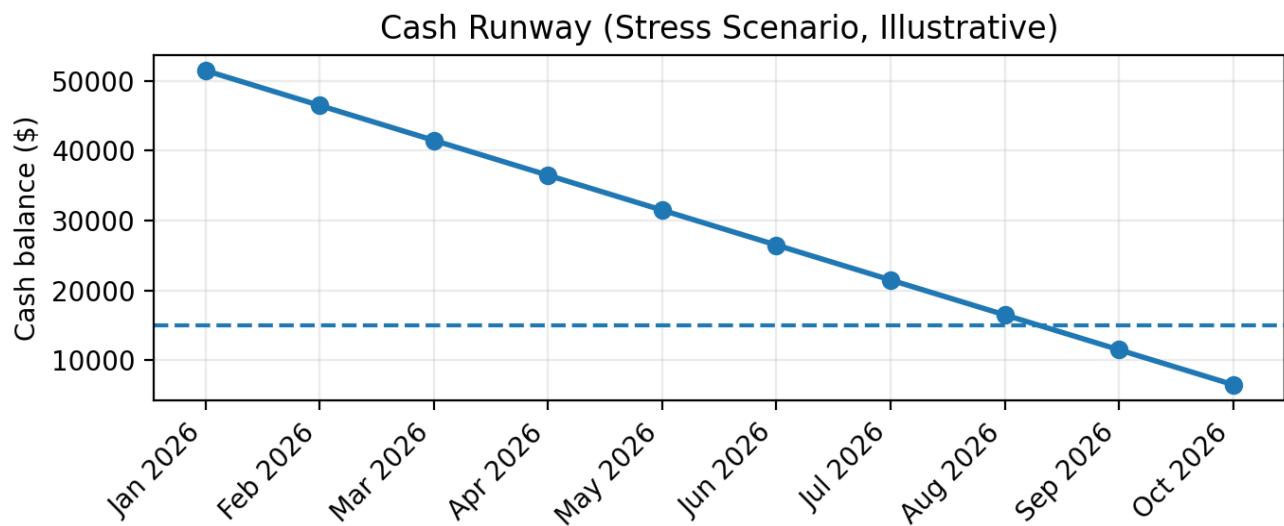
**Insight:** Equity growth is real only when profit converts to cash. We monitor both.

# Cash Flow & Runway

Profit is not cash. We show where cash moved, and what happens under stress.

Section	Amount
Operating Activities	\$18,200
Investing Activities	(\$3,400)
Financing Activities	\$0
Net Change in Cash	\$14,800

## Cash Runway (Stress Scenario)



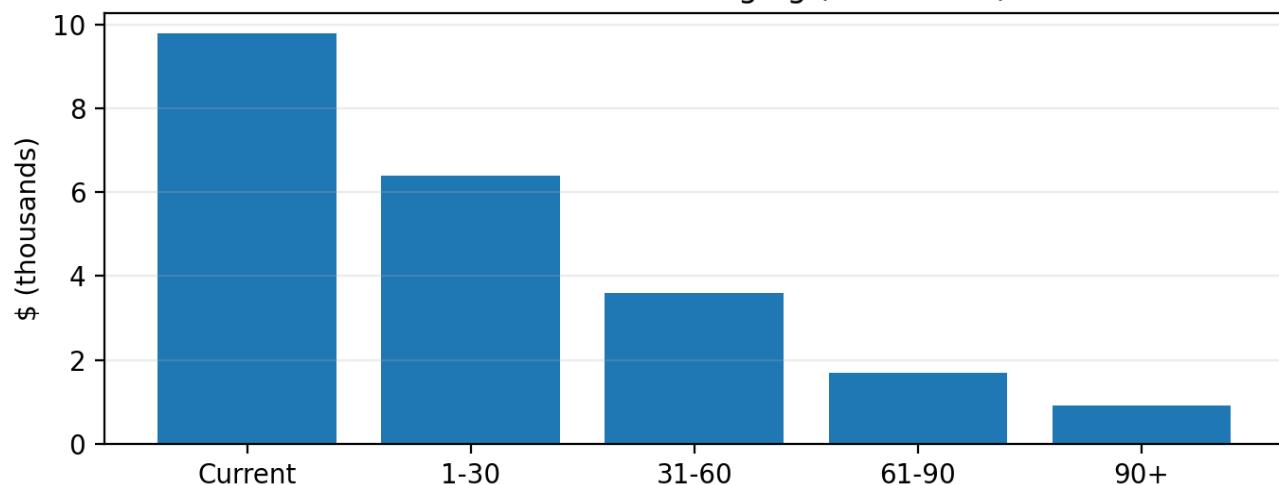
We model downside scenarios so you know what levers matter before you're forced to react.

# Working Capital

A/R aging tells you whether growth is turning into cash — or turning into risk.

Bucket	Amount
Current	\$9,800
1–30 days	\$6,400
31–60 days	\$3,600
61–90 days	\$1,700
90+ days	\$900
Total A/R	\$22,400

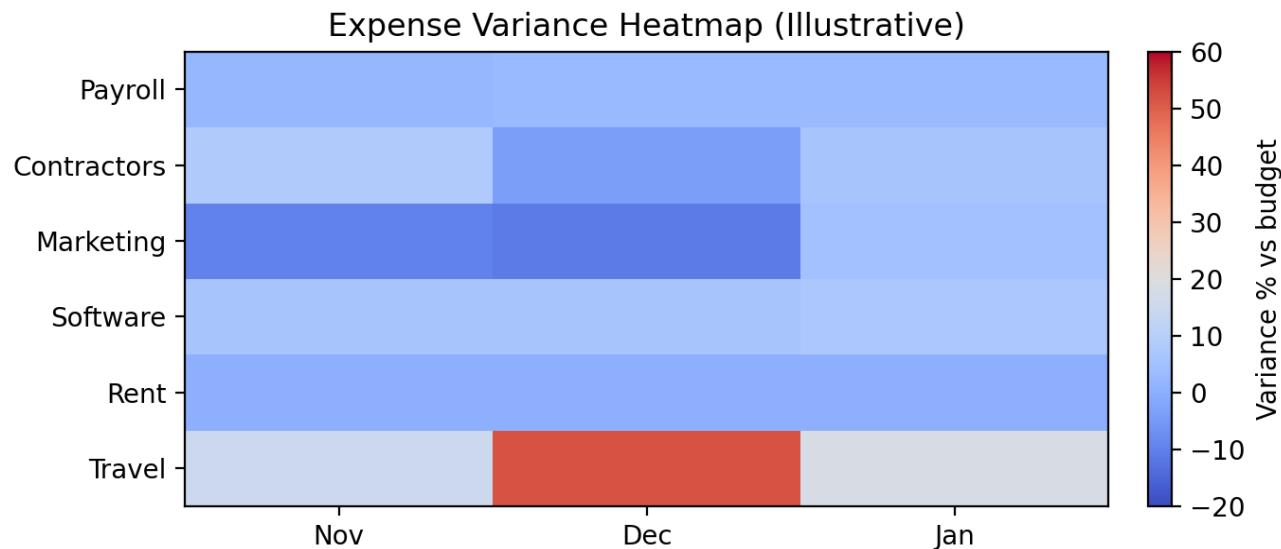
Accounts Receivable Aging (Illustrative)



# Spend Analysis

We flag categories that drift from expectations and show exactly where the changes came from.

## Expense Variance Heatmap

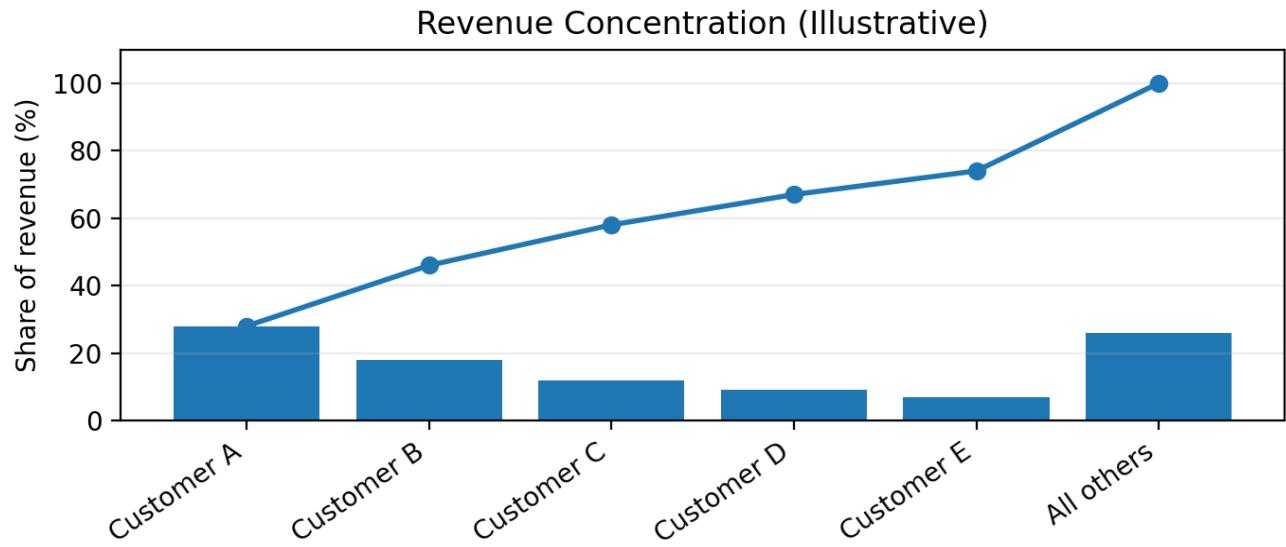


**Example insight:** Travel spiked due to a conference; software rose from added seats; marketing normalized after campaign.

# Revenue Quality

We surface concentration risk so you know if revenue is resilient or fragile.

## Revenue Concentration (Pareto)



**Example insight:** Top 2 customers represent ~46% of revenue. We recommend monitoring churn risk and diversifying lead sources.

## Action Items

- **Collections:** Prioritize 31–60 and 61–90 buckets; add weekly A/R review until aging improves.
- **Cash policy:** Set a minimum cash threshold (e.g., 1–2 months fixed costs) and track it monthly.
- **Margin tracking:** Review COGS categories where % drifted upward; renegotiate vendor terms if needed.
- **Spend governance:** Add a budget baseline for discretionary spend (marketing, travel) and watch variance signals.
- **Concentration risk:** Track top customers monthly and build a plan for diversification.

Want this delivered every month? We build the structure once, then keep it consistent.

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