



Sample Monthly Reporting Pack

Operator-grade reporting for owners who make decisions.

Operator-grade reporting. Built for owners who want clarity, not spreadsheets.

Client	Atlas Commerce Group, Inc. (illustrative sample)
Reporting period	Dec 2025 trailing 12 months (Jan Dec 2025)
Prepared by	FinSync Solutions
Tools	QuickBooks Online / Xero (client-dependent)

MTD revenue \$1,430,270	EBITDA margin 20.0%	Cash (end of month) \$1,350,000	DSO / Inventory days 46d / 86d
-----------------------------------	-------------------------------	---	--

What this pack is.

Each month we complete an accrual-aware close, reconcile material balance-sheet accounts, normalize one-off activity, and translate the ledger into a decision-ready reporting pack. We focus on the handful of drivers that determine cash and profitability, explain what changed (and why), and document the actions required from the owner/operator. This sample illustrates the level of complexity we support multi-channel revenue, working-capital dynamics, and variance diagnostics presented in a clean, executive format.

Included each month.

Month-end close + reconciliation (cash, A/R, A/P, inventory, key accruals).

Financial statements with variance diagnostics (actual vs budget, MTD + YTD).

KPI dashboard with trends + narrative interpretation.

Cash forecast + runway stress scenario and decisions required.

Owner-focused decision list with expected impact, owner, and due date.

Note: Numbers and entities are illustrative. No client data is used in this sample.

Table of Contents

Executive brief	The story behind the month: drivers, risks, and owner decisions.
KPI dashboard	Key financial + operational KPIs with mini-trends and interpretation.
Profit & loss (statement)	Full P&L view: actual vs budget and MTD + YTD context.
Profit & loss (drivers)	Channel mix, margin bridge, and EBITDA drivers.
Balance sheet	Liquidity, leverage, and working-capital snapshot with key ratios.
Cash flow & runway	Cash flow summary and 13 week forecast with minimum-cash threshold.
Working capital	A/R aging and collections focus, plus inventory & payables efficiency.
Spend analysis	Budget variance heatmap, top drivers, and vendor-level diagnostics.
Revenue quality	Concentration risk, net revenue bridge, and retention/expansion signals.
Operator decisions & next month priorities	Decisions required, owners, and next-month targets.

How to read this pack.

Start with the Executive brief. Use the KPI dashboard to validate the trend. Then review P&L, Balance Sheet, Cash Flow, and Working Capital in that order to connect profitability to cash.

Executive brief

This month closed cleanly and reflects an accrual-aware view of performance (not a bank-balance snapshot). The focus for December is sustaining margin while tightening working capital to protect cash ahead of Q1 obligations.

Key insights

Revenue finished at \$1,430,270 (+9.9% MoM). Growth was led by Retail (+12.9%) and Subscriptions (+19.9%).

Gross margin held at 56.7% (flat MoM). Mix improvements offset freight & shrink pressure.

EBITDA was \$286,652 (20.0% margin), essentially on plan (\$1,013 vs budget).

Cash ended the month at \$1,350,000. The 13 week forecast bottoms at ~\$860k vs a minimum cash floor of \$900k.

Working capital remains the main lever: DSO 46 days, inventory 86 days, with 12% of A/R over 60 days concentrated in the long tail.

Owner decisions required

Decision	Recommendation	When
Collections escalation rule	Move long-tail accounts to 2-step escalation (reminder call) at 45 days to reduce >60d exposure.	This week
Inventory purchasing cadence	Shift top SKUs to shorter purchase cycles and clear slow movers to improve cash conversion.	Next 2 weeks
Q1 minimum cash policy	Set and enforce a minimum cash floor (\$900k) and define what gets paused when forecast breaches.	This month

Risks & watch items

Long-tail A/R delinquency: aging is improving but still the highest default-risk segment; tighten credit holds and escalation cadence.

Inventory depth: high inventory days suggest capital tied up; revisit purchasing cadence and slow-moving SKUs.

Q1 cash trough: forecast shows a narrow buffer around payroll/tax weeks; plan payment timing and collections pushes in advance.

Close status

Bank + credit card reconciled through month-end

A/R reviewed; unapplied cash cleared

A/P cutoff reviewed; accruals posted

Inventory reconciliation / shrink accrual

Revenue recognition check (subscriptions + deferred revenue)

KPI dashboard

KPIs are presented with mini-trends to support the story behind the month. Each KPI includes a directional read and the operational driver we d validate in a working session.



Profit & loss (statement)

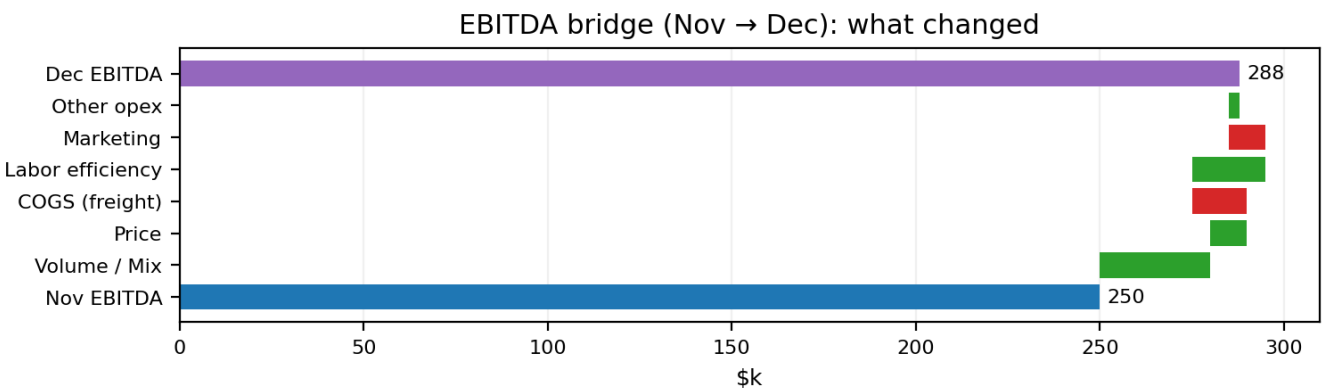
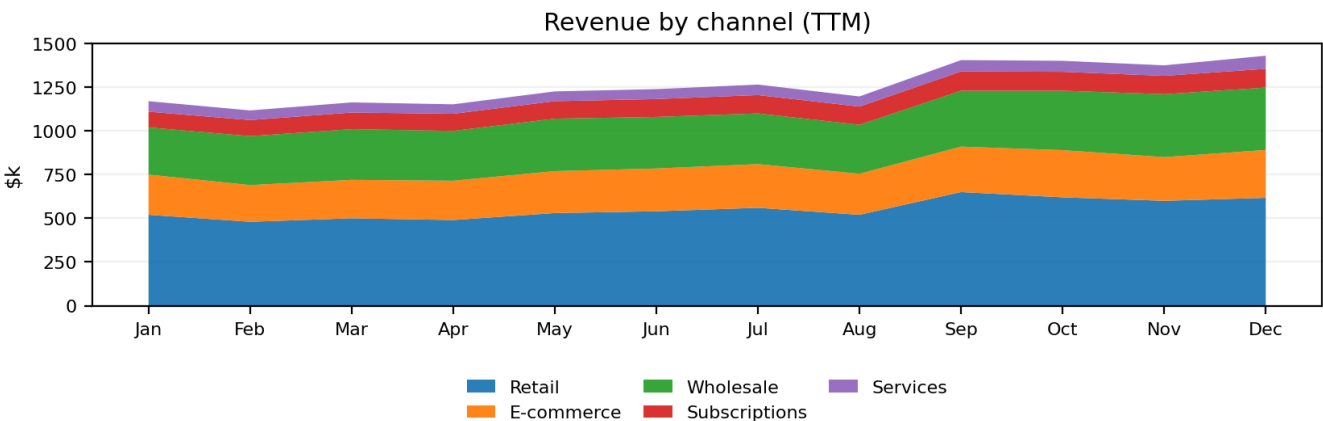
All amounts in \$k unless noted Dec actual vs budget; YTD actual vs budget

Line item	Dec	Bud	Var	Var %	YTD	YTD Bud	Var
Revenue							
Retail sales	617	610	+7	+1.1%	6,460	6,300	+160
E-commerce sales	274	280	-6	-2.1%	2,830	2,900	-70
Wholesale	357	360	-3	-0.8%	3,725	3,650	+75
Subscriptions	107	105	+2	+1.9%	1,200	1,150	+50
Services	75	76	-1	-1.3%	760	800	-40
Total revenue	1,430	1,431	-1	-0.1%	14,975	14,800	+175
Cost of goods sold							
Product costs	486	480	+6	+1.2%	5,030	4,920	+110
Freight & duties	84	80	+4	+5.0%	860	820	+40
Payment processing	49	52	-3	-5.8%	520	560	-40
Total COGS	619	612	+7	+1.1%	6,410	6,300	+110
Gross profit	811	819	-8	-1.0%	8,565	8,500	+65
Gross margin %	56.7%	57.2%	-0.5pp		57.2%	57.4%	-0.2pp
Operating expenses							
Payroll & benefits	241	246	-5	-2.0%	2,820	2,900	-80
Rent & occupancy	90	84	+6	+7.1%	1,030	980	+50
Marketing	61	65	-4	-6.2%	720	760	-40
Software & IT	19	18	+1	+5.6%	215	205	+10
Logistics & fulfillment	45	46	-1	-2.2%	510	540	-30
Professional fees	16	15	+1	+6.7%	185	170	+15
Insurance	9	8	+1	+12.5%	92	90	+2
Card & bank fees	14	14	+0	+0.0%	150	145	+5
Other opex	30	30	+0	+0.0%	340	330	+10
Total operating expenses	525	526	-1	-0.2%	6,062	6,120	-58
EBITDA	286	293	-7	-2.4%	2,503	2,380	+123
Depreciation & amortization	18	18	+0	+0.0%	210	210	+0
Interest expense	6	6	+0	+0.0%	70	72	-2
Taxes	55	54	+1	+1.9%	640	630	+10
Net income	207	215	-8	-3.7%	1,583	1,468	+115

Profit & loss (drivers)

Numbers without drivers are not actionable. These views show what moved revenue and EBITDA, so you can protect margin and plan cash with intent.

Channel mix shifted toward higher-margin subscription revenue while retail volume accelerated. Freight costs improved vs prior month, partially offset by promotional intensity in e commerce. EBITDA upside came primarily from labor efficiency and mix; marketing spend remains within tolerance.



Balance sheet

A balance sheet is the operating system for cash. We reconcile the accounts that matter, then translate them into liquidity, leverage, and working-capital signals.

Current ratio

2.7

Current assets / current liabilities

Quick ratio

1.7

(Cash + A/R) / current liabilities

Debt / EBITDA

0.7

Term debt / TTM EBITDA

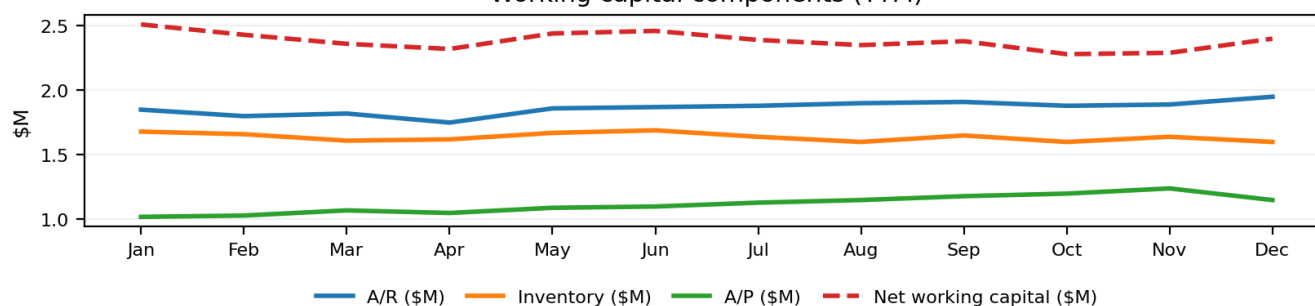
Assets (\$k)

Line item	Dec	Nov	
Cash	1,350	1,195	+155
Accounts receivable	1,850	1,890	40
Inventory	1,600	1,640	40
Prepays & other	220	210	+10
Total current assets	5,020	4,935	+85
PP&E, net	880	895	15
Other assets	140	135	+5
Total assets	6,040	5,965	+75

Liabilities & equity (\$k)

Line item	Dec	Nov	
Accounts payable	1,150	1,240	90
Accrued expenses	420	400	+20
Deferred revenue	310	300	+10
Total current liabilities	1,880	1,940	60
Term debt	1,850	1,870	20
Other liabilities	120	110	+10
Total liabilities	3,850	3,920	70
Equity	2,190	2,045	+145
Total L&E	6,040	5,965	+75

Working capital components (TTM)



Cash flow & runway

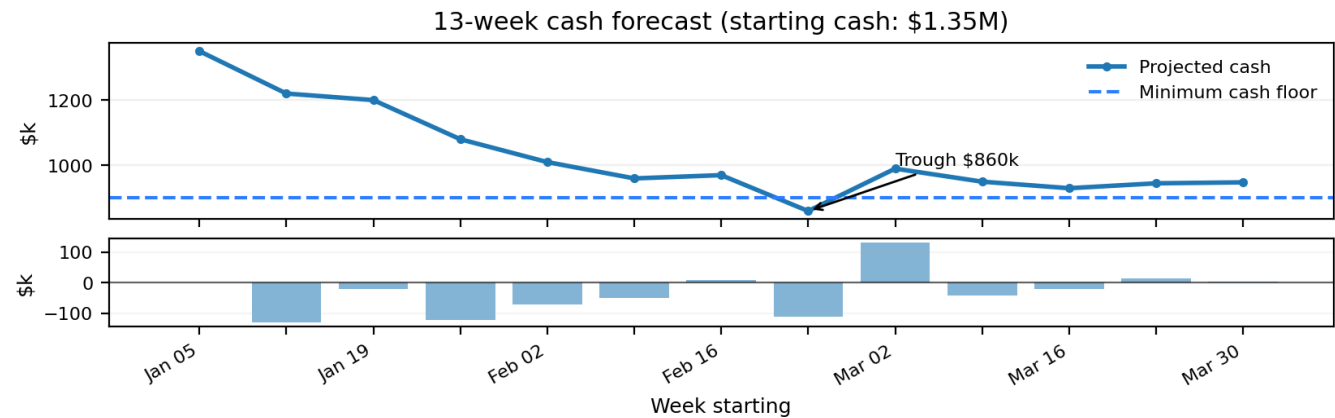
Cash is the constraint. We reconcile cash, translate working capital into forecastable cash movements, and run a 13 week view with a minimum cash policy.

Cash flow summary (\$k)

Line Item	Dec	YTD
EBITDA	286	2,503
Change in working capital	68	210
Capex	40	420
Debt service	25	300
Taxes paid	55	630
Net cash flow	98	943
Ending cash	1,350	

Runway stress test

Scenario	Min cash	Read
Base case	\$860k	Trough dips below \$900k floor in week 8.
Revenue -10%	\$720k	Requires pause of non-essential spend + faster collections.
Collections slip	\$640k	Implement escalation + credit holds; shift vendor timing.



Working capital

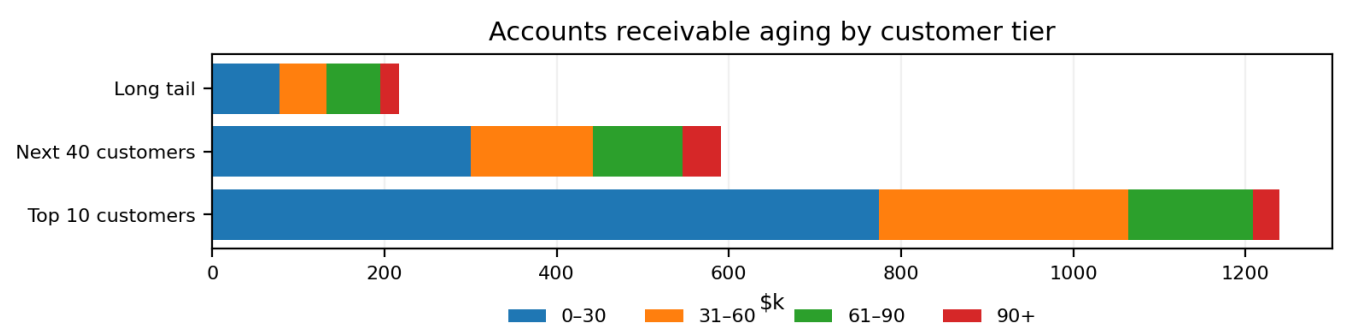
Working capital is where profitable businesses run out of cash. We track the cash conversion cycle, pinpoint the accounts that create drag, and set a weekly collections cadence.

DSO
46 days
Target 45

Inventory days
86 days
Target 75

DPO
62 days
Target 60-63

Cash conversion cycle
70 days
DSO + Inv - DPO



A/R aging summary (\$k)

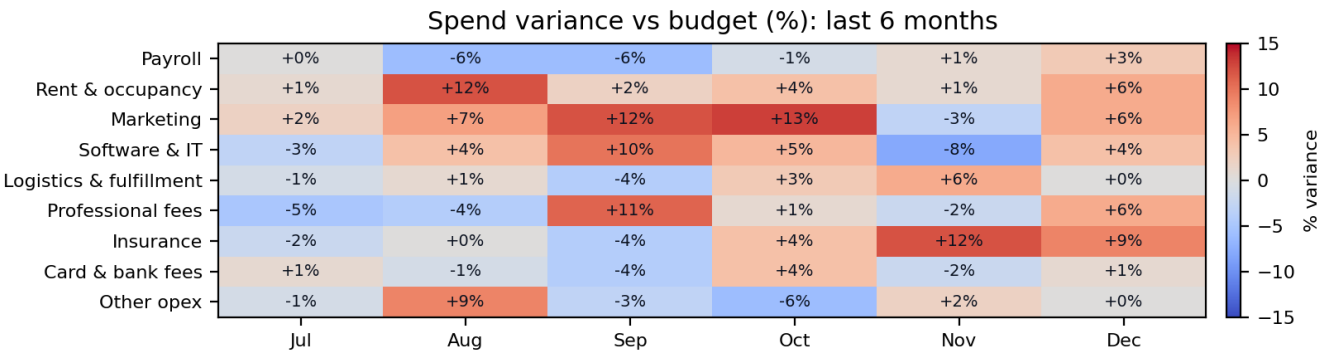
Bucket	\$k	% of A/R
0-30	1,152	62%
31-60	487	26%
61-90	311	17%
90+	97	5%
Total A/R	1,850	100%

Collections focus (next 10 days)

Account	Bucket	Owner action
Northwind Retail	61-90	Call + payment plan; require PO on next order
Blue Peak LLC	31-60	Reminder + resubmit invoice; confirm receipt
Sora Supplies	90+	Escalate; place credit hold until resolved
Long-tail cohort	31-60	Batch emails + auto follow-up; enforce terms

Spend analysis

We don t just show spend we show what changed, what s structural, and what s reversible. This page ties budget variances to specific categories and vendors.



Top budget variances (Dec)

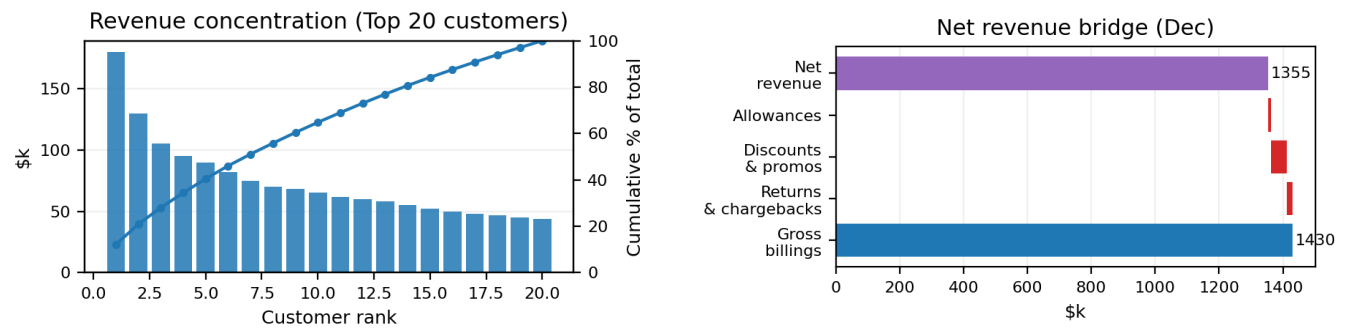
Category	Var (\$k)	Read
Rent & occupancy	+6	Lease reset + utilities; validate baseline for Q1
Insurance	+1	Annual true up; non-recurring
Professional fees	+1	One-time legal; categorize separately
Marketing	4	Spend pulled into Nov; check effectiveness by channel
Payroll & benefits	5	Hiring timing; confirm staffing plan

Vendor-level diagnostics

Vendor	Signal	Action
ShipFast Logistics	Rate step-up (+12%)	Renegotiate tier; audit surcharge codes
Meta Ads	ROAS volatility	Reallocate toward highest-LTV cohorts
Gusto Payroll	Benefits creep	Review plan elections; update employer match policy
AWS	Idle resources	Rightsize; enforce tagging + budget alerts
Stripe	Processing fees	Push ACH for high-ticket B2B; revisit pricing

Revenue quality

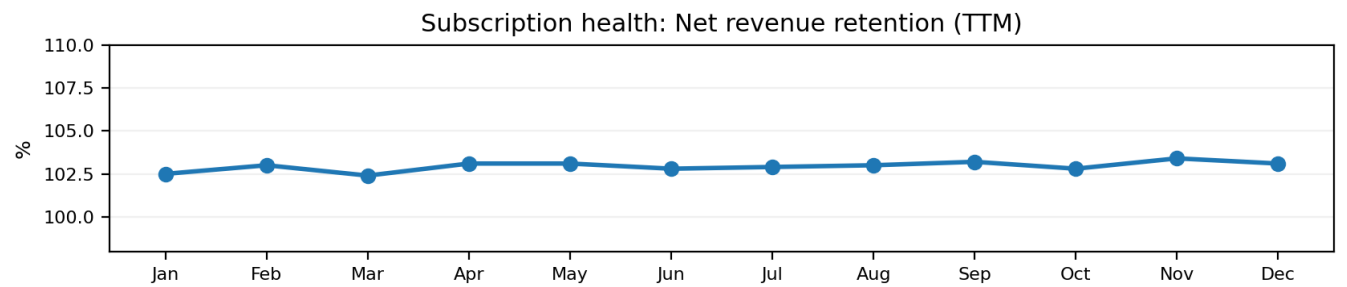
Revenue quality is the difference between growth and durable growth. We evaluate concentration risk, true net revenue, and retention/expansion signals.



Top 5 customers represent ~34% of top-20 revenue; prioritize renewal cadence and service quality for this cohort.

Discounting is concentrated in e commerce promotions; enforce margin guardrails and measure incrementality.

Net revenue retention remains above 103% a strong signal for durable growth if churn stays controlled.



Operator decisions & next month priorities

This is the operator-ready decision list for the next 30 days. Each priority includes a measurable target, owner, and due date.

Jan revenue target \$1.46M Protect mix; keep promo discipline	Minimum cash floor \$900k Define pause list when breached	Working capital target CCC 65d DSO 45; inventory 75
--	--	--

Priorities & owners

Priority	Expected impact	Owner	Due
Collections escalation at 45d	Reduce >60d A/R by 25%	Controller	Jan 10
Inventory slow-mover plan	Free ~\$120k cash in 30d	Ops Lead	Jan 15
Vendor payment calendar	Protect cash floor weeks 6 - 9	Founder	Jan 08
Promo guardrails by channel	Hold GM 56% on e com	Marketing	Jan 12
Weekly forecast cadence	Decisions every Monday	FinSync	Ongoing
Close cycle discipline	Keep close 5.5 days	Controller	Ongoing

Next step: We walk through this pack live, confirm assumptions, and lock a weekly operating cadence (cash forecast, collections standup, and margin driver review).