

Business Financial Summary: August 2024-July 2025

12-Month Totals

		# TRANSACTIONS
Total Cash Flow	\$1,775,029.33	432
Total Outlays	\$1,759,207.53	1,932
Check Payments	\$626,600.59	561
4-digit Check Numbers	\$299,978.33	347
5-digit Check Numbers	\$326,622.26	214
Bank Debits/Transfers/Withdrawals	\$1,132,606.94	1,371

Debits by Payment Type:		- Here we have categorized all items in the bank statements by the type of payment. This was based on how the payments were described in the statements.
Transfers to Managing Owner	\$110,432.48	72
Authorized Debit Card Purchases	\$111,987.43	637
ACH Debit Purchases	\$590,616.62	275
Cash Withdrawals	\$125,830.00	54
Toast Paybacks	\$424.43	11
Zelle Payments	\$20,906.38	23
Recurring Payments	\$5,431.17	67
Other (mostly debit card purchases)	\$166,978.43	232

Payments by Purchase Category:		- Here we categorized the payments based on the descriptions in the bank statements. This was done through SEARCH functions for identifying text strings.
eBay	\$1,749.04	28
Amazon	\$8,690.16	136
Produce, Snacks, & Ice	\$40,889.83	82
Beer/Wine/Liquor	\$283,256.90	269
Supplies	\$28,879.38	27
Textiles	\$11,197.28	49
Technology Services	\$7,730.71	70
Utilities	\$43,050.14	43
Photos & Media	\$10,895.00	11
Physical Services (Plumbing, Janitorial)	\$29,626.77	28
Lease Services	\$2,543.72	12
Misc. Recurring Charges	\$12,501.16	55
Tax	\$144,196.46	29
Cash Withdrawals	\$125,830.00	54
Uber Rides	\$1,103.42	35
Transfers to Managing Owner	\$172,003.77	81
Toast Paybacks	\$424.43	11
Human Resources	\$11,506.46	4
Payroll	\$227,637.92	26
Payments by Purchase Category:	\$14,500.00	10
Misc. Bank Debits	\$126,753.31	436
Other Check Payments	\$110,880.80	77
Check Payments Missing from Register	\$343,560.87	370

Monthly Averages

		AVG # TRANSACTIONS
Total Cash Flow	\$147,919.11	36.0
Total Outlays	\$146,600.63	161.0
Check Payments	\$52,216.72	46.8
4-digit Check Numbers	\$24,998.19	28.9
5-digit Check Numbers	\$27,218.52	17.8
Bank Debits/Transfers/Withdrawals	\$94,383.91	114.3

Debits by Payment Type:		
Transfers to Managing Owner	\$9,202.71	6.0
Authorized Debit Card Purchases	\$9,332.29	53.1
ACH Debit Purchases	\$49,218.05	22.9
Cash Withdrawals	\$10,485.83	4.5
Toast Paybacks	\$35.37	0.9
Zelle Payments	\$1,742.20	1.9
Recurring Payments	\$452.60	5.6
Other (mostly debit card purchases)	\$13,914.87	19.3

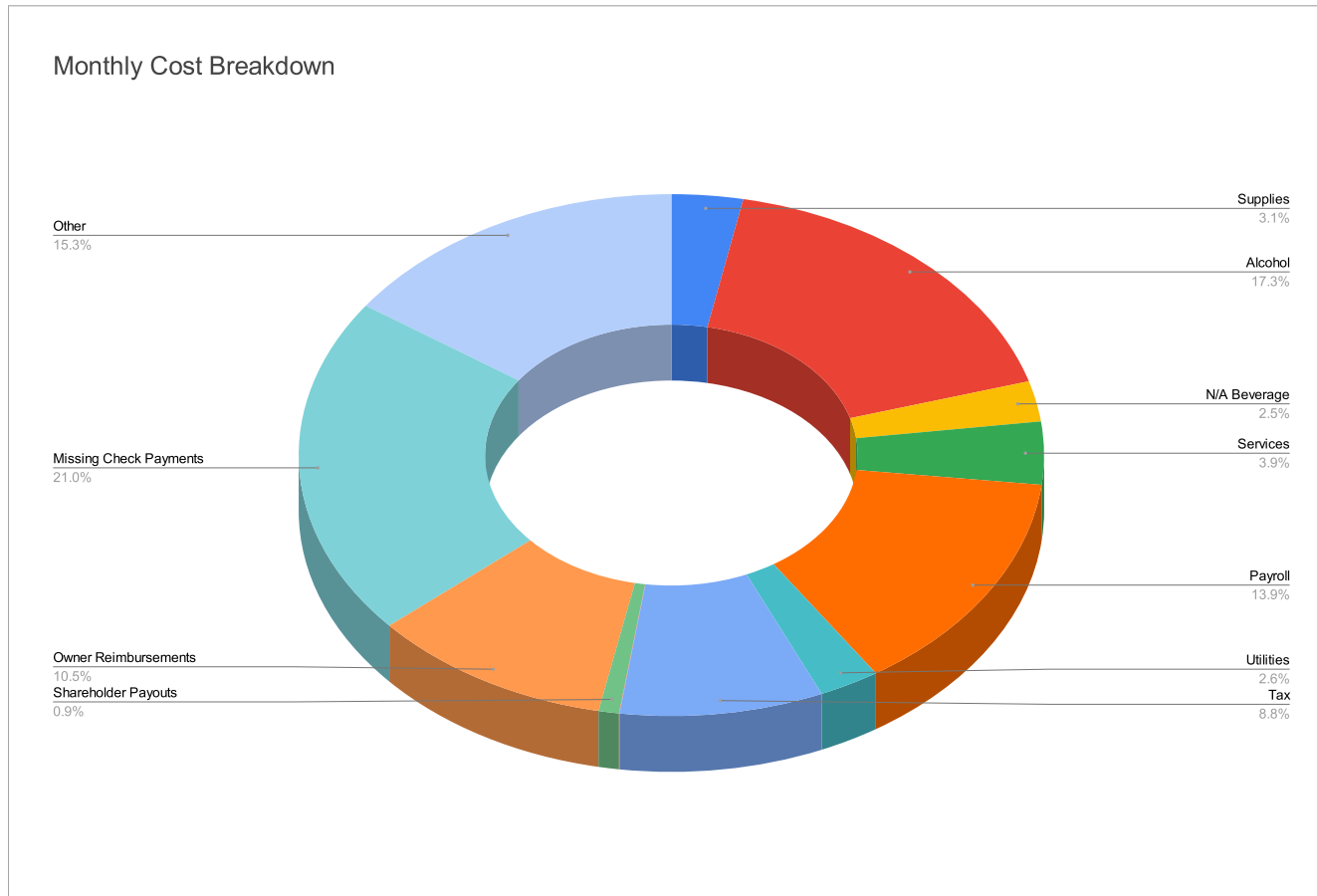
Payments by Purchase Category:		
eBay	\$145.75	2.3
Amazon	\$724.18	11.3
Produce, Snacks, & Ice	\$3,407.49	6.8
Beer/Wine/Liquor	\$23,604.74	22.4
Supplies	\$2,406.62	2.3
Textiles	\$933.11	4.1
Technology Services	\$644.23	5.8
Utilities	\$3,587.51	3.6
Photos & Media	\$907.92	0.9
Physical Services (Plumbing, Janitorial)	\$2,468.90	2.3
Lease Services	\$211.98	1.0
Misc. Recurring Charges	\$1,041.76	4.6
Tax	\$12,016.37	2.4
Cash Withdrawals	\$10,485.83	4.5
Uber Rides	\$91.95	2.9
Transfers to Managing Owner	\$14,333.65	6.8
Toast Paybacks	\$35.37	0.9
Human Resources	\$958.87	0.3
Payroll	\$18,969.83	2.2
Payments to Co-Founder	\$1,208.33	0.8
Misc. Bank Debits	\$10,562.78	36.3
Other Check Payments	\$9,223.40	6.4
Check Payments Missing from Register	\$28,630.07	30.8

Annual Cash Flow

Beginning Balance 8/1/2024	\$42,456.43
Ending Balance 7/31/2025	\$58,278.81
Balance Change	\$15,822.38
Net Cash Flow	\$15,821.80
Avg. Monthly Net Cash Flow	\$1,318.48

% Monthly Income	General Category	- Here we created general business categories for the payments. These categories are meant to provide a logical top-line understanding of the business finances.
0.10%	Supplies	
0.49%	Supplies	
2.30%	N/A Beverage	
15.96%	Alcohol	
1.63%	Supplies	
0.63%	Supplies	
0.44%	Services	
2.43%	Utilities	
0.61%	Services	
1.67%	Services	
0.14%	Services	
0.70%	Other	
8.12%	Tax	
7.09%	Staff Tips	
0.06%	Services	
9.69%	Owner Reimbursements	
0.02%	Income Adjustments	
0.65%	Services	
12.82%	Payroll	
0.82%	Shareholder Payouts	
7.14%	Other	
6.24%	Other	
19.36%	Missing Check Payments	

(Figure 1)



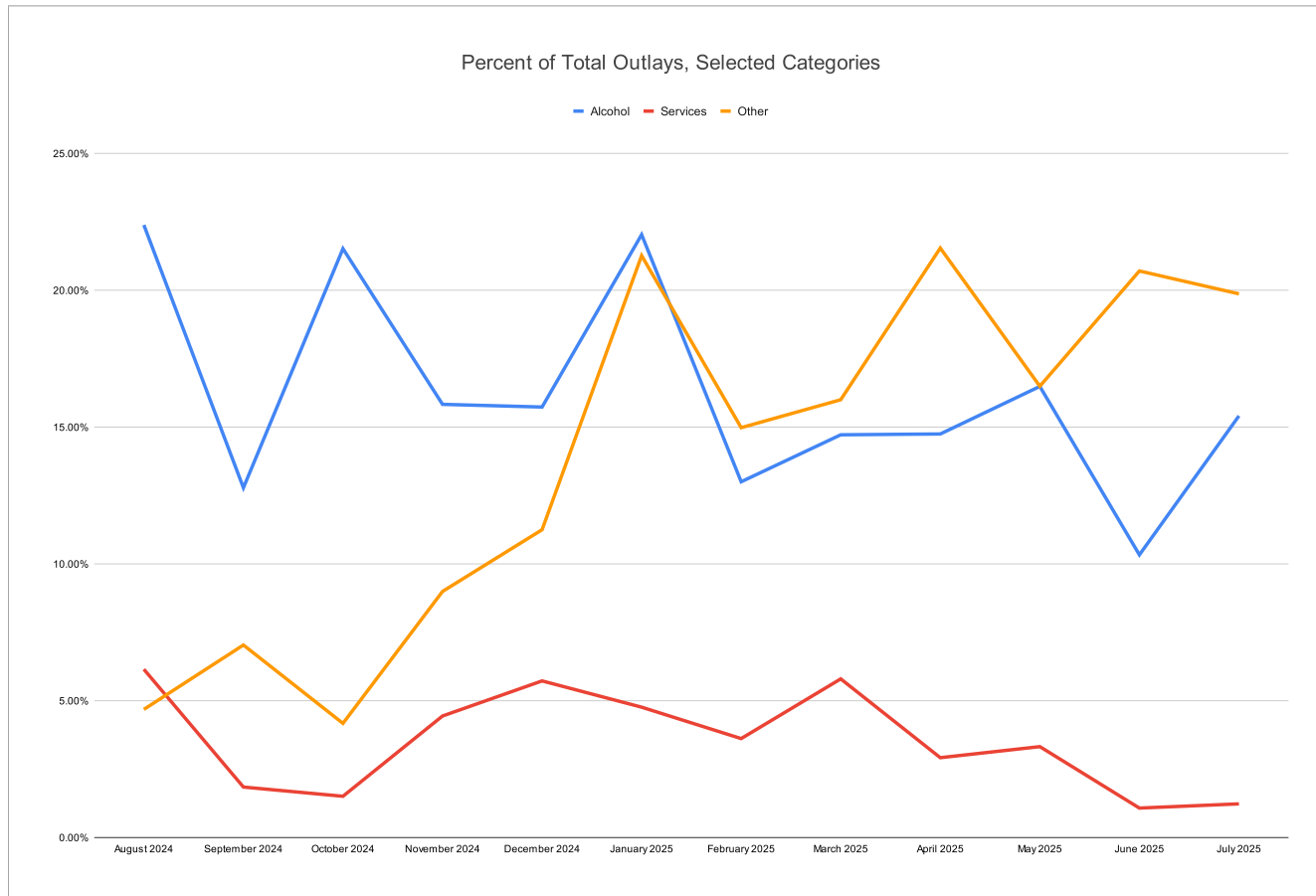
This donut chart shows the cost breakdown for an average month. It was notable that checks not recorded in the check register amounted to 21% of all costs.

(Figure 2)



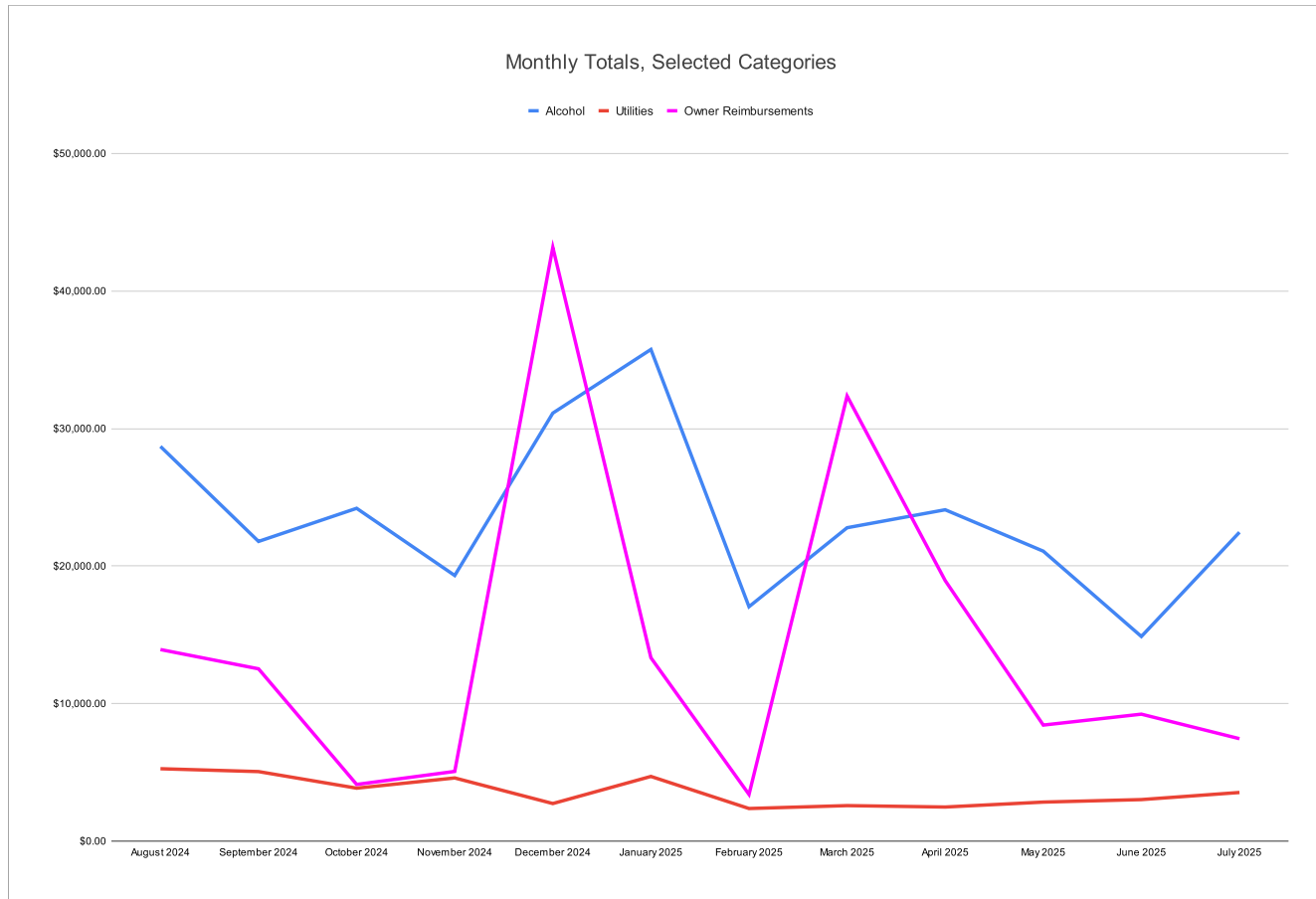
This bar chart ranks the expenses of the business by average monthly dollar amount.

(Figure 3)



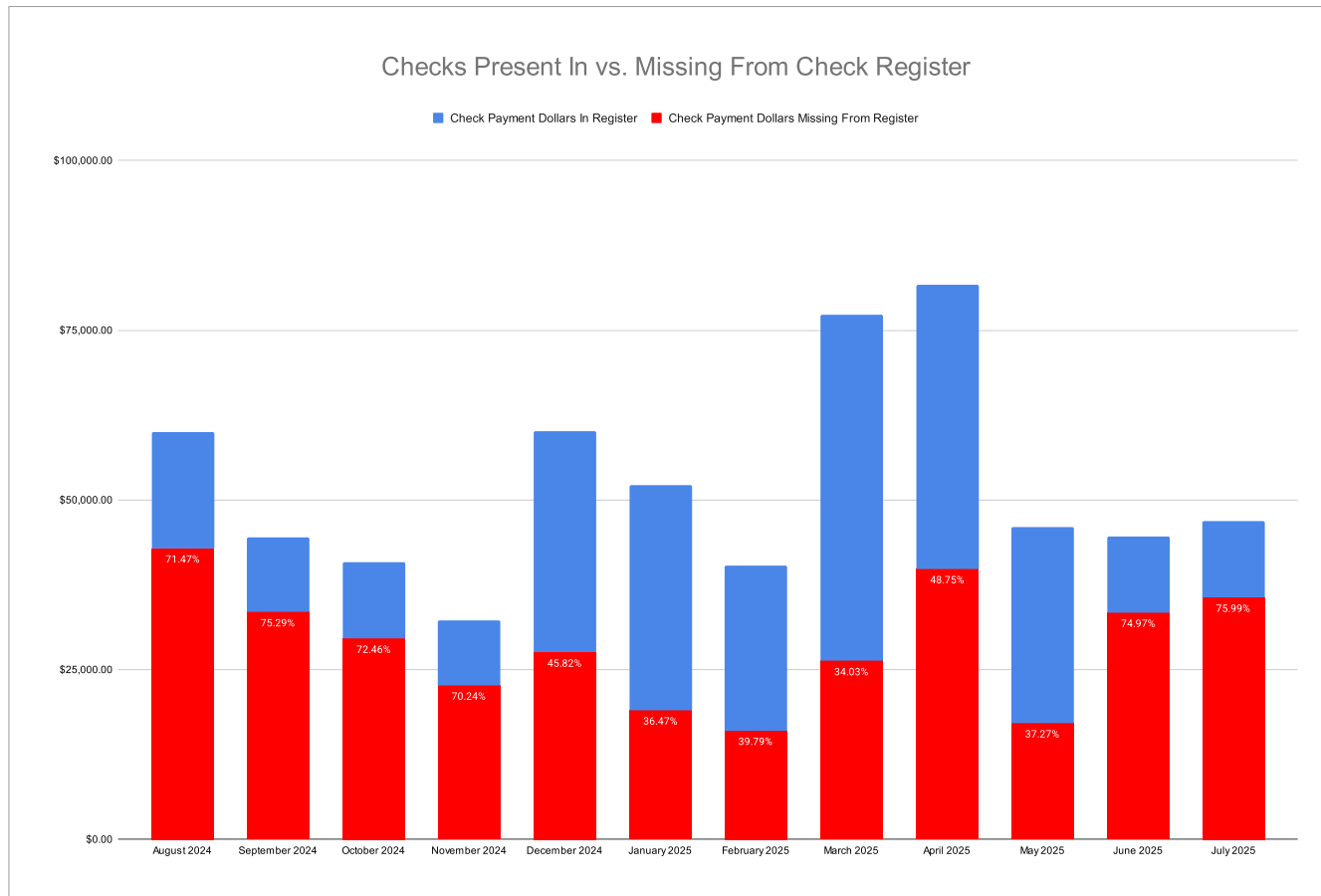
This line chart shows the monthly trends for three cost categories: alcohol, services, and miscellaneous.

(Figure 4)



This line chart shows monthly trends for three cost categories: Alcohol, Utilities, and total reimbursements for the majority owner.

(Figure 5)



This vertical stacked bar chart shows the total amount of money disbursed through checks each month, and the percentages of those checks (in dollars) that are both present and missing in the check register.

Total Revenue: All Months from August 2024 through July 2025

Revenue Type	Column 2	August 2024	September 2024	October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	12-Month Total
Gross Cash Flow		\$141,738.73	\$121,630.36	\$126,076.87	\$122,193.77	\$247,887.53	\$123,570.14	\$140,865.74	\$161,643.68	\$138,347.91	\$127,310.10	\$169,173.23	\$154,591.27	\$1,775,029.33
Cash Flow Minus Staff Tips		\$134,138.73	\$111,030.36	\$113,676.87	\$113,893.77	\$231,587.53	\$109,670.14	\$127,765.74	\$160,043.68	\$133,947.91	\$117,040.10	\$157,473.23	\$138,931.27	\$1,649,199.33
6% Gross Revenue		\$8,048.32	\$6,661.82	\$6,820.61	\$6,833.63	\$13,895.25	\$6,580.21	\$7,665.94	\$9,602.62	\$8,036.87	\$7,022.41	\$9,448.39	\$8,335.88	\$98,951.96

-For most of the period studied (all but March and April 2025), the company's management withdrew cash from the bank account in order to disburse tips to staff in cash. This made up the vast majority of cash withdrawals.

Outlays By Category: All Months from August 2024 through July 2025

Tr	Subcategory	Tr	General Category	August 2024	September 2024	October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	12-Month Total	
	eBay		Supplies	\$368.26	\$0.00	\$0.00	\$0.00	\$143.89	\$393.73	\$380.43	\$123.33		\$339.40	\$0.00	\$0.00	\$0.00	\$1,749.04
	Amazon		Supplies	\$834.49	\$1,284.92	\$762.55	\$419.65	\$571.36	\$910.36	\$1,177.54	\$821.48		\$539.69	\$204.77	\$295.09	\$868.26	\$8,690.16
	Produce, Snacks, & Ice		N/A Beverage	\$3,091.00	\$4,014.91	\$4,461.29	\$3,102.14	\$4,171.30	\$4,577.13	\$2,807.17	\$2,533.13		\$2,883.63	\$2,349.84	\$3,089.65	\$3,808.64	\$40,889.83
	Beer/Wine/Liquor		Alcohol	\$28,701.56	\$21,794.91	\$24,202.38	\$19,316.61	\$31,124.05	\$35,753.48	\$17,048.12	\$22,790.20		\$24,096.89	\$21,086.12	\$14,881.92	\$22,460.66	\$283,256.90
	Supplies		Supplies	\$1,623.19	\$5,383.23	\$4,086.53	\$926.76	\$3,450.98	\$4,441.36	\$1,713.00	\$1,224.54		\$2,521.42	\$2,357.35	\$1,151.02	\$0.00	\$28,879.38
	Textiles		Supplies	\$888.62	\$1,119.08	\$829.01	\$1,042.73	\$996.86	\$855.26	\$852.66	\$1,089.10		\$741.12	\$1,014.59	\$1,071.05	\$697.20	\$11,197.28
	Technology Services		Services	\$578.90	\$562.36	\$574.32	\$1,014.28	\$627.63	\$638.49	\$608.37	\$638.65		\$618.37	\$618.37	\$618.37	\$632.60	\$7,730.71
	Utilities		Utilities	\$5,265.95	\$5,057.98	\$3,852.88	\$4,595.29	\$2,734.60	\$4,705.52	\$2,372.85	\$2,583.77		\$2,481.06	\$2,839.71	\$3,021.72	\$3,538.81	\$43,050.14
	Photos & Media		Services	\$2,745.00	\$0.00	\$0.00	\$300.00	\$2,000.00	\$2,150.00	\$1,150.00	\$1,150.00		\$1,150.00	\$0.00	\$0.00	\$250.00	\$10,895.00
	Physical Services (Plumt		Services	\$1,743.06	\$0.00	\$918.00	\$3,900.00	\$4,524.19	\$4,740.81	\$2,778.54	\$4,460.40		\$2,535.97	\$3,426.52	\$599.28	\$0.00	\$29,626.77
	Lease Services		Services	\$213.40	\$196.32	\$213.40	\$213.40	\$213.40	\$213.40	\$213.40	\$213.40		\$213.40	\$213.40	\$213.40	\$213.40	\$2,543.72
	Misc. Recurring Charges		Other	\$519.92	\$378.92	\$713.51	\$306.92	\$1,091.47	\$794.63	\$754.11	\$3,633.98		\$643.48	\$2,321.08	\$466.06	\$877.08	\$12,501.16
	Tax		Tax	\$8,025.00	\$9,345.00	\$7,170.67	\$19,026.00	\$10,501.00	\$3,000.00	\$29,482.50	\$13,550.00		\$4,357.29	\$22,547.00	\$14,192.00	\$3,000.00	\$144,196.46
	Cash Withdrawals		Staff Tips	\$7,600.00	\$10,600.00	\$12,400.00	\$8,300.00	\$16,300.00	\$13,900.00	\$13,100.00	\$1,600.00		\$4,400.00	\$10,270.00	\$11,700.00	\$15,660.00	\$125,830.00
	Uber Rides		Services	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$261.73	\$0.00	\$131.86	\$709.83	\$1,103.42
	Transfers to Managing O		Owner Reimbursements	\$13,932.32	\$12,529.95	\$4,123.47	\$5,070.71	\$43,175.75	\$13,335.64	\$3,397.23	\$32,367.04		\$18,946.64	\$8,440.00	\$9,234.31	\$7,450.71	\$172,003.77
	Toast Paybacks		Income Adjustments	\$36.83	\$126.63	\$0.00	\$0.00	\$102.82	\$0.00	\$49.15	\$0.00		\$0.00	\$0.00	\$109.00	\$0.00	\$424.43
	Human Resources		Services	\$2,612.09	\$2,400.40	\$0.00	\$0.00	\$3,970.29	\$0.00	\$0.00	\$2,523.68		\$0.00	\$0.00	\$0.00	\$0.00	\$11,506.46
	Payroll		Payroll	\$0.00	\$50,456.88	\$13,031.69	\$21,039.75	\$23,282.86	\$17,040.41	\$14,222.17	\$14,003.31		\$22,158.69	\$14,234.56	\$20,378.41	\$17,789.19	\$227,637.92
	Payments to Co-Founder		Shareholder Payouts	\$1,000.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$2,000.00	\$4,000.00	\$2,000.00		\$0.00	\$0.00	\$0.00	\$4,000.00	\$14,500.00
	Misc. Bank Debits		Other	\$3,592.57	\$10,741.74	\$2,287.80	\$8,110.97	\$14,639.63	\$14,963.80	\$4,873.28	\$6,717.17		\$19,487.68	\$4,234.23	\$20,282.22	\$16,822.22	\$126,753.31
	Other Check Payments		Other	\$1,900.33	\$881.80	\$1,700.00	\$2,560.50	\$6,527.82	\$18,751.61	\$14,010.62	\$14,422.93		\$15,061.48	\$14,540.93	\$9,064.73	\$11,258.05	\$110,680.80
	Check Payments Missing		Missing Check Payments	\$42,884.26	\$33,495.01	\$29,584.51	\$22,693.41	\$27,550.34	\$19,028.42	\$16,028.61	\$26,293.78		\$39,839.71	\$17,125.70	\$33,411.82	\$35,625.30	\$343,560.87

-All spending is accounted for in the above table. It contains the spending for each category as listed in the bank statements, and then larger general categories that give a clear picture of the overall business.

Outlays Grouped By General Business Category

General Category	August 2024	September 2024	October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	12-Month Total
Alcohol	\$28,701.56	\$21,794.91	\$24,202.38	\$19,316.61	\$31,124.05	\$35,753.48	\$17,048.12	\$22,790.20	\$24,096.89	\$21,086.12	\$14,881.92	\$22,460.66	\$283,256.90
Income Adjustments	\$36.83	\$126.63	\$0.00	\$0.00	\$102.82	\$0.00	\$49.15	\$0.00	\$0.00	\$0.00	\$109.00	\$0.00	\$424.43
Missing Check Payments	\$42,884.26	\$33,495.01	\$29,584.51	\$22,693.41	\$27,550.34	\$19,028.42	\$16,028.61	\$26,293.78	\$39,839.71	\$17,125.70	\$33,411.82	\$35,625.30	\$343,560.87
N/A Beverage	\$3,091.00	\$4,014.91	\$4,461.29	\$3,102.14	\$4,171.30	\$4,577.13	\$2,807.17	\$2,533.13	\$2,883.63	\$2,349.84	\$3,089.65	\$3,808.64	\$40,889.83
Other	\$6,012.82	\$12,002.46	\$4,701.31	\$10,978.39	\$22,258.92	\$34,510.04	\$19,638.01	\$24,774.08	\$35,192.64	\$21,096.24	\$29,813.01	\$28,957.35	\$249,935.27
Owner Reimbursements	\$13,932.32	\$12,529.95	\$4,123.47	\$5,070.71	\$43,175.75	\$13,335.64	\$3,397.23	\$32,367.04	\$18,946.64	\$8,440.00	\$9,234.31	\$7,450.71	\$172,003.77
Payroll	\$0.00	\$50,456.88	\$13,031.69	\$21,039.75	\$23,282.86	\$17,040.41	\$14,222.17	\$14,003.31	\$22,158.69	\$14,234.56	\$20,378.41	\$17,789.19	\$227,637.92
Services	\$7,892.45	\$3,159.08	\$1,705.72	\$5,427.68	\$11,335.51	\$7,742.70	\$4,750.31	\$8,986.13	\$4,779.47	\$4,258.29	\$1,562.91	\$1,805.83	\$63,406.08
Shareholder Payouts	\$1,000.00	\$0.00	\$1,500.00	\$0.00	\$0.00	\$2,000.00	\$4,000.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$4,000.00	\$14,500.00
Staff Tips	\$7,600.00	\$10,600.00	\$12,400.00	\$8,300.00	\$16,300.00	\$13,900.00	\$13,100.00	\$1,600.00	\$4,400.00	\$10,270.00	\$11,700.00	\$15,660.00	\$125,830.00
Supplies	\$3,714.56	\$7,787.23	\$5,678.09	\$2,389.14	\$5,163.09	\$6,600.71	\$4,123.63	\$3,258.45	\$4,141.63	\$3,576.71	\$2,517.16	\$1,565.46	\$50,515.86
Tax	\$8,025.00	\$9,345.00	\$7,170.67	\$19,026.00	\$10,501.00	\$3,000.00	\$29,482.50	\$13,550.00	\$4,357.29	\$22,547.00	\$14,192.00	\$3,000.00	\$144,196.46
Utilities	\$5,265.95	\$5,057.98	\$3,852.88	\$4,595.29	\$2,734.60	\$4,705.52	\$2,372.85	\$2,583.77	\$2,481.06	\$2,839.71	\$3,021.72	\$3,538.81	\$43,050.14
Grand Total	\$128,156.75	\$170,370.04	\$112,412.01	\$121,939.12	\$197,700.24	\$162,194.05	\$131,019.75	\$154,739.89	\$163,277.65	\$127,824.17	\$143,911.91	\$145,661.95	\$1,759,207.53

-The table above has all spending grouped into general business categories, for each month. Data from this table is used in (Figure 3).

Outlays By General Business Category, Percentages

Tr	General Category	August 2024	September 2024	% October 2024	% November 2024	% December 2024	% January 2025	% February 2025	% March 2025	% April 2025	% May 2025	% June 2025	% July 2025	12-Month Total
	Alcohol	22.40%	12.79%	21.53%	15.84%	15.74%	22.04%	13.01%	14.73%	14.76%	16.50%	10.34%	15.42%	16.10%
	Income Adjustments	0.03%	0.07%	0.00%	0.00%	0.05%	0.00%	0.04%	0.00%	0.00%	0.00%	0.08%	0.00%	0.02%
	Missing Check Payments	33.46%	19.66%	26.32%	18.61%	13.94%	11.73%	12.23%	16.99%	24.40%	13.40%	23.22%	24.46%	19.53%
	N/A Beverage	2.41%	2.36%	3.97%	2.54%	2.11%	2.82%	2.14%	1.64%	1.77%	1.84%	2.15%	2.61%	2.32%
	Other	4.69%	7.04%	4.18%	9.00%	11.26%	21.28%	14.99%	16.01%	21.55%	16.50%	20.72%	19.88%	14.21%
	Owner Reimbursements	10.87%	7.35%	3.67%	4.16%	21.84%	8.22%	2.59%	20.92%	11.60%	6.60%	6.42%	5.12%	9.78%
	Payroll	0.00%	29.62%	11.59%	17.25%	11.78%	10.51%	10.85%	9.05%	13.57%	11.14%	14.16%	12.21%	12.94%
	Services	6.16%	1.85%	1.52%	4.45%	5.73%	4.77%	3.63%	5.81%	2.93%	3.33%	1.09%	1.24%	3.60%
	Shareholder Payouts	0.78%	0.00%	1.33%	0.00%	0.00%	1.23%	3.05%	1.29%	0.00%	0.00%	0.00%	2.75%	0.82%
	Staff Tips	5.93%	6.22%	11.03%	6.81%	8.24%	8.57%	10.00%	1.03%	2.69%	8.03%	8.13%	10.75%	7.15%
	Supplies	2.90%	4.57%	5.05%	1.96%	2.61%	4.07%	3.15%	2.11%	2.54%	2.80%	1.75%	1.07%	2.87%
	Tax	6.26%	5.49%	6.38%	15.60%	5.31%	1.85%	22.50%	8.76%	2.67%	17.64%	9.86%	2.06%	8.20%
	Utilities	4.11%	2.97%	3.43%	3.77%	1.38%	2.90%	1.81%	1.67%	1.52%	2.22%	2.10%	2.43%	2.45%
	Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Checks Missing vs. Present in Check Register

Check Payment Type	August 2024	September 2024	October 2024	November 2024	December 2024	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	12-Month Total
Total Monthly Check Payments	\$60,007.34	\$44,487.35	\$40,826.10	\$32,309.19	\$60,132.81	\$52,168.91	\$40,285.82	\$77,271.01	\$81,715.93	\$45,946.20	\$44,566.58	\$46,883.35	\$626,600.59
Check Payment Dollars Missing From Register	\$42,884.26	\$33,495.01	\$29,584.51	\$22,693.41	\$27,550.34	\$19,028.42	\$16,028.61	\$26,293.78	\$39,839.71	\$17,125.70	\$33,411.82	\$35,625.30	\$343,560.87
Check Payment Dollars In Register	\$17,123.08	\$10,992.34	\$11,241.59	\$9,615.78	\$32,582.47	\$33,140.49	\$24,257.21	\$50,977.23	\$41,876.22	\$28,820.50	\$11,154.76	\$11,258.05	\$283,039.72
Percent Check Dollars Missing	71.47%	75.29%	72.46%	70.24%	45.82%	36.47%	39.79%	34.03%	48.75%	37.27%	74.97%	75.99%	54.83%

-The unformatted table above concerns the check payments not present in the business check register. (Figure 5)

Monthly Averages By Category

Tr	General Category	Monthly Average	Percent of Total Gros	Monthly Average Less Tips	Percent of Total Net Inco
	Supplies	\$4,209.66	2.85%	\$4,209.66	3.06%
	Alcohol	\$23,604.74	15.96%	\$23,604.74	17.18%
	N/A Beverage	\$3,407.49	2.30%	\$3,407.49	2.48%
	Services	\$5,283.84	3.57%	\$5,283.84	3.85%
	Payroll	\$18,969.83	12.82%	\$18,969.83	13.81%
	Utilities	\$3,587.51	2.43%	\$3,587.51	2.61%
	Tax	\$12,016.37	8.12%	\$12,016.37	8.75%
	Income Adjustments	\$35.37	0.02%	\$35.37	0.03%
	Staff Tips	\$10,485.83	7.09%	-	-
	Shareholder Payouts	\$1,208.33	0.82%	\$1,208.33	0.88%
	Owner Reimbursements	\$14,333.65	9.69%	\$14,333.65	10.43%
	Missing Check Payments	\$28,630.07	19.36%	\$28,630.07	20.84%
	Other	\$20,827.94	14.08%	\$20,827.94	15.16%
	Total	\$146,600.63	99.11%		
	Total Minus Staff Cash Tips	\$136,079.43			99.07%
	Monthly Not Spent	\$1,318.48	0.89%		0.93%

-Average monthly spending is organized into general business categories in the table above. (Figure 1)

Monthly Averages by Category, Sorted

Tr	General Category	Monthly Average	Percent of Total Gros	Monthly Average Less Tips	Percent of Total Net
	Missing Check Payments	\$28,630.07	19.36%	\$28,630.07	20.84%
	Alcohol	\$23,604.74	15.96%	\$23,604.74	17.18%
	Other	\$20,827.94	14.08%	\$20,827.94	15.16%
	Payroll	\$18,969.83	12.82%	\$18,969.83	13.81%
	Owner Reimbursements	\$14,333.65	9.69%	\$14,333.65	10.43%
	Tax	\$12,016.37	8.12%	\$12,016.37	8.75%
	Services	\$5,283.84	3.57%	\$5,283.84	3.85%
	Supplies	\$4,209.66	2.85%	\$4,209.66	3.06%
	Utilities	\$3,587.51	2.43%	\$3,587.51	2.61%
	N/A Beverage	\$3,407.49	2.30%	\$3,407.49	2.48%
	Shareholder Payouts	\$1,208.33	0.82%	\$1,208.33	0.88%
	Income Adjustments	\$35.37	0.02%	\$35.37	0.03%
	Staff Tips	\$10,485.83	7.09%	-	-
	Total	\$146,600.63	99.11%		
	Total Minus Staff Cash Tip	\$136,079.43			99.07%

Above is a sorted table for average monthly spending by category. It provides the underlying data for the bar chart in (Figure 2).