

# Monthly Cash Flow Report - September 2025

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Reporting Period: 2025-09-01 to 2025-09-30

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## 1. Executive Summary

September closed with a strong positive net cash flow of **\$1.85 Million**, exceeding the forecasted \$1.5M due to accelerated collection of two key enterprise annual recurring revenue (ARR) payments. Total cash reserves remain robust at **\$18.5 Million**, providing a liquidity runway of over 6 months, even accounting for Q4 CapEx deployments.

## 2. Cash Flow Statement (USD)

Category	Forecast	Actual	Variance	Notes
<b>CASH INFLOWS</b>				
Collections from Clients (A/R)	\$6,500,000	\$6,950,000	+\$450,000	Strong collection performance.
New Financing/Investment	\$0	\$0	\$0	No external funding sought.
Other Income (Interest, FX)	\$50,000	\$55,000	+\$5,000	Higher interest yield on short-term deposits.
<b>Total Inflow</b>	<b>\$6,550,000</b>	<b>\$7,005,000</b>	<b>+\$455,000</b>	
<b>CASH OUTFLOWS</b>				
Payroll & Benefits	(\$2,100,000)	(\$2,150,000)	-\$50,000	Reflects monthly recruitment

				additions.
Vendor Payments (A/P)	(\$1,800,000)	(\$1,755,000)	+\$45,000	Negotiated 60-day terms for key suppliers.
Cloud Compute & Data Costs	(\$900,000)	(\$950,000)	-\$50,000	Higher model training costs than expected.
Capital Expenditures (CapEx)	(\$200,000)	(\$300,000)	-\$100,000	Accelerated purchase of engineering equipment.
Sales & Marketing Spend	(\$1,050,000)	(\$1,000,000)	+\$50,000	Marketing campaign costs slightly deferred.
<b>Total Outflow</b>	<b>(\$6,050,000)</b>	<b>(\$5,155,000)</b>	<b>+\$895,000</b>	
<b>NET MONTHLY FLOW</b>	<b>\$500,000</b>	<b>\$1,850,000</b>	<b>+\$1,350,000</b>	
<b>Opening Cash Balance</b>	<b>\$16,650,000</b>	<b>\$16,650,000</b>		
<b>Closing Cash Balance</b>	<b>\$17,150,000</b>	<b>\$18,500,000</b>		

### 3. Action Items

1. **A/R:** Maintain aggressive follow-up on outstanding receivables to sustain inflow trend.
2. **Cloud Costs:** IT/Engineering to provide a detailed report on the \$50k variance in compute costs for Q4 optimization planning.
3. **CapEx:** Monitor Q4 CapEx pipeline (total \$5M pending approval) to ensure cash liquidity remains above \$15M threshold.