

Project Financial Report

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Executive Summary

This report provides a detailed financial analysis of various projects from 2020 to 2033. The analysis includes a breakdown of income and expenses, with a calculation of profit/loss for each period. The overall financial picture indicates periods of significant income generation and periods of considerable expenses. The report highlights the need for strategic cost management and income diversification to improve profitability.

Project Overview

This report aggregates financial data for multiple projects over a period from 2020 to 2033. The analysis is based on month-wise entries encompassing varied income streams like Salary, Investment, Business, and Other sources, along with diverse expense categories. The aim is to provide a clear financial picture of each period by tracking income and expenditure.

Income Breakdown

The following table details the income sources, amounts, dates and percentage contributions:

Source	Amount	Date	% Contribution
Others	1239.67 PLN	2020-01	2.11%
Salary	6198.35 PLN	2020-02	10.55%
Salary	7438.02 PLN	2021-07	12.65%
Investment	826.45 PLN	2022-05	1.41%
Business	4958.68 PLN	2023-11	8.43%
Salary	6611.57 PLN	2024-03	11.24%
Salary	7851.24 PLN	2025-08	13.34%
Investment	1033.06 PLN	2026-06	1.75%
Business	5371.9 PLN	2027-12	9.12%
Others	1446.28 PLN	2028-02	2.46%
Salary	7024.79 PLN	2029-04	11.93%
Salary	8264.46 PLN	2030-09	14.04%
Investment	1239.67 PLN	2031-07	2.11%
Business	5785.12 PLN	2032-01	9.82%
Others	1652.89 PLN	2033-03	2.81%

Expense Breakdown

The following table details the expenses by category, amounts, dates, and percentage contribution to total expenses:

Category	Amount	Date	% Contribution
Rent	3305.79 PLN	2020-01	10.97%
Food	206.61 PLN	2021-02	0.69%
Services	413.22 PLN	2022-07	1.37%
Transport	82.64 PLN	2023-06	0.27%
Food	247.93 PLN	2023-08	0.82%
Food	826.45 PLN	2024-01	2.74%
Food	826.45 PLN	2025-01	2.74%
Food	1239.67 PLN	2025-02	4.11%
Rent	619.83 PLN	2025-02	2.06%
Supplies	1033.06 PLN	2025-03	3.43%
Marketing	1652.89 PLN	2025-04	5.49%
Rent	2066.12 PLN	2026-05	6.86%
Services	413.22 PLN	2026-06	1.37%
Services	1239.67 PLN	2027-07	4.11%
Services	619.83 PLN	2027-08	2.06%
Rent	826.45 PLN	2028-09	2.74%
Marketing	1446.28 PLN	2028-10	4.80%
Supplies	1859.5 PLN	2029-11	6.17%
Rent	2479.34 PLN	2029-12	8.23%

Profit/Loss Analysis

The following table calculates the profit or loss for each period:

Period	Total Income	Total Expenses	Profit/Loss	Profit Margin
2020-01	1239.67 PLN	3305.79 PLN	-2066.12 PLN	-166.67%
2020-02	6198.35 PLN	0 PLN	6198.35 PLN	100.00%
2021-02	0 PLN	206.61 PLN	-206.61 PLN	N/A
2021-07	7438.02 PLN	0 PLN	7438.02 PLN	100.00%
2022-05	826.45 PLN	0 PLN	826.45 PLN	100.00%
2022-07	0 PLN	413.22 PLN	-413.22 PLN	N/A
2023-06	0 PLN	82.64 PLN	-82.64 PLN	N/A
2023-08	0 PLN	247.93 PLN	-247.93 PLN	N/A
2023-11	4958.68 PLN	0 PLN	4958.68 PLN	100.00%
2024-01	0 PLN	826.45 PLN	-826.45 PLN	N/A
2024-03	6611.57 PLN	0 PLN	6611.57 PLN	100.00%
2025-01	0 PLN	826.45 PLN	-826.45 PLN	N/A
2025-02	0 PLN	1859.5 PLN	-1859.5 PLN	N/A
2025-03	0 PLN	1033.06 PLN	-1033.06 PLN	N/A
2025-04	0 PLN	1652.89 PLN	-1652.89 PLN	N/A
2025-08	7851.24 PLN	0 PLN	7851.24 PLN	100.00%
2026-05	0 PLN	2066.12 PLN	-2066.12 PLN	N/A
2026-06	1033.06 PLN	413.22 PLN	619.84 PLN	60.00%
2027-07	0 PLN	1239.67 PLN	-1239.67 PLN	N/A
2027-08	0 PLN	619.83 PLN	-619.83 PLN	N/A

2027-12	5371.9 PLN	0 PLN	5371.9 PLN	100.00%
2028-02	1446.28 PLN	0 PLN	1446.28 PLN	100.00%
2028-09	0 PLN	826.45 PLN	-826.45 PLN	N/A
2028-10	0 PLN	1446.28 PLN	-1446.28 PLN	N/A
2029-04	7024.79 PLN	0 PLN	7024.79 PLN	100.00%
2029-11	0 PLN	1859.5 PLN	-1859.5 PLN	N/A
2029-12	0 PLN	2479.34 PLN	-2479.34 PLN	N/A
2030-09	8264.46 PLN	0 PLN	8264.46 PLN	100.00%
2031-07	1239.67 PLN	0 PLN	1239.67 PLN	100.00%
2032-01	5785.12 PLN	0 PLN	5785.12 PLN	100.00%
2033-03	1652.89 PLN	0 PLN	1652.89 PLN	100.00%

Key Insights and Recommendations

Key Insights:

- **Income Variation:** There is considerable variation in income, mainly from Salary, Investment, Business, and Others.
- **Expense Patterns:** Expenses are spread across different categories like Rent, Food, Services, Transport, Supplies, and Marketing, with fluctuating amounts over time.
- **Profitability Issues:** A significant number of months have shown losses due to high expenses with no corresponding income. The highest expenses are often related to Rent, Services, and Marketing.
- **Profitability:** Many periods show 100% profit margin due to zero expenses.

Recommendations:

- **Cost Control:** Implement strict cost controls, particularly for rent, services and marketing expenses. Consider finding alternatives or negotiating better rates with service providers.
- **Income Diversification:** Actively explore and diversify income streams. Focusing on salary alone is a risk. Explore new market segments and business opportunities.
- **Financial Planning:** Establish a financial plan that anticipates periods with high expenses and ensures cash flow reserves are available. Create a monthly budget for expenses.
- **Regular Monitoring:** Perform regular financial reviews to identify trends and take corrective action promptly. Track key metrics weekly.
- **Investment Strategy:** Analyze the impact of investments and make informed decisions about asset allocation.
- **Strategic Planning:** Implement a strategic plan for each project phase to improve the overall management of both income and expenses.

Appendices

Reference any supporting documentation (e.g., invoices, contracts) here.
Note that no files are physically attached in this report.

(Document Reference: Invoice 2020-01-001, Invoice 2021-02-002, Contract 2025-01-001, ...)