

Bank and Invoices Cashflow Analysis Report

Report Date: July 05, 2025

Period Covered: January 2024 - May 2025

Analysis Type: Cash Flow & Invoice Payment Analysis

Executive Summary

This report analyzes TechCargo's financial data covering bank deposits and invoice payments from January 2024 through May 2025. Key findings include:

- **Total Bank Cash Inflow:** \$17,394,025.84
- **Total Invoice Payments:** \$17,165,243.94
- **Total Invoices Processed:** 3,308
- **Analysis Period:** 17 months (January 2024 - May 2025)
- **Bank Sources:** Chase, Popular, Wells Fargo

1. Monthly Cash Inflow by Bank (2024-01 to 2025-05)

Month	Chase	Popular	Wells Fargo	Monthly Total
2024-01	\$80,163.98	\$542,656.32	\$0.00	\$622,820.30
2024-02	\$85,935.08	\$560,659.18	\$0.00	\$646,594.26
2024-03	\$200,229.30	\$452,665.02	\$0.00	\$652,894.32
2024-04	\$155,637.66	\$798,605.20	\$0.00	\$954,242.86
2024-05	\$343,843.81	\$746,604.12	\$0.00	\$1,090,447.93
2024-06	\$0.00	\$958,661.05	\$0.00	\$958,661.05
2024-07	\$258,061.59	\$1,180,253.63	\$0.00	\$1,438,315.22
2024-08	\$160,738.94	\$1,238,598.34	\$0.00	\$1,399,337.28
2024-09	\$141,954.71	\$1,713,158.85	\$0.00	\$1,855,113.56
2024-10	\$211,700.44	\$1,019,627.02	\$0.00	\$1,231,327.46
2024-11	\$163,604.37	\$928,044.49	\$0.00	\$1,091,648.86
2024-12	\$218,737.98	\$1,254,443.10	\$0.00	\$1,473,181.08
2025-01	\$0.00	\$1,058,686.23	\$0.00	\$1,058,686.23
2025-02	\$0.00	\$1,108,701.44	\$0.00	\$1,108,701.44
2025-03	\$0.00	\$1,329,227.54	\$0.00	\$1,329,227.54
2025-04	\$0.00	\$112,201.94	\$200,100.00	\$312,301.94
2025-05	\$0.00	\$370,524.51	\$0.00	\$370,524.51
TOTAL	\$2,020,607.86	\$15,373,317.98	\$200,100.00	\$17,594,025.84

2. Monthly Invoice Payment Aggregation (2024-01 to 2025-05)

Payment Month	Total Payments (USD)	Invoices Paid
2024-01	\$224,661.45	42
2024-02	\$359,841.99	82
2024-03	\$791,591.47	139
2024-04	\$853,596.46	184
2024-05	\$862,142.43	151
2024-06	\$1,088,753.16	228
2024-07	\$1,109,700.76	239
2024-08	\$1,131,460.49	219
2024-09	\$1,136,734.09	210
2024-10	\$1,150,678.47	225

2024-11	\$934,045.81	196
2024-12	\$1,287,333.74	225
2025-01	\$1,084,286.06	219
2025-02	\$983,487.45	182
2025-03	\$1,215,910.32	223
2025-04	\$1,433,729.87	244
2025-05	\$1,517,289.92	300
TOTAL	\$17,165,243.94	3,308

Payment Summary Statistics:

- Average Monthly Payment: \$1,009,720.23
- Highest Monthly Payment: \$1,517,289.92
- Lowest Monthly Payment: \$224,661.45
- Months with Payments: 17 out of 17 total months
- Months with No Payments: 0

3. Complete Monthly Analysis (2024-2025)

Part A: January 2024 - December 2024

Month	Bank Cash-inflow	Payments from Invoices	Invoices Paid
2024-01	\$622,820.30	\$224,661.45	42
2024-02	\$646,594.26	\$359,841.99	82
2024-03	\$652,894.32	\$791,591.47	139
2024-04	\$954,242.86	\$853,596.46	184
2024-05	\$1,090,447.93	\$862,142.43	151
2024-06	\$958,661.05	\$1,088,753.16	228
2024-07	\$1,438,315.22	\$1,109,700.76	239
2024-08	\$1,399,337.28	\$1,131,460.49	219
2024-09	\$1,855,113.56	\$1,136,734.09	210
2024-10	\$1,231,327.46	\$1,150,678.47	225
2024-11	\$1,091,648.86	\$934,045.81	196
2024-12	\$1,473,181.08	\$1,287,333.74	225

Part B: January 2025 - May 2025

Month	Bank Cash-inflow	Payments from Invoices	Invoices Paid
2025-01	\$1,058,686.23	\$1,084,286.06	219
2025-02	\$1,108,701.44	\$983,487.45	182
2025-03	\$1,329,227.54	\$1,215,910.32	223
2025-04	\$312,301.94	\$1,433,729.87	244
2025-05	\$370,524.51	\$1,517,289.92	300
TOTAL	\$17,594,025.84	\$17,165,243.94	3,308

4. Financial Analysis & Insights

Key Financial Insights (2024-01 to 2025-05):

Cash Flow Overview:

- Invoice payments were recorded on the last payment date. Because monthly cash inflows and outflows do not reconcile, this implies that invoice payments may have been made in multiple installments
- Invoice payments represent 97.6% of total bank deposits

Bank Distribution:

- Chase Bank: 11.5% of total deposits
- Popular Bank: 87.4% of total deposits
- Wells Fargo: 1.1% of total deposits

Payment Patterns:

- Average monthly invoice payments: \$1,009,720.23
- Peak payment month: \$1,517,289.92
- Total invoices processed: 3,308
- Average invoices per month: 194.6
- Months with payments: 17 out of 17 total months

*Report generated on July 05, 2025
TechCargo Financial Analysis System
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