

# CFO FINANCIAL REPORT

December 2025

JONES LLC

Prepared by:

**Patel CPA**

Report Date:

**January 26, 2026**

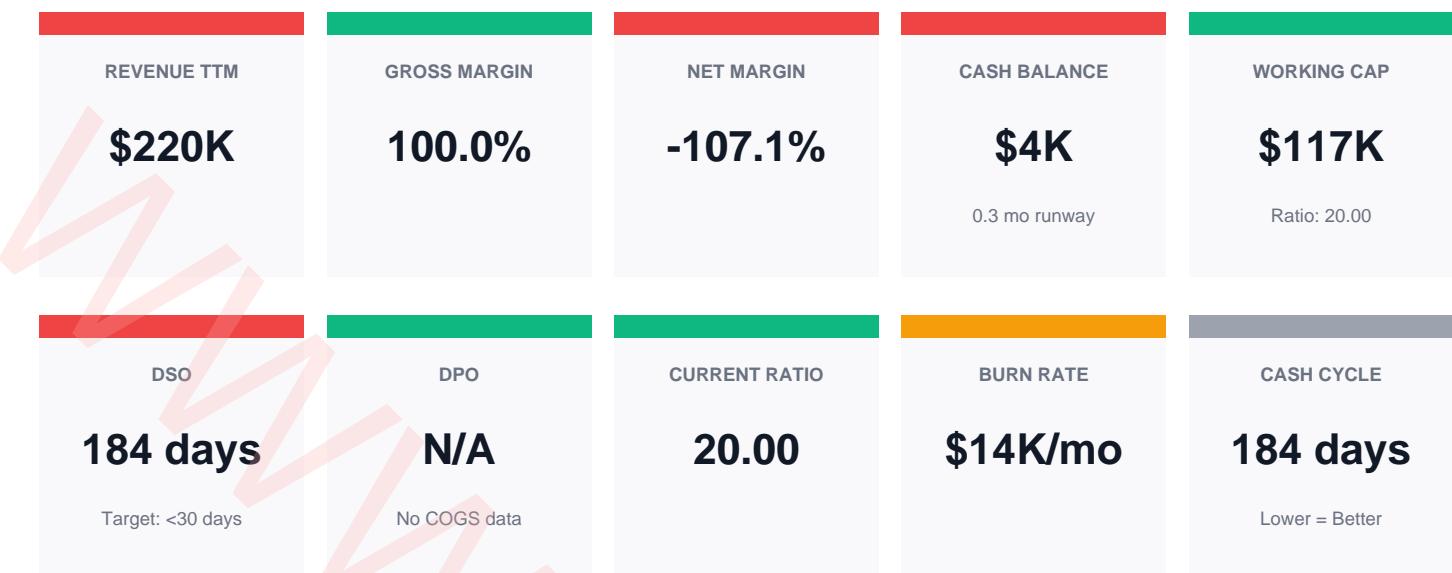
Data Source:

**QuickBooks Online**

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# EXECUTIVE DASHBOARD

Key performance indicators at a glance



## STATUS SUMMARY

● Profitability: CRITICAL    ● Liquidity: EXCELLENT    ● Cash Position: CRITICAL    ● AR Health: POOR

# EXECUTIVE SUMMARY

Month-over-month financial performance overview

## OVERALL PERFORMANCE

This month generated \$6,829 in revenue, down 54.8% from prior month. The business operated at a loss this period with a net margin of -107.1%. Gross margin stands at 100.0%.

### KEY WINS THIS MONTH

- + Healthy gross margin of 100.0%

### AREAS OF CONCERN

- Cash runway critical: 0.3 months
- Revenue dropped 55% vs prior month
- Operating at a loss of \$7,315
- DSO at 184 days (target: <30)

### 3 CRITICAL ACTIONS THIS MONTH

1. Review and collect overdue receivables (>30 days)
2. Analyze expense categories for cost reduction opportunities
3. Ensure all revenue is properly categorized and tracked

# INCOME STATEMENT

Current month vs prior month comparison

	Current Month	Prior Month	Variance	Var %
REVENUE	\$6,829	\$15,118	\$-8,289	-54.8%
COST OF GOODS SOLD	\$0	\$0	\$0	+0.0%
GROSS PROFIT	\$6,829	\$15,118	\$-8,289	-54.8%
Gross Margin %	100.0%	100.0%	+0.0pts	
OPERATING EXPENSES	\$14,144	\$9,168	\$4,976	+54.3%
NET INCOME	\$-7,315	\$5,950	\$-13,265	-222.9%
Net Margin %	-107.1%	39.4%	-146.5pts	

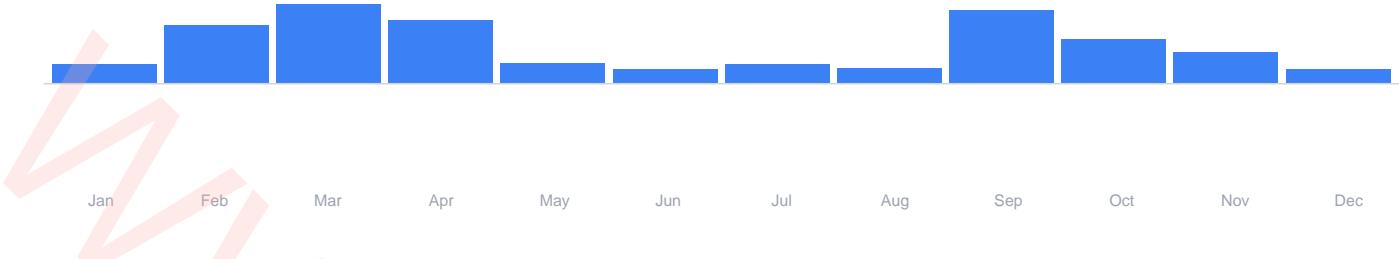
## KEY INSIGHT

Profitability declined by \$13,265 compared to prior month.

# 12-MONTH TREND ANALYSIS

Revenue, gross profit, and net income trends

## REVENUE TREND



## 12-MONTH SUMMARY TABLE

Month	Revenue	COGS	Gross Profit	GP%	OpEx	Net Income	NI%
Jan '25	\$10K	\$0	\$10K	100%	\$9K	\$653	7%
Feb '25	\$28K	\$265	\$28K	99%	\$6K	\$22K	77%
Mar '25	\$38K	\$0	\$38K	100%	\$9K	\$29K	76%
Apr '25	\$31K	\$2K	\$29K	94%	\$9K	\$20K	65%
May '25	\$10K	\$0	\$10K	100%	\$12K	\$-2K	-20%
Jun '25	\$7K	\$0	\$7K	100%	\$9K	\$-1K	-19%
Jul '25	\$10K	\$0	\$10K	100%	\$9K	\$1K	11%
Aug '25	\$7K	\$0	\$7K	100%	\$9K	\$-1K	-15%
Sep '25	\$36K	\$0	\$36K	100%	\$9K	\$26K	74%
Oct '25	\$21K	\$0	\$21K	100%	\$13K	\$9K	41%
Nov '25	\$15K	\$0	\$15K	100%	\$9K	\$6K	39%
Dec '25	\$7K	\$0	\$7K	100%	\$14K	\$-7K	-107%

## TREND INSIGHTS:

Revenue Trend: Flat

Margin Stability: Stable

## YEAR-OVER-YEAR COMPARISON

This year vs last year performance

	This Year	Last Year	Change	% Change
Revenue	\$220,331	\$224,742	\$-4,411	-2.0%
Cost of Goods Sold	\$2,090	\$3,875	\$-1,785	-46.1%
Gross Profit	\$218,241	\$220,867	\$-2,626	-1.2%
Operating Expenses	\$116,209	\$178,963	\$-62,755	-35.1%
Net Income	\$102,033	\$41,904	\$60,129	+143.5%
Gross Margin %	99.1%	98.3%	+0.8pts	
Net Margin %	46.3%	18.6%	+27.7pts	

### GROWTH ANALYSIS

Revenue declined 2.0% year-over-year

Net income improved 143.5% year-over-year

# BALANCE SHEET SUMMARY

Assets, liabilities, and equity snapshot

## DATA QUALITY NOTICE

- Accounting equation mismatch (off by \$59,176)

### ASSETS

Cash	\$4,339
Accounts Receivable	\$110,932
Inventory	\$0
Other Current Assets	\$0
<b>Total Current Assets</b>	<b>\$117,478</b>
Fixed Assets (net)	\$0
Other Assets	\$0
<b>TOTAL ASSETS</b>	<b>\$118,403</b>

### LIABILITIES & EQUITY

Accounts Payable	\$0
Credit Cards	\$0
Other Current Liabilities	\$0
<b>Total Current Liabilities</b>	<b>\$0</b>
Long-term Debt	\$0
<b>Total Liabilities</b>	<b>\$0</b>
Retained Earnings	\$199,802
Current Period Earnings	\$0
<b>Total Equity</b>	<b>\$118,403</b>

**TOTAL LIAB + EQUITY** **\$118,403**

## KEY BALANCE SHEET RATIOS

WORKING CAPITAL	CURRENT RATIO	QUICK RATIO	DEBT-TO-EQUITY
<b>\$117K</b>	<b>20.00</b>	<b>20.00</b>	<b>0.00</b>
CA - CL	Target: >1.5	Target: >1.0	Target: <2.0

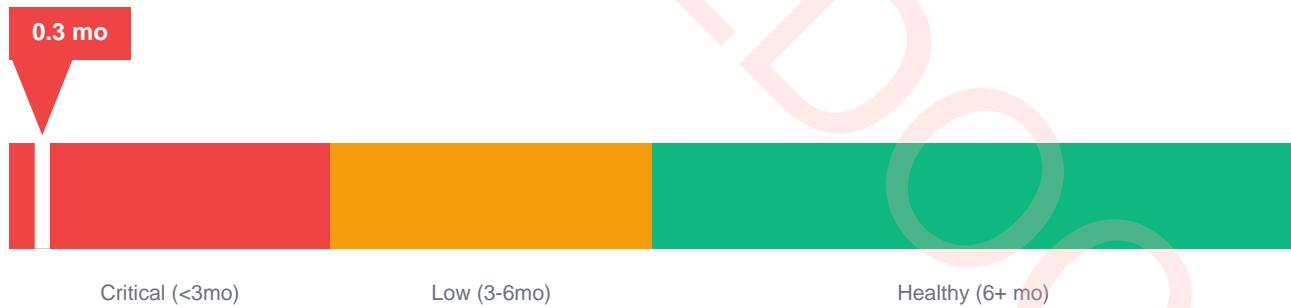
# CASH FLOW ANALYSIS

Operating, investing, and financing cash flows

Note: Operating CF estimated from Net Income. Prior period data not available for working capital adjustments.

Cash Flow Category	Amount
<b>OPERATING CASH FLOW</b>	
Net Income	\$-7,315
<b>NET OPERATING CASH FLOW</b>	
	\$-7,315
<b>INVESTING ACTIVITIES</b>	
NET INVESTING CASH FLOW	\$0
<b>FINANCING ACTIVITIES</b>	
NET FINANCING CASH FLOW	\$0
<b>Net Change in Cash: \$-7,315</b> <span style="color: #800080;">◆</span>	
<b>Beginning Cash: \$11,653</b>	
<b>Ending Cash: \$4,339</b>	
<b>RUNWAY: 0.3 mo</b> Burn: \$14K/month	

## CASH RUNWAY STATUS



## REVENUE BY PRODUCT/SERVICE

Product line performance and concentration

Product/Service	TTM Revenue	% of Total	Trend
Construction	\$114,695	52.1%	Flat
Project Management	\$93,967	42.6%	Flat
Survey Services	\$6,231	2.8%	Flat
Consulting	\$2,913	1.3%	Flat
Merchandise	\$2,525	1.1%	Flat

## PRODUCT CONCENTRATION ANALYSIS

### Concentration Risk: HIGH

Over 50% revenue from single product - high concentration risk

Top 1 product: 52.1% of revenue

Top 3 products: 97.5% of revenue

# CUSTOMER ANALYSIS

Top customers and revenue concentration

## TOP 10 CUSTOMERS BY REVENUE

Customer	TTM Revenue	% Total	Transactions	Avg \$
Compsysco FL	\$27,083	12.2%	1	\$27,083
Homes Dining Club, Inc.	\$11,000	4.9%	16	\$688
Orlando Pain and Wellness	\$8,323	3.7%	13	\$640
Hunter Lee	\$6,775	3.0%	10	\$678
JP Rentals	\$5,400	2.4%	12	\$450
Comfort Inn	\$5,175	2.3%	14	\$370
GSA Hospitality LLC	\$4,765	2.1%	14	\$340
Miami City Hospitality LLC	\$4,760	2.1%	13	\$366
James Perot	\$4,225	1.9%	1	\$4,225
Brennan James	\$4,200	1.9%	1	\$4,200

## CUSTOMER CONCENTRATION ANALYSIS

### LOW RISK

Top 1 Customer: 12.2%

Top 3 Customers: 20.9%

Top 10 Customers: 36.8%

Healthy customer diversification

# ACCOUNTS RECEIVABLE ANALYSIS

AR aging, DSO, and collection priorities

Aging Bucket	Amount	% of Total	Status
Current (0-30 days)	\$6,500	5.8%	On Track
31-60 days	\$2,100	1.9%	Follow Up
61-90 days	\$2,100	1.9%	Priority
Over 90 days	\$100,582	90.4%	Critical
<b>TOTAL AR</b>	<b>\$111,282</b>	<b>100%</b>	

## AR AGING DISTRIBUTION



## DAYS SALES OUTSTANDING (DSO)



## COLLECTION PRIORITIES

URGENT: \$100,582 in AR over 90 days - immediate collection action needed

PRIORITY: \$2,100 in 61-90 day AR - escalate collection efforts

## ACCOUNTS PAYABLE & CASH CYCLE

AP aging, DPO, and working capital efficiency

Aging Bucket	Amount	% of Total	Status
Current (0-30 days)	\$0	0.0%	On Track
31-60 days	\$0	0.0%	Review
Over 60 days	\$0	0.0%	Overdue
<b>TOTAL AP</b>	<b>\$0</b>	<b>100%</b>	

### CASH CONVERSION CYCLE

$DSO + DIO - DPO = \text{Cash Conversion Cycle}$

**184**

Days Sales

**0**

Days Inventory

**N/A**

Days Payable

**=**

**N/A**

*(Cannot calculate - no COGS data for DPO)*

### WORKING CAPITAL IMPROVEMENT OPPORTUNITIES

Reduce DSO by 154 days: +\$0 cash

Extend DPO by 30 days: +\$0 cash

# ACTION PLAN

Prioritized recommendations for the next 30 days

## IMMEDIATE (This Week)

### 1. Collect Past-Due Receivables

\$100,582 in AR over 90 days requires immediate attention.

*Impact: Recover \$100,582*

### 2. Improve Cash Position

Only 0.3 months runway. Review spending and accelerate collections.

*Impact: Extend runway*

## THIS MONTH

### 3. Review Operating Expenses

Operating at a loss. Identify expense reduction opportunities.

*Impact: Improve profitability*

## STRATEGIC (Next Quarter)

### 4. Develop Customer Diversification Strategy

Reduce revenue concentration risk by expanding customer base.

*Impact: Long-term stability*

### 5. Establish Cash Reserve Policy

Maintain minimum 3-6 months operating expenses in reserve.

*Impact: Financial security*

# APPENDIX

Data sources, methodology, and definitions

## DATA SOURCES

QuickBooks Online (via API)

Report Period: December 2025

Generated: January 26, 2026

Accounting Method: Accrual

## KEY CALCULATIONS

<b>DSO</b>	$(\text{Accounts Receivable} / \text{Revenue}) \times 365$
<b>DPO</b>	$(\text{Accounts Payable} / \text{COGS}) \times 365$
<b>Current Ratio</b>	$\text{Current Assets} / \text{Current Liabilities}$
<b>Working Capital</b>	$\text{Current Assets} - \text{Current Liabilities}$
<b>Gross Margin</b>	$(\text{Revenue} - \text{COGS}) / \text{Revenue}$
<b>Net Margin</b>	$\text{Net Income} / \text{Revenue}$
<b>Cash Runway</b>	$\text{Cash Balance} / \text{Monthly Burn Rate}$

## GLOSSARY

<b>AR</b>	Accounts Receivable - Money owed by customers
<b>AP</b>	Accounts Payable - Money owed to vendors
<b>COGS</b>	Cost of Goods Sold - Direct costs to produce products
<b>DSO</b>	Days Sales Outstanding - Avg days to collect payment
<b>DPO</b>	Days Payable Outstanding - Avg days to pay vendors
<b>TTM</b>	Trailing Twelve Months - Last 12 months of data
<b>YoY</b>	Year-over-Year - Comparison to same period last year

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## Questions? Contact Patel CPA

Email: ram@patelcpallc.co

Phone: (555) 555-5555

Web: [www.Patelcpallco.com](http://www.Patelcpallco.com)