

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

<div>REVENUE TTM</div> <div>\$220K</div>	<div>GROSS MARGIN</div> <div>100.0%</div>	<div>NET MARGIN</div> <div>-107.1%</div>	<div>CASH BALANCE</div> <div>\$4K</div> <div>0.3 mo runway</div>	<div>WORKING CAP</div> <div>\$117K</div> <div>Ratio: 20.00</div>
<div>DSO</div> <div>184 days</div> <div>Target: <30 days</div>	<div>DPO</div> <div>N/A</div> <div>No COGS data</div>	<div>CURRENT RATIO</div> <div>20.00</div>	<div>BURN RATE</div> <div>\$14K/mo</div>	<div>CASH CYCLE</div> <div>184 days</div> <div>Lower = Better</div>

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	

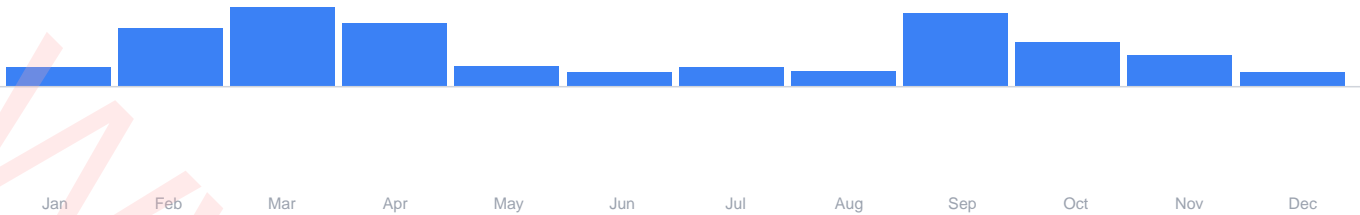
KEY INSIGHT

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
Total Current Assets	\$117,478
Fixed Assets (net)	\$0
Other Assets	\$0

TOTAL ASSETS

\$118,403

LIABILITIES & EQUITY

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

TOTAL LIAB + EQUITY

\$118,403

KEY BALANCE SHEET RATIOS

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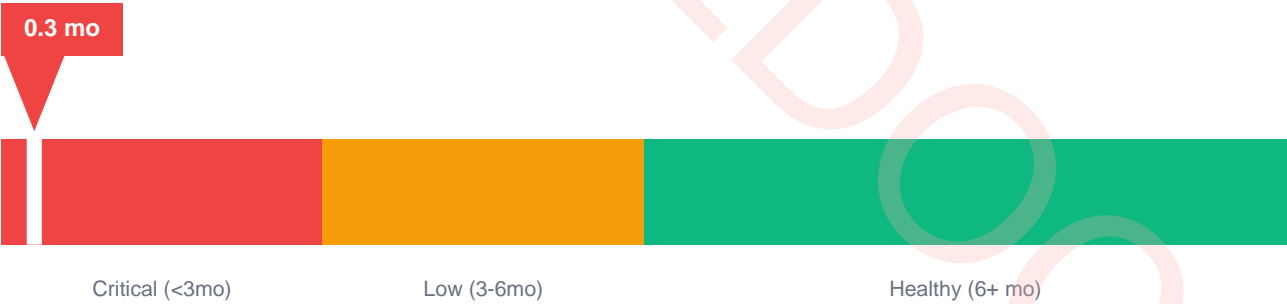
CASH FLOW ANALYSIS

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
OPERATING CASH FLOW	
Net Income	\$-7,315
NET OPERATING CASH FLOW	\$-7,315
INVESTING ACTIVITIES	
NET INVESTING CASH FLOW	\$0
FINANCING ACTIVITIES	
NET FINANCING CASH FLOW	\$0
Net Change in Cash: \$-7,315	
Beginning Cash: \$11,653	
Ending Cash: \$4,339	
RUNWAY: 0.3 mo	
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

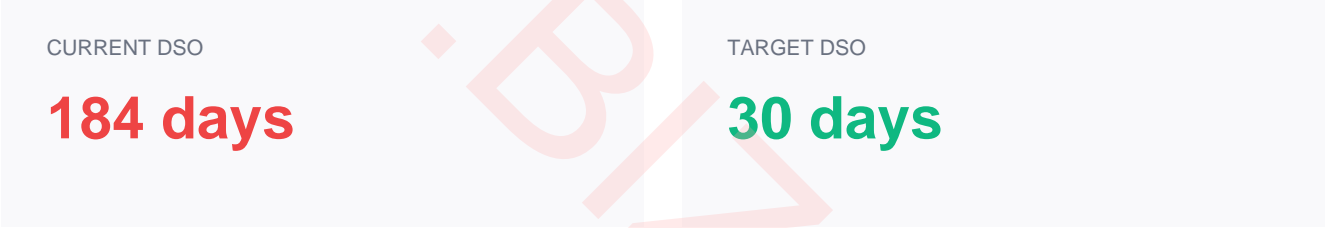
AR aging, DSO, and collection priorities

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
TOTAL AR	\$111,282	100%	

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
TOTAL AP	\$0	100%	

CASH CONVERSION CYCLE

DSO + DIO - DPO = Cash Conversion Cycle

184

+

0

-

N/A

=

N/A

Days Sales

Days Inventory

Days Payable

(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

DSO (Accounts Receivable / Revenue) x 365

DPO (Accounts Payable / COGS) x 365

Current Ratio Current Assets / Current Liabilities

Working Capital Current Assets - Current Liabilities

Gross Margin (Revenue - COGS) / Revenue

Net Margin Net Income / Revenue

Cash Runway Cash Balance / Monthly Burn Rate

GLOSSARY

AR Accounts Receivable - Money owed by customers

AP Accounts Payable - Money owed to vendors

COGS Cost of Goods Sold - Direct costs to produce products

DSO Days Sales Outstanding - Avg days to collect payment

DPO Days Payable Outstanding - Avg days to pay vendors

TTM Trailing Twelve Months - Last 12 months of data

YoY Year-over-Year - Comparison to same period last year

DISCLAIMER

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