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MONTHLY FINANCIAL STORY REPORT (Sample)

ABC Company

For the Period Ending 9/30/2026

Date: October 15, 2026

Empowering you with the numbers to write the next chapter.

Storybook Bookkeeping LLC

Financial Statement Disclaimer

DISCLAIMER

These financial statements have been prepared by **Storybook Bookkeeping LLC**, a bookkeeping service and **not a Certified Public Accounting (CPA) firm**, solely from information and records provided by the client.

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Monthly Financial Story Table of Contents

The Highlights

- Total revenue was $32,000 Pg. 4
- Total expenses were $29,000 Pg. 5
- You had a profit of $3,000 Pg. 6
- Your profit margin was 9.3% Pg. 7
- Your bank account balances went up by $4,250 Pg. 8
- You're forecasted to make $52,300 this year Pg. 8
- You have $15,000 in total liabilities Pg. 9
- You have $25,000 in owner's equity Pg. 10

*As compared to the prior month.

The Narrative (the story behind the numbers)

What is the story this month with…

Cash – Cash flow this month was positive. Cash balances increased by $4,250. The collection of two past due accounts totaling $3,000 contributed significantly.

Cash Activity:

Beginning Cash Balance	**$10,000**
Receipts:	
Cash from Sales	$ 2,000
Cash from collecting accounts receivable	$20,000
Cash from sale of furniture	$ 1,000
Refund from vendor	$ 50
Total Cash Receipts	**$23,050**
Disbursements:	
Cash paid on account to vendors (A/P)	$ 3,000
Payroll	$15,000
Cash Expenses	$ 800
Total Cash Disbursements	**$18,800**
Net Cash Increase (Decrease)	**$ 4,250**
Ending Cash Balance	**$14,250**

Investments – Investments increased by $788 earning a 1.1% rate of return for September and increasing the year-to-date rate of return to 7.1%. Last year the investments had earned a rate of return of 6.8% year-to-date.

Other accounts (if applicable) included and narrated in this section:

- **Accounts Receivable**
- **Prepaid Expenses**
- **Fixed Assets**
- **Credit Cards / Liabilities / Accounts Payable**

The Narrative (the story behind the numbers) (continued)

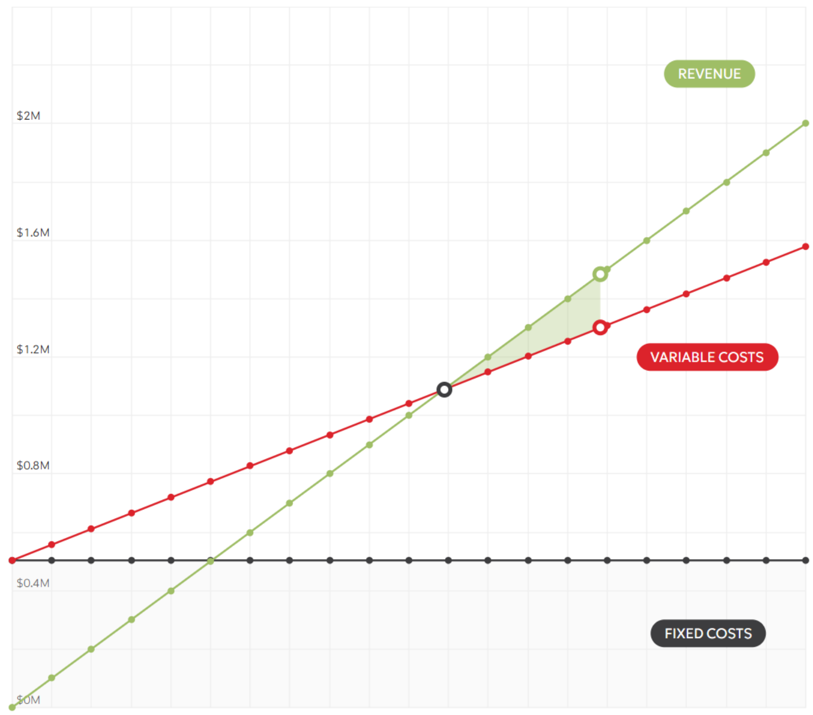
- **Long-Term Debt**
- **Owners' Equity**
- **Revenues**
- **Expenses**
- **Labor Costs**
- **Gross Profit / Profit Margins**
- **Profit / Net Income**
- **Cash Flow**
- **Fixed Versus Variable Expense Analysis / Breakeven Analysis**
- **Prior Year Comparisons (Current and Year-To-Date)**
- **Budget Compared to Actual (Current and Year-To-Date)**
- **Forecasts / Projections**
- **Key Financial Ratios**
- **Key Production Indicators (KPIs)**
- **Industry Comparisons**
- **Any Areas for Concern or Celebration**
- **Final Thoughts**

The Dashboard / Charts / Visual Aids (Your Story in Pictures)

Profitability

For the Month of Mar 2025

GROSS PROFIT	OPERATING PROFIT	EBIT
$660,931	$183,342	$183,342



Breakeven

REVENUE
$1,483,550
Top ten Revenue accounts

TOTAL COSTS
$1,300,208
Top ten Expense and COS accounts

BREAKEVEN POINT
$1,088,555

MARGIN OF SAFETY
$394,995

VARIABLE COSTS
$0.54 per $1 of Revenue

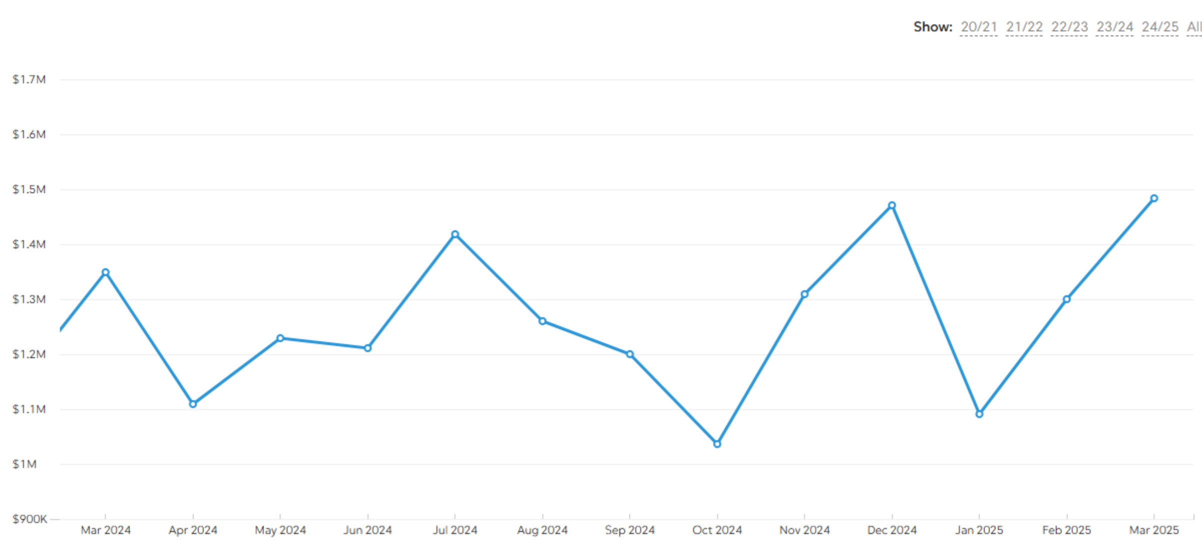
FIXED COSTS
$505,265

Trend

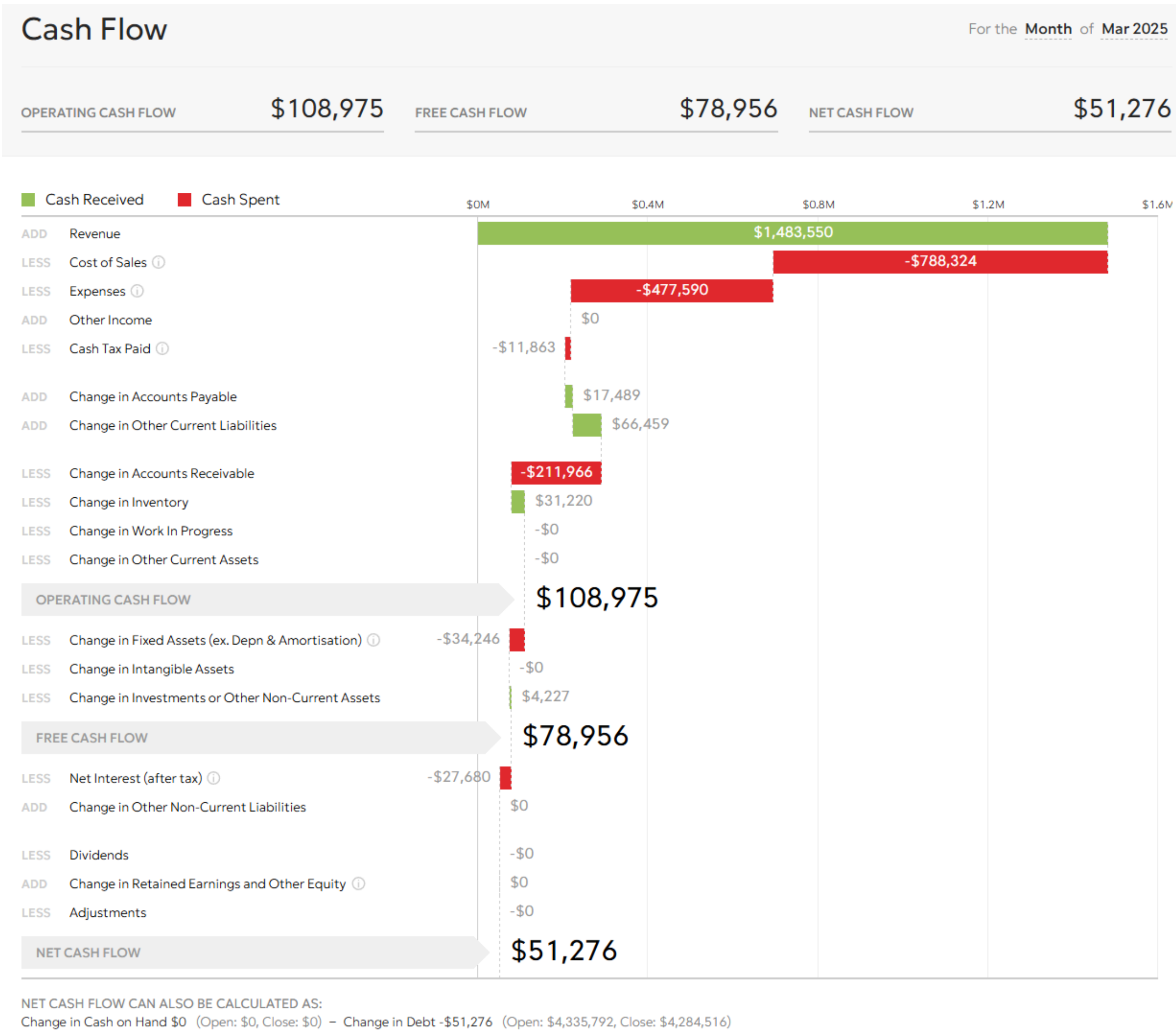
Up to the Month of Mar 2025

Showing Revenue +

Select a predefined chart



The Dashboard / Charts / Visual Aids (Your Story in Pictures)



The KPIs and Key Financial Ratios

KPIs

For the **Month** of **Mar 2025**

Showing **23 KPIs** comparing with **Target** and **Segmented Benchmark Group**

23 All KPIs | 14 On track | 9 Off track | 2 Alerts

		RESULT	TARGET		TREND		BENCHMARK	
A PROFITABILITY		MAR 2025				vs TARGET	MEDIAN	PERCENTILE
Total Revenue		$1,483,550	$1,545,713	✗	▼	-4%	$810,810	1 2 3 **4** 5
Gross Profit Margin		44.55%	42%	✓	▲	2.55%	37.34%	1 2 3 **4** 5
Operating Profit Margin		12.36%	12%	✓	▲	0.36%	5.74%	1 2 3 **4** 5
B ACTIVITY								
Accounts Receivable Days*	●	72 days	45 days	✗	▲	27 days	–	–
Accounts Payable Days		54 days	60 days	✗	▼	-6 days	–	–
C EFFICIENCY								
Return on Assets		34.46%	30%	✓	▲	4.46%	8.89%	1 2 3 4 **5**
Return on Capital Employed		53.35%	50%	✓	▲	3.35%	12.3%	1 2 3 4 **5**
D LIQUIDITY								
Quick Ratio		0.58:1	1:1	✗	▼	-0.42:1	0.71:1	1 **2** 3 4 5
Current Ratio		0.91:1	2:1	✗	▼	-1.09:1	–	–
E CASH FLOW								
Cash Flow Margin		7.35%	15%	✗	▼	-7.65%	11.9%	1 2 **3** 4 5
Operating Cash Flow		$108,975	$100,000	✓	▲	9%	$67,507	1 2 **3** 4 5
Free Cash Flow		$78,956	$75,000	✓	▲	5%	$0	1 2 **3** 4 5
Net Cash Flow		$51,276	$50,000	✓	▲	3%	$51,276	1 2 **3** 4 5
Cash on Hand	●	$0	$100,000	✗	▼	-100%	$0	**1** 2 3 4 5
F GEARING								
Debt to Equity*		-1,800.98%	85%	✓	▼	-1,885.98%	32.54%	1 2 3 4 **5**
Debt to Total Assets*		68.4%	50%	✗	▲	18.4%	20.55%	**1** 2 3 4 5
G GROWTH								
Revenue Growth		14.05%	2%	✓	▲	12.05%	8.76%	1 2 3 **4** 5
Gross Profit Growth		14.63%	1%	✓	▲	13.63%	4.81%	1 2 3 **4** 5
EBIT Growth		61.1%	10%	✓	▲	51.1%	5.63%	1 2 3 4 **5**
H CUSTOMER								
Avg sales per transaction		$6,411	$5,000	✓	▲	28.2%	–	–
Avg sales per customer		$6,398	$3,000	✓	▲	113.3%	–	–
New Customers		87	50	✓	▲	37	–	–
Lost Customers*		70	25	✗	▲	45	–	–

* For this metric, a result below target is favourable

Key Financial Ratios

- **Profitability Ratios (Income Statement):**
  - *Gross Profit Margin:* (Gross Profit / Revenue) shows manufacturing or service delivery efficiency.
  - *Net Profit Margin:* (Net Income / Revenue) measures final earnings per dollar of sales.
- **Liquidity Ratios (Balance Sheet & Income Statement):**
  - *Current Ratio:* (Current Assets / Current Liabilities) tests short-term debt-paying capacity.
  - *Quick Ratio:* (Cash + Marketable Securities + Receivables / Current Liabilities) strips out inventory for a stricter liquidity test.
- **Efficiency & Activity Ratios (Combined):**
  - *Asset Turnover:* Revenue / Total Assets) measures how effectively management uses assets to generate sales.
  - *Inventory/Receivables Turnover:* Tracks how fast inventory sells or credit customers pay.
- **Solvency & Leverage Ratios (Balance Sheet):**
  - *Debt-to-Equity Ratio:* (Total Liabilities / Shareholders' Equity) gauges financial risk and reliance on borrowed funds.

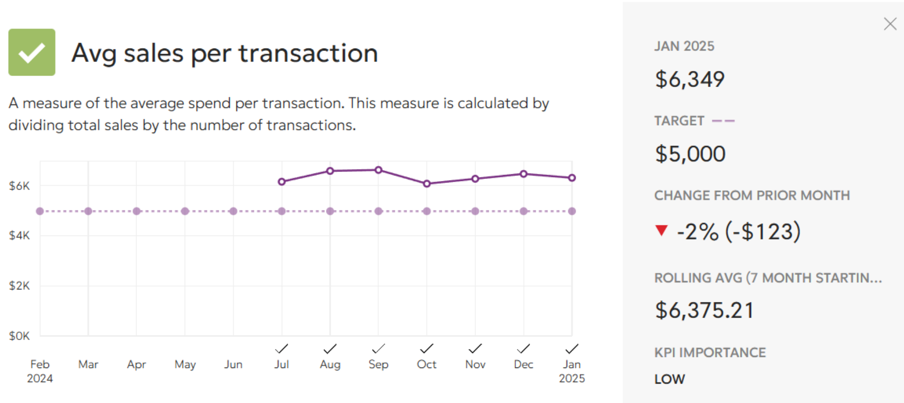
The Standard Reports

- **Balance Sheet**
- **Current Month Income Statement**
- **Year-To-Date Income Statement**
- **Current Month Comparative Prior-Year Income Statement**
- **Year-To-Date Comparative Prior-Year Income Statement**
- **Current Month Budget vs. Actual Income Statement**
- **Year-To-Date Budget vs. Actual Income Statement**
- **Statement of Cash Flows**
- **Detailed Trial Balance Report / General Ledger**

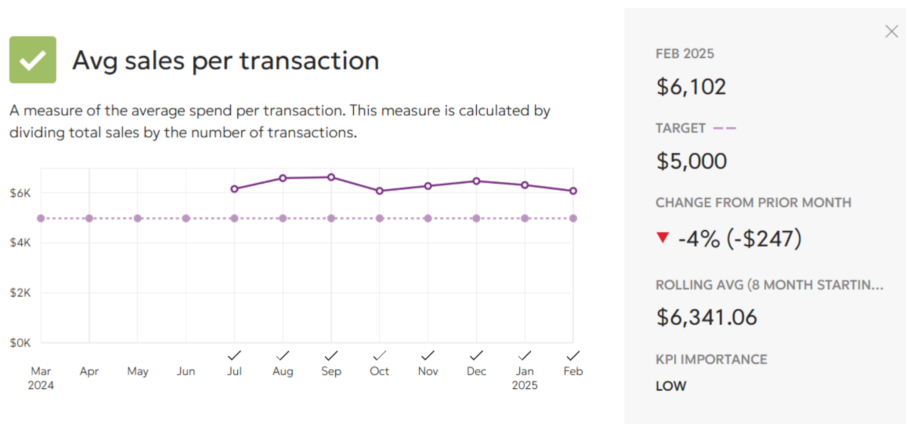
The Special Reports Section

Average Sales per Transaction – 1st Quarter 2025

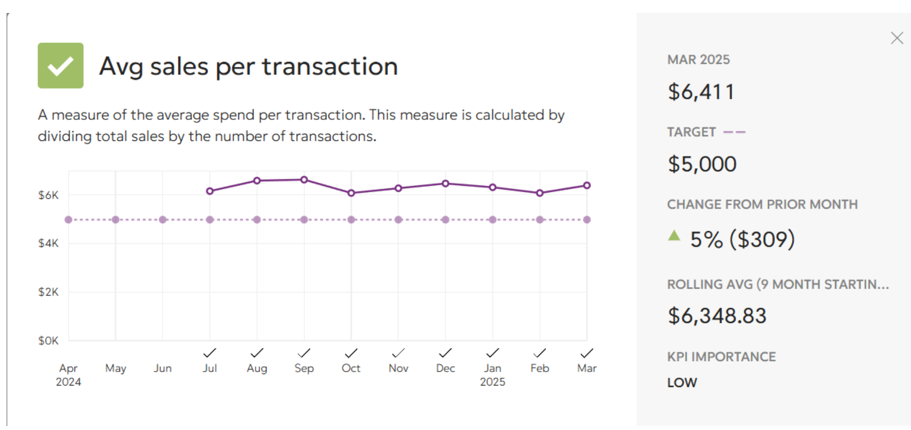
January 2025



February 2025



March 2025



The Next Chapter (looking ahead to next month)

Theme – We recommend that next month's theme be focused on accelerating cash flow.

Characters – Cash, Accounts Receivable, Cash Sales

Setting – We suggest setting a goal to increase the average A/R turnover rate from the current 49 days to 45 days.

Plot – Start by contacting all customers with balances over 90 days. Also, consider offering incentives to customers to pay at the time of services versus utilizing the net 30-day terms.

Conflict – If you are unable to collect on some of the past due accounts, it may be necessary to tap into the line-of-credit to meet next month's cash requirements.

Resolution – Collection of these accounts should resolve the issue and set the company up nicely from a cash flow standpoint for the next few months assuming sales and A/R turnover perform as projected.

Thank you... have a great month!