



ROSEMARY GROVE

BOOKKEEPING

Meticulous Books. Steady Growth.



FINANCIAL REPORTING WORKBOOK

ORGANIZE | TRACK | PLAN | GROW



BUSINESS PULSE

FICTIONAL SMALL BUSINESS • August 2026 • Demonstration only

REVENUE

\$85,000

▲ 2.4% vs prior month

EXPENSES

\$61,100

▲ 1.3% vs prior month

NET INCOME

\$23,900

▲ 5.4% vs prior month

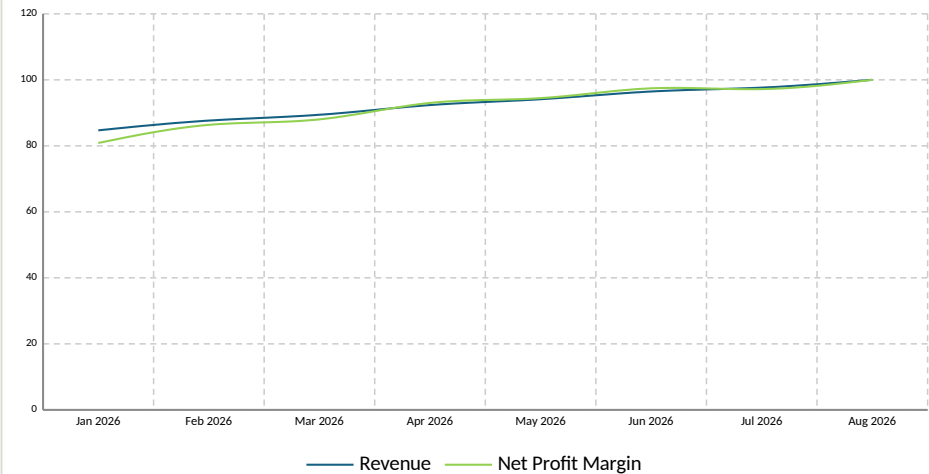
ENDING CASH

\$170,000

▲ \$15,000 vs prior month

FINANCIAL OVERVIEW & OUTLOOK

REVENUE & PROFIT MARGIN TREND



FINANCIAL HEALTH

YTD Net Margin	26.0%
Gross Margin	78.2%
Working Capital	\$182,000
YTD Net Income	\$164,088

PROJECTED YEAR-END FINANCIAL OUTLOOK

Annualized Revenue	\$946,500
Annualized Expenses	\$700,368
Annualized Net In	\$246,132

TOP EXPENSE AREAS

Category	Amount	Share
Payroll & benefits	\$32,000	52.4%
Products & direct costs	\$18,000	29.5%
Rent or lease	\$4,800	7.9%
Insurance	\$1,200	2.0%
Maintenance & repair	\$950	1.6%

AREAS TO REVIEW

- Net income is positive this month.
- Revenue increased versus the prior month.
- Cash increased during the month.
- Working capital is positive.

OUTLOOK NOTE

Projected Year-End Financial Outlook figures annualize current year-to-date averages. They are directional planning indicators, not forecasts or guarantees. Review alongside seasonality, staffing, inventory, debt, and known upcoming changes.

MONTHLY FINANCIAL REPORT

FICTIONAL SMALL BUSINESS • August 2026 • Demonstration only

REVENUE	EXPENSES	NET INCOME
\$85,000	\$61,100	\$23,900

PROFIT & LOSS	CLIENT NOTES
Revenue <i>Money earned from sales and services.</i>	MONTHLY OBSERVATIONS - Profitability: Monthly net income is \$23,900. - Gross margin: 78.8% after direct costs. - Payroll: Compare staffing costs with sales. - Revenue: Up 2.4% from July. - Outlook: Monitor cash and operating costs.
Cost of Goods Sold <i>Direct costs of products and services.</i>	
Gross Profit <i>Revenue remaining after direct costs.</i>	
Operating Expenses <i>Everyday business running costs.</i>	
Operating Income <i>Profit from regular business activities.</i>	
Other Expenses <i>Costs outside regular operations.</i>	ADDITIONAL NOTES
Net Income <i>Profit after all income and expenses.</i>	

WHERE YOUR EXPENSES GO CATEGORY BREAKDOWN					Expenses by Category
EXPENSE CATEGORY	\$ AMOUNT \$	%	COLOR		
Products & direct costs	\$18,000	29.5%			
Advertising	\$850	1.4%			
Automobile	\$250	0.4%			
Equipment rental	\$600	1.0%			
Insurance	\$1,200	2.0%			
Payroll & benefits	\$32,000	52.4%			
Legal & professional	\$650	1.1%			
Maintenance & repair	\$950	1.6%			
Meals & entertainment	\$150	0.2%			
Office expenses	\$450	0.7%			
Rent or lease	\$4,800	7.9%			
Utilities	\$900	1.5%			
Depreciation	\$300	0.5%			
TOTAL EXPENSES	\$61,100				

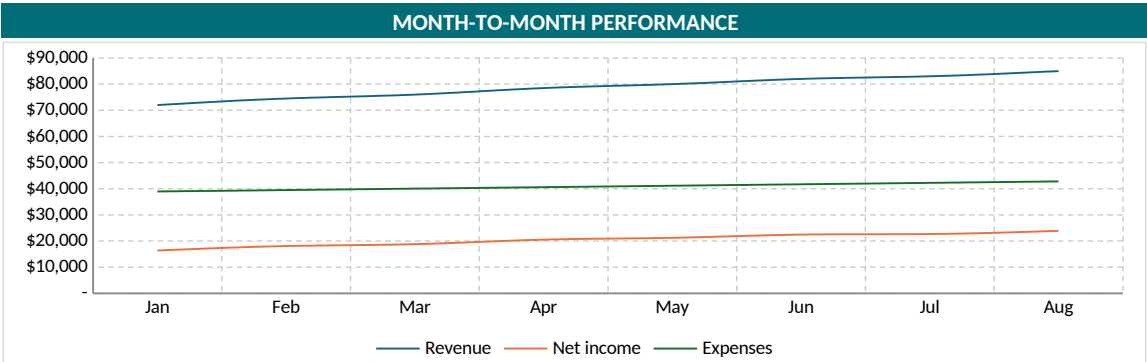
Illustrative figures only. This sample does not represent a real client or QBO export.

YEAR-TO-DATE FINANCIAL REPORT

• FICTIONAL SMALL BUSINESS • August 2026

REVENUE	EXPENSES	NET INCOME
\$631,000	\$466,912	\$164,088

PROFIT & LOSS		YTD FINANCIAL SNAPSHOT
Revenue	\$631,000	NET PROFIT MARGIN Share of revenue remaining as profit. 26.0%
Money earned from sales and services.		
Cost of Goods Sold	\$137,520	AVG. MONTHLY REVENUE Average revenue per elapsed month. \$78,875
Direct costs of products and services.		
Gross Profit	\$493,480	AVG. MONTHLY EXPENSES Average expenses per elapsed month. \$58,364
Revenue remaining after direct costs.		
Operating Expenses	\$326,992	AVG. MONTHLY PROFIT Average net income per elapsed month. \$20,511
Everyday business running costs.		
Operating Income	\$166,488	
Profit from regular business activities.		
Other Expenses	\$2,400	
Costs outside regular operations.		
Net Income	\$164,088	
Profit after all income and expenses.		



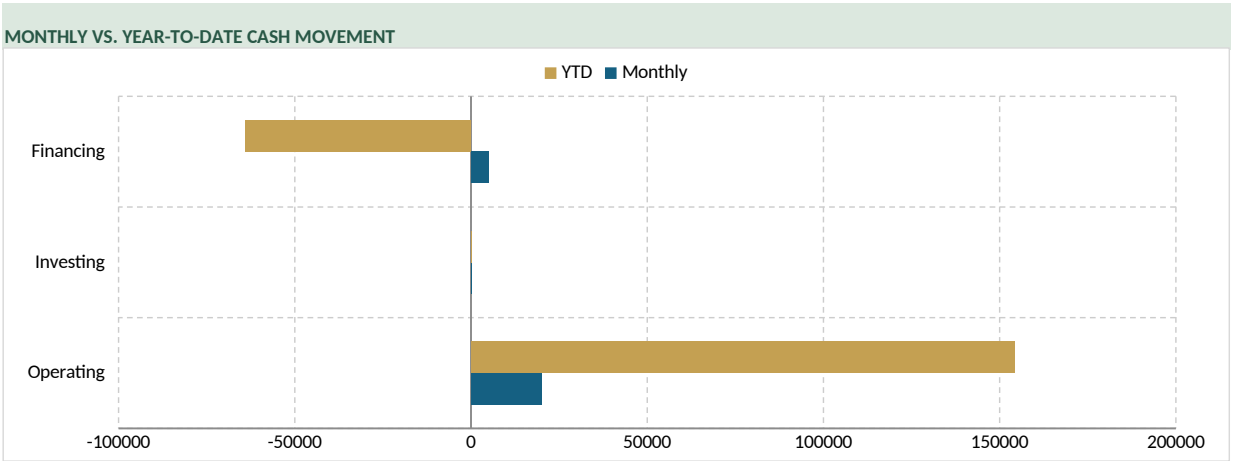
WHERE YOUR EXPENSES GO CATEGORY BREAKDOWN					Expenses by Category
EXPENSE CATEGORY	\$ AMOUNT	\$	%	COLOR	
Products & direct costs	\$137,520		29.5%		
Advertising	\$6,494		1.4%		
Automobile	\$1,910		0.4%		
Equipment rental	\$4,584		1.0%		
Insurance	\$9,168		2.0%		
Payroll & benefits	\$244,480		52.4%		
Legal & professional	\$4,966		1.1%		
Maintenance & repair	\$7,258		1.6%		
Meals & entertainment	\$1,146		0.2%		
Office expenses	\$3,438		0.7%		
Rent or lease	\$36,672		7.9%		
Utilities	\$6,876		1.5%		
Depreciation	\$2,400		0.5%		
TOTAL EXPENSES	\$466,912				

Fictional demonstration figures; not actual client results.

FICTIONAL SMALL BUSINESS

CASH FLOW REPORT

Monthly: Aug 1, 2026 – Aug 31, 2026 | YTD: Jan 1, 2026 – Aug 31, 2026



MONTHLY CASH FLOW | Aug 1, 2026 – Aug 31, 2026

Beginning cash balance	\$155,000.00
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CASH IN

Operating activities	\$20,000.00
Investing activities	\$0.00
Financing activities	\$0.00
TOTAL POSITIVE MOVEMENT	\$20,000.00

CASH OUT

Operating activities	\$0.00
Investing activities	\$0.00
Financing activities	(\$5,000.00)
TOTAL NEGATIVE MOVEMENT	(\$5,000.00)

NET CHANGE IN CASH	\$15,000.00
ENDING CASH BALANCE	\$170,000.00

YEAR-TO-DATE CASH FLOW | Jan 1, 2026 – Aug 31, 2026

Beginning cash balance	\$80,000.00
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CASH IN

Operating activities	\$154,088.00
Investing activities	\$0.00
Financing activities	\$0.00
TOTAL POSITIVE MOVEMENT	\$154,088.00

CASH OUT

Operating activities	\$0.00
Investing activities	\$0.00
Financing activities	(\$64,088.00)
TOTAL NEGATIVE MOVEMENT	(\$64,088.00)

NET CHANGE IN CASH	\$90,000.00
ENDING CASH BALANCE	\$170,000.00

QBO ENDING CASH RECONCILIATION

\$0.00

\$0.00

Cash In / Cash Out show positive and negative NET activity, not gross receipts or payments.

BALANCE SHEET | FINANCIAL POSITION

FICTIONAL SMALL BUSINESS • As of August 31, 2026

ASSETS	
TOTAL ASSETS	\$317,600.00
Current assets	\$200,000.00
Fixed assets	\$117,600.00
TOTAL LIABILITIES	\$78,000.00
Current liabilities	\$18,000.00
Long-term liabilities	\$60,000.00
TOTAL EQUITY	\$239,600.00
Opening balance equity	\$75,512.00
Current earnings	\$164,088.00

FINANCIAL HEALTH SNAPSHOT	
TOTAL ASSETS	\$317,600.00
Resources owned or owed to the business.	
TOTAL LIABILITIES	\$78,000.00
Amounts the business owes.	
TOTAL EQUITY	\$239,600.00
Owners' residual interest; can be negative.	
WORKING CAPITAL	\$182,000.00
Current assets less current liabilities.	

SHORT-TERM FINANCIAL POSITION

Assets and Obligations within 12 months

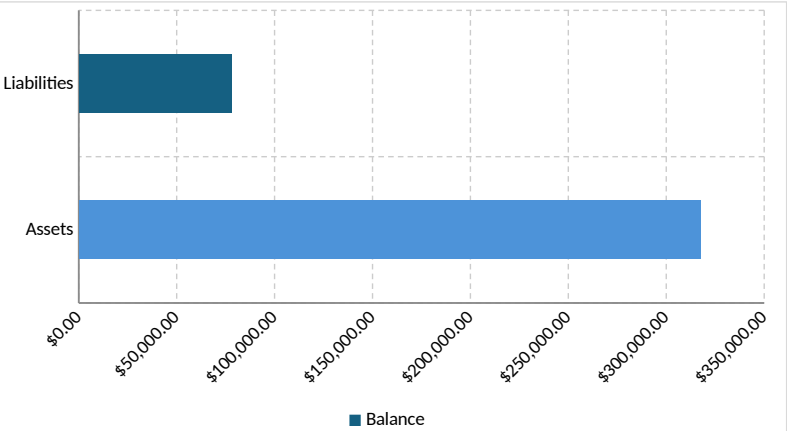
Positive working capital: current assets exceed current liabilities, helping the business meet short-term obligations.

Long-Term Financial Position

Assets and Obligations beyond 12 months

Liabilities	\$78,000.00
Equity	\$239,600.00
This graph compares what your business owns (Assets) with what it owes (Liabilities). The difference is your Equity, providing a snapshot of your business's financial position.	

Positive equity: assets exceed liabilities by \$239,600.00.



BALANCE CHECK	
Assets – liabilities – eq	\$0.00
STATUS	BALANCED

FIXED ASSETS & DEPRECIATION

ORIGINAL COST

\$120,000.00

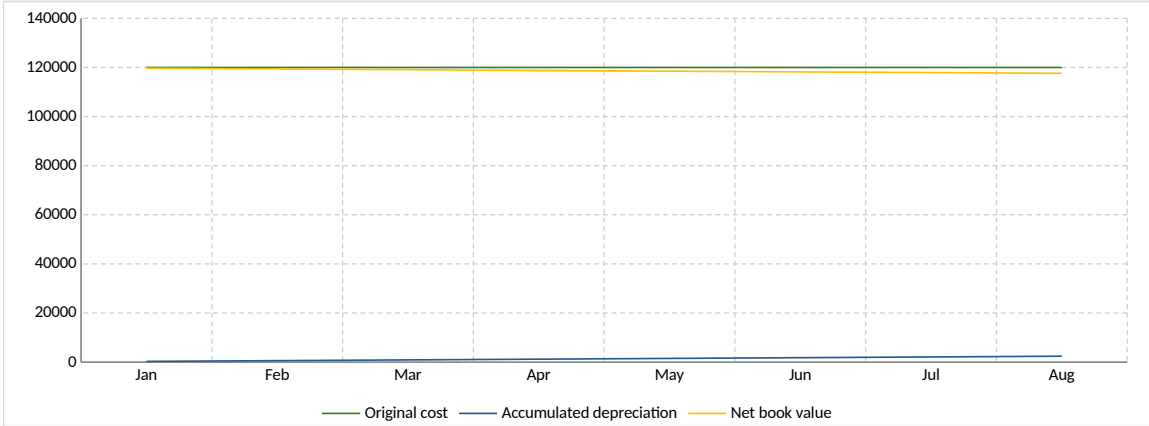
ACCUMULATED DEPRECIATION

\$2,400.00

NET BOOK VALUE

\$117,600.00

ASSET VALUE OVER TIME



ASSET OBSERVATIONS

• Asset Position: \$120,000 in business equipment.	The business retains a positive net book value in its recorded fixed assets.
• Asset Depreciation: \$2,400 accumulated; \$300 this month.	Recorded depreciation has increased over the reporting period, reducing the assets' accounting value.
• Asset Value & Replacement: Net book value is \$117,600.	The assets retain recorded book value; assess replacement needs using condition and expected useful life.
• Asset Activity: No equipment additions this month.	Recorded original asset cost remained unchanged during the available reporting months.
• Financial Outlook: Plan for maintenance and replacement.	Continue monitoring depreciation and useful lives alongside cash flow when planning capital spending.

ADDITIONAL NOTES

ASSET SUMMARY							
Asset	Original cost	Depreciation	Book value	Asset	Original cost	Depreciation	Book value
Production syste	\$60,000.00	\$1,200.00	\$58,800.00				
Office equipment	\$35,000.00	\$700.00	\$34,300.00				
Technology asse	\$25,000.00	\$500.00	\$24,500.00				

Fictional equipment and depreciation for demonstration only.