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BOOKKEEPING

Monthly Financial Summary

Bob's Brand Boosters

Sep 1 - 30, 2026

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This is a sample report generated with mock company data.

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Highlights

- September **Net Income = $55,597.90** >> **-14.04%** change from August
- **Ongoing Services** revenue **+49.76%** change from August
- Total **Operating Expenses = $30,119.28** >> **-13.87%** change from August
- The **decreased expenses** for Office Supplies, Training & Education, and Travel were **expected** after initial office setup and professional conference attendance in August
- 2 outstanding invoices totaling **$2,205.07** in **Accounts Receivable**
- Average weekly **Accounts Receivable Balance** = **$3,116**
- September receivables **average collection period** of **1.18 days** vs. **0.69 days** for August
- **Net Cash** increase **+$54,180.13**
- Continue to **convert One-Time services**, such as brand evaluations and marketing proposals, **into Ongoing Services** for less volatile revenue
- Opportunity to **grow Design Services** with targeted marketing for social media creators and online businesses
- Evaluate **print advertising spend** to confirm the ongoing cost is justified

Executive Summary

- **Revenue and Net Income Decline:** Total Revenue and Net Income declined by **15.28%** and **14.04%**, respectively, from August to September. The primary driver was a **33% decrease in Marketing Consulting Income**, partially offset by **$6,560 in new Design Services revenue**. Despite lower revenue, Operating Expenses also declined by **13.87%**, helping limit the decline in profitability. September Net Income remained strong at **$55,597.90**, with the highest revenue and operating income occurring during the two weeks from September 14–27.
- **Shift Toward Ongoing Services:** Despite the decline in overall revenue, there was a positive shift toward **Ongoing Services (+49.76%)** and away from **One-Time Services (-29.02%)**. Increased revenues from ongoing engagements provide a more stable foundation for continued operations and growth. One-Time Services nevertheless remain the largest revenue category, averaging approximately **$10,484 per week** across September. Revenue in this category ranged from a low of **$4,367** during September 7–13 to a peak of **$20,903** during September 14–20. This volatility reinforces the value of converting one-time projects into ongoing client relationships.
- **Weekly Performance:** The negative Net Operating Income in the final week (September 28–30) is not a cause for concern. This partial week captured only the final three days of September, resulting in lower recorded revenue, and coincided with a large expense spike from bi-monthly payroll on September 30.
- **Expected Expense Changes:** Several August expenses related to the company's initial office setup and attendance at a professional conference were either reduced or did not recur in September. Office Supplies decreased substantially, while conference-related Training & Education and Travel expenses fell to $0.

  September included **$1,275 in Accounting Fees**, covering ongoing bookkeeping and one-time tax planning services, as well as **$1,260 in Legal & Professional Services**, up from $625 in August. Because the accounting fees included one-time tax-planning work and the legal expenses included contract review and revisions, these costs may fluctuate depending on the services required and should not necessarily be viewed as recurring monthly expenses.
- **Accounts Receivable Balance and Collections:** The Accounts Receivable balance peaked at approximately **$5,260** during the first week of September, driven primarily by a **$4,509.95 August invoice** for Sunshine Books that was paid on September 9. September ended with a lower A/R balance of **$2,205.07**, consisting of two outstanding invoices from **Craig's Landscaping ($1,682.61)** and **Shoreline Rentals ($522.46)**. Both invoices are **nearing 3 weeks old** and should be followed up on promptly.

  The **average collection period** increased from **0.69 days in August to 1.18 days in September**, with a notable increase to **6.05 days** at the end of the month. This coincided with a payment from Outer Banks Realty that was received 11 days after the invoice date. Further increases in collection days may occur depending on the timing of payments for the two remaining outstanding invoices.

- **Strong Cash Flow and Liquidity:** Operations generated **$57,162** in net cash during September combined with a **$2,982 net cash outflow from financing**, leaving a total **net increase in cash of $54,180**. Strong gross margins, prompt customer collections, and relatively low financing obligations have allowed the business to retain nearly all Net Income as cash. **Total cash assets** now stand at nearly **$100,000**, providing a strong liquidity position and opportunities for expansion.
- **Opportunities:** September's One-Time Services included several brand evaluations, marketing proposals, and standalone projects that present opportunities to develop ongoing client relationships. Several high-value, one-time advertising campaigns also offer potential for continued services depending on campaign performance. **Converting more of these engagements into ongoing consulting and advertising services** would help improve revenue consistency and reduce reliance on individual projects.

  The new **Design Services** business line also presents **significant growth potential**. Demand can be developed with both one-time projects (e.g. logo designs, media kits) and recurring services for social media content (e.g. YouTube thumbnails, Instagram posts). With the business in a strong cash position, **targeted marketing to content creators and online businesses** that rely on a consistent social media presence might be a worthwhile investment.

  The business is investing heavily in **print advertising**, with spending increasing from **$3,753 in August to $4,542 in September**, while **online advertising** remained relatively low at **$149**. Evaluate the return on print advertising to confirm whether the current level of spending is justified. As the business looks to grow its Design Services offerings, increasing online advertising could provide another way to reach potential clients.

Profit and Loss - Monthly Change

Bob's Brand Boosters

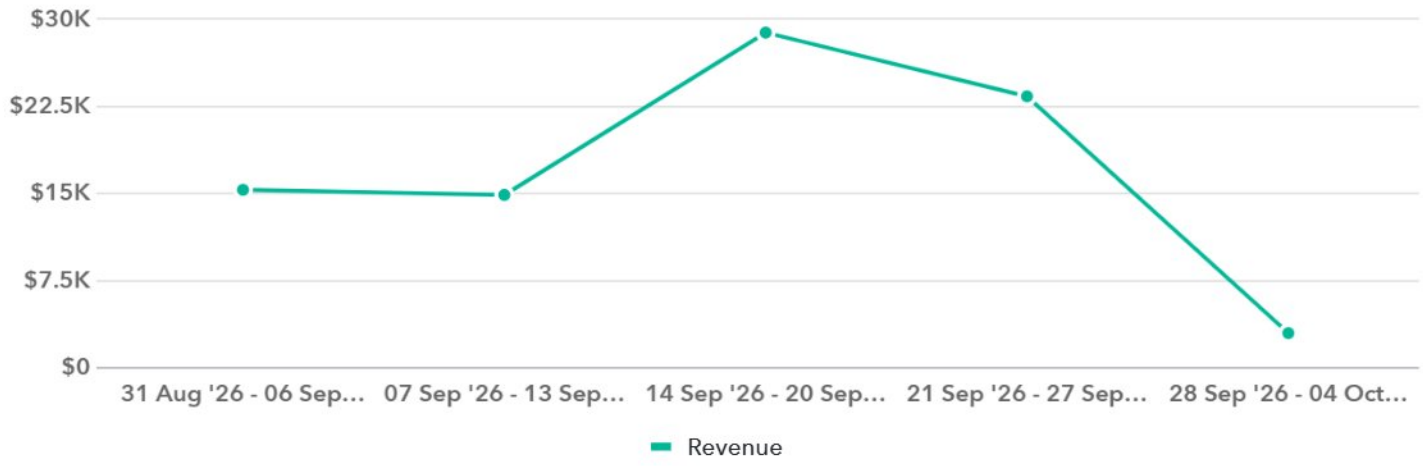
September 2026

	TOTAL		
	Sep 2026	Aug 2026 (PP)	% Change (PP)
Income			
Marketing Services Income			
Advertising Service Income	28,869.56	28,877.02	-0.03 %
Consulting Income	40,915.43	60,950.46	-32.87 %
Design Services Income	6,560.00		
Total for Marketing Services I...	**$76,344.99**	**$89,827.48**	**-15.01 %**
Promo Item Sales	9,069.74	10,994.83	-17.51 %
Total Income	**$85,414.73**	**$100,822.31**	**-15.28 %**
Cost of Goods Sold			
Contract labor – cost of sales		1,472.73	-100.0 %
Total Cost of Goods Sold	**$0.00**	**$1,472.73**	**-100.0 %**
Gross Profit	**$85,414.73**	**$99,349.58**	**-14.03 %**
Expenses			
Accounting Fees	1,275.00		
Bank Fees	25.00	50.00	-50.0 %
Credit Card Processing Fees	1,297.17	1,324.77	-2.08 %
Insurance	350.45	350.45	0.0 %
Legal & Professional Services	1,260.00	625.00	101.6 %
Marketing			
Online Advertising	148.68	247.14	-39.84 %
Print Advertising	4,541.74	3,752.86	21.02 %
Total for Marketing	**$4,690.42**	**$4,000.00**	**17.26 %**
Meals	123.65	132.04	-6.35 %
Office Supplies	364.56	2,909.99	-87.47 %
Payroll expenses			
Payroll Taxes	1,292.14	1,292.14	0.0 %
Wages	12,000.00	12,000.00	0.0 %
Total for Payroll expenses	**$13,292.14**	**$13,292.14**	**0.0 %**
Professional Dues	1,835.93	1,835.93	0.0 %
Rent	4,350.00	4,350.00	0.0 %
Repairs & maintenance	514.99	1,269.62	-59.44 %
Software Subscriptions	128.56	128.56	0.0 %

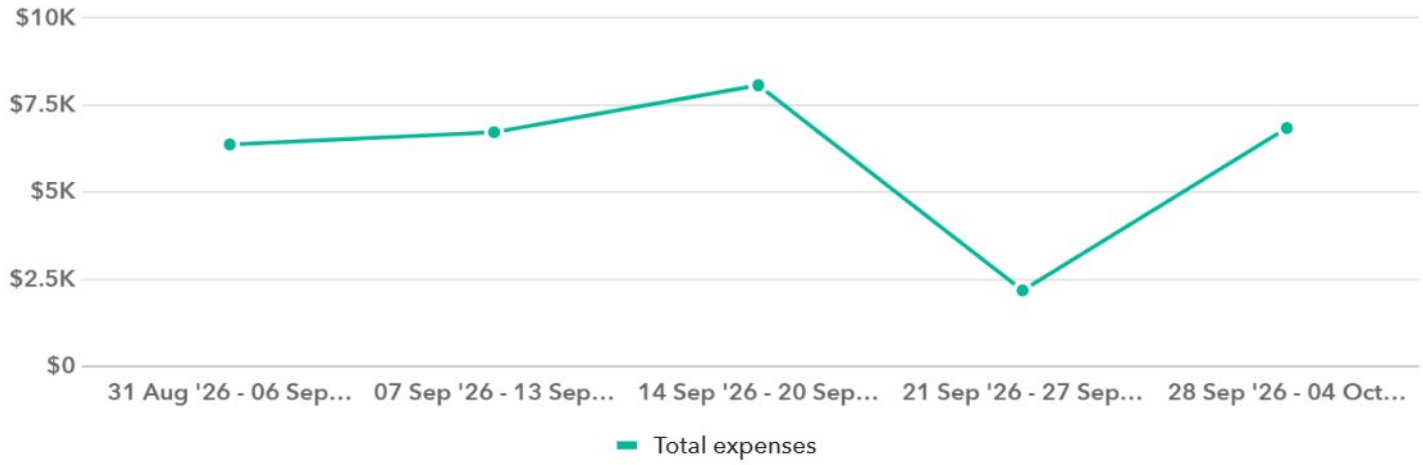
Training & Education		2,428.66	-100.0 %
Travel		1,812.54	-100.0 %
Utilities			
Electric	192.46	185.04	4.01 %
Gas	27.22	23.54	15.63 %
Internet	212.98		
Phone	178.75	252.50	-29.21 %
Total for Utilities	**$611.41**	**$461.08**	**32.6 %**
Total Expenses	**$30,119.28**	**$34,970.78**	**-13.87 %**
Net Operating Income	**$55,295.45**	**$64,378.80**	**-14.11 %**
Other Income			
Interest income	361.03	363.55	-0.69 %
Total Other Income	**$361.03**	**$363.55**	**-0.69 %**
Other Expenses			
Interest expense	58.58	60.98	-3.94 %
Total Other Expenses	**$58.58**	**$60.98**	**-3.94 %**
Net Other Income	**$302.45**	**$302.57**	**-0.04 %**
Net Income	**$55,597.90**	**$64,681.37**	**-14.04 %**

Revenue, Expenses, and Net Income by Week

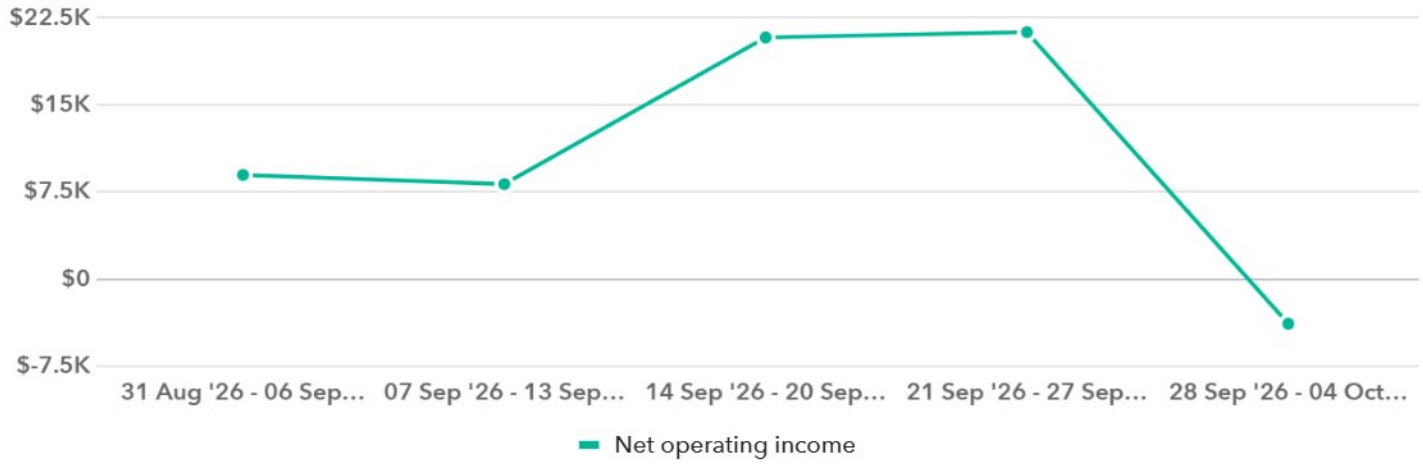
Revenue



Expenses



Net Operating Income



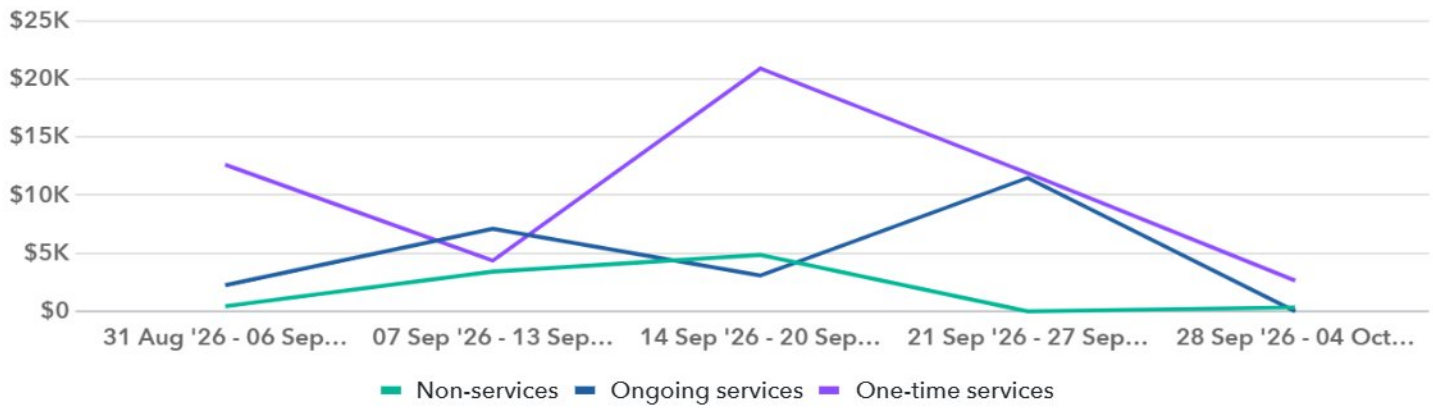
Revenue by Class Summary

Bob's Brand Boosters

September 2026

	TOTAL		
	Sep 2026	Aug 2026 (PP)	% Change (PP)
Revenue			
Non-Services	9,069.74	10,994.83	-17.51 %
One-Time Services	52,422.49	73,853.56	-29.02 %
Ongoing Services	23,922.50	15,973.92	49.76 %
Total for Revenue	**$85,414.73**	**$100,822.31**	**-15.28 %**
TOTAL	$85,414.73	$100,822.31	-15.28 %

Weekly Revenue by Class



Balance Sheet

Bob's Brand Boosters

As of September 30, 2026

	TOTAL		
	As of Sep 30, 2026	As of Aug 31, 2026 (PP)	$ Change (PP)
Assets			
Current Assets			
Bank Accounts			
Fidelity Checking (x5555)	97,663.93	44,483.80	53,180.13
Fidelity Savings (x5467)	2,000.00	1,000.00	1,000.00
Total Bank Accounts	**$99,663.93**	**$45,483.80**	**$54,180.13**
Accounts Receivable			
Accounts Receivable	2,205.07	4,509.95	-2,304.88
Total Accounts Receivable	**$2,205.07**	**$4,509.95**	**-$2,304.88**
Other Current Assets			
Undeposited funds	0.00	0.00	0.00
Total Other Current Assets	**$0.00**	**$0.00**	**$0.00**
Total Current Assets	**$101,869.00**	**$49,993.75**	**$51,875.25**
Fixed Assets			
Equipment	20,000.00	20,000.00	0.00
Furniture & fixtures	5,944.67	5,944.67	0.00
Total Fixed Assets	**$25,944.67**	**$25,944.67**	**$0.00**
Total Assets	**$127,813.67**	**$75,938.42**	**$51,875.25**
Liabilities and Equity			
Liabilities			
Current Liabilities			
Accounts Payable			
Accounts payable	0.00	0.00	0.00
Total Accounts Payable	**$0.00**	**$0.00**	**$0.00**
Credit Cards			
Amex (x1009)	1,327.53	1,938.32	-610.79
Total Credit Cards	**$1,327.53**	**$1,938.32**	**-$610.79**
Other Current Liabilities			
Due to Owner	152.00	152.00	0.00
North Carolina Depart…	612.20	742.15	-129.95
Out Of Scope Agency …	0.00	0.00	0.00
Total Other Current Li…	**$764.20**	**$894.15**	**-$129.95**
Total Current Liabilities	**$2,091.73**	**$2,832.47**	**-$740.74**
Long-term Liabilities			
Business loans			

First Financial Loan Pa…	11,233.67	11,715.58	-481.91
Total for Business loans	**$11,233.67**	**$11,715.58**	**-$481.91**
Total Long-term Liabilities	**$11,233.67**	**$11,715.58**	**-$481.91**
Total Liabilities	**$13,325.40**	**$14,548.05**	**-$1,222.65**
⌄ Equity			
Owner Contribution	3,709.00	2,709.00	1,000.00
Owner draws	-9,500.00	-6,000.00	-3,500.00
Retained Earnings			
Net Income	120,279.27	64,681.37	55,597.90
Total Equity	**$114,488.27**	**$61,390.37**	**$53,097.90**
Total Liabilities and Equity	**$127,813.67**	**$75,938.42**	**$51,875.25**

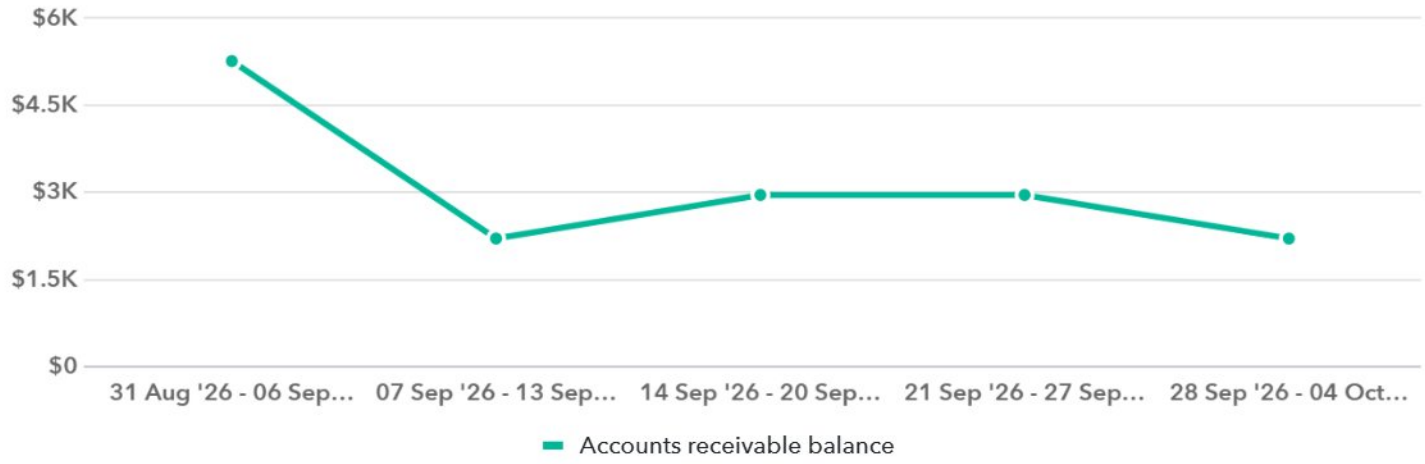
A/R Aging Summary Report

Bob's Brand Boosters

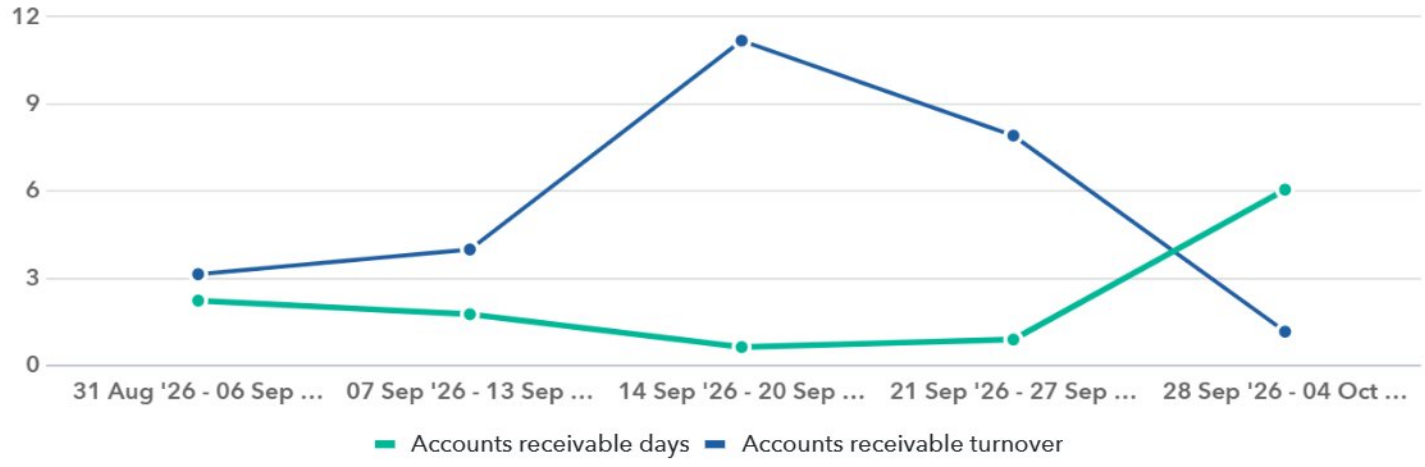
As of September 30, 2026

	CURRENT	1 - 30	31 - 60	61 - 90	91 AND OVER	Total
Craig's Landsca...		1,682.61				1,682.61
Shoreline Rentals		522.46				522.46
TOTAL		2,205.07				$2,205.07

Accounts Receivable Balance by Week



Accounts Receivable Days and Turnover by Week



Statement of Cash Flows

Bob's Brand Boosters

September 2026

Account Name	Total
OPERATING ACTIVITIES	
Net Income	55,597.90
Adjustments to reconcile Net Income to Net Cash provided by oper…	
Accounts payable	0.00
Accounts Receivable	2,304.88
Amex (x1009)	-610.79
North Carolina Department of Revenue Payable	-129.95
Total Adjustments to reconcile Net Income to Net Cash provided …	**$1,564.14**
Net cash provided by operating activities	**$57,162.04**
FINANCING ACTIVITIES	
Business loans:First Financial Loan Payable	-481.91
Owner Contribution	1,000.00
Owner draws	-3,500.00
Net cash provided by financing activities	**-$2,981.91**
NET CASH INCREASE FOR PERIOD	**$54,180.13**
Cash at beginning of period	**$45,483.80**
CASH AT END OF PERIOD	**$99,663.93**