MARK POMPEO
BOOKKEEPING

Month-to-Month Financials

Ninth Gear Hotshot Delivery

Oct 1 - 31, 2026

Created by
Mark Pompeo

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This is a sample report generated with mock company data.

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- **Slower Growth:** While revenue continued to grow in October, the rate of growth slowed. **Total Revenue** and **Gross Profit** increased by only **4%** and **approximately 3%**, respectively. **Hotshot prepaid run income** continued growing strongly, increasing by over **14%**, but this was partially offset by **declines** in **contract run revenue** of **9%** and **extra stop and wait charges** of **10.34%**. Meanwhile, the **cost of supplies** increased by nearly **50%**. Combined with higher overall expenses, these factors limited **Net Income** growth to approximately **1.6%**.
- **Lower Fuel Costs: Fuel expenses** decreased significantly **26.33%**. Two factors contributed to this decline. **First**, the timing of purchases resulted in only four fuel expenses being recorded in October. Fuel is normally purchased each Thursday or Friday, but one purchase was made early on Wednesday, September 30, and recorded in September. Under the normal schedule, that transaction would have fallen on October 1 or 2. **Second**, the final fuel purchase of October was unusually small, totaling less than $200. With diesel prices remaining high, the unusually low purchase may indicate that prepaid hotshot runs later in the month involved shorter distances and lower fuel consumption. This can be verified by reviewing mileage logs. Neither factor is expected to repeat consistently, so fuel expenses should be expected to increase in the coming months.
- **Overall Expense Increase:** Despite declines in fuel and a couple of other expense categories, total **Operating Expenses** increased by **6.8%**. This was primarily driven by the introduction of **Accounting & Bookkeeping Services**, including an initial **$600** charge for onboarding, catch-up bookkeeping, and QuickBooks setup. The recurring monthly bookkeeping fee and QBO subscription will be lower going forward. **Merchant Processing Fees** also increased by **13.35%**, reflecting the growth in prepaid hotshot runs paid by credit card through the website.
- **Overpayment Recovered:** A vendor credit of **$435** was received from Broadaxle Trailer Leasing to recover an overpayment made in July. This is reflected on the Balance Sheet as a reduction of **Overpayments Recoverable** under Other Current Assets, bringing that account's balance to **$0**, and as a reduction of Accounts Payable. The $435 credit will cover the entire November trailer lease payment, eliminating the need for a cash outflow for that expense.
- **Overdue Payment:** The initial **$600** invoice for bookkeeping services remains outstanding and should be paid as soon as possible. After accounting for the **$435** trailer lease vendor credit, the current **net Accounts Payable** balance is **$165**.
- **No Accounts Receivable Balance:** Collections on customer invoices for contract runs remain strong. There are no outstanding unpaid customer invoices, leaving **Accounts Receivable** with a **$0** balance.
- **Strong Cash Flow:** Strong collections, continued revenue growth, minimal debt beyond the company credit card, and a consistent monthly owner's draw of **$1,600** have allowed the business to retain most of its earnings as cash. The vendor credit also provides an additional benefit by reducing the upcoming cash outflow for the trailer lease. Following an October **net increase in cash** of over **$6800**, the business now has **nearly $32,000** in cash, providing a strong liquidity position and opportunities to expand operations, hire staff or contractors, and purchase equipment.
- **Opportunities:** With ample cash available, we recommend **purchasing straps and chains** for securing loads rather than continuing to rent these items as needed. Owning this equipment should reduce recurring rental costs and help control the increasing **Cost of Services** as the business grows and these supplies are needed more frequently.

We also recommend investing in marketing and sales to **acquire new manufacturing clients for contract runs**. Growing contract run business would provide greater revenue stability and potentially better margins compared to relying primarily on continued growth in prepaid hotshot runs.

Finally, the business has been operating with the owner's personal pickup truck, which has not been recorded as a business asset since the company began operations. Given the vehicle's mixed business and personal use, its accounting treatment should be reviewed with an accountant to determine whether any adjustments are necessary. Regardless, its age and condition make it less suitable as the business's sole vehicle, particularly as additional business mileage increases maintenance needs. Using a portion of available cash as a down payment on a **new vehicle** may be a worthwhile investment. Based on current cash flow, the business appears well-positioned to accommodate the additional loan payments and insurance costs. A newer, more reliable vehicle could also help reduce monthly maintenance expenses.

Ninth Gear Hotshot Delivery

Profit and Loss

October 2026

	TOTAL		
	Oct 2026	Sep 2026 (PP)	% Change (PP)
Income			
4000 Prepaid Hotshot Runs Inc…	7,040.00	6,160.00	14.29 %
4010 Manufacturer Contract Ru…	3,100.00	3,410.00	-9.09 %
4020 Extra Stop and Wait Char…	1,170.00	1,305.00	-10.34 %
Total Income	**$11,310.00**	**$10,875.00**	**4.0 %**
Cost of Goods Sold			
Cost of Services			
6060 Supplies	359.38	241.86	48.59 %
Total for Cost of Services	**$359.38**	**$241.86**	**48.59 %**
Total Cost of Goods Sold	**$359.38**	**$241.86**	**48.59 %**
Gross Profit	**$10,950.62**	**$10,633.14**	**2.99 %**
Expenses			
6000 Rent or Lease	220.00	295.66	-25.59 %
6010 Equipment Lease	435.00	435.00	0.0 %
6020 Vehicle Expenses - Fuel	965.38	1,310.40	-26.33 %
6030 Vehicle Expenses - Maint…	194.50	204.60	-4.94 %
6040 Insurance	274.00	274.00	0.0 %
6050 Software Subscriptions	64.00	64.00	0.0 %
6070 Utilities - Phone and Data	83.00	83.00	0.0 %
6080 Accounting & Bookkeepi…	600.00		
6900 Merchant Processing Fees	207.92	183.43	13.35 %
Total Expenses	**$3,043.80**	**$2,850.09**	**6.8 %**
Net Operating Income	**$7,906.82**	**$7,783.05**	**1.59 %**
Net Income	**$7,906.82**	**$7,783.05**	**1.59 %**

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Balance Sheet

October 2026

	TOTAL		
	As of Oct 31, 2026	As of Sep 30, 2026 (PP)	$ Change (PP)
Assets			
Current Assets			
Bank Accounts			
1000 Business Checking	31,438.54	24,083.84	7,354.70
Total Bank Accounts	**$31,438.54**	**$24,083.84**	**$7,354.70**
Accounts Receivable			
1200 Accounts Receivable	0.00	0.00	0.00
Total Accounts Receivable	**$0.00**	**$0.00**	**$0.00**
Other Current Assets			
1050 Undeposited Funds	265.00	795.00	-530.00
1250 Overpayments Re…	0.00	435.00	-435.00
Total Other Current Ass…	**$265.00**	**$1,230.00**	**-$965.00**
Total Current Assets	**$31,703.54**	**$25,313.84**	**$6,389.70**
Total Assets	**$31,703.54**	**$25,313.84**	**$6,389.70**
Liabilities and Equity			
Liabilities			
Current Liabilities			
Accounts Payable			
2000 Accounts Payable	165.00	0.00	165.00
Total Accounts Payable	**$165.00**	**$0.00**	**$165.00**
Credit Cards			
2100 Business Master…	1,743.88	1,826.00	-82.12
Total Credit Cards	**$1,743.88**	**$1,826.00**	**-$82.12**
Total Current Liabilities	**$1,908.88**	**$1,826.00**	**$82.88**
Total Liabilities	**$1,908.88**	**$1,826.00**	**$82.88**
Equity			
3000 Owner's Investment	6,800.00	6,800.00	0.00
3100 Owner's Draw	-6,678.28	-5,078.28	-1,600.00
Retained Earnings			
Net Income	29,672.94	21,766.12	7,906.82
Total Equity	**$29,794.66**	**$23,487.84**	**$6,306.82**
Total Liabilities and Equity	**$31,703.54**	**$25,313.84**	**$6,389.70**

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Statement of Cash Flows

October 2026

Account Name	Total
OPERATING ACTIVITIES	
Net Income	7,906.82
Adjustments to reconcile Net Income to Net Cash provided by oper…	
1200 Accounts Receivable	0.00
1250 Overpayments Recoverable	435.00
2000 Accounts Payable	165.00
2100 Business Mastercard	-82.12
Total for Adjustments to reconcile Net Income to Net Cash provid…	**$517.88**
Net cash provided by operating activities	**$8,424.70**
FINANCING ACTIVITIES	
3100 Owner's Draw	-1,600.00
Net cash provided by financing activities	**-$1,600.00**
NET CASH INCREASE FOR PERIOD	**$6,824.70**
Cash at beginning of period	**$24,878.84**
CASH AT END OF PERIOD	**$31,703.54**