



Monthly comparison of financials

Bob's Branding

Time period
Sep 1 - 30, 2025

Created by
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Executive summary

- **Month-to-Month Decline in Revenue and Net Income:** Both **Total Revenue** and **Net Income** declined **~15%** from August to September, driven by a significant decrease of **Marketing Consulting Income** by **~33%**. This decrease was only partially offset by income from newly introduced **Design Services**. Despite the overall decline from August, the September **Net Income** of nearly **\$55,000** represents a strong month.
- **Significant Shift in Mix of Revenue Categories:** While total revenue and net income declined, there was a positive shift in revenue streams towards **Ongoing Services** (+39%) and away from **One-Time Service** (-24%). Higher August revenues were driven by higher ticket one-time services, such as market studies, several of which were converted to ongoing consulting and advertising services. A larger share of revenue from **Ongoing Services** provides a more stable foundation for continued operations and growth.
- **Exceptional One-Time Service Revenue in Mid-September 2025:** The **One-Time Service** category generated a significant spike of **\$27,115** during **September 15 - September 21**, far exceeding its average of about **\$10,685**. This spike drove the overall revenue peak of **\$38,047** in the same period, highlighting the critical impact of this service segment on total income.
- **Strong Cash Flows from Operating Activities:** With high **Gross Margin** for marketing services and promo item sales, typically fast collection on **Accounts Receivable**, and minimal financing activities, business operations are providing strong cash flows for a **Net Increase in Cash** of over \$54,000. This indicates that nearly all of the monthly **Net Income** is directly increasing cash assets.
- **Spike in Accounts Receivable Balance in Early September 2025:** The **Accounts Receivable Balance** peaked at **\$5,260** during **September 1 - September 7**, significantly above the average of **\$3,116**. This spike suggests delayed collections or increased credit sales, which could impact cash flow if not addressed promptly.
- **Increase in Accounts Receivable Days in Late September:** The average collection period rose sharply to **6.83 days** in the **week of September 29th**, compared to a typical average of **2.56 days**. This increase indicates slower payment collection, potentially exacerbating cash flow constraints during a period of declining revenue and negative operating income.

Highlights

- September **Net Income** = **\$54,589.13** >> **-15.2%** decrease from August
- **Ongoing Services** revenue **+39.12%** increase from August
- **Net Cash** increase **+\$53,480.13**
- 2 outstanding invoices totaling **\$2205.07** in **Accounts Receivable**
- Average weekly **Accounts Receivable** = **\$3316**
- Average receivables collection period of **2.56 days**

Profit and loss

Profit and Loss - Monthly Change

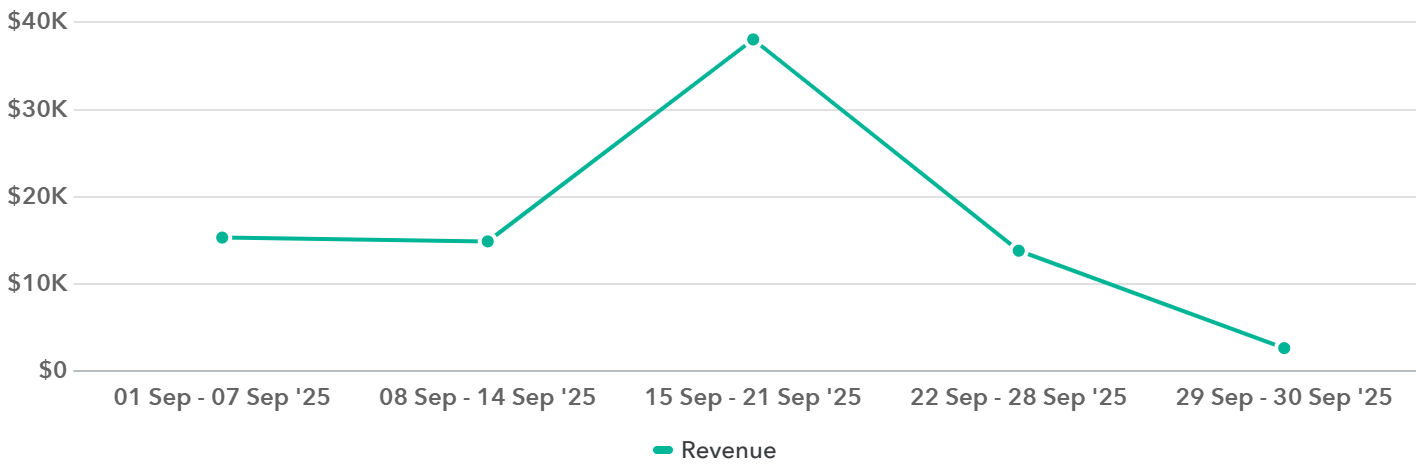
Bob's Branding
September 2025

	TOTAL		
	Sep 2025	Aug 2025 (custom)	% Change (custom)
Income			
Marketing Services Income			
Advertising Service Income	28,169.56	28,877.02	-2.45 %
Consulting Income	40,915.43	60,950.46	-32.87 %
Design Services	6,560.00		
Total for Marketing Servi...	\$75,644.99	\$89,827.48	-15.79 %
Promo Item Sales	9,069.74	10,994.83	-17.51 %
Total for Income	\$84,714.73	\$100,822.31	-15.98 %
Cost of Goods Sold			
Cost of Goods Sold			
COGS - Contract Labor		1,472.73	-100.0 %
Total for Cost of Goods S...		\$1,472.73	-100.0 %
Total for Cost of Goods Sold		\$1,472.73	-100.0 %
Gross Profit	\$84,714.73	\$99,349.58	-14.73 %
Expenses			
Accounting Fees	1,275.00		
Bank Fees	25.00	50.00	-50.0 %
Client Meals		132.04	-100.0 %
Credit Card Processing Fees	1,297.17	1,324.77	-2.08 %
Insurance	350.45	350.45	0.0 %
Interest Expense	58.58	60.98	-3.94 %
Legal Fees	1,260.00	625.00	101.6 %
Marketing Expenses			
Online Advertisting	148.68	247.14	-39.84 %
Print Advertising	4,541.74	3,752.86	21.02 %
Total for Marketing Expe...	\$4,690.42	\$4,000.00	17.26 %
Office Maintenance	514.99	1,269.62	-59.44 %
Office Supplies	364.56	2,909.99	-87.47 %
Payroll Expenses			
Gross Wages	12,000.00	12,000.00	0.0 %
Payroll Taxes	1,292.14	1,292.14	0.0 %
Total for Payroll Expenses	\$13,292.14	\$13,292.14	0.0 %

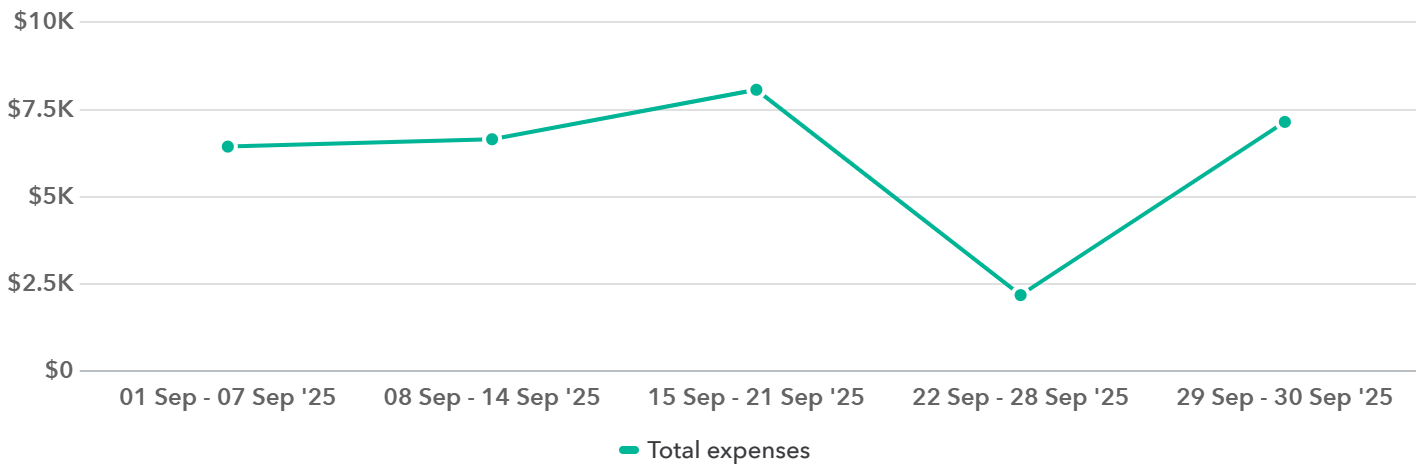
Professional Dues	1,835.93	1,835.93	0.0 %
Rent	4,350.00	4,350.00	0.0 %
Software Subscriptions	128.56	128.56	0.0 %
Staff Meals	123.65		
Training & Education		2,428.66	-100.0 %
Travel		1,812.54	-100.0 %
✓ Utilities			
Electric	192.46	185.04	4.01 %
Gas	27.22	23.54	15.63 %
Internet	212.98		
Phone Service	178.75	252.50	-29.21 %
Total for Utilities	\$611.41	\$461.08	32.6 %
Total for Expenses	\$30,177.86	\$35,031.76	-13.86 %
Net Operating Income	\$54,536.87	\$64,317.82	-15.21 %
✓ Other Income			
Interest Income	361.03	363.55	-0.69 %
Total for Other Income	\$361.03	\$363.55	-0.69 %
✓ Other Expenses			
Depreciation Expense	308.77	308.77	0.0 %
Total for Other Expenses	\$308.77	\$308.77	0.0 %
Net Other Income	\$52.26	\$54.78	-4.6 %
Net Income	\$54,589.13	\$64,372.60	-15.2 %

Revenue, Expenses, and Net Income by Week

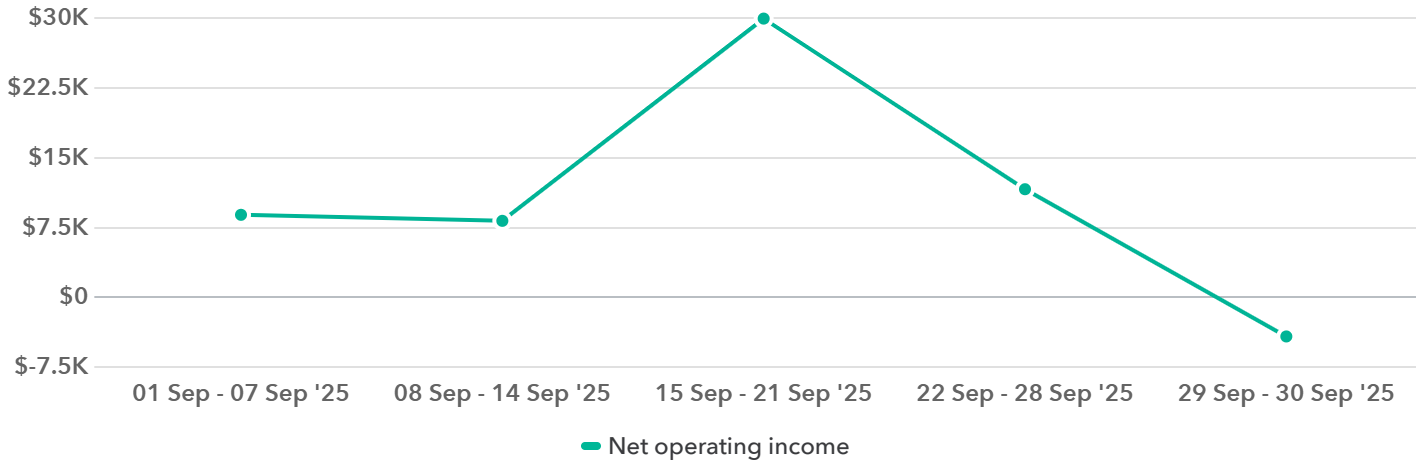
Revenue



Total Expenses



Net Operating Income



Balance sheet

Balance Sheet

Bob's Branding

As of September 30, 2025

	TOTAL		
	As of Sep 30, 2025	As of Aug 31, 2025 (PP)	\$ Change (PP)
✓ Assets			
✓ Current Assets			
✓ Bank Accounts			
Fidelity Checking (x5555)	96,963.93	44,483.80	52,480.13
Fidelity Savings (x5467)	2,000.00	1,000.00	1,000.00
Total for Bank Accounts	\$98,963.93	\$45,483.80	\$53,480.13
✓ Accounts Receivable			
Accounts Receivable (A/R)	2,205.07	4,509.95	-2,304.88
Total for Accounts Rec...	\$2,205.07	\$4,509.95	-\$2,304.88
✓ Other Current Assets			
Undeposited Funds	0.00	0.00	0.00
Total for Other Current ...	\$0.00	\$0.00	\$0.00
Total for Current Assets	\$101,169.00	\$49,993.75	\$51,175.25
✓ Fixed Assets			
✓ Equipment	\$20,000.00	\$20,000.00	\$0.00
Accumulated Depreciati...	-476.00	-238.00	-238.00
Total for Equipment	\$19,524.00	\$19,762.00	-\$238.00
✓ Office Furniture	\$5,944.67	\$5,944.67	\$0.00
Accumulated Depreciati...	-141.54	-70.77	-70.77
Total for Office Furniture	\$5,803.13	\$5,873.90	-\$70.77
Total for Fixed Assets	\$25,327.13	\$25,635.90	-\$308.77
Total for Assets	\$126,496.13	\$75,629.65	\$50,866.48
✓ Liabilities and Equity			
✓ Liabilities			
✓ Current Liabilities			
✓ Accounts Payable			
Accounts Payable (A/P)	0.00	0.00	0.00
Total for Accounts Pa...	\$0.00	\$0.00	\$0.00
✓ Credit Cards			
Amex (x1009)	1,327.53	1,938.32	-610.79
Total for 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 for Other Curre...	\$764.20	\$894.15	-\$129.95
Total for Current Liabili...	\$2,091.73	\$2,832.47	-\$740.74
✓ Long-term Liabilities			
First Financial Loan	11,233.67	11,715.58	-481.91
Total for Long-term Lia...	\$11,233.67	\$11,715.58	-\$481.91
Total for Liabilities	\$13,325.40	\$14,548.05	-\$1,222.65
✓ Equity			
Owner Contribution	3,709.00	2,709.00	1,000.00
Owner's Draw	-9,500.00	-6,000.00	-3,500.00
Retained Earnings			
Net Income	118,961.73	64,372.60	54,589.13
Total for Equity	\$113,170.73	\$61,081.60	\$52,089.13
Total for Liabilities and Eq...	\$126,496.13	\$75,629.65	\$50,866.48

Cash Flow Statement

Statement of Cash Flows

Bob's Branding
September 2025

Account Name	Total
✓ OPERATING ACTIVITIES	
Net Income	54,589.13
✓ Adjustments to reconcile Net Income to Net Cash provided by operati...	
Accounts Payable (A/P)	0.00
Accounts Receivable (A/R)	2,304.88
Amex (x1009)	-610.79
Equipment:Accumulated Depreciation - Equipment	238.00
North Carolina Department of Revenue Payable	-129.95
Office Furniture:Accumulated Depreciation - Furniture	70.77
Total for Adjustments to reconcile Net Income to Net Cash provi...	\$1,872.91
Net cash provided by operating activities	\$56,462.04
✓ FINANCING ACTIVITIES	
First Financial Loan	-481.91
Owner Contribution	1,000.00
Owner's Draw	-3,500.00
Net cash provided by financing activities	-\$2,981.91
NET CASH INCREASE FOR PERIOD	\$53,480.13
Cash at beginning of period	\$45,483.80
CASH AT END OF PERIOD	\$98,963.93

Revenue by Class Summary

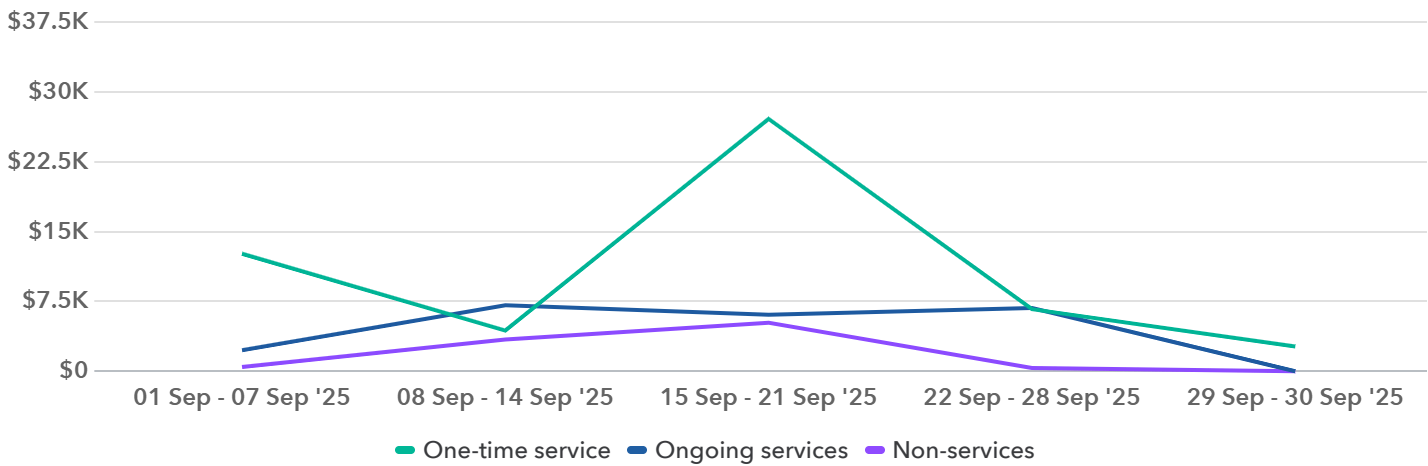
Revenue by Class Summary

Bob's Branding
September 2025

	TOTAL		
	Sep 2025	Aug 2-31 2025 (PP)	% Change (PP)
▼ Revenue			
Non-services	9,069.74	9,746.85	-6.95 %
One-Time Service	53,422.49	70,236.82	-23.94 %
Ongoing Services	22,222.50	15,973.92	39.12 %
Total for Revenue	\$84,714.73	\$95,957.59	-11.72 %
TOTAL	\$84,714.73	\$95,957.59	-11.72 %

Weekly Revenue by Class

Sum of Total Revenue by Date and Class



Accounts Receivable Aging Summary

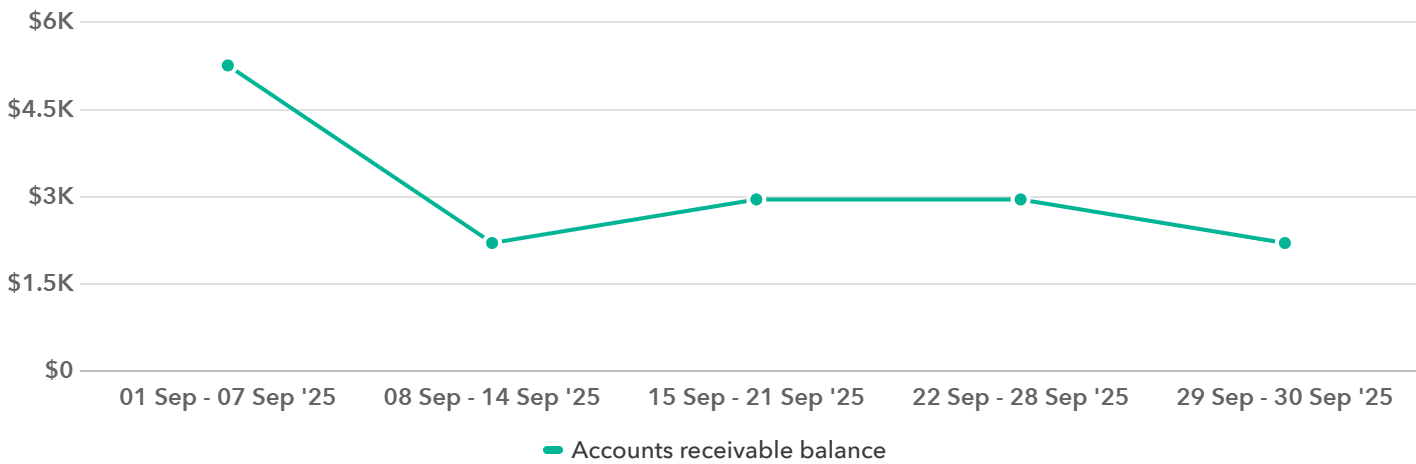
A/R Aging Summary Report

Bob's Branding
As of September 30, 2025

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

Accounts Receivables by Week

Accounts Receivable Balance



Accounts Receivable Days

