QUARTERLY BUSINESS REVIEW

Prepared by Allison de Koning

Business Overview
Industry: Trades & Services
Structure: Small business
Annual revenue: ~ 650,000
Objective: *Improve Monthly Cash Stability*

Cash Flow Summary - 3 Month Snapshot

Month	Cash In	Cash Out	Net Position
March	$34,800	$29,200	$5,600
April	$22,400	$30,100	-$7,700
May	$36,900	$31,400	$5,500

Key insights: Cash flow vulnerability due to irregular invoicing & delayed payments

	Key Insights	Break-Even Position
	Late payments causing negative months	Break-Even Sales: $27,450 / month
	High fixed costs limits flexibility	Current Avg. Sales: $31,367 / month
	Seasonal dip in December noted	**Notes:**
	Quarterly BAS obligations add strain	**Overview:**

Forecast Snapshot (Next 12 Months)

Q	Forecasted Net cash	☑	Implement weekly invoicing cycle
Q1	+ $14,200	☑	Introduce progress payments over $5k
Q2	+ $18,900	☑	Review pricing to align with costs
Q3	+ $22,300	☑	Build a 3-month cash buffer
Q4	+ $27,800	☑	Quarterly financial check-ins