



Sample Report — All Data and Figures Are Fictional

Entity
Café & Bakery (illustrative)

Period
July 2026

Issued
3 August 2026

Basis
Accrual basis

Revenue
24,850.000
+10.0% vs. prior month

Gross margin
60.0%
+1.0 pt · prior month 59.0%

Net profit
3,075.000
+29.0% vs. prior month

Cash after 4 weeks
11,890.000
+3,470.000 · opening 8,420.000

Performance vs. prior month

Line	June	July	Change
Revenue	22,600.000	24,850.000	+10.0%
Cost of sales	9,266.000	9,940.000	+7.3%
Gross profit	13,334.000	14,910.000	+11.8%
Operating expenses	10,950.000	11,835.000	+8.1%
Net profit	2,384.000	3,075.000	+29.0%

Gross margin: 59.0% → 60.0%

Operating expenses

Line	Amount	% revenue	Change
Salaries & wages	6,200.000	24.9%	+5.1%
Rent	2,750.000	11.1%	0.0%
Utilities	980.000	3.9%	+21.0%
Repairs & operations	870.000	3.5%	+14.5%
Marketing & advertising	620.000	2.5%	+63.2%
Other expenses	415.000	1.7%	+18.6%
Total operating expenses	11,835.000	47.6%	+8.1%

Projected cash — next 4 weeks

Week	Receipts	Payments	Net	Balance
Week 1 · 3–9 Aug	5,900.000	4,150.000	+1,750.000	10,170.000
Week 2 · 10–16 Aug	6,100.000	3,280.000	+2,820.000	12,990.000
Week 3 · 17–23 Aug	5,750.000	9,640.000	−3,890.000	9,100.000
Week 4 · 24–30 Aug	6,300.000	3,510.000	+2,790.000	11,890.000
Total	24,050.000	20,580.000	+3,470.000	11,890.000

Opening balance (2 Aug): 8,420.000 · Low point: 9,100.000 — Week 3

01
Margin improved by one point

Revenue rose 10.0% while cost of sales rose 7.3%, lifting gross margin from 59.0% to 60.0%.

Recommended action
Monitor next month. A drop below 59% may point to supplier pricing rather than sales volume.

02
Marketing needs attribution

Marketing rose 63.2% from BHD 380.000 to 620.000. Revenue also rose, but the records do not link the two.

Recommended action
Tag each campaign with a unique code so next month's report can measure the return.

03
Week 3 has the least headroom

Payroll reduces the projected balance to BHD 9,100.000, the month's lowest point. It is not a liquidity risk, but headroom is tighter.

Recommended action
Move supplier payments above BHD 2,000 from week 3 to week 4 where possible.