Big4CFO

Nest & Co Advisory (sample)

Report for May 2026

> **A profit of $6,555.00 this month, $2,335.00 more than last month. Revenue $24,500.00, up 10.9% on last month.**

Watch your month in 30 seconds

It plays your own figures and is private to you.

Is my business okay right now? Yes.

Good	**Am I making money?** Yes. $6,555 profit in May 2026, 26.8% of sales. That is $2,335 more than last month.	Page 2
Watch	**Where is money leaking?** $7,536 a year in charges worth checking and $14,275 you may be able to recover, across 4 items.	Page 3
Opportunity	**How much more could I make?** 1% on your prices is worth $2,728 a year; 1% off your costs, $2,137.	Page 4
Good	**Will I run out of cash?** Not in the next 13 weeks on these figures: cash is expected to go from $50,080 to $58,070. If 20% less money came in, its lowest point would be $32,542.	Page 5
Good	**Does the business own more than it owes?** Yes. It owns $58,355 more than it owes.	Page 5

Do these first

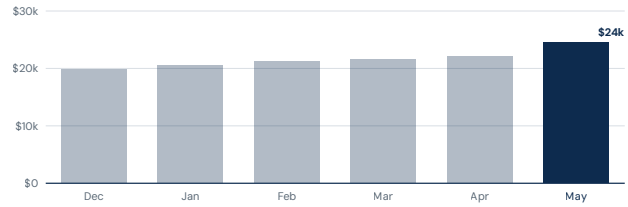
- **Consulting fees: up $2,400.00.** Whether this was expected, and whether it repeats next month.
- **$14,275.00 owed to you is past its due date.** Which customers these are, and whether each invoice is genuinely still unpaid or was paid and not recorded.
- **Adwise Media costs $318.00 a month more than three months ago.** Whether the increase was agreed, and whether the price is still competitive.

The attached workbook has every account for every month, the full balance sheet, the cash flow statement and the forecasts.

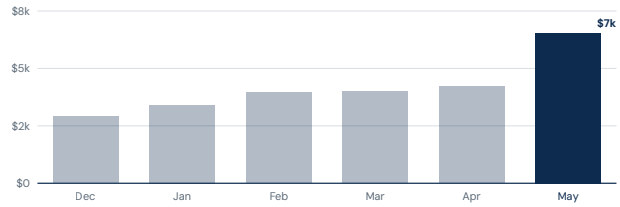
Am I making money?

Good **Yes. $6,555 profit in May 2026, 26.8% of sales. That is $2,335 more than last month.**

Sales each month



Profit each month



	May 2026	Last month	Change	May 2025
Sales	$24,500.00	$22,100.00	up $2,400 (11%)	$19,846.00
Cost of sales	$0.00	$0.00	no change	$0.00
Gross profit	$24,500.00	$22,100.00	up $2,400 (11%)	$19,846.00
Operating costs	$17,945.00	$17,880.00	up $65 (0%)	$15,768.80
Net profit	**$6,555.00**	**$4,220.00**	**up $2,335 (55%)**	**$4,077.20**

Gross margin 100.0% (100.0% last month): what is left of each sale after the cost of making or buying it.

What moved most since last month

Account	May 2026	Last month	Change
Consulting fees	$18,500.00	$16,100.00	up $2,400 (15%)
Software	$945.00	$880.00	up $65 (7%)

Every account for every month is in your workbook, on the Income Statement and History sheets.

TAX SET-ASIDE ESTIMATED

Of this month's profit of $6,555.00, set aside about $1,769.85 for tax — 27%, the rate you set. Profit after that: **$4,785.15**. An estimate at your own rate, not a tax calculation; your accountant confirms what is actually due. Your profit and loss below is unchanged.

Where is money leaking?

Watch **$7,536 a year in charges worth checking and $14,275 you may be able to recover, across 4 items.**

$14,275.00 owed to you is past its due date — **$14,275 once**

Worth checking: Which customers these are, and whether each invoice is genuinely still unpaid or was paid and not recorded.

Adwise Media costs $318.00 a month more than three months ago — **$3,816 a year**

Worth checking: Whether the increase was agreed, and whether the price is still competitive.

$1,932.00 paid in fees, charges and interest over the last twelve months — **$1,932 a year**

Worth checking: Whether your bank, card and payment-processor terms are the best available to a business your size, and what each penalty or late charge was for.

CloudOps Hosting costs $149.00 a month more than three months ago — **$1,788 a year**

Worth checking: Whether the increase was agreed, and whether the price is still competitive.

The transactions behind each one are on the Find the leaks sheet of your workbook.

Also needs your attention

Consulting fees: up $2,400.00

$16,100.00 last month, $18,500.00 this month. It is the largest single change in the period. Worth checking: Whether this was expected, and whether it repeats next month.

What we checked

Check	What we looked at	Result
Duplicate payments	4 payments out of your bank and card accounts this month	Nothing found
Rising supplier charges	payments to the same supplier over three months	2 raised
Fees, charges and interest	3 account(s) whose names indicate fees, charges or interest	1 raised
Overdue receivables	5 open invoices to your customers	1 raised
Overdue payables	0 open bills from your suppliers	Nothing found

How much more could I make?

Opportunity **1% on your prices is worth $2,728 a year; 1% off your costs, $2,137.**

What each change is worth over a year

What 1% on your prices is worth **$2,728 a year**

Same customers buying the same amount; based on your average month over the last 3 months.

What 1% off your costs is worth **$2,137 a year**

Cost of sales and operating costs together; based on your average month over the last 3 months.

Where the money goes: 10% off your largest cost, Salaries **$17,040 a year**

Salaries is $14,200.00 this month, 79% of everything you spent. Your 3 largest costs are listed with their share.

$7,578
Cash released by being paid 10 days sooner, once

$17,808
in sales each month covers every cost

$59,100
a year to build with, at average profit over the last 3 months

Collections. You are owed $17,375.00, about 22 days of sales; 10 days sooner releases this once, as cash.

Break-even. No cost of sales is recorded, so this is your operating costs of $17,808.33 a month; if some costs rise with each sale, the real figure is higher. You sell $22,733.33 a month (your average month over the last 3 months) — $4,925.00 above break-even.

Where the money goes: your largest costs this month

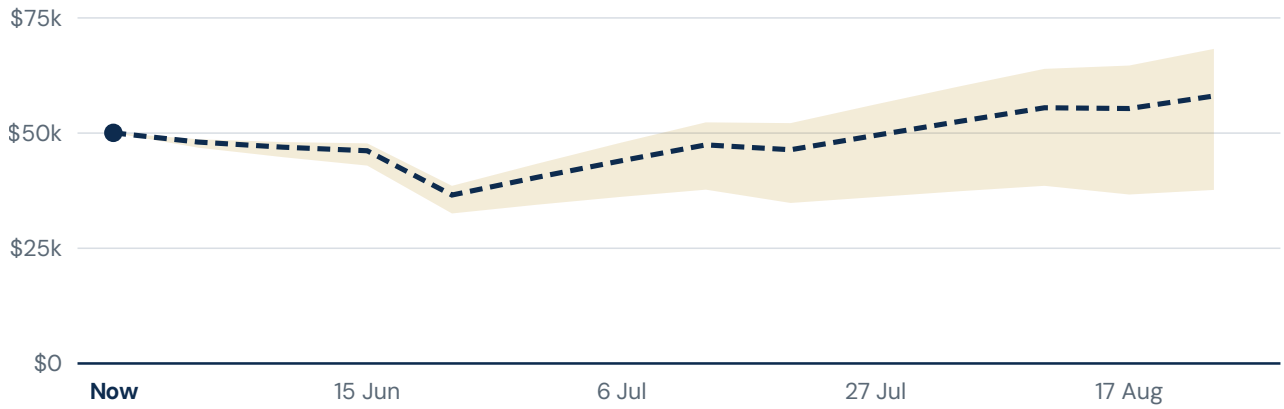
Cost	This month	Share of all costs
Salaries	$14,200.00	79.1%
Rent	$2,800.00	15.6%
Software	$945.00	5.3%

Will I run out of cash?

Good **Not in the next 13 weeks on these figures: cash is expected to go from $50,080 to $58,070. If 20% less money came in, its lowest point would be $32,542.**

Your cash, week by week, for the next 13 weeks

The dashed line is the expected path: a model, not a record. The shaded range runs from 20% less money came in to 10% more.



$50,080
cash at the month end

2.8 months
of costs your cash would pay if no money came in

$110,040
cash in 12 months, expected; $82,592 if sales fall 10%

What the business owns and owes at 31 May 2026

Owns	**$67,455**
Owes	**$9,100**

Yes. It owns $58,355 more than it owes. The balance sheet, account by account, is in your workbook.

RECONCILIATION VERIFIED TO SOURCE

Ledger tied to 3 accounts to the cent as of 31 May 2026.

Verified scope — cash, credit cards, receivables, payables and mapped control accounts. 3 of 3 account(s) tied to the cent as of 31 May 2026.

- Accounts payable
- Accounts receivable
- Business current account

Am I on track for my goals?

Good **You reached $24k months. Checked against your books.**

Your goals

YOUR BIG HAIRY AUDACIOUS GOAL

A $1m business by 2028

"So the team can buy homes."

$255,927.50 of $1,000,000.00 · 25.6% · 31 months to the deadline. Measured as revenue over the last twelve reported months.

$24k months

Reached — $24,500.00. Measured as revenue in the latest reported month.

Three months of cash cover

2.8 months of 3.0 months · 93.3%. Measured as months of costs your cash covers, on recent averages.

WHAT YOU HAVE ALREADY DONE

- $24k months

  Reached in May 2026

- First profitable quarter

  Reached in March 2026

Which products make you money?

Your plan **Each product's margin this month, best first.**

Product margins ESTIMATED

Calculated from your product catalogue's list prices and costs, not from what each sale actually realised. Discounts and changes in purchase cost will move the real figure away from this one. These come from the prices and costs in your product catalogue, not from cost of sales booked in your accounts — so they can differ from the gross margin on your profit and loss, and are shown for that reason.

	UNIT COST	LIST PRICE	MARGIN	%
Workshop materials	$26.00	$35.00	$9.00	25.7%
Onboarding pack	$18.00	$45.00	$27.00	60.0%

Thinnest margin: Workshop materials at 25.7%.

What if sales or costs change?

Your plan **Your month re-run with sales and costs moved, so you can see how much room you have.**

Scenarios ESTIMATED

Each lever is applied to your measured monthly operating result and nothing else is assumed to change. A revenue movement is more or less of what you sell, so cost of sales moves with it and other costs hold; a price change assumes you sell the same volume at the new price, so cost of sales holds; a headcount-cost change assumes the work still gets done. Real businesses rarely move one lever in isolation, so read these as the direction and rough size of an effect, not as a forecast of what would happen.

Starting point — revenue $24,500.00, operating costs $17,945.00, leaving $6,555.00.

	NET INCOME	CHANGE
Revenue -10%	$4,105.00	($2,450.00)
Revenue +10%	$9,005.00	$2,450.00
Prices +5%, same volume	$7,780.00	$1,225.00
Headcount cost -10%	$7,975.00	$1,420.00
Headcount cost +10%	$5,135.00	($1,420.00)

The ±20% cases are in your workbook.

No runway figure: your business made money this period, so cash is not running down. Runway is cash divided by what you LOSE each month, and appears only in a scenario where you would spend more than you bring in. It is not the same as cash cover — how many months of costs your cash would pay — which is shown in Build the dream.

These are based on a single month of activity. One month is not a run rate — if this period was busier or quieter than usual, every figure above moves with it.

Am I on budget?

Your plan **This month against the budget you set.**

Plan vs actual

AS STATED BY YOUR ACCOUNTING SYSTEM

Your budget is compared line by line with what actually happened. Budget figures are the ones you gave us — we cannot check them against anything, so they are shown as stated. Lines you did not budget for are listed separately rather than treated as a budget of zero, which would turn every one of them into a large overspend.

	PLAN	ACTUAL	VARIANCE	%
Consulting fees	$20,000.00	$18,500.00	($1,500.00)	-7.5%
Software ●	$600.00	$945.00	$345.00	57.5%
Rent	$2,800.00	$2,800.00	$0.00	0.0%
Retainer income	$6,000.00	$6,000.00	$0.00	0.0%
Salaries	$14,200.00	$14,200.00	$0.00	0.0%

Furthest from plan: Consulting fees, $1,500.00 under — -7.5%.

Budgeted with no activity this period: Recruitment.

● marks a variance large enough in both dollars and percentage to be worth acting on.

What stood out this month

Your plan **In plain words, every figure checked against the report.**

Commentary

Revenue reached $24,500.00 for the month, up $2,400.00 on April, with the increase coming entirely from consulting fees rather than the retainer base. Operating expenses of $17,945.00 left net income of $6,555.00.

Two things are worth your attention. Consulting fees at $18,500.00 now carry the month, so the revenue mix has shifted toward project work, which is less predictable than retainers. Software spend rose to $945.00; small in absolute terms, but it is the only cost line that moved this month and worth confirming the increase is intended before it compounds.

How this was checked. Ledger tied to 3 accounts to the cent as of 31 May 2026.

Prepared for management use. This report is generated from your accounting system's own records and has not been audited, reviewed, or examined by an independent accountant. It is not an audit, review, or compilation, and no assurance is expressed on it. Figures are reconciled only within the verified scope stated above. Discuss tax and legal matters with your accountant or lawyer.

Prepared 5 June 2026. Figures in USD. Calculation version sample: every figure can be reproduced from your records at this version.