

# Monthly Financial Report Sample

## For Small Business

The **monthly financial report sample** for small businesses provides a clear overview of income, expenses, and profit trends to help owners make informed decisions. It includes essential financial metrics and visual charts that highlight cash flow and budget adherence. Utilizing this report enhances financial transparency and supports effective business planning.

### 1. Summary

Metric	Current Month	Previous Month	Change (%)
Total Income	\$15,200	\$14,500	+4.8%
Total Expenses	\$8,725	\$8,950	-2.5%
<b>Net Profit</b>	<b>\$6,475</b>	<b>\$5,550</b>	<b>+16.7%</b>
Cash Flow	\$2,350	\$2,100	+11.9%
Budget Adherence	97%	94%	+3.2%

### 2. Income Breakdown

Source	Amount	% of Income
Product Sales	\$11,000	72.4%
Service Revenue	\$3,500	23.0%
Other	\$700	4.6%

### 3. Expense Breakdown

Category	Amount	% of Expenses
Cost of Goods Sold	\$4,100	47.0%
Salaries & Wages	\$2,400	27.5%
Rent & Utilities	\$1,200	13.8%
Marketing	\$600	6.9%
Other	\$425	4.8%

### 4. Trends & Visuals

Income vs Expenses chart

Net Profit Trend

### 5. Insights & Recommendations

- Net profit grew 16.7% over the previous month, reflecting improved cost management.
- Product sales are the main income driver; explore ways to increase service revenue for diversification.
- Expense ratios remain stable; monitor marketing ROI for further optimization.
- Close adherence to budget supports cash flow stability.

