

# 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%      |
| Net Profit       | \$6,475       | \$5,550        | +16.7%     |
| 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.

