**INVENTED DATA, FOR ILLUSTRATION · Harbor & Pine is not a real business**

## What the numbers mean

**You made $9,800 in October.** That is $200 less than planned, and it is still a healthy month.

**Sales beat the budget by $1,350.** Wholesale and the cafe did the work; online orders came in $1,350 short.

**Software cost $520 over plan.** Two subscriptions nobody uses are part of the reason (see the leak check, page 2).

**Cash dips in January.** You stay above $17,000 and payroll is covered every month, but plan for the tax payment.

## Income statement vs budget

| | October actual | Budget | Difference |
|---|---|---|---|
| **Revenue** | | | |
| Wholesale coffee | 41,800 | 40,000 | +1,800 |
| Online and retail | 22,650 | 24,000 | (1,350) |
| Cafe | 9,400 | 8,500 | +900 |
| **Total revenue** | **73,850** | **72,500** | **+1,350** |
| **Cost of coffee sold** | | | |
| Green coffee | 22,300 | 21,800 | +500 |
| Packaging | 3,150 | 3,000 | +150 |
| **Gross profit** | **48,400** | **47,700** | **+700** |
| **Operating costs** | | | |
| Payroll and payroll taxes | 24,600 | 24,000 | +600 |
| Rent | 5,200 | 5,200 | 0 |
| Software and subscriptions | 1,420 | 900 | +520 |
| Shipping | 3,380 | 3,300 | +80 |
| Marketing | 2,150 | 2,500 | (350) |
| Insurance and other | 1,850 | 1,800 | +50 |
| **Total operating costs** | **38,600** | **37,700** | **+900** |
| **Net income** | **9,800** | **10,000** | **(200)** |

Table 1. Income statement for October 2026, actual vs budget, in US dollars. Invented data, for illustration. Red means worse than plan, green means better.

## 90-day cash look-ahead

| | November | December | January |
|---|---|---|---|
| Cash at start of month | 19,450 | 22,250 | 25,850 |
| Money coming in | 71,000 | 78,500 | 62,400 |
| Money going out | (68,200) | (74,900) | (70,300) |
| **Cash at end of month** | **22,250** | **25,850** | **17,950** |

Table 2. Expected cash, November 2026 to January 2027, in US dollars. Invented data, for illustration. January includes the quarterly tax payment and the slow post-holiday weeks. Payroll is covered every month.

## Money leak check

**1. A vendor paid twice.** Cascade Packaging invoice #4417 was paid on Oct 9 and again on Oct 12, $1,265.00. We asked for a refund and will confirm when it lands.

**2. Subscriptions nobody uses.** Two software tools, $149 and $89 a month, have had no log-ins since spring. Cancelling saves $2,856 a year.

**3. A card charge with no receipt.** $312.40 at a restaurant supply store on Oct 21, Visa ending 4821. Please send the receipt or tell us what it was.

## Bank and card reconciliations

| Account | Statement balance | Timing items | Books balance | Difference |
|---|---|---|---|---|
| Operating checking | 17,780.00 | +1,670.00 | 19,450.00 | **0.00** |
| Savings | 12,000.00 | 0.00 | 12,000.00 | **0.00** |
| Business Visa ending 4821 | 4,236.18 | +412.60 | 4,648.78 | **0.00** |

Table 3. Reconciliations at October 31, 2026, in US dollars. Invented data, for illustration. All three accounts tie out to the penny. Timing items are deposits in transit less outstanding checks (checking: $3,120.00 less $1,450.00) and charges made after the card statement closed.