STURDY | NUMBERS

SAMPLE Maintenance

MONTHLY REPORT · MONTHLY BOOKS

Gray Heron Heating & Air

September 2026 · HVAC · 6 trucks · Baton Rouge, LA · sample company

Books closed through September 30, 2026 · September closed October 9, 2026 · Live numbers as of Oct 12 at 6:02am · Accrual basis

two questions are waiting on your answer

IN THIS REPORT 1 The month in words · 2 Profit and loss by job type · A Balance sheet · B Profit and loss · C Money owed to you and bills you owe

1 The month in words

Watch this

How September went against your budget and last year, and anything that needs your eye.

September brought in $154,555, up $26,401 on September last year. The shop kept $24,404 after every cost, against $2,806 a year ago. Revenue ran $18,711 over the budget you set.

REVENUE, SEPTEMBER	WHAT ALL WORK KEPT	PROFIT	IN THE BANK, SEP 30
$154,555	**$75,136**	**$24,404**	**$263,705**
+$18,711 on budget (+13.8%)	48.6% margin before truck costs	+$21,597 on Sep 2025	+$29,056 over the month
+$26,401 on Sep 2025	42.5% in Sep 2025	15.8% of revenue	$234,649 at Aug 31

What to watch

On track **Bills you owe**

$11,452 of the $82,327 you owe is past due.

On track **Books closed**

September's books are reconciled and closed. Every number here ties to QuickBooks.

On track **Replacements and installs against budget** Page 2

Replacements and installs beat budget by $15,598 of revenue and $12,053 of what it kept.

Decisions for you

Watch this **Oak Hollow Apartments, over 90 days**

Oak Hollow Apartments owes $6,840 and the oldest invoice is 103 days late. Your call: keep working for them on terms, or hold new work until it's paid.

Watch this **Two questions from Frank.**

They need your answer before the next close. They're at the end of this page.

Frank's notes

September was a good month. You brought in $154,555, $18,711 over the budget we set, and every job type but commercial beat its number. Replacements and installs carried it: $86,300 in, and the work kept 44.0% before truck costs.

Commercial was light at $9,275 against $13,551 budgeted. One slow month there doesn't worry me, but if October looks the same we'll talk about whether that budget was realistic.

The week I'm watching is week 7, the week of November 23. Two payrolls and the $52,600 bill from your equipment distributor land together, and cash dips to $163.2K, $19.0K over your floor. That holds if nothing else slips. If it gets tighter, holding an owner draw is the easiest move.

Oak Hollow Apartments owes $6,840, and the oldest invoice is 103 days late. That's the one balance I'd act on this month, and it's the first question below.

32 plans renew in the next 30 days, worth $9,600. Your renewal rate is 82.1%, a little under the 86% reference, so it's worth having the office call each of those customers instead of waiting on the mail.

Frank

Open questions for you

1. Oak Hollow Apartments owes $6,840 and the oldest invoice is 103 days late. Do you want to keep doing work for them on terms, or hold new work until they pay?

   About: Money owed to you · The number: $6,840 · Asked Oct 9

2. The $52,600 bill from your equipment distributor is due the week of November 23. Is that date firm, or could they give you two more weeks if we need it?

   About: Cash in the bank, next 13 weeks · The number: $52,600 · Asked Oct 9

Send Frank your answers before the next close. Questions never cost extra.

2 Profit and loss by job type

On track

What each type of work brought in and kept, against your budget and last year. Notes only where a gap is big enough to change a call.

Revenue ran $18,711 over budget at $154,555. What all work kept ran $17,463 over, a 48.6% margin against 42.5% budgeted. Against September last year, revenue is up $26,401 and profit is up $21,597.

	ACTUAL, SEP 2026	BUDGET	VARIANCE $	VARIANCE %	LAST YEAR, SEP 2025
REVENUE					
Replacements and installs 1	$86,300	$70,702	+$15,598	+22.1%	$66,700
Service calls 2	$46,905	$39,957	+$6,948	+17.4%	$37,695
Maintenance plans	$12,075	$11,634	+$441	+3.8%	$10,975
Commercial	$9,275	$13,551	−$4,276	−31.6%	$12,784
Total revenue	**$154,555**	**$135,844**	**+$18,711**	**+13.8%**	**$128,154**
WHAT EACH JOB KEPT (GROSS PROFIT BEFORE TRUCK COSTS)					
Replacements and installs 1	$37,973	$25,920	+$12,053	+46.5%	$24,453
Service calls 2	$26,327	$20,034	+$6,293	+31.4%	$18,900
Maintenance plans	$7,720	$6,807	+$913	+13.4%	$6,422
Commercial	$3,116	$4,912	−$1,796	−36.6%	$4,634
Total gross profit	**$75,136**	**$57,673**	**+$17,463**	**+30.3%**	**$54,409**
Gross margin	*48.6%*	*42.5%*	*+6.2 pts*		*42.5%*
BELOW GROSS PROFIT					
Overhead	$45,812	not budgeted			$46,535
Depreciation, interest and other	$4,920	not budgeted			$5,068
Profit	**$24,404**	**not budgeted**			**$2,806**

Accrual basis. Gross profit is before truck costs: field labor sits in cost of goods at a burdened rate, trucks are overhead. Budget is the monthly budget by job type set with you at onboarding. Variance is actual minus budget.

Notes on the gaps that matter

1 On track

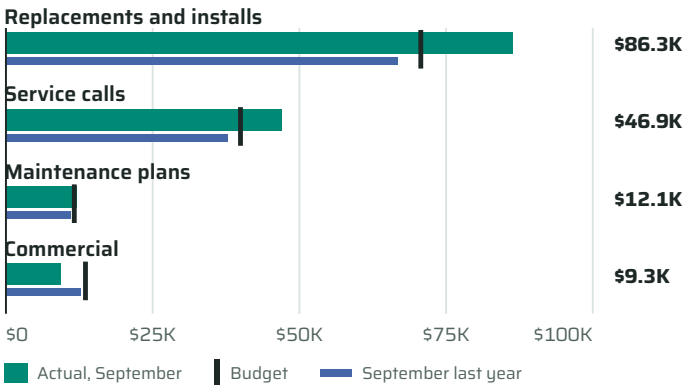
Replacements and installs brought in $15,598 more than budget and kept $12,053 more, at 44.0% against 36.7% budgeted. Last September it brought in $66,700. If it holds through October, its budget is set too low.

2 On track

Service calls brought in $6,948 more than budget and kept $6,293 more, at 56.1% against 50.1% budgeted. Last September it brought in $37,695. If it holds through October, its budget is set too low.

A note shows only where a job type misses or beats its budget by 10% or more and by at least $6,792 of revenue or $2,884 of what it kept (5% of the month's budget).

Revenue by job type, September: actual, budget and last year



APPENDIX A

Balance sheet

As of September 30, 2026 · Accrual basis

	AMOUNT	SHARE OF TOTAL
ASSETS		
Current assets		
Bank accounts		
Operating Checking	$263,705	85.3%
Total bank accounts	**$263,705**	**85.3%**
Accounts receivable		
Accounts Receivable	$24,994	8.1%
Total accounts receivable	**$24,994**	**8.1%**
Other current assets		
Undeposited Funds	$6,942	2.2%
Total other current assets	**$6,942**	**2.2%**
Total current assets	**$295,640**	**95.6%**
Fixed assets		
Trucks and Equipment	$270,000	87.3%
Accumulated Depreciation	-$256,500	-83.0%
Total fixed assets	**$13,500**	**4.4%**
Total assets	**$309,140**	**100.0%**
LIABILITIES AND EQUITY		
Liabilities		
Current liabilities		
Accounts payable		
Accounts Payable	$32,258	10.4%
Total accounts payable	**$32,258**	**10.4%**
Credit cards		
Business Card	$22,276	7.2%
Total credit cards	**$22,276**	**7.2%**
Other current liabilities		
Customer Deposits Held	$4,155	1.3%
Prepaid Maintenance Plans	$65,050	21.0%
Sales Tax Payable	$1,167	0.4%
Total other current liabilities	**$70,372**	**22.8%**
Total current liabilities	**$124,906**	**40.4%**
Long-term liabilities		
Truck Loans	$68,912	22.3%
Total long-term liabilities	**$68,912**	**22.3%**
Total liabilities	**$193,818**	**62.7%**
Equity		
Owner Equity	$441,524	142.8%
Owner Distributions	-$663,000	-214.5%
Retained Earnings	$126,470	40.9%
Net Income	$210,328	68.0%
Total equity	**$115,323**	**37.3%**
Total liabilities and equity	**$309,140**	**100.0%**

As QuickBooks prints it, grouped the same way. Cash-basis versions go to your CPA.

APPENDIX B

Profit and loss

September 2026 · Accrual basis

	SEP 2026	% OF INCOME	SEP 2025	JAN TO SEP 2026
Income				
Service Call Income	$46,905	30.3%	$37,695	$451,434
Replacement and Install Income	$86,300	55.8%	$66,700	$817,500
Commercial Income	$9,275	6.0%	$12,784	$143,746
Maintenance Plan Income	$12,075	7.8%	$10,975	$107,100
Total income	**$154,555**	**100.0%**	**$128,154**	**$1,519,780**
Cost of goods sold				
Equipment	$25,642	16.6%	$21,828	$268,233
Parts and Materials	$13,645	8.8%	$12,663	$150,502
Permits	$679	0.4%	$578	$7,100
Subcontractors	$1,053	0.7%	$757	$23,083
Field Labor	$31,873	20.6%	$31,141	$320,730
Field Payroll Taxes	$2,438	1.6%	$2,382	$26,169
Field Benefits and Workers' Comp	$4,090	2.6%	$4,397	$36,787
Total cost of goods sold	**$79,420**	**51.4%**	**$73,745**	**$832,604**
Gross profit	**$75,136**	**48.6%**	**$54,409**	**$687,176**
Expenses				
Owner Salary	$11,538	7.5%	$11,538	$109,615
Office Wages	$3,692	2.4%	$3,692	$35,077
Office Payroll Taxes	$1,165	0.8%	$1,165	$11,861
Rent	$3,493	2.3%	$3,433	$31,255
General Liability Insurance	$1,848	1.2%	$1,816	$16,532
Marketing	$9,485	6.1%	$9,321	$84,871
Software and Phones	$1,500	1.0%	$1,500	$13,500
Professional Fees	$2,995	1.9%	$2,943	$26,795
Utilities	$849	0.5%	$834	$8,284
Shop and Office Supplies	$729	0.5%	$896	$7,320
Vehicle Insurance	$899	0.6%	$883	$8,040
Vehicle Fuel	$2,072	1.3%	$2,470	$18,933
Vehicle Maintenance	$2,190	1.4%	$1,726	$18,574
Bank, Card and Financing Fees	$3,358	2.2%	$4,317	$41,459
Total expenses	**$45,812**	**29.6%**	**$46,535**	**$432,115**
Net operating income	**$29,324**	**19.0%**	**$7,874**	**$255,060**
Other expenses				
Depreciation	$4,500	2.9%	$4,500	$40,500
Interest Expense	$420	0.3%	$568	$4,232
Total other expenses	**$4,920**	**3.2%**	**$5,068**	**$44,732**
Net other income	**−$4,920**	**−3.2%**	**−$5,068**	**−$44,732**
Net income	**$24,404**	**15.8%**	**$2,806**	**$210,328**

As QuickBooks prints it, with the same month last year and the year to date beside it. Cash-basis versions go to your CPA.

APPENDIX C

Money owed to you and bills you owe

By age, as of October 12, 2026

Money owed to you

AGE	INVOICES	AMOUNT	SHARE
Current	6	$64,169	83.9%
1 to 30 days late	4	$5,457	7.1%
31 to 60 days late	0	$0	0.0%
61 to 90 days late	0	$0	0.0%
Over 90 days late	2	$6,840	8.9%
Total	**12**	**$76,466**	**100.0%**

Bills you owe

AGE	BILLS	AMOUNT	SHARE
Current	7	$70,875	86.1%
1 to 30 days late	3	$11,452	13.9%
31 to 60 days late	0	$0	0.0%
61 to 90 days late	0	$0	0.0%
Over 90 days late	0	$0	0.0%
Total	**10**	**$82,327**	**100.0%**

From QuickBooks' aged receivables and aged payables reports.

Sturdy Numbers. Bookkeeping for HVAC and plumbing shops.

Gray Heron Heating & Air is a fictional sample company. Its numbers come from a simulated QuickBooks file run through the same engine as a client's. FSF Holding Group, LLC, doing business as Sturdy Numbers.