STURDY | NUMBERS

SAMPLE Maintenance

MONTHLY REPORT · MONTHLY BOOKS

Cane Row Plumbing

August 2026 · Plumbing · 4 trucks · Baton Rouge, LA · sample company

Books closed through August 31, 2026 · August closed September 14, 2026 · Live numbers as of Oct 12 at 6:02am · Accrual basis

three 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 August went against your budget and last year, and anything that needs your eye.

August brought in $115,256, up $40,732 on August last year. The shop kept $20,153 after every cost, against –$5,275 a year ago. Revenue ran $36,261 over the budget you set.

REVENUE, AUGUST	WHAT ALL WORK KEPT	PROFIT	IN THE BANK, AUG 31
$115,256	**$52,084**	**$20,153**	**$109,247**
+$36,261 on budget (+45.9%)	45.2% margin before truck costs	+$25,428 on Aug 2025	+$20,525 over the month
+$40,732 on Aug 2025	35.3% in Aug 2025	17.5% of revenue	$88,722 at Jul 31

What to watch

Watch this **Water heaters against budget** Page 2

Water heaters kept 22.9% against 32.4% budgeted, 9.5 points short.

Watch this **Bills you owe**

$4,200 of the $20,777 you owe is past due.

Watch this **Costs without a job type**

2.3% of August costs aren't assigned to a job type yet. Frank is on it.

Decisions for you

Watch this **Three questions from Frank.**

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

Frank's notes

August brought in $115,256, $36,261 over the budget we set and $40,732 more than last August. Every job type beat its number, so the budget we built off last year is set too low. I'll reset it with you before September's report.

Water heaters are the one I want to talk about. They kept 22.9% in August, against 32.4% last August and under the 40% to 52% band. Volume is up $16,279 on last August, so the margin went somewhere: either the equipment costs more or the extras aren't making it onto the ticket. That's the first question below.

$1,442 of August parts and materials didn't get a job type. That's 2.3% of cost of goods, so it doesn't change the picture, but I want it clean before September closes.

You're still new with us, so a couple of numbers use defaults until your own history fills in: the seasonal pattern is an assumption, and collections lean on the default curve for the older invoices. They're labeled wherever they show up.

Frank

Open questions for you

1. Water heaters kept 22.9% in August against 32.4% last August. Did your cost on the units go up this summer, or are extras like expansion tanks getting left off the ticket?
   About: Which work makes money · The number: 22.9% · Asked Sep 14

2. $1,442 of August parts and materials has no job type. Can you tell me which jobs those were for?
   About: Which work makes money · The number: $1,442 · Asked Sep 14

3. I'm measuring everything against a suggested floor of $33,945, your next payroll plus a cushion. Is that the number you want, or would you sleep better with more in the bank?
   About: Cash in the bank, next 13 weeks · The number: $33,945 · Asked Sep 14

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

2 Profit and loss by job type

⚠ Watch this

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 $36,261 over budget at $115,256. What all work kept ran $24,234 over, a 45.2% margin against 35.3% budgeted. Against August last year, revenue is up $40,732 and profit is up $25,428.

	ACTUAL, AUG 2026	BUDGET	VARIANCE $	VARIANCE %	LAST YEAR, AUG 2025
REVENUE					
Service and repair	$46,472	$32,050	+$14,422	+45.0%	$30,236
Water heaters 1	$41,602	$26,842	+$14,760	+55.0%	$25,323
Drain cleaning	$15,132	$12,206	+$2,926	+24.0%	$11,515
Repipes and remodels	$12,050	$7,897	+$4,153	+52.6%	$7,450
Total revenue 2	**$115,256**	**$78,995**	**+$36,261**	**+45.9%**	**$74,524**
WHAT EACH JOB KEPT (GROSS PROFIT BEFORE TRUCK COSTS)					
Service and repair	$28,274	$10,175	+$18,099	+177.9%	$9,599
Water heaters 1	$9,541	$8,693	+$848	+9.8%	$8,201
Drain cleaning	$10,598	$5,855	+$4,743	+81.0%	$5,523
Repipes and remodels	$5,113	$3,127	+$1,986	+63.5%	$2,950
Costs not assigned to a job type yet	−$1,442				$0
Total gross profit 2	**$52,084**	**$27,850**	**+$24,234**	**+87.0%**	**$26,273**
Gross margin	*45.2%*	*35.3%*	*+9.9 pts*		*35.3%*
BELOW GROSS PROFIT					
Overhead	$28,928	not budgeted			$28,497
Depreciation, interest and other	$3,003	not budgeted			$3,052
Profit	**$20,153**	**not budgeted**			**−$5,275**

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 ⚠ Watch this

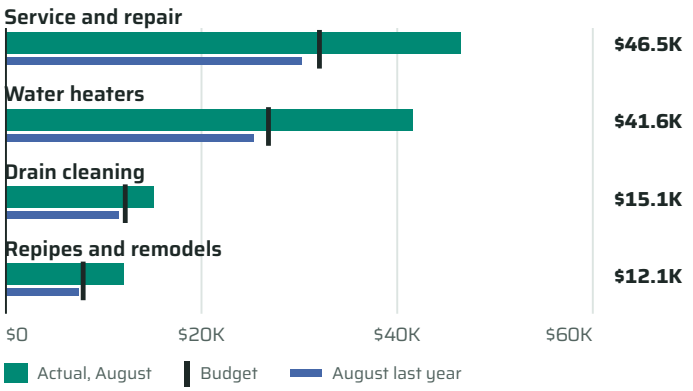
Water heaters brought in $14,760 more than budget, but its margin ran 22.9% against 32.4% budgeted, 9.5 points short. At the budgeted margin that work would have kept $3,932 more. Last August it brought in $25,323. Price or job cost moved, so check the last few tickets before you quote more of this work.

2 ✓ On track

Every job type beat budget. Revenue ran $36,261 over, 45.9%, and what all work kept ran $24,234 over. Last August brought in $74,524. If September runs the same way, the budget is set too low across the board, and we should reset it together.

A note shows only where a job type misses or beats its budget by 10% or more and by at least $3,950 of revenue or $1,393 of what it kept (5% of the month's budget).

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



2.3% of August cost of goods ($1,442) isn't assigned to a job type yet. It sits on its own line so the totals still tie.

APPENDIX A

Balance sheet

As of August 31, 2026 · Accrual basis

	AMOUNT	SHARE OF TOTAL
ASSETS		
Current assets		
Bank accounts		
Operating Checking	$109,247	58.1%
Total bank accounts	**$109,247**	**58.1%**
Accounts receivable		
Accounts Receivable	$6,451	3.4%
Total accounts receivable	**$6,451**	**3.4%**
Other current assets		
Undeposited Funds	$10,605	5.6%
Total other current assets	**$10,605**	**5.6%**
Total current assets	**$126,303**	**67.2%**
Fixed assets		
Trucks and Equipment	$168,000	89.4%
Accumulated Depreciation	−$106,400	−56.6%
Total fixed assets	**$61,600**	**32.8%**
Total assets	**$187,903**	**100.0%**
LIABILITIES AND EQUITY		
Liabilities		
Current liabilities		
Accounts payable		
Accounts Payable	$30,742	16.4%
Total accounts payable	**$30,742**	**16.4%**
Credit cards		
Business Card	$13,499	7.2%
Total credit cards	**$13,499**	**7.2%**
Other current liabilities		
Customer Deposits Held	$0	0.0%
Prepaid Maintenance Plans	$12,471	6.6%
Sales Tax Payable	$1,103	0.6%
Total other current liabilities	**$13,573**	**7.2%**
Total current liabilities	**$57,815**	**30.8%**
Long-term liabilities		
Truck Loans	$33,127	17.6%
Total long-term liabilities	**$33,127**	**17.6%**
Total liabilities	**$90,942**	**48.4%**
Equity		
Owner Equity	$189,841	101.0%
Owner Distributions	−$170,000	−90.5%
Retained Earnings	−$5,731	−3.1%
Net Income	$82,852	44.1%
Total equity	**$96,961**	**51.6%**
Total liabilities and equity	**$187,903**	**100.0%**

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

APPENDIX B

Profit and loss

August 2026 · Accrual basis

	AUG 2026	% OF INCOME	AUG 2025	JAN TO AUG 2026
Income				
Service and Repair Income	$44,333	38.5%	$28,611	$298,723
Water Heater Income	$41,602	36.1%	$25,323	$254,390
Drain Cleaning Income	$15,132	13.1%	$11,515	$136,161
Repipe and Remodel Income	$12,050	10.5%	$7,450	$82,850
Maintenance Plan Income	$2,139	1.9%	$1,625	$15,688
Total income	**$115,256**	**100.0%**	**$74,524**	**$787,812**
Cost of goods sold				
Equipment	$28,934	25.1%	$13,592	$160,298
Parts and Materials	$8,856	7.7%	$3,948	$60,140
Permits	$181	0.2%	$0	$1,165
Field Labor	$22,789	19.8%	$28,039	$201,524
Field Payroll Taxes	$1,743	1.5%	$2,145	$16,662
Field Benefits and Workers' Comp	$669	0.6%	$526	$4,730
Total cost of goods sold	**$63,172**	**54.8%**	**$48,251**	**$444,519**
Gross profit	**$52,084**	**45.2%**	**$26,273**	**$343,293**
Expenses				
Owner Salary	$8,462	7.3%	$8,462	$71,923
Office Wages	$2,154	1.9%	$2,154	$18,308
Office Payroll Taxes	$812	0.7%	$812	$7,455
Rent	$2,195	1.9%	$2,169	$17,499
General Liability Insurance	$1,347	1.2%	$1,332	$10,743
Marketing	$3,593	3.1%	$3,551	$28,643
Software and Phones	$1,000	0.9%	$1,000	$8,000
Professional Fees	$2,844	2.5%	$2,811	$22,672
Utilities	$609	0.5%	$602	$4,875
Shop and Office Supplies	$499	0.4%	$514	$4,100
Vehicle Insurance	$599	0.5%	$592	$4,774
Vehicle Fuel	$1,570	1.4%	$1,123	$10,829
Vehicle Maintenance	$1,460	1.3%	$1,089	$10,495
Bank, Card and Financing Fees	$1,786	1.5%	$2,288	$15,985
Total expenses	**$28,928**	**25.1%**	**$28,497**	**$236,302**
Net operating income	**$23,156**	**20.1%**	**-$2,223**	**$106,991**
Other expenses				
Depreciation	$2,800	2.4%	$2,800	$22,400
Interest Expense	$203	0.2%	$252	$1,740
Total other expenses	**$3,003**	**2.6%**	**$3,052**	**$24,140**
Net other income	**-$3,003**	**-2.6%**	**-$3,052**	**-$24,140**
Net income	**$20,153**	**17.5%**	**-$5,275**	**$82,852**

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	13	$4,183	58.9%
1 to 30 days late	7	$2,179	30.7%
31 to 60 days late	3	$740	10.4%
61 to 90 days late	0	$0	0.0%
Over 90 days late	0	$0	0.0%
Total	**23**	**$7,101**	**100.0%**

Bills you owe

AGE	BILLS	AMOUNT	SHARE
Current	10	$16,578	79.8%
1 to 30 days late	2	$4,200	20.2%
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	**12**	**$20,777**	**100.0%**

From QuickBooks' aged receivables and aged payables reports.

Sturdy Numbers. Bookkeeping for HVAC and plumbing shops.

Cane Row Plumbing 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.