

# INFORMED INSIGHTS

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# FINANCIAL ANALYSIS

Performing a monthly financial analysis is crucial for maintaining a healthy business. Here's a breakdown of what you can include in your analysis:





# REVENUE ANALYSIS

Compare your actual revenue with your projected revenue (budget).

Analyze the reasons behind any variances. Did you exceed expectations or fall short? Identify contributing factors such as increased sales volume, pricing changes, or market trends.

# EXPENSE ANALYSIS

Break down your expenses into categories such as cost of goods sold, operating expenses, and overheads.

Compare actual expenses to budgeted amounts. Identify areas where you overspent or underspent.

Evaluate the necessity of each expense. Are there opportunities to reduce costs without sacrificing quality?

# MARGIN ANALYSIS

Calculate your gross margin (revenue minus cost of goods sold) and net margin (revenue minus all expenses).

Compare your margins to industry benchmarks or previous months' performance.

Assess whether your margins are in line with your expectations and sustainable for long-term growth.

Review your cash flow statement to understand how cash is flowing in and out of your business.

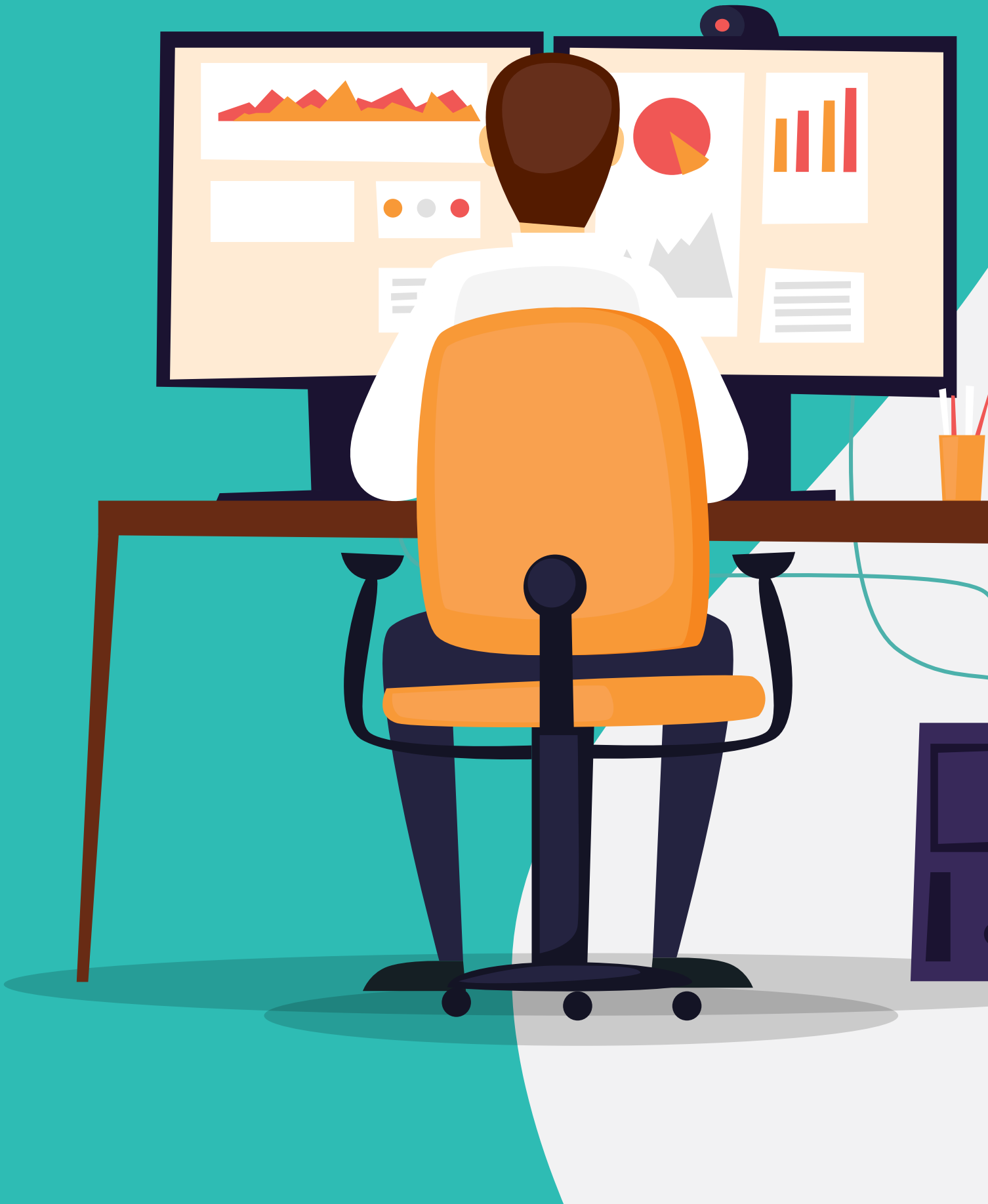
# CASH FLOW ANALYSIS

Identify any cash flow issues, such as late payments from customers or high expenses.

Ensure you have enough cash on hand to cover upcoming expenses and investments.









# BUDGET COMPARISONS

Compare actual financial results to your budgeted figures for the month.

Analyze any significant differences and adjust your future budgets accordingly.

Look for patterns or trends that may help refine your budgeting process.



# BANK REPORTING

Prepare reports for your bank or lenders to demonstrate your financial health.

Include key financial ratios, such as debt-to-equity ratio and current ratio, to show your ability to meet financial obligations.

Highlight any significant developments or changes that may impact your banking relationships.

# PROFITABILITY ANALYSIS

Analyze the profitability of different products, services, or segments of your business.

Identify your most profitable offerings and focus on maximizing their sales.

Consider discontinuing or reevaluating less profitable offerings to improve overall profitability.

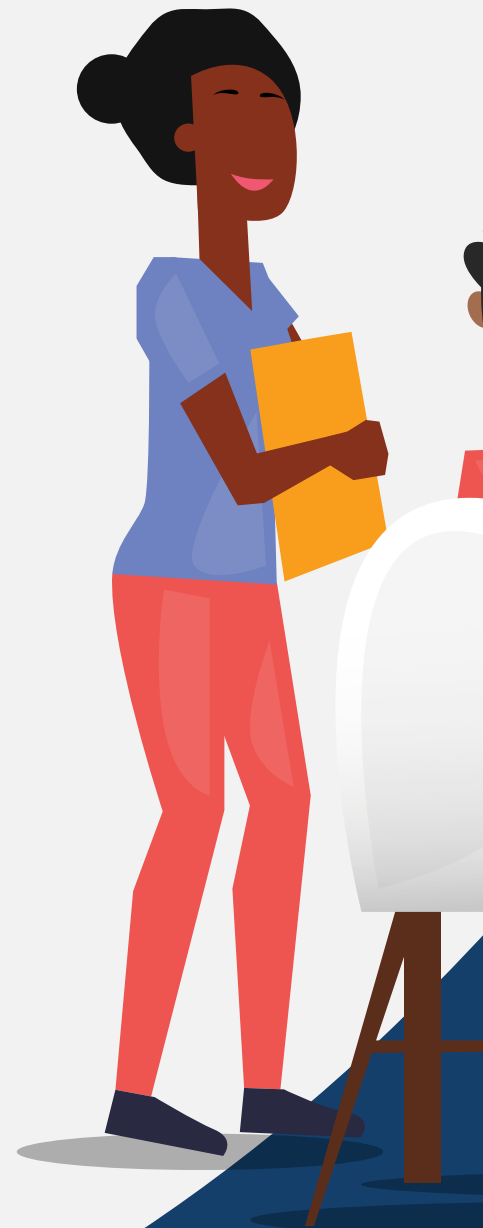
# TREND ANALYSIS

Look for trends in your financial data over time.

Identify areas of improvement or concern based on the direction of these trends.

Use historical data to make informed decisions about the future direction of your business.

By regularly conducting these analyses, you'll have a comprehensive understanding of your financial performance and be better equipped to make informed decisions to drive your business forward.







# REACH OUT AND TOUCH SOMEONE



# LET'S CONNECT

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