JKG FINANCE & OPERATIONS

Overview

Northfield Design Co. (fictional) · Sep 2026 · $ in thousands

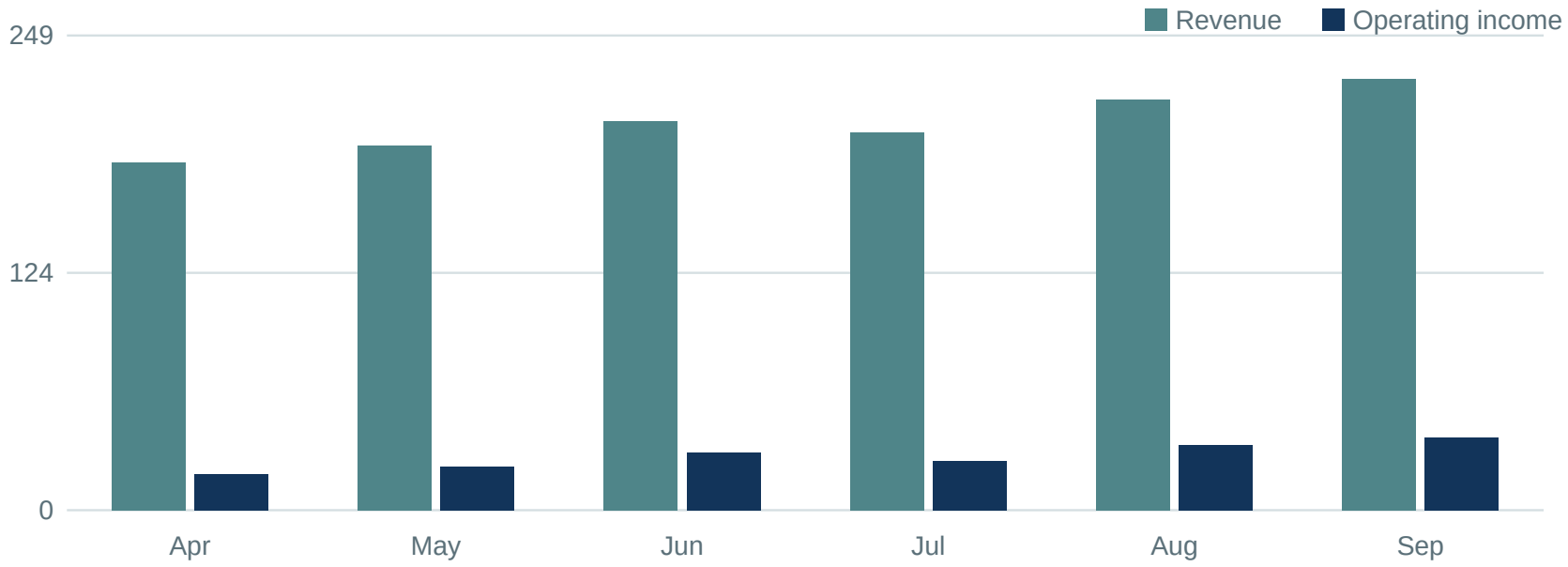
DEMO DASHBOARD

Revenue	Gross margin	Operating margin	Operating income	Days sales outstanding	Current ratio	Cash in 13 weeks
$226k	**62.8%**	**16.8%**	**$38k**	**41 days**	**1.9x**	**$134k**
▲ 5.1% vs Aug	▲ 0.0 pts vs Aug	▲ 1.0 pts vs Aug	Six-month total $170k	Target 45 days or less	Target 1.5x or more	Base case, from $148k today

Cash stays above the $50k minimum for all 13 weeks. Lowest point: $102k (week of Oct 12).

Revenue and operating income

Last six months. Operating income is revenue less cost of sales and operating expenses.



Profit and loss

Monthly actuals with six-month total.

$ thousands	Apr	May	Jun	Jul	Aug	Sep	6-mo total
Revenue	**182**	**191**	**204**	**198**	**215**	**226**	**1,216**
Cost of sales	71	73	78	76	80	84	462
Gross profit	**111**	**118**	**126**	**122**	**135**	**142**	**754**
Gross margin	*61.0%*	*61.8%*	*61.8%*	*61.6%*	*62.8%*	*62.8%*	*62.0%*
Payroll	58	58	60	61	62	63	362
Marketing	14	16	15	13	17	18	93
Facilities	9	9	9	9	9	9	54
Software & other	11	12	12	13	13	14	75
Total operating expenses	**92**	**95**	**96**	**96**	**101**	**104**	**584**
Operating income	**19**	**23**	**30**	**26**	**34**	**38**	**170**
Operating margin	*10.4%*	*12.0%*	*14.7%*	*13.1%*	*15.8%*	*16.8%*	*14.0%*

September vs budget

Positive variance is favorable.

$ thousands	Actual	Budget	Variance	Var %
Revenue	226	220	6	2.7%
Cost of sales	84	82	(2)	-2.4%
Gross profit	142	138	4	2.9%
Payroll	63	62	(1)	-1.6%
Marketing	18	16	(2)	-12.5%
Facilities	9	9	0	0.0%
Software & other	14	13	(1)	-7.7%
Operating income	38	38	0	0.0%

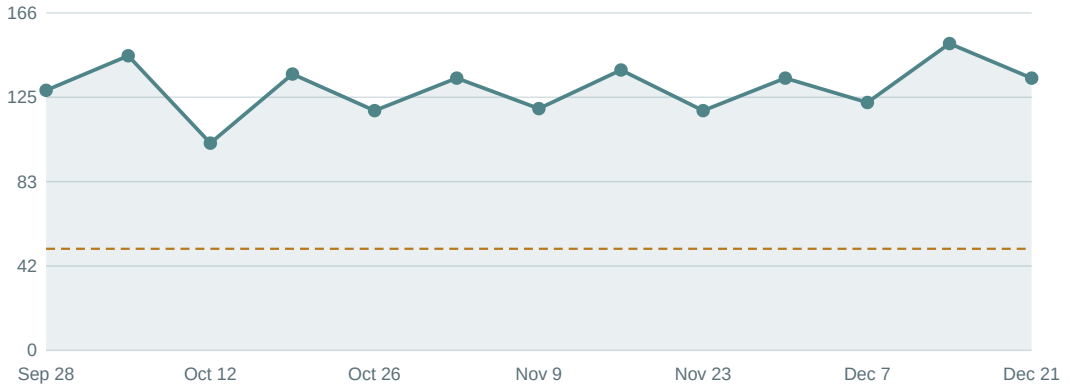
13-Week Cash Flow Forecast (Base Case)

Northfield Design Co. (fictional) · Sep 2026 · $ in thousands

Cash stays above the $50k minimum for all 13 weeks. Lowest point: $102k (week of Oct 12).

Closing cash balance

Ending balance $134k. Dashed line marks the $50k minimum cash policy.



Weekly detail

Receipts and disbursements by week beginning.

$ thousands	Sep 28	Oct 5	Oct 12	Oct 19	Oct 26	Nov 2	Nov 9	Nov 16	Nov 23	Nov 30	Dec 7	Dec 14	Dec 21
Opening cash	148	128	145	102	136	118	134	119	138	118	134	122	151
Customer receipts	50	54	48	61	52	49	58	63	51	50	60	55	53
Payroll	(44)	–	(44)	–	(44)	–	(44)	–	(44)	–	(44)	–	(44)
Vendors	(26)	(28)	(25)	(27)	(26)	(24)	(29)	(26)	(27)	(25)	(28)	(26)	(26)
Rent	–	(9)	–	–	–	(9)	–	–	–	(9)	–	–	–
Taxes and capex	–	–	(22)	–	–	–	–	(18)	–	–	–	–	–
Net cash flow	**(20)**	**17**	**(43)**	**34**	**(18)**	**16**	**(15)**	**19**	**(20)**	**16**	**(12)**	**29**	**(17)**
Closing cash	**128**	**145**	**102**	**136**	**118**	**134**	**119**	**138**	**118**	**134**	**122**	**151**	**134**