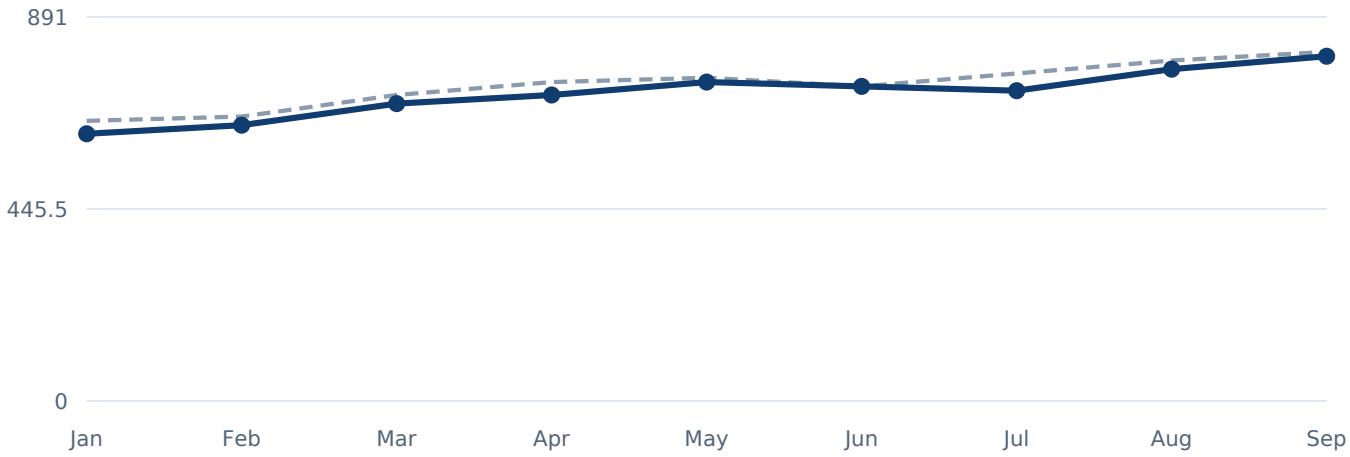
Financial Dashboard

Management review | January-September 2026 | Illustrative distributor

$6.42M	36.9%	$410k
YTD revenue	Gross margin	YTD EBITDA

Monthly revenue: actual vs. budget

USD thousands | Solid blue: actual | Dashed gray: budget



Management assessment

- Revenue rose from $620k in January to $800k in September, but YTD sales remain $180k (2.7%) below the $6.60M plan.
- Actual gross margin of 36.9% trails the 39.0% plan. Investigate product margins, discounting, purchasing costs, and inventory adjustments.
- September cash is $420k. The forward forecast reaches $105k in March 2027; current cash alone does not establish future liquidity.

EBITDA is earnings before interest, taxes, depreciation, and amortization. Cash is a separately assumed September 30 balance.

Operating Detail

Monthly source schedule | USD thousands except gross margin

Month	Revenue	Budget	Sales variance	Gross margin	EBITDA
Jan	620	650	(30)	36.9%	24
Feb	640	660	(20)	36.9%	30
Mar	690	710	(20)	37.0%	42
Apr	710	740	(30)	37.0%	48
May	740	750	(10)	37.0%	57
Jun	730	730	0	37.0%	50
Jul	720	760	(40)	36.8%	41
Aug	770	790	(20)	36.8%	56
Sep	800	810	(10)	36.9%	62
YTD	6,420	6,600	(180)	36.9%	410

Reconciliation

Revenue $6,420k - cost of goods sold $4,050k = gross profit $2,370k. Gross profit less payroll $1,320k and other operating expenses $640k = EBITDA $410k.

How to use this report

Review performance at the same cadence as the monthly close. Reconcile inputs to the ledger, investigate material variances, and assign an owner and follow-up date to each corrective action.

The website version allows a switch between year-to-date and third-quarter results. This PDF preserves the year-to-date view.

Explore the interactive sample: www.danielsbudgetworks.com/samples/dashboard/