Lucent CFO. Sample monthly package, Clarity plan. Illustrative composite, August 2026.

What you get every month

This is a Clarity plan package for an illustrative company, Ridgeline Heating and Air. It is a composite, not a client, and every number is an example. The format is real: written CFO notes, a one-page KPI report, a 13-week cash forecast, and condensed statements, delivered on a fixed date each month.

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CFO notes, August 2026

What changed

- Best install month of the year: revenue $412,000 against a $385,000 budget, on a hot August and 31 replacement jobs.
- Gross margin 44.2 percent, up 2.4 points from July. Two reasons: a better install mix and the labor burden rate fix we made in July (bids now carry $41.20 per hour, not $27.50).
- Overhead $128,000, up $9,000 on the two new technicians and the second truck lease.
- Cash $212,000 at month end, which looks comfortable and is not. See the forecast.

Why it matters

- The 13-week forecast shows the seasonal drop plus the planned truck purchase in week 8 pushing cash below the $90,000 floor in week 9 and negative in week 11. That is without any action. It is fixable in September, not in November.
- Accounts receivable is 38 days. Three install invoices over 45 days total $68,400.

What we do next

1. Truck: defer the $58,000 purchase to January or lease it. Owner decision by September 12.
2. Line of credit: draw $75,000 in week 9. We prepare the bank package this month.
3. Collections: Maria calls the three overdue install customers by September 10.
4. Marketing: pause direct mail (3.1x return), keep paid search (8.6x return).
5. Maintenance agreements: 42 net new in August, on pace. Renewal push in October.

With the three cash actions, the lowest week in the forecast is week 13 at $117,400, above the floor.

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One-page KPI report, August 2026

KPI report, August 2026

Metric	August	July	Budget or target	Note
Revenue	$412,000	$368,000	$385,000	Install season peak
Gross margin	44.2%	41.8%	42.0%	Burden fix plus install mix
Net margin (month)	12.4%	9.6%	9.0%	
Net margin (year to date)	7.4%	6.7%	8.0%	Behind budget, closing
Cash on hand	2.3 weeks	2.6 weeks	1.0 week floor ($90,000)	See forecast
Accounts receivable days	38	35	30	$68,400 over 45 days
Backlog (booked installs)	$610,000	$655,000		Seasonal decline expected
Blended labor burden rate	$41.20/hr	$41.20/hr		Wage $27.50/hr
Overhead as % of revenue	31.1%	32.3%	30.0%	Two new techs, truck lease
Active maintenance agreements	1,140	1,098	1,200 by December	+42 net

Revenue by job type, August

Job type	Revenue	Share	Gross margin
Residential service	$148,000	36%	58%
Installs and replacements	$196,000	48%	34%
Maintenance agreements	$31,000	8%	62%
Commercial	$37,000	9%	28%

Marketing return, August

Channel	Spend	Booked revenue	Return
Paid search	$9,800	$84,000	8.6x
Direct mail	$6,200	$19,000	3.1x
Referrals	$0	$71,000	

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13-week cash forecast, weeks of September 7 to November 30, 2026

Opening cash September 7: $212,000. Floor: $90,000. Base case, no actions taken.

Week	Week of	Receipts	Disbursements	Ending cash	Note
1	Sep 7	96,000	132,000	176,000	payroll, rent, loan
2	Sep 14	88,000	62,000	202,000	owner draw
3	Sep 21	92,000	118,000	176,000	payroll
4	Sep 28	84,000	52,000	208,000	
5	Oct 5	79,000	135,000	152,000	payroll, rent, loan
6	Oct 12	74,000	86,000	140,000	insurance renewal $24,000, owner draw
7	Oct 19	71,000	116,000	95,000	payroll
8	Oct 26	66,000	104,000	57,000	truck purchase $58,000. Below floor
9	Nov 2	64,000	118,000	3,000	payroll, rent, loan. Below floor
10	Nov 9	61,000	50,000	14,000	owner draw. Below floor
11	Nov 16	60,000	108,000	(34,000)	payroll. Negative
12	Nov 23	56,000	44,000	(22,000)	Negative
13	Nov 30	58,000	120,000	(84,000)	payroll, rent, loan. Negative

Receipts by source, 13-week totals: residential service $412,000; installs $391,000; maintenance agreements $101,000; commercial $45,000. Disbursements by category: payroll and employer costs $546,000 (biweekly, weeks 1, 3, 5, 7, 9, 11, 13); materials $402,000; subcontractors $38,000; rent $38,000; vehicle loans $24,800; insurance renewal $24,000 (week 6); truck purchase $58,000 (week 8); owner draws $36,000; other $78,200.

With the three actions (truck deferred out of week 8, a $75,000 line draw in week 9, and $68,400 collected in week 10): week 8 $115,000; week 9 $136,000; week 10 $215,400; week 11 $167,400; week 12 $179,400; week 13 $117,400. Lowest week: 13, above the floor.

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Financial statements, condensed

Profit and loss, August 2026 and year to date (January through August)

Line	August	%	Year to date	%
Revenue	412,000	100.0	2,790,000	100.0
Labor with burden	118,000		738,000	
Materials	84,000		612,000	
Subcontractors	16,000		168,000	
Equipment	12,000		100,000	
Cost of sales	**230,000**	**55.8**	**1,618,000**	**58.0**
Gross profit	**182,000**	**44.2**	**1,172,000**	**42.0**
Office wages	41,000		316,000	
Rent	9,500		76,000	
Marketing	16,000		118,000	
Insurance	8,600		68,800	
Vehicles	14,200		98,000	
Software and admin	9,700		74,000	
Depreciation	11,000		88,000	
Other overhead	18,000		103,200	
Overhead	**128,000**	**31.1**	**942,000**	**33.8**
Operating income	**54,000**	**13.1**	**230,000**	**8.2**
Interest	3,100		24,000	
Net income	**50,900**	**12.4**	**206,000**	**7.4**

Balance sheet, August 31, 2026

Line	Amount
Cash	212,000
Accounts receivable	402,000
Inventory	61,000
Vehicles and equipment, net	486,000
Total assets	**1,161,000**
Accounts payable	168,000
Line of credit (available $250,000)	0
Accrued payroll	39,000
Customer deposits	84,000
Vehicle loans	268,000
Total liabilities	**559,000**
Equity	**602,000**