ClearPath
CFO ADVISORY
BOOKKEEPING & FRACTIONAL CFO SERVICES

# Detailed Operational Reports a Business Owner Should Consider

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Once the foundational reports are in place, business owners—especially those looking to make strategic decisions—should rely on **more detailed, segmented, and management-focused reports**. These move beyond basic compliance, offering insights into optimization, forecasting, and risk management.

## 1. Departmental or Segment Profit & Loss Statements

### Purpose:

Breaks down income and expenses by department, product line, location, or project.

### Use:

Identifies which areas are most/least profitable and informs resource allocation.

## 2. Inventory Reports

### Inventory Valuation Report:

Shows the value of current inventory by category or SKU.

### Inventory Turnover Report:

Reveals how quickly inventory is sold and replaced.

### Use:

Reduces carrying costs, prevents stockouts, and improves ordering efficiency. Provides understanding of the company's invested funds in inventory.

# 3. Job Costing or Project Cost Reports

**Purpose:**
Tracks actual costs vs. budgeted costs for specific jobs or projects.

**Use:**
Helps control project profitability and billing accuracy (especially for construction, agencies, or professional services).

# 4. Labor & Payroll Reports

**Purpose:**
- Labor Cost as % of Revenue
- Overtime Tracking
- Employee Efficiency Reports

**Use:**
Assesses workforce productivity and controls labor costs.

**Ask about the Tax Law Group** on our team that focuses on reducing the tax burden of business owners

Typically by
**20% to 40%**

## 5. Customer Profitability Reports

**Purpose:**
Shows revenue, cost-to-serve, and profit by individual customer or customer segment.

**Use:**
Identifies high-value customers and those draining resources.

## 6. Rolling Forecast Reports

**Purpose:**
Updated monthly or quarterly, adjusts forecasts based on actuals and new inputs.

**Use:**
Enables agile financial planning and scenario analysis. Also provides a goal/target for the business.

## 7. Contribution Margin Analysis

**Purpose:**
Shows profit after variable costs but before fixed costs.

**Use:**
Helps in pricing, product prioritization, and break-even decisions.

## 8. Variance Analysis Reports

**Purpose:**
Breaks down differences between budgeted, forecasted, and actual numbers.

**Use:**
Pinpoints sources of over- or under-performance.
Gives guidance on decisions relating to expense adjustments and revenue targets.

## 9. Capital Expenditure (CapEx) Reports

**Purpose:**
Tracks major purchases, depreciation, and asset life.

**Use:**
Supports long-term planning and investment ROI analysis.

## 10. Loan & Debt Schedule

**Purpose:**
Shows outstanding balances, interest rates, payment schedules, and amortization.

**Use:**
Helps manage debt obligations and optimize financing strategy.

| Report | Use |
| --- | --- |
| Profit & Loss | Shows revenues, costs, and profits over a specific period |
| Balance Sheet | Displays assets, liabilities, and owner's equity at a specific point in time |
| Cash Flow Statement | Tracks inflows and outflows of cash from operating, investing, and financing activities |
| Accounts Receivable Aging | Lists unpaid customer invoices by age |
| Accounts Payable Aging | Lists what the business owes to vendors by due date |
| Budget vs Actual | Compares actual financial results to the business's budget |
| Break-Even Analysis | Shows the sales volume needed to cover costs. |
| Tax Liability Report | Outlines both current and projected tax obligations, including sales, payroll, and income taxes |

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**California**
1255 Treat Blvd
Walnut Creek CA, 94597
CA Phone: 925-315-7890

**Texas**
325 N. St. Paul Street,
Suite 3100, Dallas,
Texas 75201
TX Phone: 214-210-0337
info@clearpath-cfo.com

**New York**
41 Flatbush Avenue
Brooklyn, NY 11217
NY Phone: 718-210-3604

**Georgia**
260 Peachtree Street
NW, Suite 2200, Atlanta,
Georgia 30303
GA Phone: 404-330-9009

https://clearpath-cfo.com