

FINANCE

Monthly Finance Report

Northwind Analytics · September 2026



PREPARED BY
Finance team

PERIOD
September 2026

STATUS
For approval

Agenda

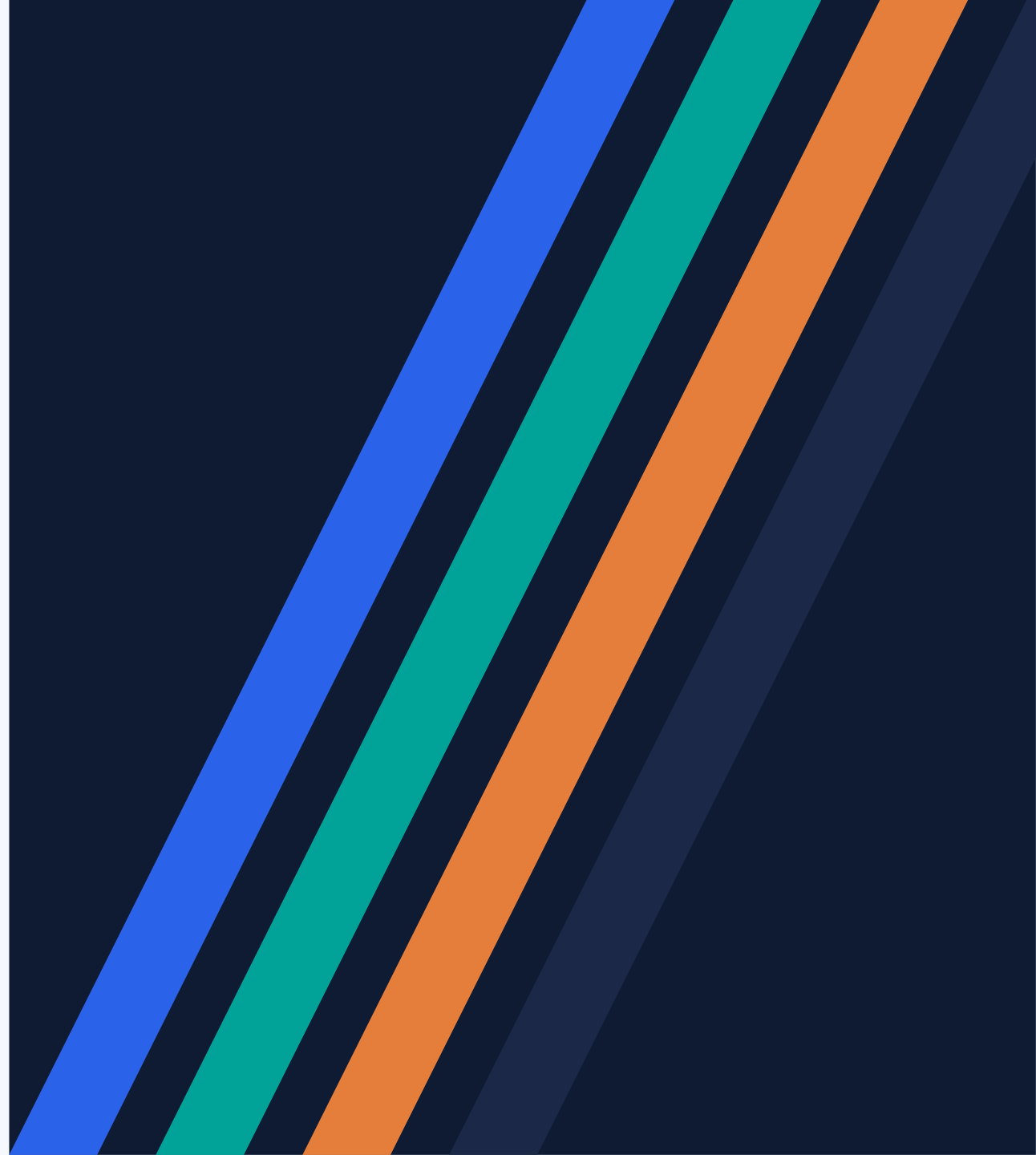
- 01 Summary
- 02 Income & costs
- 03 Budget
- 04 Recommendations



Image

01

SUMMARY



Financial summary

₹12.4 Cr

total budget

₹1.8 Cr

planned surplus

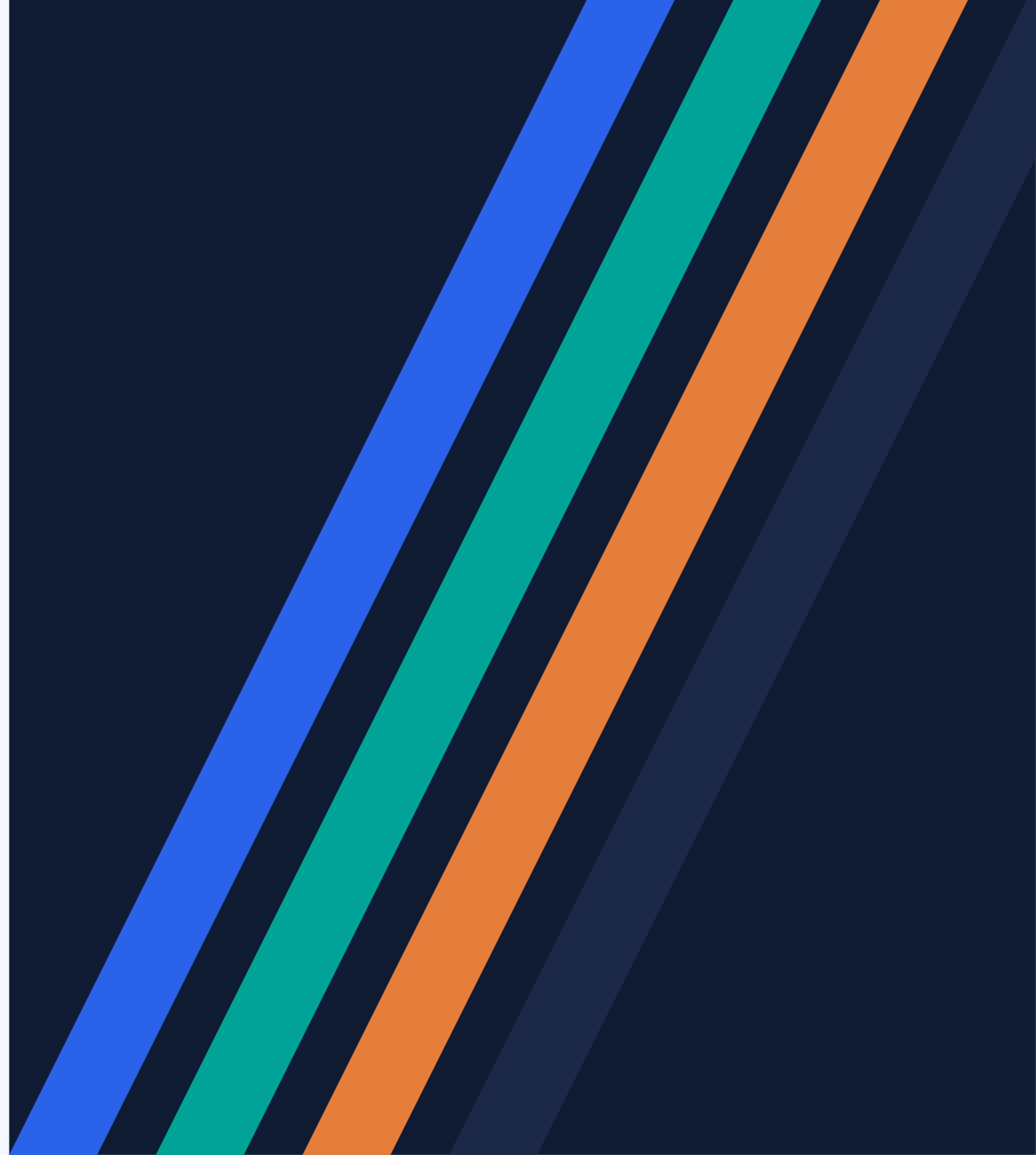
8%

cost reduction target

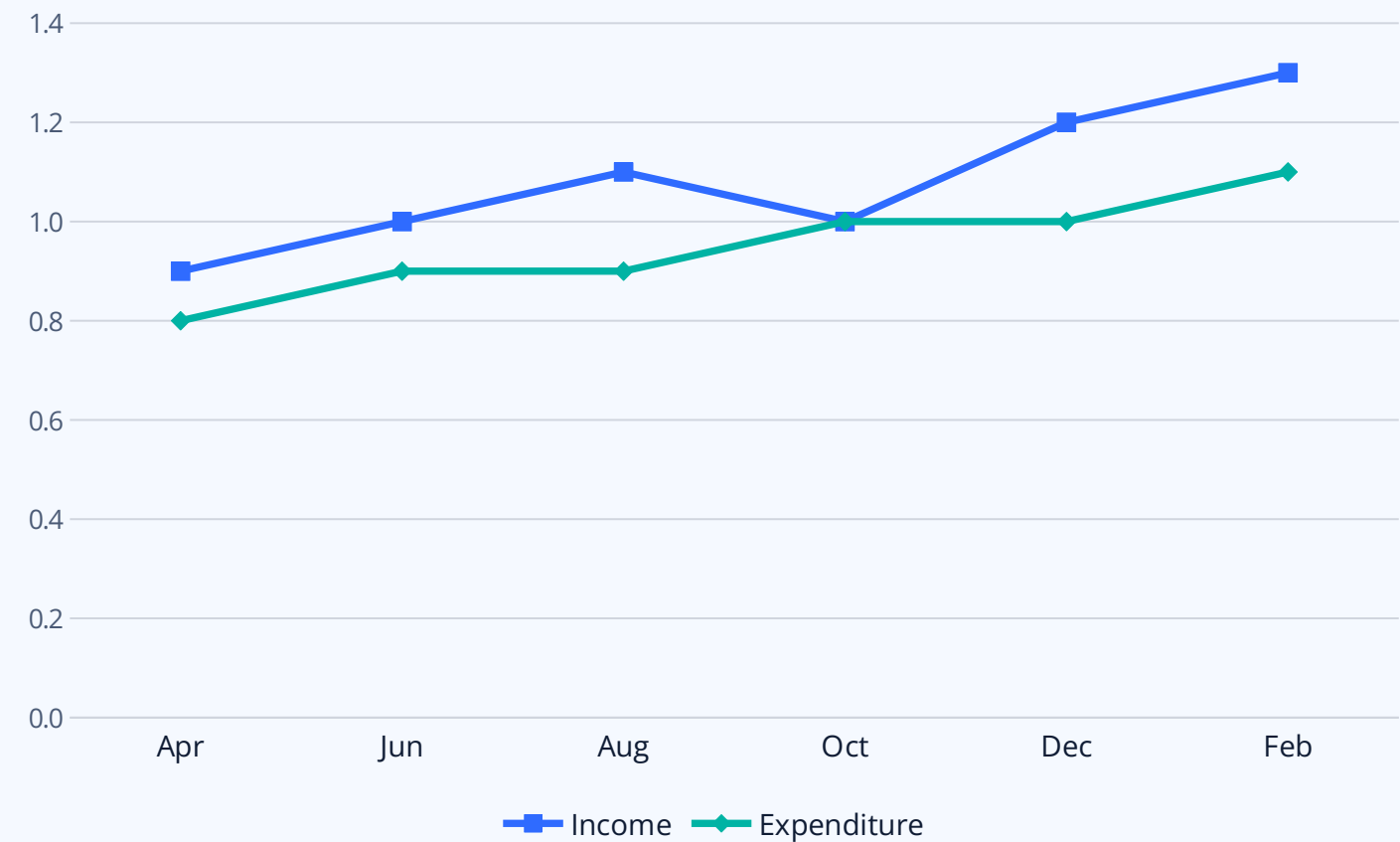
Sample figures for illustration.

02

INCOME & COSTS



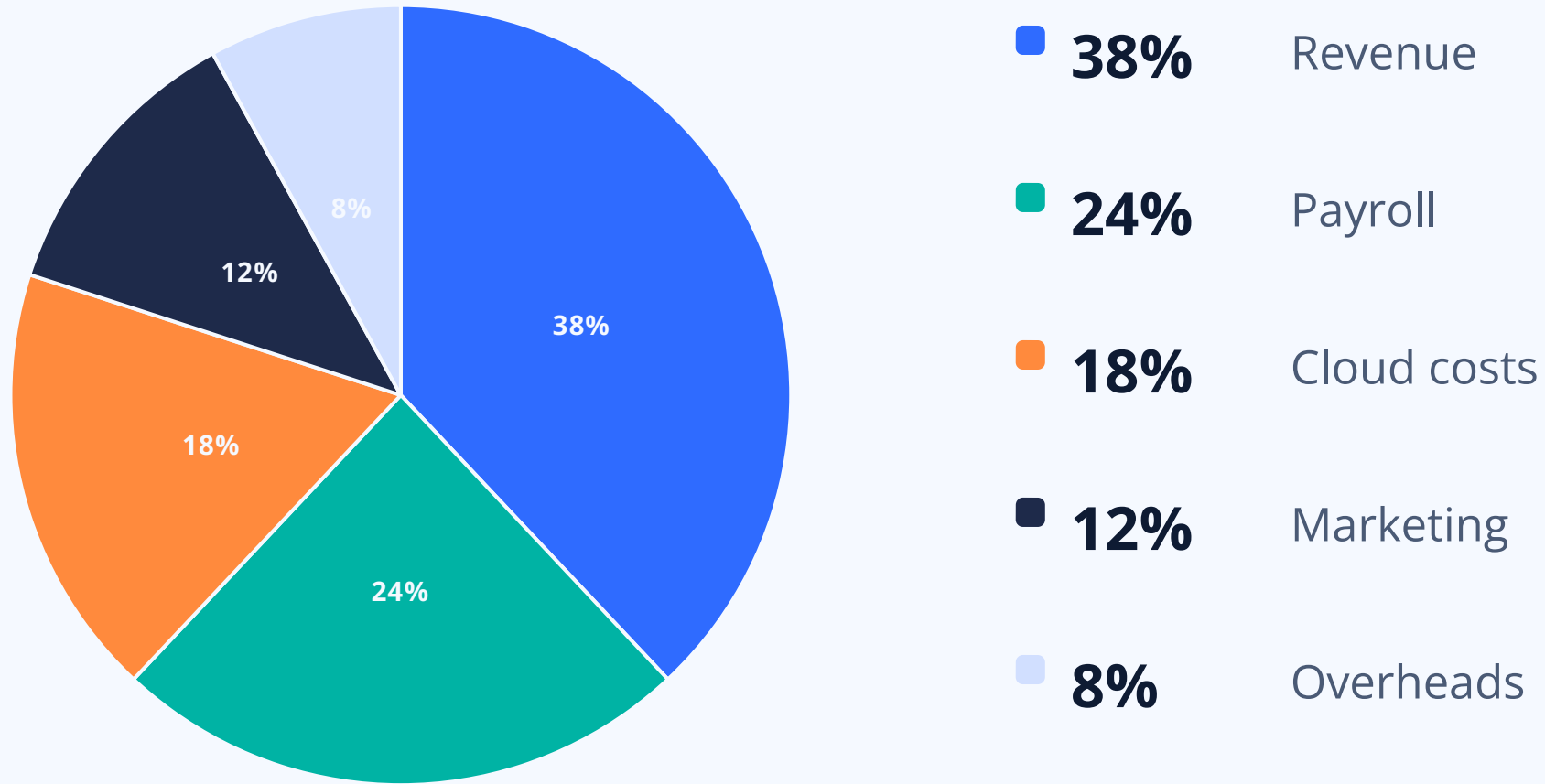
Income and expenditure



Income stayed ahead of spending in every period, with the gap widening in Q4.

Sample data for illustration — replace with your own figures.

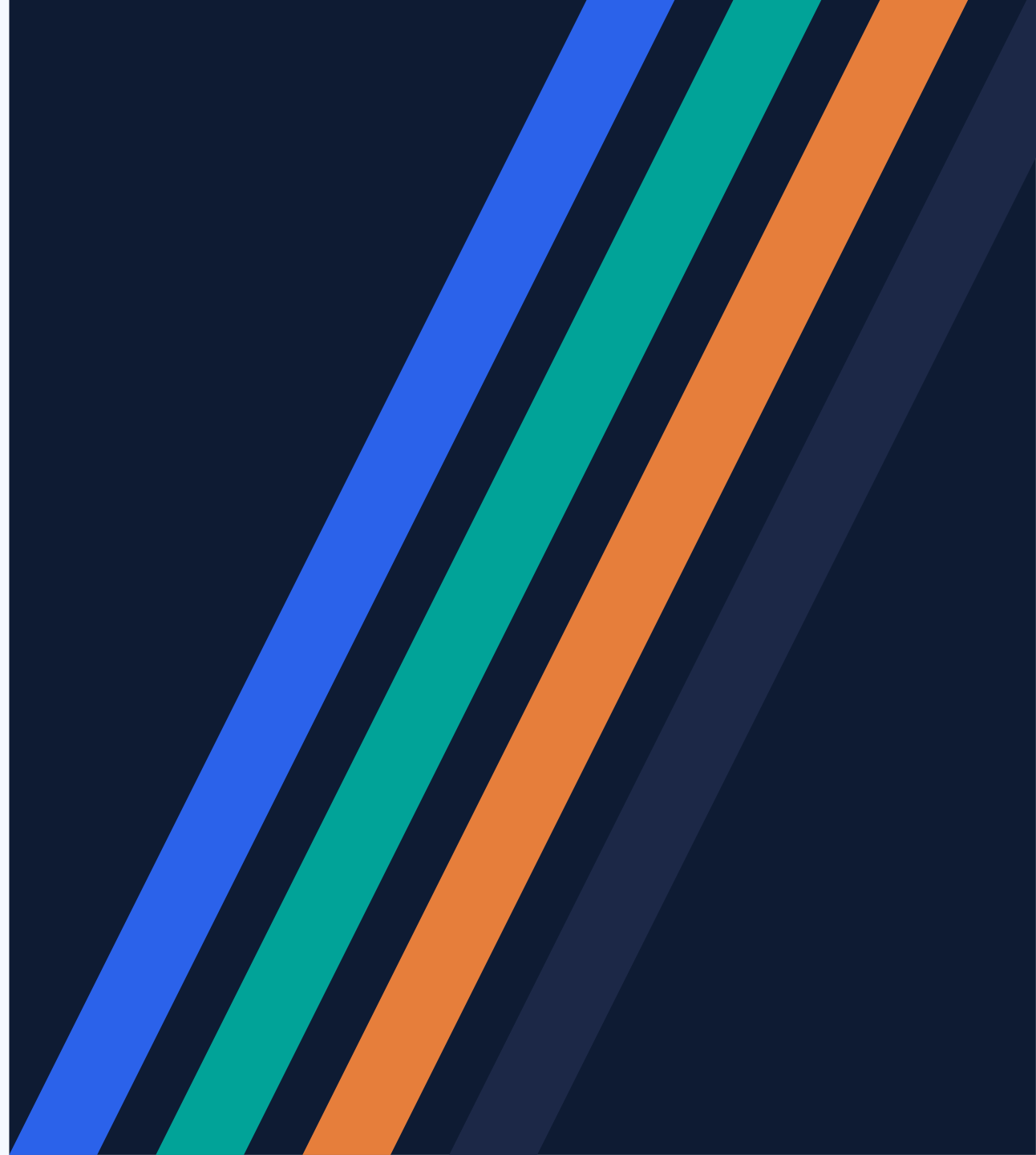
Where the money goes



Sample data for illustration.

03

BUDGET



Budget by department

Department	Budget	Actual	Variance
Operations	₹4.2 Cr	₹4.0 Cr	+5%
Salaries	₹3.6 Cr	₹3.7 Cr	-3%
Marketing	₹1.4 Cr	₹1.2 Cr	+14%
Technology	₹1.1 Cr	₹1.1 Cr	0%
Admin	₹0.6 Cr	₹0.7 Cr	-17%

Sample data.

Cash position

₹2.6 Cr

cash in hand

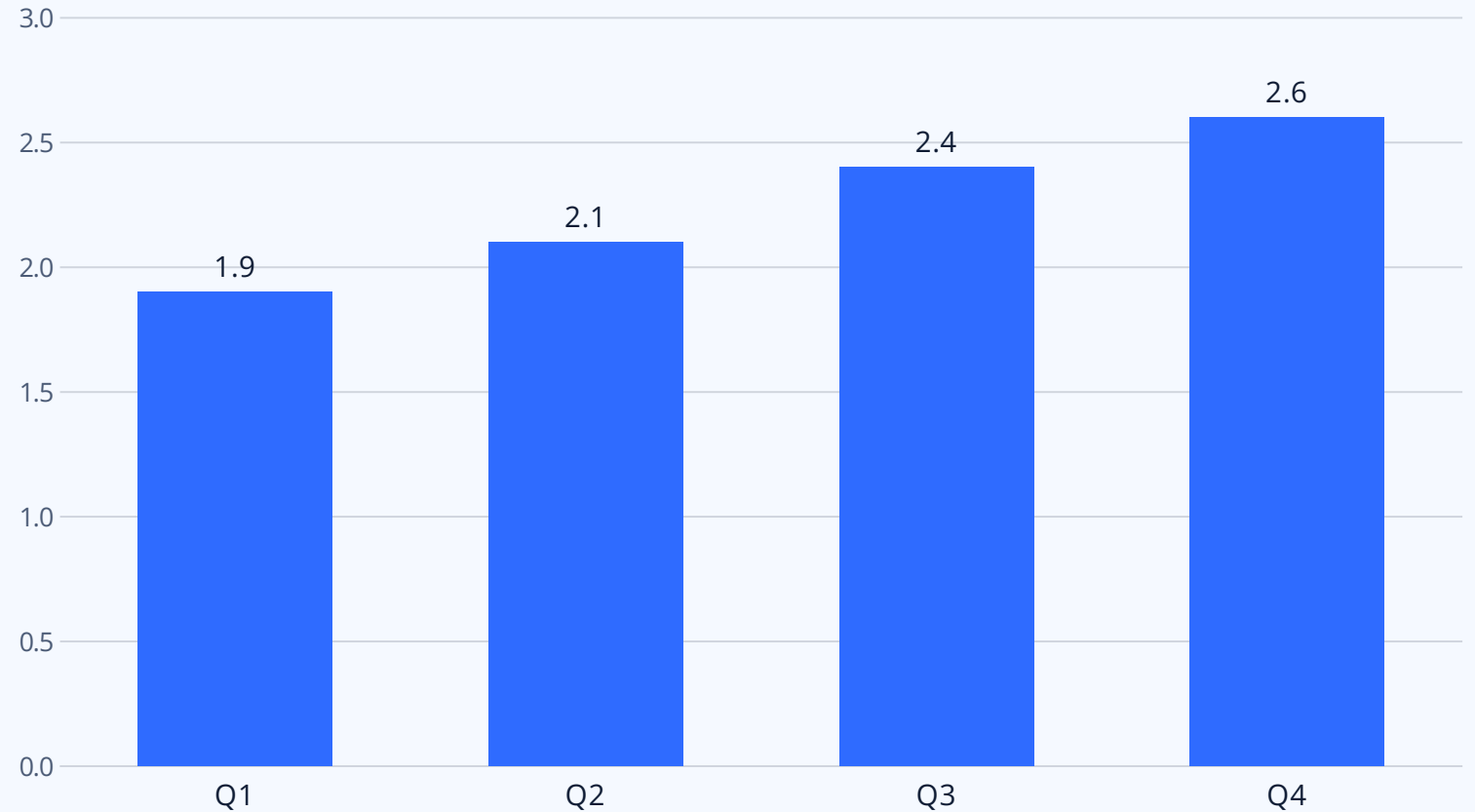
4.2 months

runway

38 days

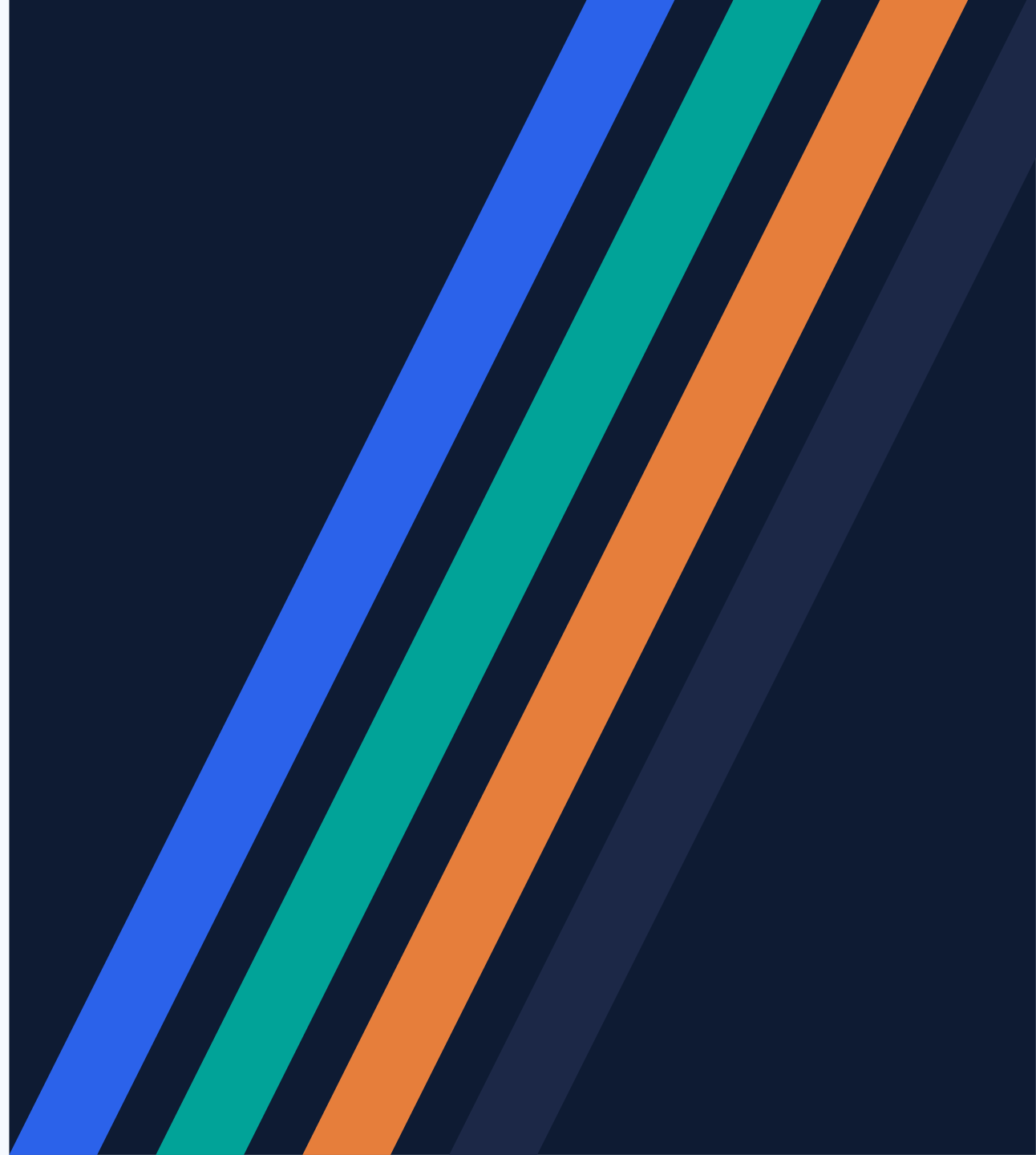
receivable days

Sample data for illustration.



04

RECOMMENDATIO NS



Recommendations



Control costs

Renegotiate the top five vendor contracts.



Grow income

Introduce an annual payment plan.



Build reserves

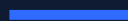
Hold three months of costs in reserve.

Approvals requested

- Approve the annual budget as presented
- Approve a 5% contingency reserve
- Authorise quarterly budget reviews
- Adopt the new expense policy



Image



Questions?

Thank you.

Finance team