



Analysis report

Northwind Bakery LLC / Jan-Jun 2026 Statements

Documents	18, listed in the appendix
Statement dates	2026-01-01 to 2026-06-30
Generated	2026-10-30 15:14 UTC

Reports

Packet summary

18 documents: 12 bank statements (2 accounts, Jan 2026 to Jun 2026) and 6 credit card statements (1 account, Jan 2026 to Jun 2026). All 18 periods reconcile.

Coverage

No gaps: each of the 3 accounts has a statement for every month between its first and last statement.

Income

Average monthly income 43,499 over 6.0 months, 5 recurring sources paying 41,821 a month.

Risk flags

No NSF or overdraft fees, returned items or negative-balance days found. Monthly income steady (11.5% variation).

Cashflow

Net inflow 5,709 a month over 6 months; net position up 82.5% (41,546 to 75,801).

Transfers

13 transfers between own accounts totalling 26,479.

Recurring

7 recurring payees, 5,408 a month; 0 recurring deposits.

Flow of funds

Money in 258,672, 100% from Sales; money out 224,417, 41% to Payroll. 26,479 moved between own accounts.

Packet summary

18 documents: 12 bank statements (2 accounts, Jan 2026 to Jun 2026) and 6 credit card statements (1 account, Jan 2026 to Jun 2026). All 18 periods reconcile.

Based on 18 documents, 2026-01-01 to 2026-06-30; 18 of 18 statement periods reconciled.

Documents	18	Bank statements	12
Credit card statements	6	Accounts	3
Statement periods	18	Periods reconciled	18
Could not be read	0		

Documents

Document	Type	Pages	Accounts	Period	Reconciled	Status
northwind-checking-4417-2026-01.pdf	Bank statement	2	Account ...4417	2026-01-01 to 2026-01-31	1 of 1	Extracted
northwind-checking-4417-2026-02.pdf	Bank statement	2	Account ...4417	2026-02-01 to 2026-02-28	1 of 1	Extracted
northwind-checking-4417-2026-03.pdf	Bank statement	2	Account ...4417	2026-03-01 to 2026-03-31	1 of 1	Extracted
northwind-checking-4417-2026-04.pdf	Bank statement	2	Account ...4417	2026-04-01 to 2026-04-30	1 of 1	Extracted
northwind-checking-4417-2026-05.pdf	Bank statement	2	Account ...4417	2026-05-01 to 2026-05-31	1 of 1	Extracted
northwind-checking-4417-2026-06.pdf	Bank statement	2	Account ...4417	2026-06-01 to 2026-06-30	1 of 1	Extracted
northwind-savings-8823-2026-01.pdf	Bank statement	1	Account ...8823	2026-01-01 to 2026-01-31	1 of 1	Extracted
northwind-savings-8823-2026-02.pdf	Bank statement	1	Account ...8823	2026-02-01 to 2026-02-28	1 of 1	Extracted
northwind-savings-8823-2026-03.pdf	Bank statement	1	Account ...8823	2026-03-01 to 2026-03-31	1 of 1	Extracted
northwind-savings-8823-2026-04.pdf	Bank statement	1	Account ...8823	2026-04-01 to 2026-04-30	1 of 1	Extracted
northwind-savings-8823-2026-05.pdf	Bank statement	1	Account ...8823	2026-05-01 to 2026-05-31	1 of 1	Extracted
northwind-savings-8823-2026-06.pdf	Bank statement	1	Account ...8823	2026-06-01 to 2026-06-30	1 of 1	Extracted
northwind-visa-3091-2026-01.pdf	Credit card statement	1	Card ...3091	2026-01-01 to 2026-01-31	1 of 1	Extracted
northwind-visa-3091-2026-02.pdf	Credit card statement	1	Card ...3091	2026-02-01 to 2026-02-28	1 of 1	Extracted
northwind-visa-3091-2026-03.pdf	Credit card statement	1	Card ...3091	2026-03-01 to 2026-03-31	1 of 1	Extracted
northwind-visa-3091-2026-04.pdf	Credit card statement	1	Card ...3091	2026-04-01 to 2026-04-30	1 of 1	Extracted
northwind-visa-3091-2026-05.pdf	Credit card statement	1	Card ...3091	2026-05-01 to 2026-05-31	1 of 1	Extracted
northwind-visa-3091-2026-06.pdf	Credit card statement	1	Card ...3091	2026-06-01 to 2026-06-30	1 of 1	Extracted

Documents by type

Type	Documents
Bank statements	12
Credit card statements	6

Coverage

No gaps: each of the 3 accounts has a statement for every month between its first and last statement.

Based on 18 documents, 2026-01-01 to 2026-06-30; 18 of 18 statement periods reconciled.

Expected account-months covered	100%	Missing account-months	0
Accounts	3	Statement periods	18
Reconciled periods	18	Accounts referenced, not provided	0

Missing months

None.

Coverage by account

Account	Statements	Covered	Months covered	Months expected	Periods	Reconciled	Missing
Card ...3091	Jan 2026 to Jun 2026	100%	6	6	6	6	
Account ...4417	Jan 2026 to Jun 2026	100%	6	6	6	6	
Account ...8823	Jan 2026 to Jun 2026	100%	6	6	6	6	

Statement periods

Account	Start	End	Opening balance	Closing balance	Transactions	Reconciliation
Card ...3091	2026-01-01	2026-01-31	1,874.30	1,943.80	8	Reconciled
Card ...3091	2026-02-01	2026-02-28	1,943.80	2,167.92	9	Reconciled
Card ...3091	2026-03-01	2026-03-31	2,167.92	2,131.74	8	Reconciled
Card ...3091	2026-04-01	2026-04-30	2,131.74	2,010.12	8	Reconciled
Card ...3091	2026-05-01	2026-05-31	2,010.12	2,350.85	9	Reconciled
Card ...3091	2026-06-01	2026-06-30	2,350.85	2,081.20	8	Reconciled
Account ...4417	2026-01-01	2026-01-31	18,420.55	29,049.27	27	Reconciled
Account ...4417	2026-02-01	2026-02-28	29,049.27	29,199.76	26	Reconciled
Account ...4417	2026-03-01	2026-03-31	29,199.76	37,545.16	29	Reconciled
Account ...4417	2026-04-01	2026-04-30	37,545.16	38,493.90	27	Reconciled
Account ...4417	2026-05-01	2026-05-31	38,493.90	43,989.33	29	Reconciled
Account ...4417	2026-06-01	2026-06-30	43,989.33	48,813.11	27	Reconciled
Account ...8823	2026-01-01	2026-01-31	25,000.00	26,509.30	2	Reconciled
Account ...8823	2026-02-01	2026-02-28	26,509.30	28,019.50	2	Reconciled
Account ...8823	2026-03-01	2026-03-31	28,019.50	24,530.60	3	Reconciled
Account ...8823	2026-04-01	2026-04-30	24,530.60	26,042.60	2	Reconciled
Account ...8823	2026-05-01	2026-05-31	26,042.60	27,555.50	2	Reconciled
Account ...8823	2026-06-01	2026-06-30	27,555.50	29,069.30	2	Reconciled

Coverage grid

Account	Month	State
Card ...3091	2026-01	reconciled
Card ...3091	2026-02	reconciled
Card ...3091	2026-03	reconciled
Card ...3091	2026-04	reconciled
Card ...3091	2026-05	reconciled
Card ...3091	2026-06	reconciled
Account ...4417	2026-01	reconciled

Coverage grid

Account	Month	State
Account ...4417	2026-02	reconciled
Account ...4417	2026-03	reconciled
Account ...4417	2026-04	reconciled
Account ...4417	2026-05	reconciled
Account ...4417	2026-06	reconciled
Account ...8823	2026-01	reconciled
Account ...8823	2026-02	reconciled
Account ...8823	2026-03	reconciled
Account ...8823	2026-04	reconciled
Account ...8823	2026-05	reconciled
Account ...8823	2026-06	reconciled

Income

Average monthly income 43,499 over 6.0 months, 5 recurring sources paying 41,821 a month.

Based on 18 documents, 2026-01-01 to 2026-06-30; 18 of 18 statement periods reconciled.

Average monthly income	43,498.98	Recurring monthly income	41,820.97
Total income	258,671.54	Left out of income	26,478.73
Months analyzed	6.0	Recurring sources	5

Needs attention

- 7 deposits totalling 14,000 left out of income: Transfers between own accounts.
- 6 deposits totalling 12,479 left out of income: Credit card payments and credits.

Income sources

Source	Cadence	Deposits	Typical amount	Monthly equivalent	Total	First	Last	Still paying
Card Settlement Firstpay	Weekly	27	7,918.19	34,312.16	212,620.75	2026-01-03	2026-06-24	Yes
Greenleaf Cafe Wholesale	Twice a month	12	1,833.55	3,667.10	22,069.96	2026-01-06	2026-06-20	Yes
Hilltop Grocery Co-op	Monthly	6	2,615.02	2,615.02	15,708.48	2026-01-11	2026-06-11	Yes
Check and cash deposits	Monthly	6	1,215.14	1,215.14	7,253.05	2026-01-16	2026-06-16	Yes
Interest and dividends	Monthly	6	11.55	11.55	69.30	2026-01-31	2026-06-30	Yes

Income by month

Month	Income	Recurring	One-off	Other	Left out	Statements
Jan 2026	46,110.59	46,110.59	0.00	0.00	3,374.30	Complete
Feb 2026	35,707.80	35,707.80	0.00	0.00	3,443.80	Complete
Mar 2026	45,398.37	45,398.37	0.00	0.00	8,667.92	Complete
Apr 2026	41,517.30	41,517.30	0.00	0.00	3,631.74	Complete
May 2026	49,633.85	49,633.85	0.00	0.00	3,510.12	Complete
Jun 2026	40,303.63	39,353.63	0.00	950.00	3,850.85	Complete

Deposits

Date	Account	Description	Amount	Counted as	Why
2026-01-03	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,083.80	Income	
2026-01-06	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,731.65	Income	
2026-01-10	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,491.22	Income	
2026-01-11	Account ...4417	ACH CREDIT HILLTOP GROCERY CO-OP	2,555.55	Income	
2026-01-15	Account ...8823	Online Transfer from Checking ****4417	1,500.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-01-16	Account ...4417	Branch Deposit - Cash	940.88	Income	
2026-01-17	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,306.34	Income	
2026-01-20	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,779.47	Income	
2026-01-21	Card ...3091	PAYMENT RECEIVED - THANK YOU	1,874.30	Credit card payments and credits	Credit on a credit card account (payment or merchant credit)
2026-01-24	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,503.08	Income	
2026-01-31	Account ...8823	Interest Paid	9.30	Income	
2026-01-31	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	6,709.30	Income	
2026-02-03	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	6,925.48	Income	
2026-02-06	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,938.67	Income	

Deposits

Date	Account	Description	Amount	Counted as	Why
2026-02-10	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	6,831.00	Income	
2026-02-11	Account ...4417	ACH CREDIT HILLTOP GROCERY CO-OP	2,468.87	Income	
2026-02-15	Account ...8823	Online Transfer from Checking ****4417	1,500.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-02-16	Account ...4417	Branch Deposit - Cash	997.92	Income	
2026-02-17	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,002.51	Income	
2026-02-20	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,845.07	Income	
2026-02-21	Card ...3091	PAYMENT RECEIVED - THANK YOU	1,943.80	Credit card payments and credits	Credit on a credit card account (payment or merchant credit)
2026-02-24	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	6,688.08	Income	
2026-02-28	Account ...8823	Interest Paid	10.20	Income	
2026-03-03	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,663.73	Income	
2026-03-06	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,864.84	Income	
2026-03-06	Account ...4417	Online Transfer from Savings ****8823	5,000.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-03-10	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,153.70	Income	
2026-03-11	Account ...4417	ACH CREDIT HILLTOP GROCERY CO-OP	2,747.25	Income	
2026-03-15	Account ...8823	Online Transfer from Checking ****4417	1,500.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-03-16	Account ...4417	Branch Deposit - Cash	1,432.36	Income	
2026-03-17	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,327.84	Income	
2026-03-20	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,822.02	Income	
2026-03-21	Card ...3091	PAYMENT RECEIVED - THANK YOU	2,167.92	Credit card payments and credits	Credit on a credit card account (payment or merchant credit)
2026-03-24	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,442.24	Income	
2026-03-31	Account ...8823	Interest Paid	11.10	Income	
2026-03-31	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,933.29	Income	
2026-04-03	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,882.03	Income	
2026-04-06	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,964.05	Income	
2026-04-10	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,736.17	Income	
2026-04-11	Account ...4417	ACH CREDIT HILLTOP GROCERY CO-OP	2,658.10	Income	
2026-04-15	Account ...8823	Online Transfer from Checking ****4417	1,500.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-04-16	Account ...4417	Branch Deposit - Cash	976.68	Income	
2026-04-17	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,526.91	Income	
2026-04-20	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,783.90	Income	
2026-04-21	Card ...3091	PAYMENT RECEIVED - THANK YOU	2,131.74	Credit card payments and credits	Credit on a credit card account (payment or merchant credit)
2026-04-24	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,977.46	Income	
2026-04-30	Account ...8823	Interest Paid	12.00	Income	
2026-05-03	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	9,174.77	Income	
2026-05-06	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,732.20	Income	
2026-05-10	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	8,063.01	Income	
2026-05-11	Account ...4417	ACH CREDIT HILLTOP GROCERY CO-OP	2,571.95	Income	
2026-05-15	Account ...8823	Online Transfer from Checking ****4417	1,500.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-05-16	Account ...4417	Branch Deposit - Cash	1,445.59	Income	
2026-05-17	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,629.40	Income	
2026-05-20	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,947.16	Income	

Deposits

Date	Account	Description	Amount	Counted as	Why
2026-05-21	Card ...3091	PAYMENT RECEIVED - THANK YOU	2,010.12	Credit card payments and credits	Credit on a credit card account (payment or merchant credit)
2026-05-24	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	9,368.92	Income	
2026-05-31	Account ...8823	Interest Paid	12.90	Income	
2026-05-31	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,687.95	Income	
2026-06-03	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,754.37	Income	
2026-06-06	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,813.46	Income	
2026-06-10	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,920.35	Income	
2026-06-11	Account ...4417	ACH CREDIT HILLTOP GROCERY CO-OP	2,706.76	Income	
2026-06-12	Account ...4417	ACH CREDIT SPRINGFIELD FARMERS MARKET ASSN EVENT	950.00	Income	
2026-06-15	Account ...8823	Online Transfer from Checking ****4417	1,500.00	Transfers between own accounts	Transfer between the account holder's own accounts
2026-06-16	Account ...4417	Branch Deposit - Cash	1,459.62	Income	
2026-06-17	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,919.61	Income	
2026-06-20	Account ...4417	ACH CREDIT GREENLEAF CAFE WHOLESALE INV	1,847.47	Income	
2026-06-21	Card ...3091	PAYMENT RECEIVED - THANK YOU	2,350.85	Credit card payments and credits	Credit on a credit card account (payment or merchant credit)
2026-06-24	Account ...4417	CARD SETTLEMENT FIRSTPAY MERCHANT SVCS	7,918.19	Income	
2026-06-30	Account ...8823	Interest Paid	13.80	Income	

Risk flags

No NSF or overdraft fees, returned items or negative-balance days found. Monthly income steady (11.5% variation).

Based on 18 documents, 2026-01-01 to 2026-06-30; 18 of 18 statement periods reconciled.

NSF fees	0	NSF fees total	0.00
Overdraft fees	0	Returned items	0
Negative-balance days	0	Lowest balance	12,947.32
Possible existing advances	0	Advance payments a month	0.00
Income variation	11.5%		

Fees and returned items

None.

Possible existing advances

None.

By month

Month	NSF fees	Overdraft fees	Returned items	Negative days
Jan 2026	0	0	0	0
Feb 2026	0	0	0	0
Mar 2026	0	0	0	0
Apr 2026	0	0	0	0
May 2026	0	0	0	0
Jun 2026	0	0	0	0

Daily balances by account

Account	Average daily balance	Lowest balance	Lowest on	Negative days	Balances
Account ...4417	33,430.49	12,947.32	2026-01-09	0	derived
Account ...8823	26,360.98	23,019.50	2026-03-06	0	derived

Cashflow

Net inflow 5,709 a month over 6 months; net position up 82.5% (41,546 to 75,801).

Based on 18 documents, 2026-01-01 to 2026-06-30; 18 of 18 statement periods reconciled.

Opening Net Position	41,546.25	Closing Net Position	75,801.21
Net Change	34,254.96	Money in	285,136.47
Money out	-250,880.31	Average monthly net	5,709.36

Money in and out by month

Month	Money in	Money out	Net
Jan 2026	49,484.89	-37,416.37	12,068.52
Feb 2026	39,151.60	-37,715.03	1,436.57
Mar 2026	54,066.29	-49,173.61	4,892.68
Apr 2026	45,149.04	-42,566.68	2,582.36
May 2026	53,143.97	-46,476.37	6,667.60
Jun 2026	44,140.68	-37,532.25	6,608.43

By category

Category	Amount
Sales	258,602.24
Interest Income	69.30
Transfer	0.00
Bank Fees	-90.00
Vehicle and Fuel	-464.64
Software	-624.00
Marketing	-1,573.26
Insurance	-2,319.00
Loan Payments	-3,674.40
Income Tax	-4,800.00
Equipment	-6,962.66
Utilities	-9,139.83
Payroll Taxes	-24,610.62
Rent	-25,200.00
Ingredients and Packaging	-51,937.71
Payroll	-93,020.46

Transfers

13 transfers between own accounts totalling 26,479.

Based on 18 documents; 18 of 18 statement periods reconciled.

Transfers between own accounts	13	Total moved	26,478.73
Approved	13	Not yet reviewed	0
Accounts sent money, not provided	0		

Between accounts

From	To	Transfers	Total
Account ...4417	Card ...3091	6	12,478.73
Account ...4417	Account ...8823	6	9,000.00
Account ...8823	Account ...4417	1	5,000.00

Transfers

Account	Date	Description	Amount	Status
Account ...4417	2026-01-15	Online Transfer to Savings ****8823	-1,500.00	approved
Account ...8823	2026-01-15	Online Transfer from Checking ****4417	1,500.00	
Account ...4417	2026-02-15	Online Transfer to Savings ****8823	-1,500.00	approved
Account ...8823	2026-02-15	Online Transfer from Checking ****4417	1,500.00	
Account ...4417	2026-03-15	Online Transfer to Savings ****8823	-1,500.00	approved
Account ...8823	2026-03-15	Online Transfer from Checking ****4417	1,500.00	
Account ...8823	2026-03-06	Online Transfer to Checking ****4417	-5,000.00	approved
Account ...4417	2026-03-06	Online Transfer from Savings ****8823	5,000.00	
Account ...4417	2026-04-15	Online Transfer to Savings ****8823	-1,500.00	approved
Account ...8823	2026-04-15	Online Transfer from Checking ****4417	1,500.00	
Account ...4417	2026-05-15	Online Transfer to Savings ****8823	-1,500.00	approved
Account ...8823	2026-05-15	Online Transfer from Checking ****4417	1,500.00	
Account ...4417	2026-06-15	Online Transfer to Savings ****8823	-1,500.00	approved
Account ...8823	2026-06-15	Online Transfer from Checking ****4417	1,500.00	
Account ...4417	2026-01-21	ONLINE PAYMENT CONTOSO VISA ****3091	-1,874.30	approved
Card ...3091	2026-01-21	PAYMENT RECEIVED - THANK YOU	1,874.30	
Account ...4417	2026-02-21	ONLINE PAYMENT CONTOSO VISA ****3091	-1,943.80	approved
Card ...3091	2026-02-21	PAYMENT RECEIVED - THANK YOU	1,943.80	
Account ...4417	2026-03-21	ONLINE PAYMENT CONTOSO VISA ****3091	-2,167.92	approved
Card ...3091	2026-03-21	PAYMENT RECEIVED - THANK YOU	2,167.92	
Account ...4417	2026-04-21	ONLINE PAYMENT CONTOSO VISA ****3091	-2,131.74	approved
Card ...3091	2026-04-21	PAYMENT RECEIVED - THANK YOU	2,131.74	
Account ...4417	2026-05-21	ONLINE PAYMENT CONTOSO VISA ****3091	-2,010.12	approved
Card ...3091	2026-05-21	PAYMENT RECEIVED - THANK YOU	2,010.12	
Account ...4417	2026-06-21	ONLINE PAYMENT CONTOSO VISA ****3091	-2,350.85	approved
Card ...3091	2026-06-21	PAYMENT RECEIVED - THANK YOU	2,350.85	

Each row is one transfer: the first line is one side, the second line the other.

Recurring

7 recurring payees, 5,408 a month; 0 recurring deposits.

Based on 18 documents, 2026-01-01 to 2026-06-30; 18 of 18 statement periods reconciled.

Recurring payees	7	Recurring payments a month	5,407.89
Recurring deposits	0	Recurring deposits a month	0.00

Recurring transactions

Description	Amount	Total amount paid	Interval	Count	A month	First	Last
Monthly Service Fee	-15.00	-90.00	Monthly	6	15.00	2026-01-31	2026-06-30
CLOUDBOOKS ACCOUNTING SUBSCRIPTION	-35.00	-210.00	Monthly	6	35.00	2026-01-08	2026-06-08
ACH DEBIT ORDERLY POS SUBSCRIPTION	-69.00	-414.00	Monthly	6	69.00	2026-01-05	2026-06-05
ACH DEBIT BRIGHTWAVE INTERNET	-89.99	-539.94	Monthly	6	89.99	2026-01-09	2026-06-09
ACH DEBIT SHIELD MUTUAL INSURANCE	-386.50	-2,319.00	Monthly	6	386.50	2026-01-02	2026-06-02
ACH DEBIT OVENWORKS EQUIPMENT LOAN	-612.40	-3,674.40	Monthly	6	612.40	2026-01-25	2026-06-25
ACH DEBIT ELM STREET PROPERTIES RENT	-4,200.00	-25,200.00	Monthly	6	4,200.00	2026-01-01	2026-06-01

Flow of funds

Money in 258,672, 100% from Sales; money out 224,417, 41% to Payroll. 26,479 moved between own accounts.

Based on 18 documents; 18 of 18 statement periods reconciled.

Money in	258,671.54	Money out	224,416.58
Between own accounts	26,478.73	Largest source	Sales
Largest destination	Payroll		

Where money came from

Category	Amount	Share
Sales	258,602.24	100%
Interest Income	69.30	0%

Where money went

Category	Amount	Share
Payroll	93,020.46	41%
Ingredients and Packaging	51,937.71	23%
Rent	25,200.00	11%
Payroll Taxes	24,610.62	11%
Utilities	9,139.83	4%
Equipment	6,962.66	3%
Income Tax	4,800.00	2%
Loan Payments	3,674.40	2%
Insurance	2,319.00	1%
Marketing	1,573.26	1%
Software	624.00	0%
Vehicle and Fuel	464.64	0%
Bank Fees	90.00	0%

All flows

From	To	Kind	Amount
Income:Sales	Account ...4417	Money in	258,602.24
Account ...4417	Expense:Payroll	Money out	93,020.46
Account ...4417	Expense:Ingredients and Packaging	Money out	42,012.64
Account ...4417	Expense:Rent	Money out	25,200.00
Account ...4417	Expense:Payroll Taxes	Money out	24,610.62
Card ...3091	Expense:Ingredients and Packaging	Money out	9,925.07
Account ...4417	Expense:Utilities	Money out	9,139.83
Account ...4417	Expense:Equipment	Money out	6,450.00
Account ...8823	Account ...4417	Transfer	5,000.00
Account ...4417	Expense:Income Tax	Money out	4,800.00
Account ...4417	Expense:Loan Payments	Money out	3,674.40
Account ...4417	Card ...3091	Transfer	2,350.85
Account ...4417	Expense:Insurance	Money out	2,319.00
Account ...4417	Card ...3091	Transfer	2,167.92
Account ...4417	Card ...3091	Transfer	2,131.74
Account ...4417	Card ...3091	Transfer	2,010.12
Account ...4417	Card ...3091	Transfer	1,943.80
Account ...4417	Card ...3091	Transfer	1,874.30

All flows

From	To	Kind	Amount
Card ...3091	Expense:Marketing	Money out	1,573.26
Account ...4417	Account ...8823	Transfer	1,500.00
Account ...4417	Account ...8823	Transfer	1,500.00
Account ...4417	Account ...8823	Transfer	1,500.00
Account ...4417	Account ...8823	Transfer	1,500.00
Account ...4417	Account ...8823	Transfer	1,500.00
Account ...4417	Account ...8823	Transfer	1,500.00
Card ...3091	Expense:Equipment	Money out	512.66
Card ...3091	Expense:Vehicle and Fuel	Money out	464.64
Account ...4417	Expense:Software	Money out	414.00
Card ...3091	Expense:Software	Money out	210.00
Account ...4417	Expense:Bank Fees	Money out	90.00
Income:Interest Income	Account ...8823	Money in	69.30

Appendix: documents

Document	Type	Pages	Period	Reconciled
northwind-checking-4417-2026-01.pdf	Bank statement	2	2026-01-01 to 2026-01-31	1 of 1
northwind-checking-4417-2026-02.pdf	Bank statement	2	2026-02-01 to 2026-02-28	1 of 1
northwind-checking-4417-2026-03.pdf	Bank statement	2	2026-03-01 to 2026-03-31	1 of 1
northwind-checking-4417-2026-04.pdf	Bank statement	2	2026-04-01 to 2026-04-30	1 of 1
northwind-checking-4417-2026-05.pdf	Bank statement	2	2026-05-01 to 2026-05-31	1 of 1
northwind-checking-4417-2026-06.pdf	Bank statement	2	2026-06-01 to 2026-06-30	1 of 1
northwind-savings-8823-2026-01.pdf	Bank statement	1	2026-01-01 to 2026-01-31	1 of 1
northwind-savings-8823-2026-02.pdf	Bank statement	1	2026-02-01 to 2026-02-28	1 of 1
northwind-savings-8823-2026-03.pdf	Bank statement	1	2026-03-01 to 2026-03-31	1 of 1
northwind-savings-8823-2026-04.pdf	Bank statement	1	2026-04-01 to 2026-04-30	1 of 1
northwind-savings-8823-2026-05.pdf	Bank statement	1	2026-05-01 to 2026-05-31	1 of 1
northwind-savings-8823-2026-06.pdf	Bank statement	1	2026-06-01 to 2026-06-30	1 of 1
northwind-visa-3091-2026-01.pdf	Credit card statement	1	2026-01-01 to 2026-01-31	1 of 1
northwind-visa-3091-2026-02.pdf	Credit card statement	1	2026-02-01 to 2026-02-28	1 of 1
northwind-visa-3091-2026-03.pdf	Credit card statement	1	2026-03-01 to 2026-03-31	1 of 1
northwind-visa-3091-2026-04.pdf	Credit card statement	1	2026-04-01 to 2026-04-30	1 of 1
northwind-visa-3091-2026-05.pdf	Credit card statement	1	2026-05-01 to 2026-05-31	1 of 1
northwind-visa-3091-2026-06.pdf	Credit card statement	1	2026-06-01 to 2026-06-30	1 of 1