



Fieldstripe
Lawn Care

Monthly financial review

July 2026 Executive Summary

Month ended July 31, 2026, with comparisons to June 2026 and July 2025

Prepared for **Fieldstripe Lawn Care, LLC**

Prepared by **PLS Balance My Books** | August 11, 2026

Confidential

Illustrative example. Fieldstripe Lawn Care, LLC is a fictional company, and every name and figure in this report is invented to demonstrate the analysis. Any resemblance to a real business is coincidental.

1 Executive summary

A good July, with the fall plan already under way.

Revenue of \$29.4K beat July 2025 by 14% despite a hot, dry month. Reported profit is low because the annual insurance premium was paid in July.

Close status. July is closed; bank, card and loan accounts are reconciled. Two items to note: the annual insurance premium of \$4,620 was paid and expensed in July, and the management view spreads it over 12 months. Also, July is the first month with season prepayments recorded as customer prepayments (review action 6), so treatment revenue now reflects the work done.

\$29.4K Revenue. Up 13.9% from July 2025; June was \$30.2K.	\$8.2K Net income, management view (\$3.9K reported). July 2025 on the same basis: \$7.4K.	-\$3.5K Cash net of credit cards (\$8.0K cash, \$11.5K cards). Jun 30: -\$0.5K.	\$11.5K Credit card balances, down \$1.5K in July after an extra payment.
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Fact. July revenue was \$29,391: mowing \$12.8K, treatments \$10.0K, seasonal work \$2.6K and commercial contracts \$4.0K. Reported net income was \$3,939 after the \$4,620 insurance premium.

Management view. With insurance at \$385 a month, net income was \$8,174, up from \$7,355 in July 2025 on the same basis.

Inference. Cash net of cards fell \$3.0K even in a profitable month. The premium and the draws account for it, and \$2,441 of July's treatment work was for customers who paid in February, so it brought in no new cash.

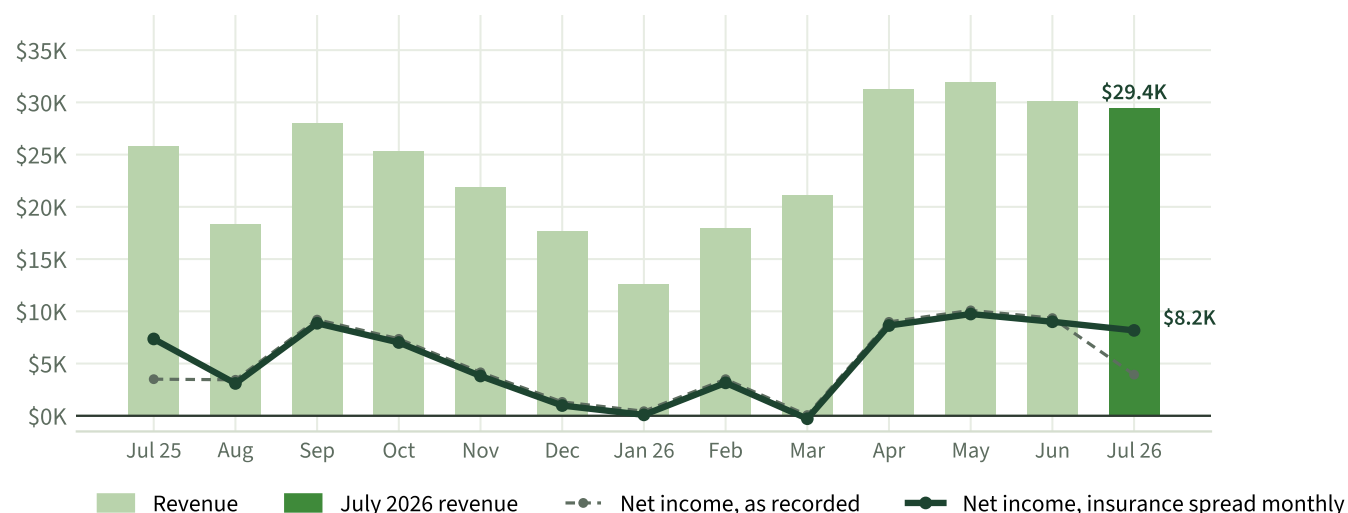
Recommendation. Keep to the fall plan. The rolled-forward forecast brings the cards to about \$8.1K by early October, against \$16.9K without the plan.

July 2026	Reported	Insurance adjustment	Management view
Revenue	\$29,391	-	\$29,391
Direct costs	\$15,330	-	\$15,330
Gross profit	\$14,061	-	\$14,061
Overhead	\$10,122	(\$4,235)	\$5,887
Net income	\$3,939	+\$4,235	\$8,174

2 Revenue and margin trends

Treatments and add-on work made up for a slow mowing month.

Trailing 13 months. The management-view line spreads each annual insurance premium evenly across the year.



	Jul 2026	Jun 2026	Jul 2025	vs Jul 2025
Mowing and maintenance	\$12,795	\$14,869	\$13,306	-3.8%
Lawn treatment program	\$10,047	\$8,833	\$7,438	+35.1%
Seasonal and enhancement services	\$2,600	\$2,500	\$2,000	+30.0%
Commercial contracts	\$3,950	\$3,950	\$3,050	+29.5%
Total revenue	\$29,391	\$30,152	\$25,794	+13.9%
Mowing visits per account	3.7	4.3	4.2	-11.9%
Treatment customers	183	181	145	+26.2%
Gross margin	47.8%	49.3%	45.1%	+2.8 pts

Fact. Heat and dry weather held mowing to 3.7 visits per account, against 4.2 last July, as customers moved to every other week. Treatment revenue rose 35.1% on 38 more customers and the February price, and the crew filled open days with shrub trimming and mulch touch-ups.

Inference. Gross margin improved to 47.8% because more of the month's revenue came from treatments, which use little crew time. That mix is the business's best protection against a dry August.

Service-line check: mowing price letters are out

The 12-month review found mowing contribution per visit down 13% as crew wages rose faster than prices. The \$4 increase takes effect September 1, so July still shows the old prices.

Mowing, July	2025	2026	What the \$4 increase does	Visits	Added revenue
Weekly accounts	72	76	September-November 2026	636	\$2,546
Visits	302	281	A full season at 2026 volumes	2,223	\$8,891
Revenue per visit	\$44.00	\$45.50	Based on 74 continuing accounts and last year's visit pattern. Nearly all of it is profit, because crew time per visit does not change.		
Mowing revenue	\$13,306	\$12,795			
Price from September 1		\$49.50			

Price letter results (sent July 24)	Accounts	Comment
Letters sent	76	All weekly mowing accounts; treatment program flyer included.
Cancellations	2	Both outside the main route; together about 40 minutes of drive time a week.
Accounts continuing at the new price	74	About \$280 a week of added revenue from September.

Fact. The crew made 281 mowing visits in July, 21 fewer than last July despite four more accounts, because dry weather put many lawns on an every-other-week schedule. Mowing revenue was \$12,795.

Inference. Losing two out-of-route accounts is a good result: it saves drive time and leaves four such accounts to review at season end.

Recommendation. Track cancellations through September 15. If they stay under five, hold the new price for the 2027 season.

3 Expenses and variances

Costs followed the season. The premium is the only large variance.

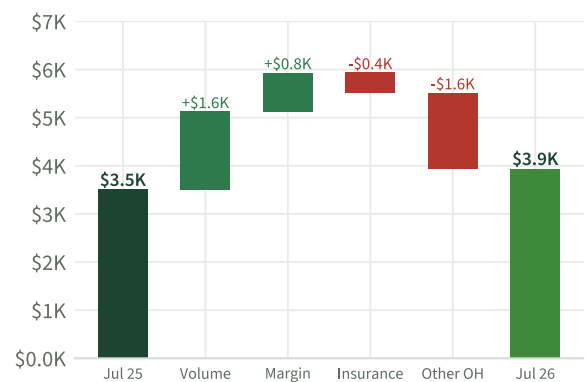
Overhead was \$10.1K, or \$5.9K with insurance spread monthly.

Line	Jul 2026	Jun 2026	Jul 2025	Comment
Revenue	\$29,391	\$30,152	\$25,794	Fewer mows, more treatments and add-ons
Crew labor	\$9,300	\$9,600	\$9,100	Higher wage rates; similar hours
Materials	\$3,120	\$2,818	\$2,335	Treatment round 5 and mulch
Fuel	\$1,610	\$1,718	\$1,480	Fewer mowing visits
Equipment repairs	\$1,300	\$1,150	\$1,250	Blade and belt replacements
Gross profit	\$14,061	\$14,866	\$11,629	47.8% margin
Insurance	\$4,620	\$0	\$4,200	Annual premium, up 10%
Office assistant	\$1,050	\$1,050	\$0	Part-time from March
Depreciation	\$1,310	\$1,310	\$980	New mower from March
Interest	\$332	\$334	\$242	Cards and truck loan
All other overhead	\$2,810	\$2,822	\$2,703	Rent, software, fees, supplies
Total overhead	\$10,122	\$5,516	\$8,125	
Net income, reported	\$3,939	\$9,350	\$3,505	\$8.2K management view

Fact. Against July 2025, higher revenue at last year's margin added \$1.6K and the better margin another \$0.8K. The larger premium cost \$0.4K, and other overhead, mainly the office assistant and depreciation, was \$1.6K higher.

Inference. Overhead added since last summer is doing its job: the assistant handled the price letters and billing, and the new mower kept the crew on schedule.

Management view. From August, the premium will be booked as a prepaid expense and spread at \$385 a month.

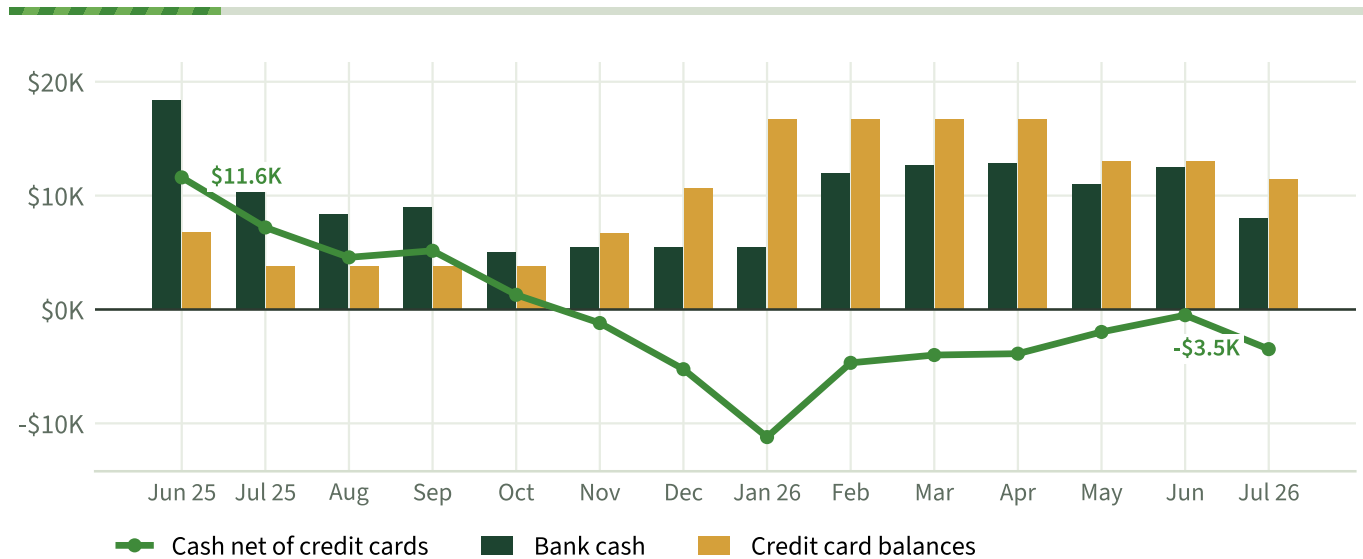


Net income, July 2025 to July 2026 (reported). Volume is revenue growth at July 2025's margin.

4 Cash flow and liquidity

On forecast, with the cards starting to come down.

Cash fell \$4.5K after the insurance premium, the draw and a \$1.5K extra card payment. Card balances fell to \$11.5K.



July cash movement	Amount	Forecast check, Jul 13-31	Forecast	Actual
Cash at June 30	\$12,500	Cash in	\$20,000	\$20,900
Cash from operations	\$2,839	Cash out	\$14,450	\$15,400
Truck and mower loan principal	(\$819)	Extra card payment	-	\$1,500
Owner draws	(\$5,000)	Ending cash	\$9,569	\$8,019
Extra credit card payment	(\$1,500)	Credit card balances	\$13,000	\$11,500
Cash at July 31	\$8,019	Cash net of cards	(\$3,431)	(\$3,481)

Fact. Collections beat the forecast by \$0.9K on add-on work, and payments ran \$0.9K higher on mulch and repairs. Cash net of cards finished within \$50 of forecast.

Inference. Rolled forward from the actual July 31 position with the fall plan in place, the cards fall to about **\$8.1K by early October**, against \$16.9K without the plan. August is still the tight month: the seed purchase in the week of August 24 will take cash to the floor.

Recommendation. Order seed for confirmed overseeding jobs only, and send any cash above \$7,000 to the cards.

5 Balance sheet

Debt is edging down, and prepaid work is now on the books.

Balances at July 31, 2026, compared with June 30.

\$8.0K Cash, including \$2.5K in the new winter reserve.	\$11.5K Credit card balances. Jun 30: \$13.0K.	\$6.0K Customer prepayments: treatment rounds still owed.	\$26.4K Truck and mower loans. Jun 30: \$27.2K.
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Item	Jul 31	Jun 30	Status	Comment
Operating cash	\$5,519	\$12,500	Watch	Thin going into August; the forecast floor is \$3,000.
Winter reserve	\$2,500	-	New	Opened July 31. Hold at this level until the cards are clear.
Accounts receivable	\$6,494	\$6,570	Stable	Commercial invoices, all current.
Credit cards	\$11,500	\$13,000	Improving	Extra \$1,500 payment; plan path to about \$8K by October.
Customer prepayments	\$5,967	\$8,407	Stable	Earned as rounds 5-7 are applied through November.
Payroll liabilities	\$1,395	\$1,440	Stable	Deposited on schedule.
Truck loan	\$14,119	\$14,555	Stable	Scheduled payments only.
Mower loan	\$12,268	\$12,651	Stable	0% dealer financing.
Owner's equity	\$34,875	\$35,937	Watch	Draws exceeded July's reported profit because of the premium.

Prepaid treatments still owed	Expected
August (round 5, late)	\$889
September (round 6)	\$2,158
October (round 7)	\$1,650
November (round 7, late)	\$1,269
Total at July 31	\$5,967

Fact. This work is already paid for, so it adds revenue but no cash as it is done.

Inference. About \$2.2K of September's treatment revenue will arrive with no cash attached, which the forecast already reflects.

6 Progress on the 12-month review

Five of 11 actions done in the first three weeks.

Action numbers follow Section 9 of the 12-Month Financial Review dated July 14, 2026.

#	Action	Status	July evidence
1	Seasonal draw plan: \$2,500 twice a month	Done	July 15 draw reduced to \$2,000; \$2,500 on the 1st and 15th from August.
2	Raise mowing \$4 a visit from September 1	Done	Letters sent July 24 to 76 accounts. Two cancellations, both outside the main route.
3	Pay the cards first, then build a winter reserve	In progress	\$1,500 extra paid on the cards. Reserve account opened with \$2,500 (question 1).
4	Take 50% deposits on holiday lighting	Done	Deposit terms added to the booking form; bookings open September 1.
5	Move the prepay offer to early December	Started	Offer letter drafted for December 1 at the same 5% discount.
6	Record prepayments as customer prepayments	Done	Booked from July. \$2,441 earned in July; \$5,967 still owed at month-end.
7	Record insurance as a prepaid expense	Scheduled	Entry to be booked with the August close; July shown in the management view.
8	Record crew minutes by property	Started	Mowing crew logging start and stop times in the routing app since July 20.
9	Grow the treatment program by 20 customers	In progress	183 customers, up 2. Program flyer included with the mowing letters.
10	Keep personal spending off the business card	Done	Personal card in use; no personal charges on the business card in July.
11	CPA review: helpers, estimated taxes, depreciation	Scheduled	Meeting set for August 20.

Where the plan stands

The two changes that matter most, the draw plan and the mowing price increase, are both in place, and the accounting fixes are done. The open questions are about using fall cash well: the reserve versus the cards, and how much seed to buy for overseeding.

7 Key wins

Growth held up through the heat, and the plan is moving.

- Revenue up 14% on July 2025 despite 11.9% fewer mowing visits per account.
- Price letters out with two cancellations, both out-of-route accounts the business can afford to lose.
- Cards down \$1.5K and the July 15 draw reduced, the first month-on-month drop in card balances since May.
- Prepayments on the books correctly, so the monthly P&L now shows the work actually done.
- Forecast within \$50 of actual, so it can be relied on for fall decisions.

8 Risks and watch items

August is the tight month.

Item	Status	Comment
Thin August cash	Needs action	Cash reaches the \$3,000 floor after the seed purchase. Order seed for confirmed jobs only.
Reserve before cards	Discuss	The \$2,500 reserve earns little while the cards cost about 23%.
Dry weather	Watch	Another dry month would cut August mowing further; the forecast already assumes a slow August.
Contractor classification	Investigate	Two seasonal helpers still paid on 1099s pending the August 20 CPA meeting.
Cancellations after the price letter	Monitor	Two so far. Track through September 15.

9 Questions for the owner

Three decisions for August.

- Reserve or cards. Hold the reserve at \$2,500 and send extra cash to the cards until they are clear?
- Overseeding seed. Order for the 18 confirmed jobs now, and top up only as more are booked?
- Remaining out-of-route accounts. Keep the other four at the new price, or give notice at season end?

What next month's report will check.

- Cash and card balances against the rolled-forward forecast, including the seed purchase in the week of August 24.
- Insurance booked as a prepaid expense, with August overhead on the new basis.
- Cancellations and complaints after the price letters.
- First month of crew minutes by property, and a list of the lowest-margin mowing accounts.
- Treatment program customers against the goal of 20 new sign-ups.
- Outcome of the August 20 CPA meeting on seasonal helpers, estimated taxes and depreciation.
- Holiday-lighting bookings and deposits when bookings open September 1.

Conclusion

July was a solid month in difficult weather. On a like-for-like basis net income was \$8.2K, ahead of last July, because the treatment program keeps growing and the crew found other work on dry weeks. The review's two most important changes, a seasonal draw plan and a mowing price increase, are both in place. The next two months are about carrying that discipline through a slow August so the business starts winter with less debt than it did last year.

Sources. QuickBooks Profit and Loss, Balance Sheet, Statement of Cash Flows and A/R Aging for July 2026, run August 10, 2026; routing app customer and visit reports; price letter cancellation log; 13-week cash forecast from the 12-Month Financial Review. Management view adjusts only for the insurance premium. Analytical review, not tax, legal or accounting advice. *Fieldstripe Lawn Care, LLC is fictional; this report is an illustrative example.*

