



Fieldstripe
Lawn Care

Financial review

12-Month Financial Review

July 2025 - June 2026, compared with the prior 12 months

Prepared for **Fieldstripe Lawn Care, LLC**

Prepared by **PLS Balance My Books** | July 14, 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

Revenue grew 13%. The winter ran on credit cards.

The business is growing and profitable, but it pays the owner the same amount every month while earning almost all of its profit from April to October.

\$282.0K Revenue, Jul 2025 - Jun 2026. Up 12.6% from the prior 12 months.	\$61.4K Net income before any owner pay. Down 5.8%; margin 21.8%, from 26.0%.	\$13.0K Credit card balances at Jun 30, up from \$6.8K. Peak \$16.7K, January to April.	-\$0.5K Cash net of credit cards at Jun 30 (\$12.5K cash). A year ago: \$11.6K.
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Critical issue

The draw is set for summer, and winter pays for it

The owner draws **\$6,000 every month**, \$72K for the year, against net income of \$61.4K. From November through March the business earned \$9.5K but paid out \$30K in draws plus its loan payments. That **\$24.3K winter gap** was covered by \$12.9K of new credit card debt at about 23% and by \$19.0K of spring prepayments, which is money for lawn treatments the company still owed.

The 13-week forecast (Section 6) shows the cards at about \$16.9K by early October if nothing changes. Another winter like the last one would take them to roughly \$29.8K by January. **A fall cash plan, set now, is the most important priority** (Section 9, actions 1-4).

Fieldstripe grew on every line. The lawn treatment program added 36 customers and took a price increase in February without slowing sign-ups, a new HOA contract started in January, and holiday lighting and leaf work lifted the winter months. Treatments are now the most profitable part of the business.

Mowing is the weak spot. Crew wage rates rose about 9% while mowing prices rose 3.4%, so each mowing visit now contributes **\$13.86** after crew labor, fuel and repairs, down from \$15.94. Net income of \$61.4K is also before any pay for the owner's roughly 2,400 hours a year, or about \$25.60 an hour.

Area	Direction	Summary
Revenue	Up	+\$31.6K (+12.6%). Treatments +24.2%, commercial +14.8%, seasonal +9.5%, mowing +7.1%.
Profitability	Down slightly	Net income \$61.4K (21.8%), down from \$65.2K (26.0%). Before any owner pay.
Gross margin	Down	46.3% to 43.7%. Crew labor rose 16.2% against revenue growth of 12.6%.
Overhead	Up	+22.3%; part-time office help from March, higher insurance, depreciation and card interest.
Cash and debt	Weakening	Cash \$12.5K; credit cards \$13.0K. Total debt \$40.2K, up from \$30.6K.
Owner draws	Above profit	\$72K drawn against \$61.4K of net income; equity fell \$10.6K.
Data quality	Needs attention	Season prepayments booked as revenue when received; annual insurance expensed in July; some personal charges on the business card.

	Prior 12 mo	Current 12 mo	Change
Revenue	\$250,471	\$282,024	+12.6%
Gross profit	\$115,899	\$123,385	+6.5%
Gross margin	46.3%	43.7%	-2.5 pts
Overhead	\$50,663	\$61,942	+22.3%
Net income (before owner pay)	\$65,236	\$61,442	-5.8%
Owner draws	\$66,000	\$72,000	+9.1%
Mowing accounts (current season)	72	76	+5.6%
Treatment program customers at year-end	143	181	+26.6%
Credit card balances at year-end	\$6,800	\$13,000	+91.2%

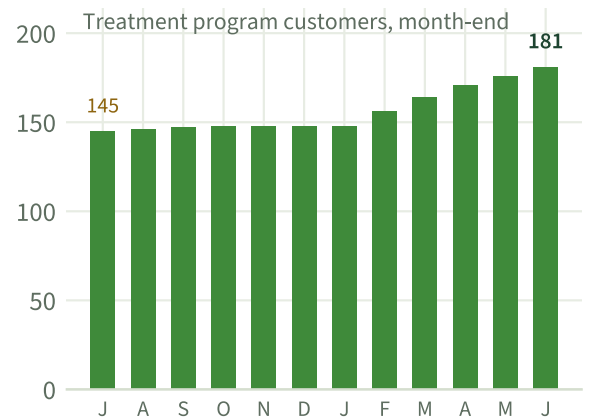
Decisions needed from the owner

- **Draw plan.** Draws of \$6,000 a month exceed what the business earns in a year. Section 9 proposes \$5,000 a month, paid \$2,500 twice a month, until the cards are clear.
- **Mowing price.** Confirm a \$4-a-visit increase from September 1. Letters need to go out by August 1 for 30 days' notice.
- **Six accounts outside the main route.** Decide whether to keep them at a higher price or let them go at the end of the season.
- **Prepay offer timing.** Moving the season prepay offer from February to early December would bring about \$19K into the business when winter cash is lowest. Confirm the timing and discount.
- **Seasonal helpers.** Two helpers were paid as independent contractors (\$11.4K). The CPA should confirm whether they should be on payroll.

More customers, better winter work, and a strong treatment program.

Demand is healthy on every line, and the most profitable service is the one growing fastest.

- **Revenue up \$31.6K (+12.6%)** to \$282.0K, with growth on all four service lines.
- **Treatment program up 24.8%.** Customers grew from 145 to 181, and the February price change from \$57 to \$61 a round did not slow sign-ups. Program revenue rose to \$68.0K.
- **A fourth commercial contract.** An HOA common-area contract started in January, adding \$900 a month of steady, year-round revenue.
- **Stronger winters.** Holiday lighting, leaf cleanup and dormant pruning lifted November-February revenue 12.7% to \$70.1K.
- **No interest on the new mower.** The March zero-turn was bought on 0% dealer financing, and the older mower loan was paid off in June.
- **Customers pay promptly.** Most residential customers are on card autopay; receivables of \$6.6K are mainly current commercial invoices.
- **Owner time freed up.** Part-time office help from March took over scheduling and billing, leaving the owner more time for estimates and treatment work.



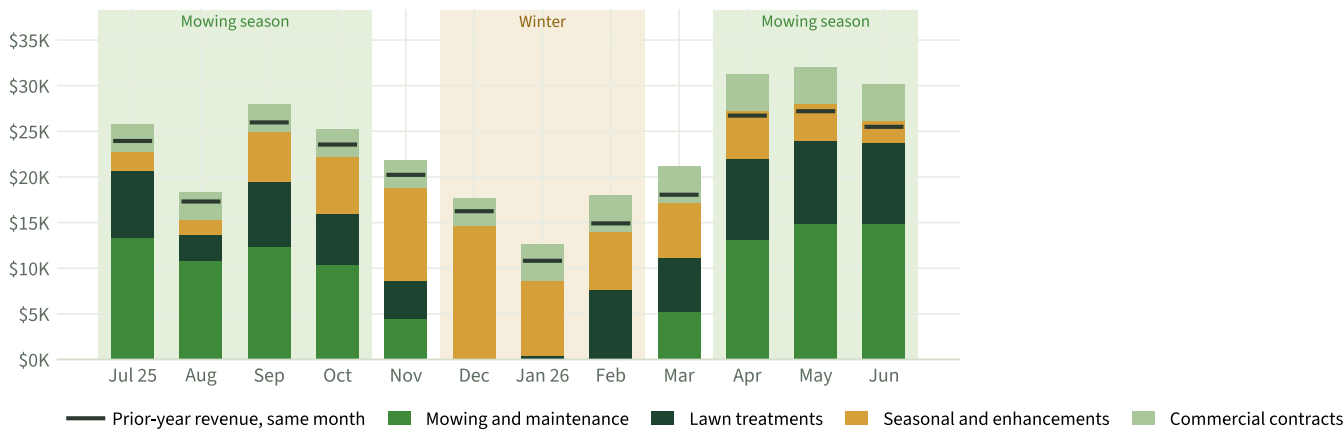
Year-round revenue	Prior	Current
Lawn treatment program	\$54.8K	\$68.0K
Commercial contracts	\$36.6K	\$42.0K
Total	\$91.4K	\$110.0K
Share of revenue	36.5%	39.0%

Treatments and commercial contracts bill across more of the year than mowing. Each 20 additional program customers adds about \$8.8K of revenue a year.

3 Revenue and margin trends

Every line grew. Treatments grew fastest.

Revenue averaged \$23.5K a month, from \$12.6K in Jan to \$31.9K in May.



Service line	Prior 12 mo	Current 12 mo	Change	Share of revenue
Mowing and maintenance	\$92,797	\$99,388	+7.1%	35.2%
Lawn treatment program	\$54,774	\$68,036	+24.2%	24.1%
Seasonal and enhancement services	\$66,300	\$72,600	+9.5%	25.7%
Commercial contracts	\$36,600	\$42,000	+14.8%	14.9%
Total revenue	\$250,471	\$282,024	+12.6%	100.0%

Mowing grew with accounts, not price. The 2026 season started with 76 weekly accounts, up from 72, at an average of \$45.50 a visit, up from \$44.00. A hot, dry August reduced visits in both years.

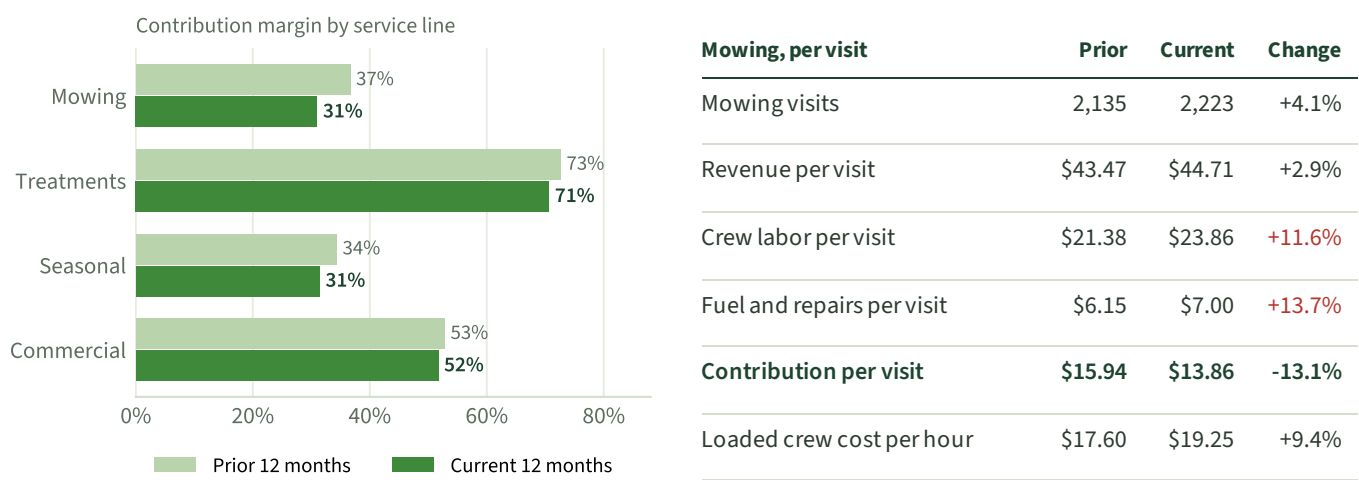
Treatments and commercial work did the heavy lifting. Treatment revenue rose 24.2% on 36 new customers and the February price change. Commercial revenue rose 14.8% with the HOA contract.

Winter is thin but no longer empty. January is still the low month at \$12.6K, but holiday lighting and leaf cleanup kept November and December near \$20K a month.

Service-line profitability: treatments carry the business, and mowing is losing ground

Current 12 months	Revenue	Direct costs	Contribution	Margin	vs prior year
Mowing and maintenance	\$99,388	\$68,588	\$30,800	31.0%	-5.7 pts
Lawn treatment program	\$68,036	\$19,979	\$48,057	70.6%	-2.0 pts
Seasonal and enhancement services	\$72,600	\$49,783	\$22,817	31.4%	-2.9 pts
Commercial contracts	\$42,000	\$20,289	\$21,711	51.7%	-1.1 pts
Total	\$282,024	\$158,640	\$123,385	43.7%	-2.5 pts

Direct costs are crew labor, materials, fuel and equipment repairs. Crew labor is allocated by route hours; treatments carry almost no crew labor because the owner makes most applications.

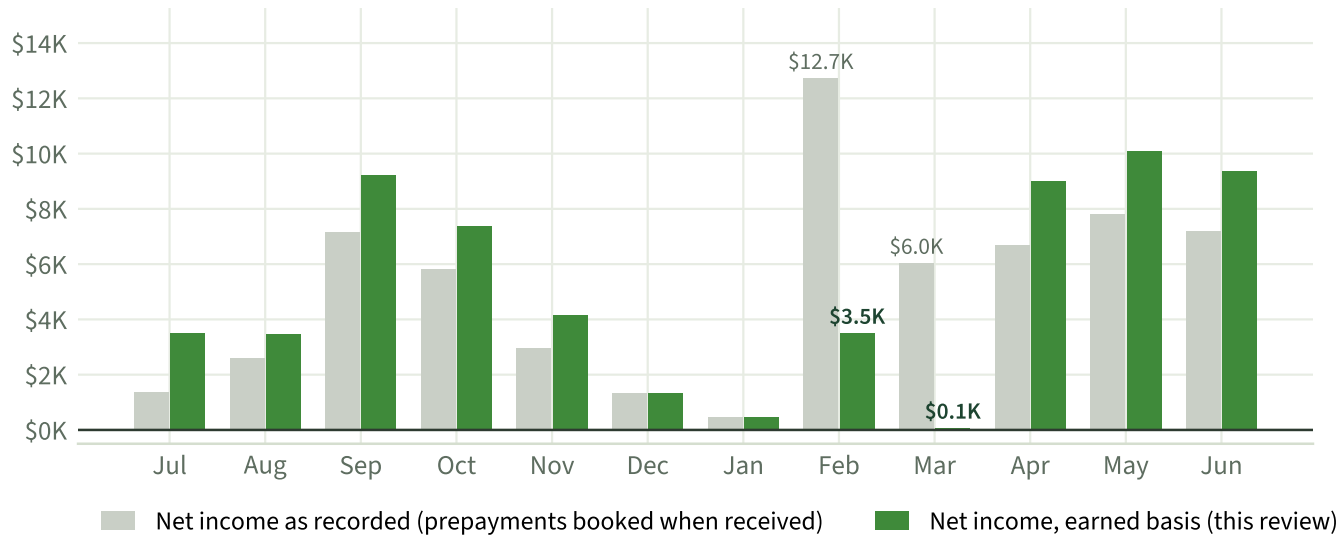


Wages moved; mowing prices did not. Helpers went from \$15.00 to \$16.50 an hour and the crew lead from \$19.00 to \$20.50, which raised the loaded cost of a crew hour 9.4%. Mowing revenue per visit rose only 2.9%, so contribution per visit fell 13.1%. A \$4 increase would restore it to about \$17.86, above last year.

Treatments are worth protecting and growing. At about 71% contribution, each program customer earns roughly \$295 a year. The margin depends on the owner's own time; hiring a licensed applicator later would lower it, so price increases should keep pace with materials.

QuickBooks showed a strong February. It wasn't.

About 30% of treatment customers prepay the full seven-round season in February and March for a 5% discount. Those payments, \$18,984 this year, were recorded as revenue the day they arrived, even though most of the work happens between April and November. This review moves prepayments into a customer-prepayment liability and recognizes them as each round is applied.



Net income	Feb	Mar	Apr	May	Jun
As recorded in QuickBooks	\$12,723	\$6,035	\$6,684	\$7,785	\$7,180
Earned basis (this review)	\$3,502	\$68	\$8,989	\$10,090	\$9,350
Difference	-\$9,221	-\$5,967	+\$2,305	+\$2,305	+\$2,170

Why it matters. The annual totals barely change, but the monthly picture does: February looked like a \$12.7K month when the business actually earned \$3.5K. Spring cash felt plentiful because it included money for summer and fall work. At June 30, **\$8.4K of prepaid treatments is still owed to customers**, and none of that work will bring in new cash.

The owner's pay is inside the profit

As a single-member LLC, Fieldstripe pays the owner through draws, not wages, so net income of \$61.4K is what the owner earns for about 2,400 hours of applications, estimates, crew supervision and admin: roughly \$25.60 an hour. If the owner were paid \$25 an hour, that alone would be \$60K, essentially all of this year's profit. Growth has not yet raised what the owner earns per hour.

4 Expense trends

Crew labor and overhead both grew faster than revenue.

Direct costs rose 17.9% and overhead 22.3%, against revenue growth of 12.6%.

Category	Prior 12 mo	Current 12 mo	Change	% of revenue
Direct costs				
Crew labor (wages, payroll taxes, workers' comp)	\$81,500	\$94,700	+\$13,200	33.6%
Materials (fertilizer, chemicals, seed, mulch, lights)	\$30,891	\$37,259	+\$6,369	13.2%
Fuel	\$12,431	\$14,680	+\$2,249	5.2%
Equipment repairs and parts	\$9,750	\$12,000	+\$2,250	4.3%
Total direct costs	\$134,572	\$158,640	+\$24,068	56.3%
Overhead				
Depreciation	\$11,760	\$13,580	+\$1,820	4.8%
Yard and storage rent	\$10,200	\$10,500	+\$300	3.7%
Professional fees (bookkeeping, tax)	\$4,800	\$5,450	+\$650	1.9%
Marketing	\$4,280	\$4,900	+\$620	1.7%
Card and ACH processing	\$4,008	\$4,512	+\$505	1.6%
Insurance (general liability, auto)	\$3,600	\$4,200	+\$600	1.5%
Office assistant (part-time, from March)	\$0	\$4,200	+\$4,200	1.5%
Software and routing app	\$3,120	\$3,720	+\$600	1.3%
Interest (truck loan, credit cards)	\$2,205	\$3,470	+\$1,265	1.2%
Phone and internet	\$2,160	\$2,160	+\$0	0.8%
Uniforms, small tools, supplies	\$1,800	\$2,160	+\$360	0.8%
Licenses and permits	\$450	\$450	+\$0	0.2%
All other	\$2,280	\$2,640	+\$360	0.9%
Total overhead	\$50,663	\$61,942	+\$11,280	22.0%
Total expenses	\$185,234	\$220,582	+\$35,348	78.2%

Crew labor is the largest cost. It rose 16.2%: about 9% from wage rates and about 6.2% from more crew hours for the added accounts and winter work.

What drove the overhead increase

Three new costs explain most of it. Part-time office help from March (\$4.2K), depreciation on the new trailer and mower (up \$1.8K), and interest, up \$1.3K as card balances rose. The insurance renewal added 17%.

Materials rose faster than treatment prices. Fertilizer and herbicide cost rose from about 20.5% to 22.5% of treatment revenue; the February price change covered most, but not all, of it.

Notable cost items and classification

Type	Items
New recurring costs	Part-time office assistant (from March, \$1,050 a month); yard rent up \$50 a month from January; routing app upgrade (\$50 a month); 36-month mower payment (\$383 a month from April, 0% interest).
Largest ongoing costs	Crew labor (\$94.7K); materials (\$37.3K); fuel (\$14.7K); depreciation (\$13.6K); equipment repairs (\$12.0K).
One-time or annual	Enclosed trailer (\$4.2K, October, capitalized); zero-turn mower (\$13.8K, March, capitalized); annual insurance premium (\$4,200, July); tax preparation (March); applicator and business licenses (January).
Classification to review	Two seasonal helpers paid as independent contractors (\$11.4K, included in crew labor). About \$1,860 of personal charges on the business card (family phone line, personal fuel) moved to owner draws in this review.
Data quality	Season prepayments recorded as revenue when received (\$19.0K in February and March); annual insurance expensed entirely in July instead of monthly; crew hours are not recorded by property, so mowing profitability is allocated by route hours.
Unexplained variances	None material. Bank, card and loan statements reconcile to the general ledger.

What this means

The cost base is lean for a business this size, and the increases were reasonable choices: better pay to keep a reliable crew, office help to free the owner, and equipment to keep up with more accounts. What didn't follow was pricing on mowing and a pay plan for the owner that matches the seasons. Both are straightforward to fix before winter.

5 Cash flow and liquidity

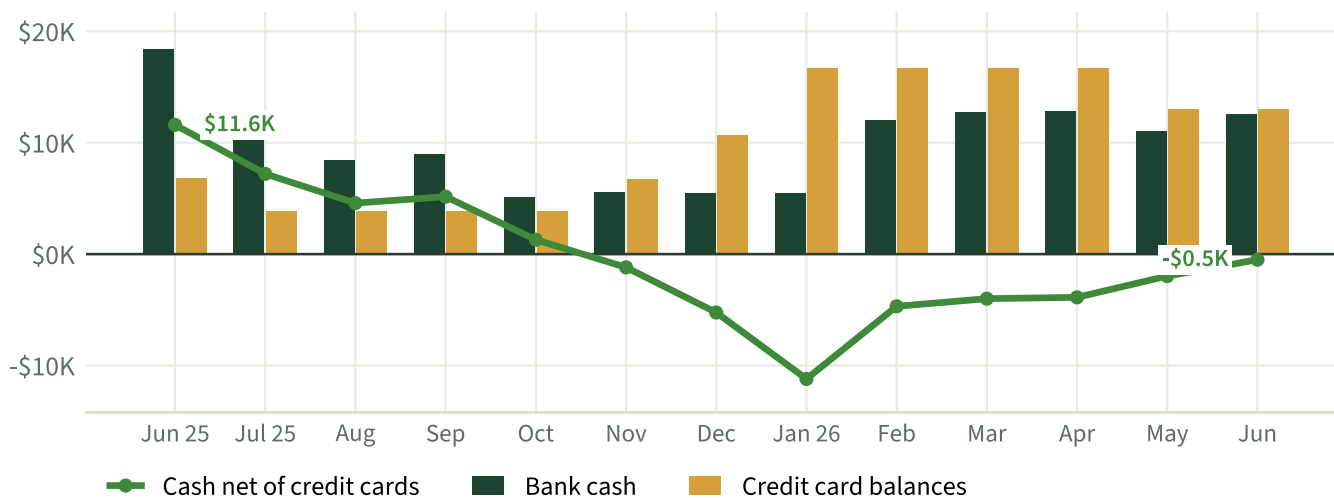
Draws and equipment used more cash than the business made.

Cash from operations was solid, but draws, loan payments and the trailer purchase took more, and credit cards filled the difference.

Cash flow, Jul 2025 - Jun 2026	Amount
Net income	\$61,442
Depreciation (non-cash)	\$13,580
Change in customer prepayments	\$607
Change in receivables and payroll liabilities	(\$1,136)
Cash from operations	\$74,494
Owner draws	(\$72,000)
Trailer and mower purchases	(\$18,000)
New mower loan (0% dealer financing)	\$13,800
Truck and mower loan principal	(\$10,394)
Credit cards, net increase	\$6,200
Net change in cash	(\$5,900)

Operations produced \$74.5K. Draws alone took \$72K, and loan payments another \$10.4K. The trailer was paid in cash; the mower was financed.

Cash fell from \$18.4K to \$12.5K and card balances rose \$6.2K. **Net of the cards, cash went from \$11.6K to -\$0.5K.**



The pattern repeats every winter. Cash holds through October, then card balances climb from November as revenue falls and the \$6,000 draw continues. Balances peaked at \$16.7K from January to April and only came down in May, even though spring was the busiest stretch of the year. Interest on the cards cost about \$2.3K this year.

Known monthly obligations: crew payroll of \$4-10K by season, office help of \$1,050, yard rent of \$900, truck and mower payments of about \$900, and about \$1.2K of software, phone, bookkeeping and card fees.

6 13-week cash forecast

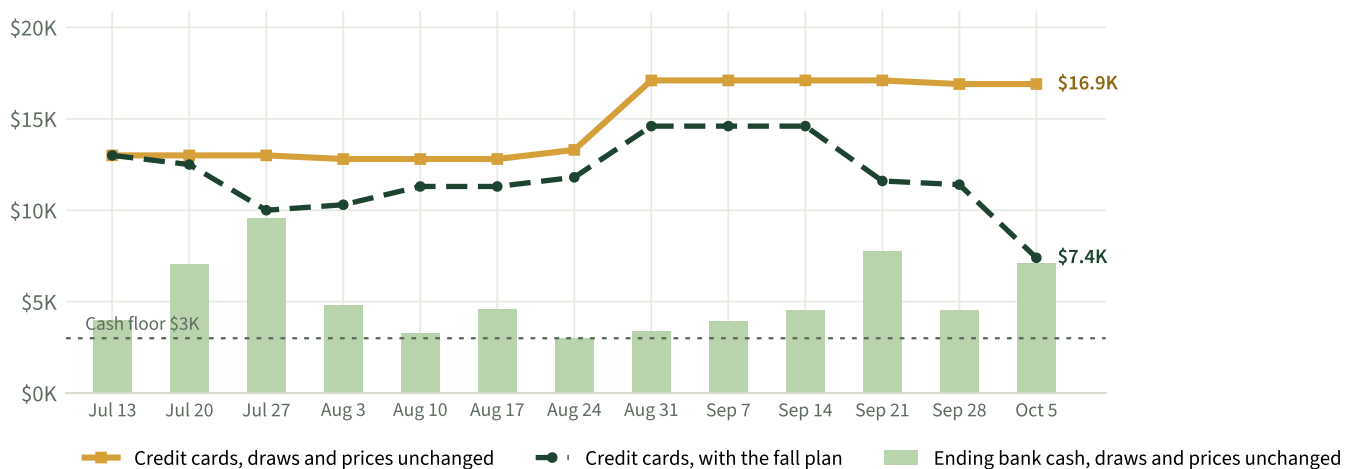
Without changes, the business enters winter with more card debt.

Weeks of July 13 to October 11, 2026. August heat slows mowing, September brings aeration and the fall treatment round, and draws continue.

What the forecast shows

Over the next 13 weeks the business takes in about \$80K and pays out about \$81K, so it roughly breaks even with no cushion. The August dip and the overseeding seed purchase push cash to the \$3K floor from the week of Aug 24, and the cards absorb the gap. **Card balances reach about \$16.9K by early October**, starting a winter that last year added \$12.9K more.

With the fall plan (draws of \$2,500 twice a month, \$4 more per mowing visit from September 1, and 50% deposits on holiday lighting), extra cash goes to the cards and balances fall to about **\$7.4K**. Moving the prepay offer to December would then cover most of the winter gap.



Starting position: \$4,019 in the bank and \$13,000 on credit cards at July 13 (July not yet closed). Whenever cash would fall below a \$3K operating floor, the shortfall goes on the cards in \$500 steps. The forecast will be compared with actual results in each monthly report.

Week of	Cash in	Payroll	Materials, fuel, repairs	Overhead and loans	Owner draws	Net cash flow	Card change	Ending cash	Card balance
Jul 13	\$6,900	(\$2,450)	(\$1,150)	(\$350)	(\$3,000)	(\$50)	-	\$3,969	\$13,000
Jul 20	\$6,700	(\$2,300)	(\$1,050)	(\$300)	-	\$3,050	-	\$7,019	\$13,000
Jul 27	\$6,400	(\$2,400)	(\$1,100)	(\$350)	-	\$2,550	-	\$9,569	\$13,000
Aug 3	\$5,000	(\$2,150)	(\$1,000)	(\$3,600)	(\$3,000)	(\$4,750)	(\$200)	\$4,819	\$12,800
Aug 10	\$4,700	(\$2,000)	(\$950)	(\$300)	(\$3,000)	(\$1,550)	-	\$3,269	\$12,800
Aug 17	\$4,500	(\$1,950)	(\$950)	(\$300)	-	\$1,300	-	\$4,569	\$12,800
Aug 24	\$4,700	(\$2,000)	(\$4,400)	(\$350)	-	(\$2,050)	\$500	\$3,019	\$13,300
Aug 31	\$6,300	(\$2,250)	(\$1,050)	(\$3,650)	(\$3,000)	(\$3,650)	\$3,800	\$3,369	\$17,100
Sep 7	\$7,200	(\$2,400)	(\$3,900)	(\$350)	-	\$550	-	\$3,919	\$17,100
Sep 14	\$7,400	(\$2,350)	(\$1,150)	(\$300)	(\$3,000)	\$600	-	\$4,519	\$17,100
Sep 21	\$7,100	(\$2,400)	(\$1,100)	(\$350)	-	\$3,250	-	\$7,769	\$17,100
Sep 28	\$6,700	(\$2,300)	(\$1,050)	(\$3,600)	(\$3,000)	(\$3,250)	(\$200)	\$4,519	\$16,900
Oct 5	\$6,200	(\$2,250)	(\$1,050)	(\$350)	-	\$2,550	-	\$7,069	\$16,900
13 weeks	\$79,800	(\$29,200)	(\$19,900)	(\$14,150)	(\$18,000)	(\$1,450)	+\$3,900	\$7,069	\$16,900

Key assumptions

- **Starting position:** \$4,019 in checking and \$13,000 on credit cards at July 13. July is not yet closed; the annual insurance premium was paid July 1.
- **Collections:** weekly mowing and commercial billing on autopay, treatment round 5 in July, a slow August from heat and skipped mows, and a strong September from aeration, overseeding and the fall pre-emergent round. \$8.4K of prepaid rounds brings in no new cash.
- **Payroll:** weekly crew payroll falling from about \$2,450 to \$2,000 in August, plus the office assistant.
- **Materials, fuel and repairs:** about \$1,000 a week, plus **overseeding seed (\$3,400)** in the week of August 24 and **fall pre-emergent (\$2,800)** in the week of September 7.
- **Overhead and loans:** yard rent, truck and mower payments, software, phone, bookkeeping and the card minimum payment at the start of each month.
- **Owner draws:** \$3,000 on the 1st and 15th (\$6,000 a month), as now.
- **Credit cards:** minimum payments only; any shortfall below the floor is charged to the cards.
- **Not included:** holiday-lighting deposits, a mowing price change, equipment purchases, or the owner's estimated tax payments beyond the regular draws.

7 Balance sheet

Equity fell \$10.6K as draws outpaced profit.

The business owns its equipment with modest loans. The pressure points are credit cards and money owed to prepaid customers.

At June 30	2025	2026	Change	Debt at Jun 30, 2026	Balance	Rate
Cash	\$18,400	\$12,500	-\$5,900	Credit cards	\$13,000	22.9%
Accounts receivable	\$5,294	\$6,570	+\$1,276	Truck loan	\$14,555	6.9%
Equipment and vehicles, net	\$62,500	\$66,920	+\$4,420	Mower loan (36 months)	\$12,651	0.0%
Total assets	\$86,194	\$85,990	-\$204	Total	\$40,206	
Credit cards	\$6,800	\$13,000	+\$6,200	The cards are the most expensive money in the business by a wide margin; paying them first saves more than any other use of spare cash.		
Payroll liabilities	\$1,300	\$1,440	+\$140			
Customer prepayments (treatments owed)	\$7,800	\$8,407	+\$607			
Truck loan	\$19,600	\$14,555	-\$5,045			
Mower loans	\$4,200	\$12,651	+\$8,451			
Total liabilities	\$39,700	\$50,053	+\$10,353			
Owner's equity	\$46,494	\$35,937	-\$10,558			

- **Credit cards nearly doubled** to \$13.0K and stayed above \$13K even after the spring season.
- **Customer prepayments of \$8.4K** are treatments already paid for. They are a real obligation: the rounds must be delivered with no new cash coming in.
- **Equipment loans are manageable.** The truck loan has about 31 payments left, and the new mower is at 0%. The older mower loan was paid off in June.
- **Receivables are low** at \$6.6K because residential customers pay by card on file; commercial invoices are paid within about 30 days.
- **Owner's equity fell \$10.6K** because draws of \$72K exceeded net income of \$61.4K.

8 Risks and red flags

One critical issue. Two more need action.

Risks are ranked by urgency: critical, needs action, needs investigation and monitor.

Act now

Issue	Status	Why it matters
Winter funded on credit cards (highest priority)	Critical: act now	The \$24.3K winter gap was covered by cards and customer prepayments. Without changes, cards reach about \$29.8K by January.
Draws above profit	Needs action	Draws exceeded net income by \$10.6K. At \$5,000 a month, draws would roughly match what the business earns.
Mowing pricing	Needs action	Contribution per visit fell 13.1% as crew wages rose. Mowing is 35% of revenue at the lowest margin.

Needs investigation

Issue	Why it matters
Seasonal helpers paid as contractors	\$11.4K paid to two helpers on 1099s. If they should be employees, payroll taxes and workers' comp may be owed. CPA review needed.
Prepayment accounting	Season prepayments recorded as revenue when received made February and March look far better than they were and hid the obligation to customers.
Personal charges on the business card	About \$1,860 of personal spending this year. Small, but it blurs the numbers and the tax deductions.
Accounts outside the main route	Six accounts add drive time between stops. Without crew hours by property, their true cost is an estimate.

Monitor

Issue	Why it matters
Weather	A hot, dry August cuts mowing visits and revenue. Treatments and commercial contracts soften the effect.
Materials prices	Fertilizer and herbicide rose faster than treatment prices this year.
Equipment age	Repairs rose 23.1%. Two older mowers will need replacing within about two seasons.

Match the owner's pay and the prices to the seasons.

Prioritized actions for the next 30 days, the next 60-90 days and ongoing accounting items.

Goal: enter December with credit cards under \$8,000 and no new card debt through winter

That means cutting the winter gap and funding what remains before it starts. Draws of \$5,000 a month cut last winter's gap of about \$24.3K to about \$19.3K, and a December prepay offer the size of this year's would cover nearly all of it.

Next 30 days

#	Action	Why
1	Set a seasonal draw plan: \$2,500 on the 1st and 15th (\$5,000 a month) until the cards are clear; revisit in April.	Draws exceeded profit by \$10.6K. This saves about \$12K a year of cash.
2	Raise mowing \$4 a visit from September 1 and price new accounts by lot size and crew minutes. Letters out by August 1.	Restores contribution per visit to above last year's level; about \$8.9K a year at current visits.
3	Pay the cards first, then build a winter reserve. Cash above \$7,000 goes to the cards; once they are clear, to a separate reserve account.	Cards cost 23%. Brings balances to about \$7.4K by early October.
4	Take 50% deposits on holiday lighting when bookings open September 1.	Brings about \$5K into late September and October, before the winter slowdown.

Next 60-90 days

#	Action	Why
5	Move the season prepay offer to early December.	About \$19K arrives when winter cash is lowest instead of in February.
6	Record prepayments as customer prepayments and recognize them as each round is applied.	Monthly profit will reflect the work done, and the amount owed to customers will be visible.
7	Record the insurance premium as a prepaid expense and spread it monthly.	Removes a July distortion of about \$4K.
8	Record crew minutes by property in the routing app; review the six out-of-route accounts at season end.	Shows which properties are priced below their cost.
9	Grow the treatment program by 20 customers by offering it to every mowing customer who isn't on it.	About \$8.8K of revenue a year at the highest margin in the business.

What closes the winter gap

Lever	Effect	Notes
Draws at \$5,000 a month	+\$12K a year	About \$5K of it over November-March alone.
December prepay offer	+\$19K in December	Same money as now, received two months earlier. Timing, not profit.
Mowing +\$4 a visit	+\$8.9K a year	Profit; mostly earned April-October, which funds the reserve.
Holiday-lighting deposits	about +\$5K in the fall	Timing; half of each job collected at booking.
20 more treatment customers	+\$8.8K a year	Profit at about 70% contribution.

Last winter's gap was about \$24.3K. Draws at \$5,000 reduce it to about \$19.3K, which the December prepayments nearly cover on their own. Mowing and treatment growth then rebuild a reserve for the following winter.

Ongoing: accounting and CPA items

#	Action	Why
10	Keep personal spending off the business card (about \$1.9K was reclassified to draws in this review).	Keeps the P&L and tax deductions clean.
11	Review with the CPA: seasonal helpers paid as contractors; the owner's quarterly estimated taxes; depreciation elections on the new mower.	Each affects taxes owed; the bookkeeping should follow the CPA's conclusions.

10 Summary

A growing, profitable business that needs a plan for winter.

Fieldstripe grew 13% over the past twelve months, and every service line contributed. The treatment program is the standout: growing fast, holding a price increase and earning about 71% on each dollar. Winter work now keeps the crew busy through December.

The challenge is timing. The business earns nearly all of its profit from April to October but pays the owner the same amount every month, and mowing prices have not kept up with crew wages. Credit cards and spring prepayments filled the winter gap, and card balances ended the year about twice where they started.

Three priorities for the next 30 days

- 1. Set a seasonal draw plan of \$5,000 a month until the cards are clear.
- 2. Raise mowing \$4 a visit from September 1.
- 3. Pay the cards down with fall cash, then build a winter reserve.

About this report. Accrual basis. Based on QuickBooks reports run July 13, 2026 (Profit and Loss by Month for the current and prior 12 months, Balance Sheet by Month, Statement of Cash Flows, Sales by Customer and by Item, A/R Aging, Expenses by Vendor, Payroll Summary, General Ledger) and customer and route reports from the routing app. Adjustments in this review: season prepayments recognized as treatments are applied; about \$1.9K of personal charges reclassified to owner draws. Service-line costs are allocated by route hours. This review is analytical and does not constitute tax, legal or accounting advice; items marked for CPA review should be discussed with the company's tax professional. *Fieldstripe Lawn Care, LLC is fictional; this report is an illustrative example.*