SAMPLE PLUS REPORT — for illustration only, all figures are dummy data

Luna & Co. — Plus Monthly Report

June 2026 · Plus package · your most hands-on level of support

This is your full monthly picture, plus everything that makes Plus different: a detailed cashflow breakdown, a real cost-reduction plan with targets, a budget check-in, specific systems & automation ideas, and a six-month profitability trend. You also have ongoing access to ask questions between reports, two review calls a month, and priority response whenever something can't wait.

REVENUE	PROFIT	CASH IN BANK	SELL-THROUGH
€34,500	**€4,000**	**€12,100**	**65%**
money that came in	what's left after costs	as of month-end	of stock actually sold

1. Revenue — money that came in

Revenue is every euro a customer paid you, before any expenses are taken out.

Source	Amount
In-store sales	€22,000
Online sales	€9,500
Wholesale & custom orders	€3,000
Total revenue	€34,500

Compared to last month (€32,200), revenue is up 7%.

2. Costs — money that went out

Costs are everything you had to spend to buy stock and run the shop.

Cost	Amount
Cost of goods sold (stock purchased)	€14,000
Staff wages	€8,000
Rent	€4,500
Marketing (ads, social)	€1,800
Utilities	€900
Packaging & supplies	€600
Other (insurance, admin)	€700
Total costs	€30,500

Compared to last month (€28,600), costs are up 7% — in line with revenue growth.

3. Profit — what's left over

Profit = Revenue minus Costs. It's the honest answer to "did we actually make money this month?"

	Amount

Revenue	€34,500
Costs	-€30,500
Profit	€4,000

A profit margin of 12% (€4,000 ÷ €34,500), up from €3,600 last month — profit grew 11%, faster than revenue.

4. Cash — money actually in the bank

Profit and cash are not the same thing. Profit is what you earned on paper; cash is what's sitting in your account right now.

	Amount
Cash at start of month	€8,200
+ Cash received from customers	€33,800
- Cash paid out (stock, wages, bills)	-€29,900
Cash at end of month	€12,100

Cash grew by €3,900 this month, slightly less smoothly than profit — see the detailed weekly breakdown further down.

5. Sell-through rate — how much of your stock sold?

This is the share of the stock you had available this month that actually sold — a useful early-warning number for overstocking or understocking.

	Amount
Units available (opening stock + new deliveries)	1,200
Units sold	780
Sell-through rate	65%

65% is healthy — retailers generally aim for 40-80% depending on category. Consistently below 40% usually means overordering; consistently above 80% risks running out of your best sellers.

Is the business improving or slowing down

This month compared to last month, side by side:

Metric	This vs last month
Revenue	+7% (€32,200 → €34,500)
Costs	+7% (€28,600 → €30,500)
Profit	+11% (€3,600 → €4,000)
Sell-through rate	+4 points (61% → 65%)

Profit grew faster than either revenue or costs — a genuinely improving month. Costs and revenue moved together almost exactly, which is normal for a growing shop, as long as the cost-of-goods ratio (see below) doesn't drift upward over time.

Which activities make you the most money

Not every euro of revenue carries the same weight. Here's what's driving this month's income:

Revenue source	Share of revenue
In-store sales	64%
Online sales	28%
Wholesale & custom orders	8%

In-store remains the core of the business. Online is your fastest-growing channel (+16% vs last month) and worth investing in further. Wholesale & custom orders are smaller in euros and typically carry a 15-20% discount off retail price, so they contribute less profit per euro than they might appear to — useful context when deciding how much shelf space or time to dedicate to a wholesale order.

Where can you save on costs

Costs sorted by how fast each one is growing, rather than by size:

Cost	Change vs last month
Marketing (ads, social)	+29% (€1,400 → €1,800)
Packaging & supplies	+9% (€550 → €600)
Staff wages	+5% (€7,600 → €8,000)
Cost of goods sold	+8% (€13,000 → €14,000)
Utilities	+6% (€850 → €900)
Rent	0% (€4,500 → €4,500)

Marketing spend jumped the most by far this month. Since online sales also grew strongly, this may simply be working — but it's the first thing to check before next month's spend is set (see the Cost Reduction Review below for the deeper look).

Cash planning — the next 30 days

Based on typical customer payment patterns and recent spending:

	Amount
Cash on hand today	€12,100
Expected cash in (in-store + online + wholesale)	€35,000
Expected cash out (stock, wages, bills)	-€31,200
Projected cash in 30 days	€15,900

A comfortable buffer for a shop this size is roughly one month of costs — about €30,500. You're currently below that line. Worth building toward it before committing to any larger stock order or shop investment.

Where can you improve profit?

Three concrete levers, ranked by likely impact:

Lever	Why it matters	Rough monthly impact
Grow online sales further	Fastest-growing channel (+16%) with lower fixed cost per sale than in-store	+€300-500

Tighten cost of goods sold	Currently 40.6% of revenue; even 2 points lower frees up real profit (see Cost Reduction Review)	+€600-700
Review wholesale order pricing	Wholesale carries a 15-20% discount — confirm each order still clears a healthy margin	+€100-150

These are directional estimates to guide the conversation, not guarantees — we'll refine them together using your actual numbers.

Progress toward your annual goal

Goal: €410,000 in revenue this year.

	Amount
Revenue so far this year (Jan-Jun)	€192,600
Pace needed for the rest of the year	€36,200 / month
Average of the last 3 months	€33,400 / month

You're at 47% of the annual goal at the midpoint of the year (on-pace would be 50%). The second half needs to average about €2,800/month more than the recent trend — realistic if online growth continues at its current pace.

Profitability tracking — six-month trend

Your profit margin, month by month. One month up or down doesn't mean much on its own — the trend does:

Month	Revenue	Profit margin
January	€27,800	9.5%
February	€28,900	9.8%
March	€30,100	10.3%
April	€30,900	10.6%
May	€32,200	11.2%
June	€34,500	11.6%

Six straight months of margin improvement — not just growing revenue, but keeping more of each euro as profit. That's a genuinely strong trend worth protecting as you make decisions on marketing spend and stock orders.

Detailed cashflow

Where this month's cash actually went, by category:

	Amount
Sales collected	€33,800
Stock purchases	-€13,300
Staff wages	-€8,000
Rent & utilities	-€5,400
Marketing	-€1,800
Owner draw	-€1,000

Other / admin	-€400
Net cash change	+€3,900

And how that cash moved week by week within the month:

Week	Net cash change	Notes
Week 1	+€1,200	Steady sales, routine restocking
Week 2	+€600	Slower week, quarterly utility bill landed
Week 3	+€2,400	Wholesale order paid in full
Week 4	-€300	Rent + a larger stock delivery

The wholesale payment in week 3 is doing a lot of the work this month — worth knowing your cash position would look tighter without it, so it isn't mistaken for the new normal.

Cost reduction review

Unlike the cost-saving flags above (which catch sudden changes), this is a structured look at where your cost structure could realistically improve over the next quarter:

Cost area	Current % of revenue	Target	Est. annual savings
Cost of goods sold	40.6%	38%	~€10,000
Marketing spend	5.2%	4%	~€2,000
Packaging & supplies	1.7%	1.3%	~€500

1 **Renegotiate supplier terms on your top 3 product lines.**
A 2-3 point improvement in cost of goods sold is realistic with better volume pricing or payment terms, and it's the single largest lever in your cost structure by far. Worth prioritizing this quarter.

2 **Audit marketing spend by channel before next month's budget.**
Spend jumped 29% this month. Before increasing it further, confirm which specific ads or posts drove the online sales growth, and trim anything that isn't clearly paying for itself.

Systems & automation advice

Practical, low-effort upgrades that would save time or reduce errors:

Opportunity	What it solves	Suggested approach
Inventory tracking software	Manual stock counts cost staff time and cause over/under-ordering	A POS-integrated inventory tool with low-stock alerts
Automated daily sales summary	Currently compiled by hand at close	Most POS systems can auto-email a daily report — saves ~30 min/day
POS-to-accounting integration	Sales are re-entered manually into your books	Connecting POS directly to your accounting software cuts double-entry and errors

None of these are urgent, but each one returns real time or accuracy for a modest setup cost — a good discussion topic for one of our calls this month.

Budget check-in

How this month compared to what we budgeted, and the target for next month:

	Budget	Actual	Variance
Revenue	€33,000	€34,500	+€1,500
Costs	€31,000	€30,500	-€500
Profit	€2,000	€4,000	+€2,000

Next month's budget:

	Target
Revenue target	€36,000
Cost budget	€31,500
Target profit	€4,500

A strong month against budget on every line. Next month's targets build in the online growth trend while assuming marketing spend is trimmed back toward its target ratio.

Follow-up action plan

What we agreed matters most — to revisit at our next call.

Action	Target date	Owner
Open supplier renegotiation on top 3 product lines	Within 30 days	Owner
Audit marketing spend by channel	Next 2 weeks	Marketing
Get a quote for POS-integrated inventory tracking	Next 6 weeks	Owner + Numveri
Confirm packaging supplier pricing at next order	Next order cycle	Admin
Review next month's actuals against this budget	Next bi-weekly call	Owner + Numveri

Your Plus support this month

Two review calls: a bi-weekly check-in for quick numbers and questions, plus this monthly deep dive to plan ahead.

Ongoing questions: reach out any time between reports, not just after one lands — you don't need to wait for the next call.

Priority response: your questions get answered faster than on other plans, since staying close to the numbers month-to-month is the whole point of Plus.

Agenda for our next calls: the marketing spend audit · cost of goods reduction plan · inventory system next steps · progress against next month's budget.

Note: all figures in this document are sample/dummy numbers for illustration purposes only.