Comfort Pro Heating & Air

# Cash

November 29, 2026

The period on this page. PGOS, from the company file.

The 80/20 Institute

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# How to read this page

Sample company. These aren't your numbers.

13-week cash. Jan 15–Dec 15, 2025. The profit and loss statement and the balance sheet.

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# The number at the top

As of September 30, 2026. Forecast: rolling 13 weeks. · Cash today

Cash today is $185,112.

Cash today is checking, savings, and other cash accounts. Restricted cash is called out when it is identified.

A blank stays off. A known zero stays on. Nothing here posts.

# Cash facts

Cash today is checking, savings, and other cash accounts. Restricted cash is called out when it is identified. No restricted cash is identified.

Runway is how many weeks until cash meets the floor, using the 13-week forecast. If cash is building, there is no week count.

Availability is what you can still draw on the bank line after the amount already drawn and any reserve.

Total cash available is cash today plus what you can still draw.

The cash floor is the minimum you want in the bank. You set it. The suggestion is about one month of operating costs, and the chart stays uncolored until you do.

A blank stays off. A known zero stays on. Nothing here posts.

Cash facts

| Fact | Amount |
|---|---|
| Cash today | $185,112 |
| Runway | Cash is building |
| Bank line | You can still draw $471,744. |
| Total cash available | $656,856 |
| Cash floor | $145,999 |

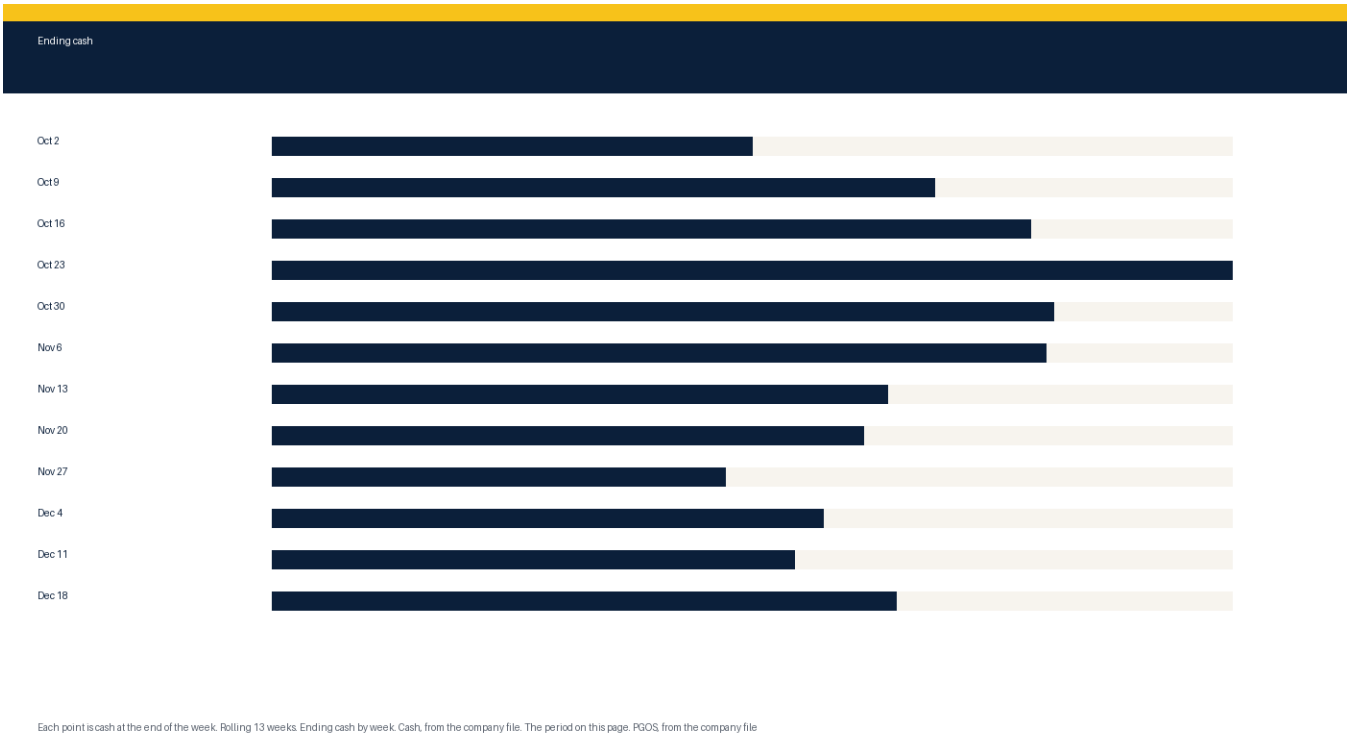
# The 13-week forecast

You have enough cash for the next 13 weeks. The tightest week is Nov 27.

Ending cash is the figure for each week on this chart. The low point is named in its own section. The cash floor, when you have set one, is the Cash floor column in the week table. Nothing here posts.

This is a plan for Comfort Pro Heating & Air, built from the profit and loss statement and the balance sheet. Collections follow the invoices on file. Supplier payments follow the bills on file. Payroll is every two weeks. Loan payments sit on their dates. Nothing draws the bank line unless you add a draw. Correct any week that looks wrong.

Ending cash is the last week on this chart, Dec 25. The window is the rolling 13 weeks. This is a plan based on the books and the rules below. Correct any week that looks wrong.




Each point is cash at the end of the week. Rolling 13 weeks. Ending cash by week. Cash, from the company file. The period on this page. PGOS, from the company file

Rolling 13 weeks

| Week | Money in | Operating payments | Loan payments and bank-line draws | Other sources or uses | Net cash this week | Cash at the start of the week | Cash at the end of the week | Bank line at the start | Bank line at the end |
|---|---|---|---|---|---|---|---|---|---|
| Oct 2 | $117,441 | -$94,023 | $0 | $0 | $23,417 | $185,112 | $208,529 | $202,176 | $202,176 |
| Oct 9 | $117,441 | -$36,999 | -$1,179 | $0 | $79,262 | $208,529 | $287,792 | $202,176 | $202,176 |
| Oct 16 | $117,441 | -$75,565 | $0 | $0 | $41,876 | $287,792 | $329,667 | $202,176 | $202,176 |
| Oct 23 | $97,451 | -$10,068 | $0 | $0 | $87,382 | $329,667 | $417,050 | $202,176 | $202,176 |
| Oct 30 | $29,985 | -$93,415 | $0 | -$13,728 | -$77,158 | $417,050 | $339,891 | $202,176 | $202,176 |
| Nov 6 | $29,985 | -$32,155 | -$1,179 | $0 | -$3,349 | $339,891 | $336,542 | $202,176 | $202,176 |
| Nov 13 | $19,990 | -$89,179 | $0 | $0 | -$69,189 | $336,542 | $267,353 | $202,176 | $202,176 |
| Nov 20 | $19,990 | -$30,339 | $0 | $0 | -$10,349 | $267,353 | $257,004 | $202,176 | $202,176 |
| Nov 27 | $84,790 | -$88,271 | $0 | -$56,424 | -$59,905 | $257,004 | $197,098 | $202,176 | $202,176 |
| Dec 4 | $74,795 | -$31,247 | -$1,179 | $0 | $42,368 | $197,098 | $239,467 | $202,176 | $202,176 |
| Dec 11 | $74,795 | -$87,363 | $0 | $0 | -$12,568 | $239,467 | $226,898 | $202,176 | $202,176 |
| Dec 18 | $74,795 | -$30,339 | $0 | $0 | $44,456 | $226,898 | $271,354 | $202,176 | $202,176 |
| Dec 25 | $64,800 | -$87,363 | $0 | $0 | -$22,563 | $271,354 | $248,790 | $202,176 | $202,176 |

| Bank line limit | Availability left on the line | Total cash available | Cash floor | Cushion or shortfall |
|---|---|---|---|---|
| $673,920 | $471,744 | $680,273 | $145,999 | $62,531 |
| $673,920 | $471,744 | $759,536 | $145,999 | $141,793 |
| $673,920 | $471,744 | $801,411 | $145,999 | $183,669 |
| $673,920 | $471,744 | $888,794 | $145,999 | $271,051 |
| $673,920 | $471,744 | $811,635 | $145,999 | $193,893 |
| $673,920 | $471,744 | $808,286 | $145,999 | $190,543 |

| Bank line limit | Availability left on the line | Total cash available | Cash floor | Cushion or shortfall |
|---|---|---|---|---|
| $673,920 | $471,744 | $739,097 | $145,999 | $121,354 |
| $673,920 | $471,744 | $728,748 | $145,999 | $111,005 |
| $673,920 | $471,744 | $668,842 | $145,999 | $51,100 |
| $673,920 | $471,744 | $711,211 | $145,999 | $93,468 |
| $673,920 | $471,744 | $698,642 | $145,999 | $80,900 |
| $673,920 | $471,744 | $743,098 | $145,999 | $125,355 |
| $673,920 | $471,744 | $720,534 | $145,999 | $102,792 |

# With your plan

This chart includes your plan. The extra cash shows up by week 13.

By week 13 these add up to +$19K.

This is the cash effect of these priorities added together by week 13.

A blank stays off. A known zero stays on. Nothing here posts.

Your priorities, cash by week 13

| Priority | Cash by week 13 |
|---|---|
| Reprice maintenance plans at renewal | +$8,000 |
| Bill every callback and after-hours visit | +$7,000 |
| Set a minimum charge on small one-off jobs | +$4,000 |

# Not in this forecast

Every known item has a week.

A blank stays off. A known zero stays on. Nothing here posts.

# 2 moves for the next 13 weeks

Chase the oldest receivables ($29,985, over 90 days first). Cash effect $29,985. That cash is already owed. This page has no invoice names, so the move uses the oldest bucket. These bills ($7,262) can wait 2 weeks to protect payroll in the week of Nov 27. Payroll in the week of Nov 27 is $57,024. Cash effect $7,262. Payroll in the week of Nov 27 is $57,024. Waiting is only a timing suggestion. This page has no late-fee flag. PGOS does not pay a bill.

The table appears when three moves are named.

This count is 2 suggestions for the next 13 weeks. A move is listed for named invoices or receivables over 90 days, operating spend in a week under the floor, or bills that are named or older than 60 days. Other amounts can still be on this picture. PGOS does not pay a bill, send an invoice, or change the books. Source: this cash picture, as of September 30, 2026.

A blank stays off. A known zero stays on. Nothing here posts.

# The low point

Next 13 weeks. Week of Nov 27 is the low point, ending at $197,098. It opened at $257,004. Money in was $84,790. The largest use that week is operating payments of $88,271. Nothing here changes the forecast.

# What needs a look

Watch. Money customers owe you rose by $114,228 this month, which is why profit did not all become cash. Watch. The Bill every callback and after-hours visit work is not yet in the 13-week forecast. The table appears when three items need a look.

A blank stays off. Nothing here posts.

# Approved moves from the other modules

29 approved moves from Pricing, Procurement, Sales, Lean, Talent, Safety, Strategy, or M&A fall in these 13 weeks. Ending cash on the forecast is unchanged.

Week ending Oct 2 through week ending Dec 25. A dollar is named on a week only when that module already posted the amount and the date.

This dollar stays off ending cash.

A blank stays off. A known zero stays on. Nothing here posts.

Named on a week

| Move | Module | Amount | Week ending |
|---|---|---|---|
| Technician | Talent | $6,600 | Oct 2 |
| Improve after-hours crew 22 | Lean | $5,581 | Oct 9 |
| Improve contract response 18 | Lean | $6,338 | Oct 9 |
| Improve core contract flow 17 | Lean | $4,453 | Oct 9 |
| Improve planned maintenance 19 | Lean | $7,628 | Oct 9 |
| Callback or rework review | Strategy | $13,958 | Oct 9 |
| Monthly call plan for core accounts | Strategy | $5,852 | Oct 9 |
| New-account list for the core line | Strategy | $8,554 | Oct 9 |
| On-time recovery on the late jobs | Strategy | $11,256 | Oct 9 |
| Quote desk standard reply | Strategy | $9,905 | Oct 9 |
| Reprice the three deepest discounts | Strategy | $4,501 | Oct 9 |
| Tail-customer exit list | Strategy | $12,607 | Oct 9 |

| Move | Module | Amount | Week ending |
|---|---|---|---|
| Walk-away rule on o ne-off quotes | Strategy | $7,203 | Oct 9 |
| Measured 2026-10 | M&A | $134,007 | Oct 16 |
| Quarry Fleet | Procurement | $340 | Oct 16 |
| Approved Win 1 | Sales | $18,000 | Oct 16 |
| Approved Win 2 | Sales | $26,500 | Oct 16 |
| Approved Win 3 | Sales | $31,250 | Oct 16 |
| Earlier avoided cost on the dock | Safety | $438 | Nov 13 |
| Lower the claims pre mium | Safety | $1,262 | Nov 13 |
| Lower the clinic invoi ces | Safety | $866 | Nov 13 |
| Lower the lost-time c over | Safety | $671 | Nov 13 |
| Small one-off job | Pricing | $1,029 | Nov 20 |
| Riverbend Subcontr act | Procurement | $313 | Nov 20 |
| Legacy Commit Co | Sales | $42,000 | Nov 20 |
| Halden Parts Desk | Procurement | $186,450 | Dec 4 |
| Orchard Fleet Fuel | Procurement | $92,400 | Dec 4 |
| Plover Subcontract | Procurement | $41,750 | Dec 4 |
| Ridge Uniforms | Procurement | $12,880 | Dec 4 |

After the named moves

| On the screen |
|---|
| 43 more approved dollars sit outside these 13 weeks. |
| 2 more approved dollars have no date, so no week is named. |

# Cash effect by priority

Week ending Oct 2 through week ending Dec 25. Cash effect by priority. Each step is one module. The last bar is the named total. Ending cash on the forecast stays on the week line.

Each bar is one module. The height is that module's approved dollars that already have a date in these 13 weeks. The largest cash effect is first. A price cut points down. The last bar adds those modules together. Ending cash on the forecast stays the figure already on the week line.

Nothing here posts.

Approved dollars in these 13 weeks

| Module | Cash effect |
|---|---|
| Procurement | $334,133 |
| M&A | $134,007 |
| Sales | $117,750 |
| Strategy | $73,836 |
| Lean | $24,000 |
| Talent | $6,600 |
| Safety | $3,238 |
| Pricing | $1,029 |
| Named total | $694,593 |

# Priorities and cash

The set is behind. This quarter.

Reprice maintenance plans at renewal. Already in the forecast.

Set a minimum charge on small one-off jobs. Already in the forecast.

Bill every callback and after-hours visit. Not in the 13-week forecast yet.

Reprice maintenance plans at renewal. Renewals already signed are in money in.

Set a minimum charge on small one-off jobs. Minimums already on the invoice are in money in.

Bill every callback and after-hours visit. Billed visits are in money in. Unbilled ones are not.

Bill every callback and after-hours visit. Name the one move and a date Date Dec 13.

A blank stays off. A known zero stays on. Nothing here posts.

This quarter

| Priority | Status | Plan | Actual | Gap | This quarter | Next 13 weeks |
|---|---|---|---|---|---|---|
| Reprice maintenance plans at renewal | On track | $11,000 | $12,000 | $1,000 | $12,000 cash in | $6,000 cash in |
| Set a minimum charge on small one-off jobs | On track | $8,000 | $8,000 | $0 | $8,000 cash in | $4,000 cash in |
| Bill every callback and after-hours visit | Off track | $9,000 | $5,000 | -$4,000 | $5,000 cash in | $2,500 cash in |

# Plan and actual by month

Reprice maintenance plans at renewal. Jul to Sep · plan and actual · one point per month

Set a minimum charge on small one-off jobs. Jul to Sep · plan and actual · one point per month

Bill every callback and after-hours visit. Jul to Sep · plan and actual · one point per month

Plan is the dollar named for that month. Actual is the dollar recorded. A month missing either number stays off the line. It is not ending cash.

Nothing here changes the forecast.

Reprice maintenance plans at renewal

| Month | Plan | Actual |
|---|---|---|
| Jul | $3,300 | $3,600 |
| Aug | $3,630 | $3,960 |
| Sep | $4,070 | $4,440 |

Set a minimum charge on small one-off jobs

| Month | Plan | Actual |
|---|---|---|
| Jul | $2,400 | $2,400 |
| Aug | $2,640 | $2,640 |
| Sep | $2,960 | $2,960 |

Bill every callback and after-hours visit

| Month | Plan | Actual |
|---|---|---|
| Jul | $2,700 | $1,500 |
| Aug | $2,970 | $1,650 |
| Sep | $3,330 | $1,850 |

# Three cash paths

Next 13 weeks. Ending cash on the base, the downside, and the upside.

Next 13 weeks. Each line is ending cash. Base is the forecast as it stands. Downside holds invoices over 90 days out of the weeks they were in, and brings a known purchase into week 2 when that purchase is on the file. Upside leaves that purchase out of these 13 weeks. Nothing is saved.

Downside holds $29,985 of invoices over 90 days out of these weeks. The known purchase is $48,000. Downside brings it into week 2. Upside leaves it out of these 13 weeks.

The last week ends at $248,790 on the base, $218,806 on the downside, and $296,790 on the upside.

Nothing here changes the forecast.

Ending cash

| Week | Base | Downside | Upside |
|---|---|---|---|
| Oct 2 | $208,529 | $208,529 | $208,529 |
| Oct 9 | $287,792 | $239,792 | $287,792 |
| Oct 16 | $329,667 | $281,667 | $329,667 |
| Oct 23 | $417,050 | $369,050 | $417,050 |
| Oct 30 | $339,891 | $291,891 | $339,891 |
| Nov 6 | $336,542 | $288,542 | $336,542 |
| Nov 13 | $267,353 | $219,353 | $267,353 |
| Nov 20 | $257,004 | $209,004 | $257,004 |
| Nov 27 | $197,098 | $197,098 | $245,098 |
| Dec 4 | $239,467 | $229,472 | $287,467 |
| Dec 11 | $226,898 | $206,908 | $274,898 |
| Dec 18 | $271,354 | $241,369 | $319,354 |
| Dec 25 | $248,790 | $218,806 | $296,790 |

# Which balance holds the dollars

This month. Each bar is one balance. Working capital itself stays off, because it is the sum of the parts. A loss stays off. A known zero stays on. The longest bar holds the most. Nothing here posts.

Each bar is the balance already on the books this month. Working capital itself stays off. It is the sum, not a second pile of cash. A loss stays off. A known zero stays on the chart. The longest bar holds the most. Nothing posts.

Nothing here posts.

Balances this month

| Balance | Amount |
|---|---|
| Money customers owe you | $599,696 |
| Money you owe suppliers | $90,778 |
| Inventory | $41,898 |
| Unearned work | $16,848 |
| Accrued expenses | $7,020 |
| Prepaid expenses | $2,808 |

# Working capital

Last 13 months. How many days cash is tied up.

Working capital is the cash tied up to run day to day: money customers owe you, plus inventory, minus money you owe suppliers. It is not cash in the bank.

Inventory is a small part of cash for this company.

Days to get paid. How many days, on average, it takes customers to pay you.

Days payable outstanding. How many days, on average, you take to pay suppliers.

Days inventory outstanding. How many days of sales your inventory would cover.

Inventory turns. How many times a year you sell through inventory. Higher is usually better.

Cash conversion cycle. Days to get paid plus days inventory outstanding, minus days payable. How many days cash is tied up. Shorter is better.

Working capital is 17.9% of trailing twelve-month sales.

Trailing sales are $3,085,200.

If customers paid 5 days faster, about $42,263 would come back into cash.

A missing count stays off. It is not stored as zero. A known zero stays on. Nothing here posts.

Since last month

| What changed |
|---|
| Money customers owe you rose, so customers are paying more slowly. |
| Money you owe suppliers rose, so bills are being held longer. |
| Inventory rose, so more cash is sitting in goods. |

Days cash is tied up

| Measure | Count |
|---|---|
| Days to get paid | 58 |
| Days payable outstanding | 26 |
| Days inventory outstanding | 12 |

| Measure | Count |
| --- | --- |
| Inventory turns | 30.42 |
| Cash conversion cycle | 44 days |

# This month compared

This month, last month, and a year ago

A blank stays off. A known zero stays on. A change can be negative. Nothing here posts.

This month, last month, and a year ago

| Item | This month | Last month | A year ago | Versus last month | Versus a year ago |
|---|---|---|---|---|---|
| Money customers owe you | $599,696 | $485,469 | $509,701 | $114,228 | $89,996 |
| Inventory | $41,898 | $37,242 | $40,478 | $4,655 | $1,420 |
| Prepaid expenses | $2,808 | $2,496 | $2,700 | $312 | $108 |
| Money you owe suppliers | $90,778 | $80,692 | $87,702 | $10,086 | $3,076 |
| Accrued expenses | $7,020 | $6,240 | $6,750 | $780 | $270 |
| Unearned work | $16,848 | $14,976 | $16,200 | $1,872 | $648 |
| Working capital | $550,816 | $442,019 | $462,477 | $108,797 | $88,339 |

# Last 13 months

This is each month on file: money customers owe you, inventory when the file has it, money you owe suppliers, and the working capital those add up to.

A blank stays off. A known zero stays on. Working capital can be negative. Nothing here posts.

Last 13 months

| Month | Money customers owe you | Inventory | Money you owe suppliers | Working capital |
|---|---|---|---|---|
| Sep 2025 | $509,701 | $40,478 | $87,702 | $462,477 |
| Oct 2025 | $504,552 | $40,478 | $87,702 | $457,328 |
| Nov 2025 | $566,334 | $44,975 | $97,447 | $513,863 |
| Dec 2025 | $572,055 | $44,975 | $97,447 | $519,584 |
| Jan 2026 | $424,785 | $32,913 | $70,605 | $387,093 |
| Feb 2026 | $420,620 | $32,913 | $70,605 | $382,928 |
| Mar 2026 | $471,190 | $37,615 | $80,692 | $428,113 |
| Apr 2026 | $475,950 | $37,242 | $80,692 | $432,500 |
| May 2026 | $485,469 | $37,242 | $80,692 | $442,019 |
| Jun 2026 | $494,988 | $37,615 | $80,692 | $451,911 |
| Jul 2026 | $490,228 | $37,615 | $80,692 | $447,151 |
| Aug 2026 | $485,469 | $37,242 | $80,692 | $442,019 |
| Sep 2026 | $599,696 | $41,898 | $90,778 | $550,816 |

# Which age holds the invoices

This month. Each bar is money customers owe you in one age. A blank stays off. A loss stays off. A known zero stays on. The longest bar holds the most. Nothing here posts.

Each bar is money customers owe you already aged on this month's books. A blank age stays off. A loss stays off. A known zero stays on the chart. Two spellings of the same age are one bar. The longest bar holds the most. The chart shows the eight largest. The rest stay on the list. Nothing posts.

Nothing here posts.

Which age holds the invoices

| Age | Amount |
|---|---|
| Current | $269,863 |
| 1–30 days | $149,924 |
| 31–60 days | $89,954 |
| 61–90 days | $59,970 |
| Over 90 days | $29,985 |

# Which age holds the bills

This month. Each bar is money you owe suppliers in one age. A blank stays off. A loss stays off. A known zero stays on. The longest bar holds the most. Nothing here posts.

Each bar is money you owe suppliers already aged on this month's books. A blank age stays off. A loss stays off. A known zero stays on the chart. Two spellings of the same age are one bar. The longest bar holds the most. The chart shows the eight largest. The rest stay on the list. Nothing posts.

Nothing here posts.

Which age holds the bills

| Age | Amount |
|---|---|
| Current | $45,389 |
| 1–30 days | $25,418 |
| 31–60 days | $12,709 |
| 61–90 days | $5,447 |
| Over 90 days | $1,816 |

# From profit to cash

This quarter. From profit to cash.

Money customers owe you absorbed cash this period.

Operating profit: earnings before interest and tax, after depreciation. The Profit Bridge starts at EBITDA, which is this profit plus depreciation.

This shows why a profitable month can still drain the bank. It is not the same as profit.

Nothing here posts.

From profit to cash

| Step | Cash effect |
|---|---|
| Profit | $63,804 |
| Depreciation and other non-cash items | $7,800 |
| Change in money customers owe you | -$104,709 |
| Change in inventory | -$4,283 |
| Change in money you owe suppliers | $10,086 |
| Other working capital | $2,340 |
| Capital spending | -$7,800 |
| Interest and loan principal | -$3,276 |
| Taxes paid | -$12,711 |
| Other | $22,464 |
| Change in cash | -$26,284 |

# Where cash came from and where it went

This quarter. Where cash came from and where it went.

Net change in cash is -$26,284.

This shows where cash came from and where it went. It is not the same as profit. A zero stays off. Nothing here posts.

Sources

| Source | Amount |
|---|---|
| Collections from customers | $675,291 |
| New borrowing | $22,464 |
| Other sources | $2,340 |

Uses

| Use | Amount |
|---|---|
| Supplier payments | $289,192 |
| Payroll | $343,200 |
| Rent and overhead | $70,200 |
| Tax | $12,711 |
| Interest | $3,276 |
| Equipment and other capital spending | $7,800 |

# Capital spending

This year. Spent $0 of $48,000 planned.

This is capital spending so far this year, out of the planned amount on these projects.

Replacement service van is Not started. Plan $48,000. Spent $0. Remaining $48,000. Week of Nov 27. In the 13-week forecast. Not ordered yet.

The table appears when three purchases are named.

A purchase with no name stays off. A known zero stays on. Nothing here posts.

# Total debt

Last 13 months. Total debt.

Up on this chart is more debt.

Cash here is the latest month on the balance sheet. It is not the 13-week forecast.

The bank line drawn is what you have taken today. The second figure is the limit.

Availability is what you can still draw on the bank line after the amount already drawn and any reserve.

Total debt is the bank line drawn plus the loan. It is not cash.

Net debt is total debt minus cash. Below zero means cash is larger than the debt.

Nothing here posts.

Total debt by month

| Month | Total debt |
|---|---|
| Sep 2025 | $194,400 |
| Oct 2025 | $194,400 |
| Nov 2025 | $216,000 |
| Dec 2025 | $216,000 |
| Jan 2026 | $157,248 |
| Feb 2026 | $157,248 |
| Mar 2026 | $179,712 |
| Apr 2026 | $179,712 |
| May 2026 | $179,712 |
| Jun 2026 | $179,712 |
| Jul 2026 | $179,712 |
| Aug 2026 | $179,712 |
| Sep 2026 | $202,176 |

Debt and headroom

| Item | Amount |
|---|---|
| Cash | $185,112 |
| Bank line drawn | $202,176 of $673,920 |
| You can still draw | $471,744 |
| Total debt | $202,176 |
| Net debt | $17,064 |