Comfort Pro Heating & Air

Cash Book

November 29, 2026

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

The 80/20 Institute

Contents

1. How to read this page 3
2. The number at the top 4
3. Cash facts 5
4. The 13-week forecast 6
5. With your plan 9
6. Not in this forecast 10
7. 2 moves for the next 13 weeks 11
8. The low point 12
9. What needs a look 13
10. Approved moves from the other modules 14
11. Cash effect by priority 16
12. Priorities and cash 17
13. Plan and actual by month 18
14. Three cash paths 19
15. Which balance holds the dollars 20
16. Working capital 21
17. This month compared 23
18. Last 13 months 24
19. Which age holds the invoices 25
20. Which age holds the bills 26
21. From profit to cash 27
22. Where cash came from and where it went 28
23. Capital spending 29
24. Total debt 30

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.

A blank stays off. Nothing here posts.

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

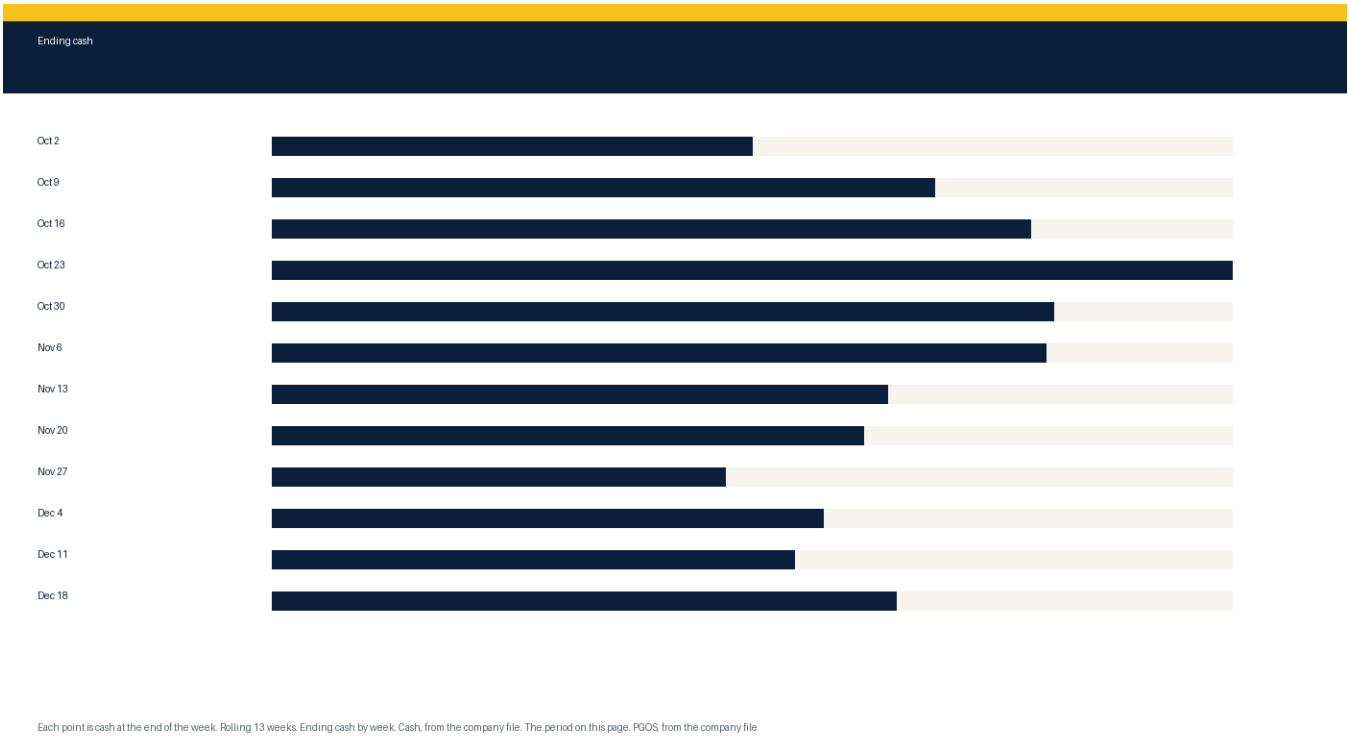
The 13-week forecast

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 res ponse 18	Lean	$6,338	Oct 9
Improve core contra ct flow 17	Lean	$4,453	Oct 9
Improve planned mai ntenance 19	Lean	$7,628	Oct 9
Callback or rework r eview	Strategy	$13,958	Oct 9
Monthly call plan for core accounts	Strategy	$5,852	Oct 9
New-account list for t he 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 de epest discounts	Strategy	$4,501	Oct 9
Tail-customer exit lis t	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