

Budget performance / investor brief

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

SAVED PLAN / REVISION 1 | MONTH IN PROGRESS

Expense budget

\$126,500.00

Full-month target, budgeted accounts

Expenses over budget

\$9,000.00

4/5 expense accounts have actuals

Expenses below budget

\$3,000.00

Unspent target; not confirmed savings

Forecast profit

\$68,500.00

-\$15,000.00 vs plan

Income / budget, actual, outlook

Budget		\$210,000.00
Actual		\$181,000.00
Forecast		\$210,000.00

Expenses / budget, actual, outlook

Budget		\$126,500.00
Actual (partial)		\$128,000.00
Forecast		\$141,500.00

PROFIT & MARGIN / BUDGETED ACCOUNTS

Planned profit

\$83,500.00

Margin 39.8%

Actual profit

Pending

Withheld: incomplete account coverage

Forecast profit

\$68,500.00

Margin 32.6%

COVERAGE 6/7 budgeted accounts reported | 0 accounts without budgets

Actuals through 2026-09-29. Actuals are month-to-date; budgets cover the full month. Timing alone can create variances. Missing values remain pending. Forecasts are management estimates; blank forecasts use budget. Unbudgeted accounts are excluded from these totals.

Prior month to edited forecast

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

MONTHLY PLAN / HISTORY, TARGETS AND MANAGEMENT OUTLOOK

Prior month: 2026-08 through 2026-08-31. Forecast: 2026-09. Current screen edits included.

Changes = forecast minus comparison amount. Positive expense changes mean higher costs; positive income changes mean more revenue.

Summary / reported prior amounts	Prior actual	Budget / planned accounts	Forecast / planned accounts
Income	\$210,000.00	\$210,000.00	\$210,000.00
Expenses	\$126,500.00	\$126,500.00	\$141,500.00

Prior totals include reported amounts; plan totals cover budgeted accounts. Different account coverage can affect comparisons.

Account / type	Prior actual	Budget	Edited forecast	Change vs prior	Change vs budget	Forecast basis
Food sales income	\$160,000.00	\$160,000.00	\$160,000.00	\$0.00 0.0%	\$0.00 0.0%	Entered / edited
Beverage sales income	\$50,000.00	\$50,000.00	\$50,000.00	\$0.00 0.0%	\$0.00 0.0%	Entered / edited
Food purchases expense	\$45,000.00	\$45,000.00	\$60,000.00	+\$15,000.00 33.3%	+\$15,000.00 33.3%	Entered / edited
Payroll expense	\$58,000.00	\$58,000.00	\$58,000.00	\$0.00 0.0%	\$0.00 0.0%	Entered / edited
Rent expense	\$15,000.00	\$15,000.00	\$15,000.00	\$0.00 0.0%	\$0.00 0.0%	Entered / edited
Utilities expense	\$4,500.00	\$4,500.00	\$4,500.00	\$0.00 0.0%	\$0.00 0.0%	Entered / edited
Marketing expense	\$4,000.00	\$4,000.00	\$4,000.00	\$0.00 0.0%	\$0.00 0.0%	Entered / edited

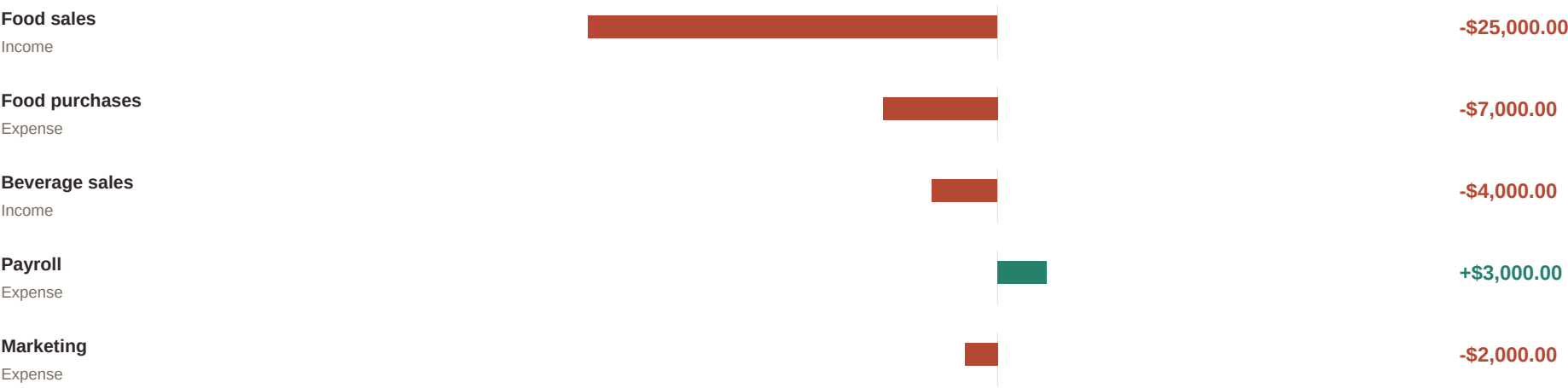
Where the differences come from

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

01 / REPORTED VARIANCE DRIVERS

Impact on profit vs plan

Same reported accounts, full-month budgets. Left = unfavorable; right = favorable. Largest 8 shown.



INCOME GAP

\$29,000.00 below plan / \$0.00 above plan

Expense underspending can reflect unposted bills or timing. Verify the ledger before calling it savings.

Management outlook & priorities

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

02 / FORWARD VIEW AND QUESTIONS TO RESOLVE

- 01
- Expense accounts over budget total \$9,000.00; accounts below budget total \$3,000.00. This covers 4 of 5 budgeted expense accounts with reported actuals.
- 02
- Income accounts below plan total \$29,000.00; accounts above plan total \$0.00. Comparisons use full-month targets.
- 03
- Management's month-end profit estimate is \$68,500.00, \$15,000.00 below plan. 7 accounts have explicit forecasts; other budgeted accounts retain their targets.
- 04
- Largest reported profit impact: Food sales, \$25,000.00 unfavorable. Review its planning note and ledger to understand the cause.
- 05
- 1 budgeted accounts have no reported actual. Complete profit variance is withheld until both income and expense coverage are complete.

Measure	Budget	Actual	Actual - budget	Variance %	Forecast
Income	\$210,000.00	\$181,000.00	-\$29,000.00	-13.8%	\$210,000.00
Expenses / partial actual	\$126,500.00	\$128,000.00	Pending	n/a	\$141,500.00
Profit / budgeted accounts	\$83,500.00	Pending	Pending	n/a	\$68,500.00
Profit margin	39.8%	n/a	Pending	n/a	32.6%

Forecast changes

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

03 / MANAGEMENT ESTIMATES COMPARED WITH BUDGET

Account	Category	Budget	Forecast	Profit impact
Food purchases	expense	\$45,000.00	\$60,000.00	-\$15,000.00 unfavorable

Complete account comparison

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

04 / ALL ACCOUNTS / FILTERS DO NOT LIMIT THIS REPORT

Account / type	Budget	Actual	Actual - budget	Variance %	Forecast	Assessment
Food sales income	\$160,000.00	\$135,000.00	-\$25,000.00	-15.6%	\$160,000.00	Unfavorable
Beverage sales income	\$50,000.00	\$46,000.00	-\$4,000.00	-8.0%	\$50,000.00	Unfavorable
Food purchases expense	\$45,000.00	\$52,000.00	+\$7,000.00	15.6%	\$60,000.00	Unfavorable
Payroll expense	\$58,000.00	\$55,000.00	-\$3,000.00	-5.2%	\$58,000.00	Favorable
Rent expense	\$15,000.00	\$15,000.00	\$0.00	0.0%	\$15,000.00	On budget
Utilities expense	\$4,500.00	Pending	Pending	n/a	\$4,500.00	Actual pending
Marketing expense	\$4,000.00	\$6,000.00	+\$2,000.00	50.0%	\$4,000.00	Unfavorable

Planning assumptions & explanations

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

05 / MANAGEMENT NOTES / INCLUDED AS WRITTEN

Account	Planning note
Food purchases	Supplier increase expected next month.

Coverage, sources & interpretation

Sample restaurant (illustrative data) | 2026-09 | Accrual | USD

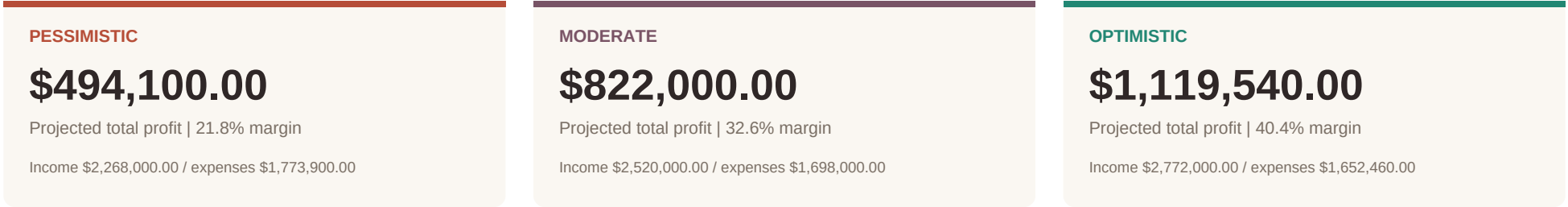
REPORT BASIS / READ BEFORE MAKING DECISIONS

Item	Detail
Report scope	Sample restaurant (illustrative data) / 2026-09 / Accrual basis / USD. Totals cover budgeted accounts only; this is not necessarily the complete company P&L.
Plan version	Saved revision 1; saved 2026-09-29 18:00 UTC.
Actuals	Read-only QuickBooks P&L account amounts through 2026-09-29; retrieved 2026-09-29 18:00 UTC. Books may not be closed; later entries can change results.
Prior month	2026-08 QuickBooks P&L through 2026-08-31. Missing account amounts remain pending. Compare partial months cautiously; prior amounts include all loaded accounts.
Generated	2026-09-29 18:00 UTC
Coverage	6 of 7 budgeted accounts have actuals. 1 are pending. Category actuals can be partial; aggregate actual profit and category variance are withheld when coverage is incomplete.
Missing actuals	Utilities
Without a budget	None in the loaded account set.
Variance convention	Account variance = actual minus budget. More income is favorable; more expense is unfavorable. Profit-impact charts reverse the expense sign. A percentage is unavailable when the budget is zero.
Forecast convention	Forecast is the current editable total-month estimate. Values may be entered manually or applied from historical forecast suggestions; see account notes for available assumptions. Blank forecasts retain budget. Estimates are not guaranteed results. Changes versus prior month use matching account IDs; missing or zero comparison amounts have no percentage.
Margin convention	Profit divided by positive income, for budgeted accounts only. Margin is unavailable when income is zero, negative, or incomplete.
Notes	Management notes are included as entered. They are explanations, not verified causes.
Distribution	Confidential financial report. Generated locally for deliberate sharing; no public link is created.

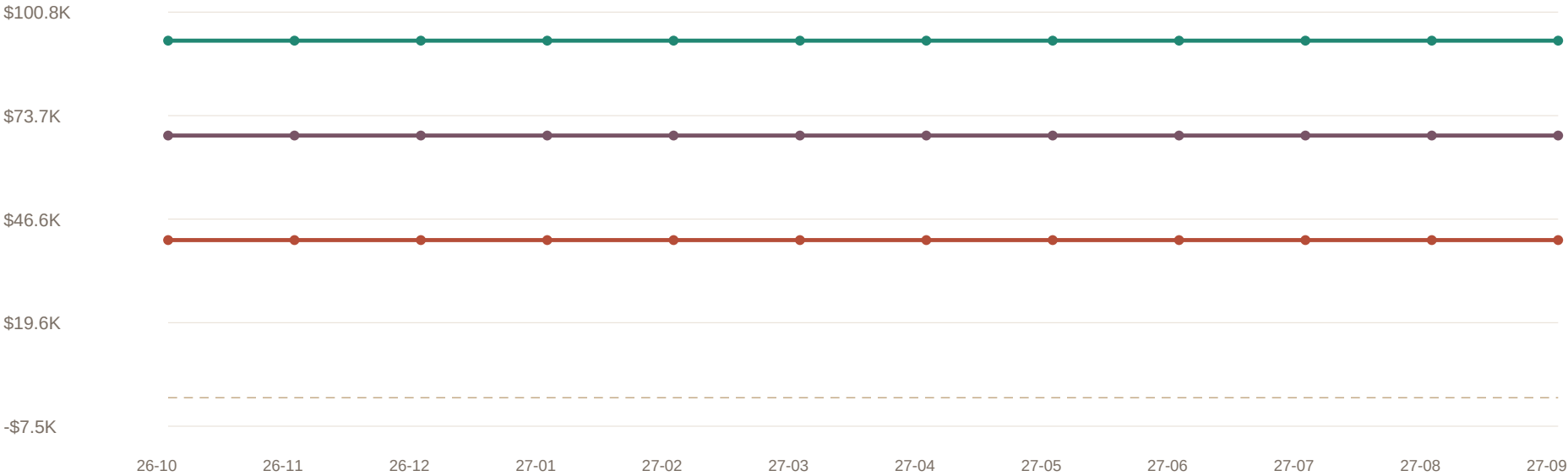
The next 12 months / three scenarios

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

ILLUSTRATIVE ASSUMPTIONS / MANAGEMENT PROJECTIONS, NOT QUICKBOOKS PREDICTIONS



MONTHLY PROJECTED PROFIT



7/7 accounts projected. 0 accounts without a base are excluded from totals.

Base: 2026-09 / month-end forecast, falling back to budget. Account overrides replace that base. Projections are accounting profit estimates, not cash balances, investment returns, or guaranteed outcomes.

Scenario comparison / monthly results

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

PROJECTED ACCOUNTS ONLY / ALL THREE SCENARIOS

Scenario / measure	2026-10	2026-11	2026-12	2027-01	2027-02	2027-03	Horizon total
Pessimistic / income	\$189,000.00	\$189,000.00	\$189,000.00	\$189,000.00	\$189,000.00	\$189,000.00	\$2,268,000.00
Pessimistic / expenses	\$147,825.00	\$147,825.00	\$147,825.00	\$147,825.00	\$147,825.00	\$147,825.00	\$1,773,900.00
Pessimistic / profit	\$41,175.00	\$41,175.00	\$41,175.00	\$41,175.00	\$41,175.00	\$41,175.00	\$494,100.00
Moderate / income	\$210,000.00	\$210,000.00	\$210,000.00	\$210,000.00	\$210,000.00	\$210,000.00	\$2,520,000.00
Moderate / expenses	\$141,500.00	\$141,500.00	\$141,500.00	\$141,500.00	\$141,500.00	\$141,500.00	\$1,698,000.00
Moderate / profit	\$68,500.00	\$68,500.00	\$68,500.00	\$68,500.00	\$68,500.00	\$68,500.00	\$822,000.00
Optimistic / income	\$231,000.00	\$231,000.00	\$231,000.00	\$231,000.00	\$231,000.00	\$231,000.00	\$2,772,000.00
Optimistic / expenses	\$137,705.00	\$137,705.00	\$137,705.00	\$137,705.00	\$137,705.00	\$137,705.00	\$1,652,460.00
Optimistic / profit	\$93,295.00	\$93,295.00	\$93,295.00	\$93,295.00	\$93,295.00	\$93,295.00	\$1,119,540.00

Scenario comparison / monthly results

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

PROJECTED ACCOUNTS ONLY / ALL THREE SCENARIOS

Scenario / measure	2027-04	2027-05	2027-06	2027-07	2027-08	2027-09	Horizon total
Pessimistic / income	\$189,000.00	\$189,000.00	\$189,000.00	\$189,000.00	\$189,000.00	\$189,000.00	\$2,268,000.00
Pessimistic / expenses	\$147,825.00	\$147,825.00	\$147,825.00	\$147,825.00	\$147,825.00	\$147,825.00	\$1,773,900.00
Pessimistic / profit	\$41,175.00	\$41,175.00	\$41,175.00	\$41,175.00	\$41,175.00	\$41,175.00	\$494,100.00
Moderate / income	\$210,000.00	\$210,000.00	\$210,000.00	\$210,000.00	\$210,000.00	\$210,000.00	\$2,520,000.00
Moderate / expenses	\$141,500.00	\$141,500.00	\$141,500.00	\$141,500.00	\$141,500.00	\$141,500.00	\$1,698,000.00
Moderate / profit	\$68,500.00	\$68,500.00	\$68,500.00	\$68,500.00	\$68,500.00	\$68,500.00	\$822,000.00
Optimistic / income	\$231,000.00	\$231,000.00	\$231,000.00	\$231,000.00	\$231,000.00	\$231,000.00	\$2,772,000.00
Optimistic / expenses	\$137,705.00	\$137,705.00	\$137,705.00	\$137,705.00	\$137,705.00	\$137,705.00	\$1,652,460.00
Optimistic / profit	\$93,295.00	\$93,295.00	\$93,295.00	\$93,295.00	\$93,295.00	\$93,295.00	\$1,119,540.00

What drives the scenario spread

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

LARGEST 12 ACCOUNT IMPACTS / OPTIMISTIC MINUS PESSIMISTIC PROFIT

Account	Category	Profit impact across scenarios
Food sales	income	+\$384,000.00
Beverage sales	income	+\$120,000.00
Food purchases	expense	+\$57,600.00
Payroll	expense	+\$55,680.00
Utilities	expense	+\$4,320.00
Marketing	expense	+\$3,840.00
Rent	expense	-\$0.00

Scenario assumptions / starting point

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EDITABLE ILLUSTRATIVE ASSUMPTIONS / NO HISTORICAL TREND MODEL

Scenario	Income first month	Expense first month	Income monthly growth	Expense monthly growth
Pessimistic	-10%	5%	0%	0%
Moderate	0%	0%	0%	0%
Optimistic	10%	-3%	0%	0%

Pessimistic / account assumptions

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

BASE OVERRIDES AND FIXED RULES APPLY TO ALL THREE SCENARIOS

Account	Base / source	Behavior	First-month %	Monthly growth %	Assumption note
Food sales	\$160,000.00 / plan	Adjustable	-10%	0%	
Beverage sales	\$50,000.00 / plan	Adjustable	-10%	0%	
Food purchases	\$60,000.00 / plan	Adjustable	5%	0%	
Payroll	\$58,000.00 / plan	Adjustable	5%	0%	
Rent	\$15,000.00 / plan	Fixed	0%	0%	
Utilities	\$4,500.00 / plan	Adjustable	5%	0%	
Marketing	\$4,000.00 / plan	Adjustable	5%	0%	

Pessimistic / account projections

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EVERY LOADED ACCOUNT / PENDING MEANS NO BASE AMOUNT

Account / category	2026-10	2026-11	2026-12	2027-01	2027-02	2027-03	Horizon total
Food sales / income	\$144,000.00	\$144,000.00	\$144,000.00	\$144,000.00	\$144,000.00	\$144,000.00	\$1,728,000.00
Beverage sales / income	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$540,000.00
Food purchases / expense	\$63,000.00	\$63,000.00	\$63,000.00	\$63,000.00	\$63,000.00	\$63,000.00	\$756,000.00
Payroll / expense	\$60,900.00	\$60,900.00	\$60,900.00	\$60,900.00	\$60,900.00	\$60,900.00	\$730,800.00
Rent / expense	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
Utilities / expense	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$56,700.00
Marketing / expense	\$4,200.00	\$4,200.00	\$4,200.00	\$4,200.00	\$4,200.00	\$4,200.00	\$50,400.00

Pessimistic / account projections

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EVERY LOADED ACCOUNT / PENDING MEANS NO BASE AMOUNT

Account / category	2027-04	2027-05	2027-06	2027-07	2027-08	2027-09	Horizon total
Food sales / income	\$144,000.00	\$144,000.00	\$144,000.00	\$144,000.00	\$144,000.00	\$144,000.00	\$1,728,000.00
Beverage sales / income	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$45,000.00	\$540,000.00
Food purchases / expense	\$63,000.00	\$63,000.00	\$63,000.00	\$63,000.00	\$63,000.00	\$63,000.00	\$756,000.00
Payroll / expense	\$60,900.00	\$60,900.00	\$60,900.00	\$60,900.00	\$60,900.00	\$60,900.00	\$730,800.00
Rent / expense	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
Utilities / expense	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$4,725.00	\$56,700.00
Marketing / expense	\$4,200.00	\$4,200.00	\$4,200.00	\$4,200.00	\$4,200.00	\$4,200.00	\$50,400.00

Moderate / account assumptions

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

BASE OVERRIDES AND FIXED RULES APPLY TO ALL THREE SCENARIOS

Account	Base / source	Behavior	First-month %	Monthly growth %	Assumption note
Food sales	\$160,000.00 / plan	Adjustable	0%	0%	
Beverage sales	\$50,000.00 / plan	Adjustable	0%	0%	
Food purchases	\$60,000.00 / plan	Adjustable	0%	0%	
Payroll	\$58,000.00 / plan	Adjustable	0%	0%	
Rent	\$15,000.00 / plan	Fixed	0%	0%	
Utilities	\$4,500.00 / plan	Adjustable	0%	0%	
Marketing	\$4,000.00 / plan	Adjustable	0%	0%	

Moderate / account projections

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EVERY LOADED ACCOUNT / PENDING MEANS NO BASE AMOUNT

Account / category	2026-10	2026-11	2026-12	2027-01	2027-02	2027-03	Horizon total
Food sales / income	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$1,920,000.00
Beverage sales / income	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$600,000.00
Food purchases / expense	\$60,000.00	\$60,000.00	\$60,000.00	\$60,000.00	\$60,000.00	\$60,000.00	\$720,000.00
Payroll / expense	\$58,000.00	\$58,000.00	\$58,000.00	\$58,000.00	\$58,000.00	\$58,000.00	\$696,000.00
Rent / expense	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
Utilities / expense	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$54,000.00
Marketing / expense	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$48,000.00

Moderate / account projections

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EVERY LOADED ACCOUNT / PENDING MEANS NO BASE AMOUNT

Account / category	2027-04	2027-05	2027-06	2027-07	2027-08	2027-09	Horizon total
Food sales / income	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$160,000.00	\$1,920,000.00
Beverage sales / income	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	\$600,000.00
Food purchases / expense	\$60,000.00	\$60,000.00	\$60,000.00	\$60,000.00	\$60,000.00	\$60,000.00	\$720,000.00
Payroll / expense	\$58,000.00	\$58,000.00	\$58,000.00	\$58,000.00	\$58,000.00	\$58,000.00	\$696,000.00
Rent / expense	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
Utilities / expense	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$4,500.00	\$54,000.00
Marketing / expense	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$4,000.00	\$48,000.00

Optimistic / account assumptions

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

BASE OVERRIDES AND FIXED RULES APPLY TO ALL THREE SCENARIOS

Account	Base / source	Behavior	First-month %	Monthly growth %	Assumption note
Food sales	\$160,000.00 / plan	Adjustable	10%	0%	
Beverage sales	\$50,000.00 / plan	Adjustable	10%	0%	
Food purchases	\$60,000.00 / plan	Adjustable	-3%	0%	
Payroll	\$58,000.00 / plan	Adjustable	-3%	0%	
Rent	\$15,000.00 / plan	Fixed	0%	0%	
Utilities	\$4,500.00 / plan	Adjustable	-3%	0%	
Marketing	\$4,000.00 / plan	Adjustable	-3%	0%	

Optimistic / account projections

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EVERY LOADED ACCOUNT / PENDING MEANS NO BASE AMOUNT

Account / category	2026-10	2026-11	2026-12	2027-01	2027-02	2027-03	Horizon total
Food sales / income	\$176,000.00	\$176,000.00	\$176,000.00	\$176,000.00	\$176,000.00	\$176,000.00	\$2,112,000.00
Beverage sales / income	\$55,000.00	\$55,000.00	\$55,000.00	\$55,000.00	\$55,000.00	\$55,000.00	\$660,000.00
Food purchases / expense	\$58,200.00	\$58,200.00	\$58,200.00	\$58,200.00	\$58,200.00	\$58,200.00	\$698,400.00
Payroll / expense	\$56,260.00	\$56,260.00	\$56,260.00	\$56,260.00	\$56,260.00	\$56,260.00	\$675,120.00
Rent / expense	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
Utilities / expense	\$4,365.00	\$4,365.00	\$4,365.00	\$4,365.00	\$4,365.00	\$4,365.00	\$52,380.00
Marketing / expense	\$3,880.00	\$3,880.00	\$3,880.00	\$3,880.00	\$3,880.00	\$3,880.00	\$46,560.00

Optimistic / account projections

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

EVERY LOADED ACCOUNT / PENDING MEANS NO BASE AMOUNT

Account / category	2027-04	2027-05	2027-06	2027-07	2027-08	2027-09	Horizon total
Food sales / income	\$176,000.00	\$176,000.00	\$176,000.00	\$176,000.00	\$176,000.00	\$176,000.00	\$2,112,000.00
Beverage sales / income	\$55,000.00	\$55,000.00	\$55,000.00	\$55,000.00	\$55,000.00	\$55,000.00	\$660,000.00
Food purchases / expense	\$58,200.00	\$58,200.00	\$58,200.00	\$58,200.00	\$58,200.00	\$58,200.00	\$698,400.00
Payroll / expense	\$56,260.00	\$56,260.00	\$56,260.00	\$56,260.00	\$56,260.00	\$56,260.00	\$675,120.00
Rent / expense	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$15,000.00	\$180,000.00
Utilities / expense	\$4,365.00	\$4,365.00	\$4,365.00	\$4,365.00	\$4,365.00	\$4,365.00	\$52,380.00
Marketing / expense	\$3,880.00	\$3,880.00	\$3,880.00	\$3,880.00	\$3,880.00	\$3,880.00	\$46,560.00

Projection method & coverage

Sample restaurant (illustrative data) | 2026-10 to 2027-09 | USD

READ THE ASSUMPTIONS ALONGSIDE THE GRAPHS

Item	Detail
Projection period	2026-10 to 2027-09, beginning after base month 2026-09.
Calculation	Month 1 = base x (1 + first-month change / 100). Month n = that result x (1 + monthly growth / 100)^(n - 1). Monthly amounts are rounded to cents; horizon totals sum the rounded months.
Fixed accounts	The base amount repeats every month in every scenario; first-month and growth adjustments are ignored. A fixed amount may represent rent or another stable line, as selected by the preparer.
Starting amounts	Source: Month-end management forecast, falling back to budget. Individual base overrides replace that source. Actual baseline through 2026-09-29. No automated daily run-rate extrapolation.
Missing baselines	Every loaded account has a base amount.
Totals and scope	7/7 accounts have a base. Missing accounts remain pending and are excluded. Profit requires at least one projected income and expense account. Totals do not imply full-company coverage.
Scenario interpretation	Pessimistic, moderate, and optimistic are labels for editable assumptions, not statistical probabilities or guaranteed best/worst cases. Custom assumptions and negative credit balances can change their ordering.
Limitations	No automatic seasonality, historical trend fitting, balance-sheet forecast, financing, tax model, or cash-flow forecast is inferred. These are account-based profit projections from the selected monthly base.
Distribution	Scenario settings save with the monthly plan. Projection assumption notes are included. Read draft/version labels in the main report.