INSIGHT PACKAGE

Monthly Pack

Demo Group

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Jul 2026
Demo Group
Generated 8 Aug 2026

About This Sample Report

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This report is a sample generated with BrizoConsol, a financial consolidation and group reporting platform designed to help finance teams consolidate multi-entity financial data and produce professional reporting packs.

This sample demonstrates how a consolidated reporting pack can combine executive insights, financial analysis and consolidated financial statements in a single publication.

Sample data: Demo Group

Reporting period: July 2026

Purpose: Product demonstration

The financial data, entities and commentary presented in this report are for demonstration purposes only and do not represent an actual company or financial results.

https://brizoconsol.com

Executive Summary

This month's consolidated performance reflected steady commercial execution across core entities, with revenue momentum holding within expected ranges and no material concentration risk emerging in the largest customer cohorts. Gross margin remained stable, supported by consistent pricing discipline, manageable input cost variance, and a balanced sales mix between recurring and project-driven activity. While normal seasonality affected timing in selected accounts, total operating output remained broadly in line with internal expectations for the reporting period.

At an entity level, the group delivered resilient earnings quality through disciplined cost governance and measured resource deployment. Operating expenses increased selectively in line with growth initiatives, yet the aggregate run rate stayed proportionate to topline expansion and did not materially erode margin conversion. Functional teams sustained control over discretionary spending, and fixed-cost absorption improved in the higher-volume entities, helping preserve profitability even where localized demand patterns were uneven month to month.

Cash generation remained healthy, with operating inflows sufficient to support day-to-day working capital, recurring obligations, and planned reinvestment needs. Liquidity indicators were stable across the period, and no unusual stress signals were observed in receivables turnover, payable cycles, or short-term funding coverage. The group's balance profile continues to show adequate flexibility for near-term operating requirements while maintaining prudent oversight of leverage and capital allocation priorities.

From a portfolio perspective, performance dispersion across subsidiaries remained manageable and consistent with the operating model. The primary contributors continued to drive the majority of revenue and gross profit outcomes, while smaller entities showed expected volatility without introducing structural downside to consolidated results. Intercompany positions and elimination impacts tracked within normal ranges, and there were no notable consolidation anomalies affecting headline interpretation for this cycle.

The following sections provide a structured view of the month's key revenue, expense, and profitability movements, alongside comparative statement perspectives for this year versus last year. Together, these pages are intended to support a clear read of operational trajectory, financial quality, and emerging areas requiring management attention in upcoming reporting cycles.

Revenue Performance

Sales Trend

Sales trends indicate consistent month-on-month momentum, with the strongest contributions coming from the primary operating entities. Revenue growth was supported by stable customer activity and recurring transaction volume, while variability stayed within expected ranges for the reporting window.

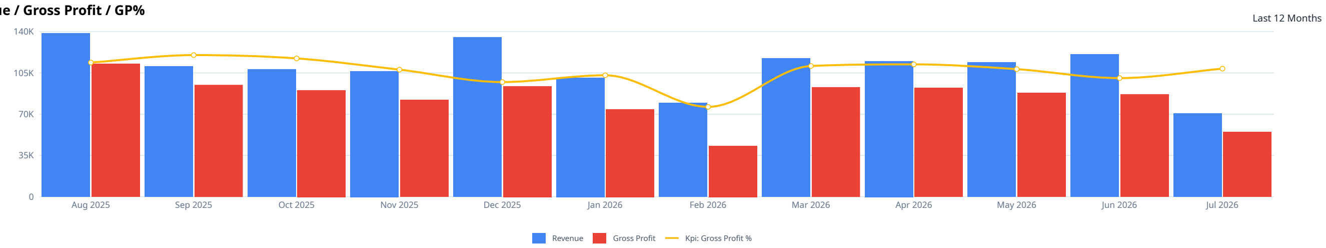
Top Sales by account

	Jul-2026
G-4000 Sales Revenue	70753.7

Income and Gross Profit Analysis

Income performance remained aligned with gross profit delivery, demonstrating balanced topline quality and cost discipline. Gross profit moved in step with revenue, and margin conversion stayed resilient, indicating healthy operating leverage through the current cycle.

Revenue / Gross Profit / GP%

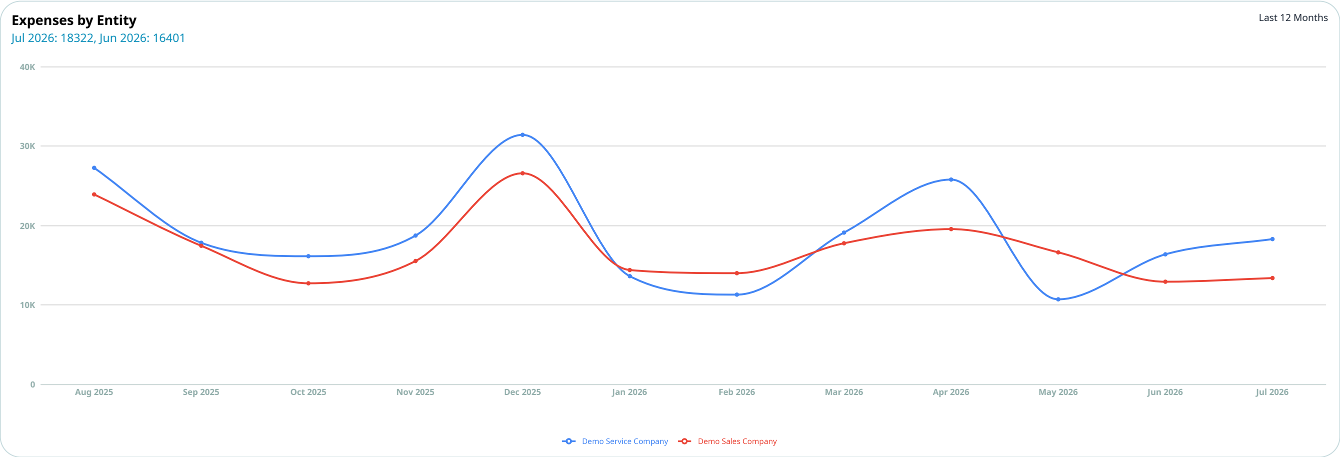


Expenses Breakdown

Expense by Entity

Entity-level expense trends highlight where operating cost intensity is concentrated across the group. The pattern supports targeted cost governance by identifying subsidiaries with higher run-rate movement and distinguishing temporary spikes from baseline expenditure behavior.

Demo Group Jul-2026



Expense Distribution

Expense distribution remains diversified across major account categories, with no single account class driving disproportionate volatility. This spread suggests that overall cost performance is influenced more by broad operating activity than isolated one-off items.

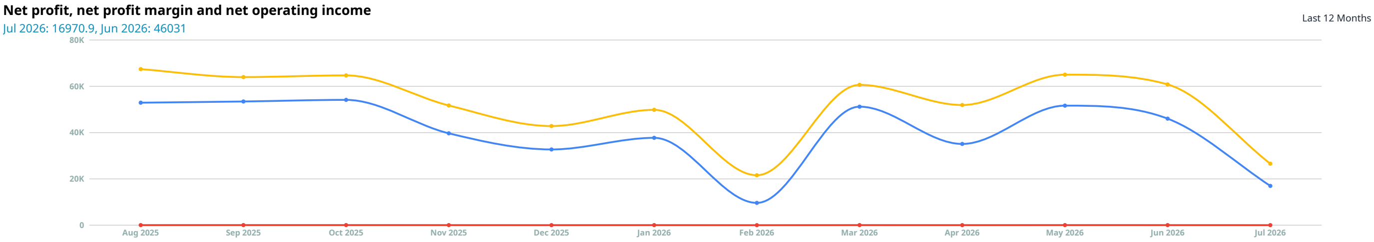
Top Expenses by account

	Jul-2026
G-5140 Utilities Expense	6120.9
G-5150 General Admin Expense	5807.3
G-5130 Marketing Expense	3932.9
G-5110 Rent Expense	3897.2

Profitability Insights

Net Profit and Operating Expense

Net profit progression reflects the interplay between gross earnings delivery and operating cost absorption. While expense movement increased in line with activity, profitability indicators stayed within acceptable bounds, indicating maintained efficiency and stable conversion from revenue to bottom-line outcomes.



Other Income

Other income contributed supplemental support to profitability and remained broadly consistent with expected non-core activity. The composition of these balances should continue to be monitored to distinguish repeatable operating adjacencies from irregular, non-recurring components.

Other income section's accounts

	Jul-2026
G-4110 Finance Income	2009.9
G-4120 Other Income - Miscellaneous	769.8
G-4130 Share of Profit of Associates	440.3

Profit and Loss

YEARS: 2026
CURRENCIES: USD
GAAP:

	Jul-2026 ACTUAL	Jul-2025 ACTUAL	Variance	Jul-2026 % OF REVENUE	Jul-2026 ACTUAL	Jul-2025 ACTUAL	YTD Variance	Jul-2026 % OF REVENUE
Revenue	70,754	94,207	23,453	100.0%	718,499	664,326	(54,172)	100.0%
Cost of Sales	15,829	33,447	17,618	22.4%	185,784	212,956	27,172	25.9%
Gross Profit	*54,925*	*60,760*	*(5,835)*	*77.6%*	*532,715*	*451,370*	*81,345*	*74.1%*
Other Income	*2,417*	*2,580*	*(163)*	*3.4%*	*18,380*	*16,306*	*2,074*	*2.6%*
Operating Expenses	*34,419*	*28,832*	*5,587*	*48.6%*	*236,787*	*213,044*	*23,743*	*33.0%*
Operating Profit	*22,923*	*34,507*	*(11,585)*	*32.4%*	*314,308*	*254,632*	*59,676*	*43.7%*
Finance Income	*2,010*	*1,308*	*702*	*2.8%*	*10,960*	*10,933*	*26*	*1.5%*
Finance Costs	*1,817*	*1,403*	*414*	*2.6%*	*14,484*	*12,249*	*2,235*	*2.0%*
Profit Before Tax	*23,115*	*34,412*	*(11,297)*	*32.7%*	*310,783*	*253,317*	*57,467*	*43.3%*
Tax	6,144	8,745	2,600	8.7%	62,478	53,484	(8,993)	8.7%
Profit After Tax	*16,971*	*25,668*	*(8,697)*	*24.0%*	*248,306*	*199,832*	*48,473*	*34.6%*

Balance sheet

YEARS: 2026
CURRENCIES: USD
GAAP:

	Jul-2026 ACTUAL	Jul-2025 ACTUAL	Variance	Jul-2026 % OF REVENUE	Jul-2026 ACTUAL	Jul-2025 ACTUAL	YTD Variance	Jul-2026 % OF REVENUE
Assets								
Current Assets	*16,606*	*22,215*	*(5,609)*	*208.8%*	*1,500,559*	*931,571*	*568,988*	*208.8%*
Non-Current Assets	*(2,221)*	*(148)*	*(2,074)*	*17.1%*	*123,134*	*138,265*	*(15,131)*	*17.1%*
Total Assets	*14,384*	*22,067*	*(7,683)*	*226.0%*	*1,623,693*	*1,069,837*	*553,857*	*226.0%*
Liabilities								
Current Liabilities	*(2,551)*	*(3,599)*	*1,048*	*34.3%*	*246,583*	*169,088*	*77,495*	*34.3%*
Non-Current Liabilities	0	0	0	0.0%	0	0	0	0.0%
Total Liabilities	*(2,551)*	*(3,599)*	*1,048*	*34.3%*	*246,583*	*169,088*	*77,495*	*34.3%*
Equity								
Share Capital	0	0	0	21.9%	157,164	158,079	(914)	21.9%
Share Premium	0	0	0	0.0%	0	0	0	0.0%
Treasury Shares	0	0	0	0.0%	0	0	0	0.0%
Retained Earnings (Base)	0	0	0	132.2%	949,712	517,841	431,871	132.2%
Current Year Earnings	248,331	200,472	(47,859)	34.6%	248,331	200,472	(47,859)	34.6%
Retained Earnings	*248,331*	*200,472*	*47,859*	*166.7%*	*1,198,043*	*718,313*	*479,730*	*166.7%*
Other Components Of Equity								
Translation Reserve	0	0	0	0.0%	0	0	0	0.0%
Revaluation Reserve	0	0	0	1.7%	12,224	12,295	(71)	1.7%
Hedging Reserve	0	0	0	0.7%	5,239	5,269	(30)	0.7%
FVOCI Reserve	0	0	0	0.6%	4,366	4,391	(25)	0.6%
Equity Attributable to Owners of the Parent	*248,331*	*200,472*	*47,859*	*191.7%*	*1,377,036*	*898,347*	*478,688*	*191.7%*
Non-Controlling Interests	0	0	0	0.0%	326	2,517	(2,191)	0.0%
Total Equity	*248,331*	*200,472*	*47,859*	*191.7%*	*1,377,361*	*900,864*	*476,497*	*191.7%*
Total Liabilities and Equity	*245,780*	*196,873*	*48,907*	*226.0%*	*1,623,944*	*1,069,952*	*553,992*	*226.0%*

Cashflow

YEARS: 2026
CURRENCIES: USD
GAAP:

	Jul-2026 ACTUAL	Jul-2025 ACTUAL	Variance	Jul-2026 % OF REVENUE	Jul-2026 ACTUAL	Jul-2025 ACTUAL	YTD Variance	Jul-2026 % OF REVENUE
Cash Flows From Operating Activities								
Net Profit Before Tax	*23,115*	*34,412*	*(11,297)*	*32.7%*	*219,353*	*192,694*	*26,659*	*30.5%*
Adjustments For:								
Depreciation	6,060	5,028	(1,032)	8.6%	40,434	37,999	(2,435)	5.6%
Amortisation	6,060	5,028	(1,032)	8.6%	40,434	37,999	(2,435)	5.6%
Gain/Loss on Disposal	0	0	0	0.0%	0	0	0	0.0%
Changes In Working Capital								
Trade Receivables	*15,416*	*(7,456)*	*22,872*	*21.8%*	*291,009*	*219,853*	*71,156*	*40.5%*
Inventory	0	0	0	0.0%	0	0	0	0.0%
Trade Payables	*(3,977)*	*(7,043)*	*3,065*	*(5.6)%*	*181,855*	*139,006*	*42,849*	*25.3%*
Tax Paid	1,426	3,443	2,017	2.0%	70,128	35,482	(34,646)	9.8%
Net Cash from Operating Activities	*3,665*	*33,304*	*(29,639)*	*5.2%*	*154,219*	*126,006*	*28,213*	*21.5%*
Cash Flows From Investing Activities								
Purchase of PPE	*(3,839)*	*(4,881)*	*1,042*	*(5.4)%*	*(163,568)*	*(176,264)*	*12,696*	*(22.8)%*
Proceeds from Disposal of PPE	0	0	0	0.0%	0	0	0	0.0%
Acquisition of Subsidiaries	0	0	0	0.0%	0	0	0	0.0%
Disposal of Subsidiaries	0	0	0	0.0%	0	0	0	0.0%
Interest Received	*3,216*	*2,651*	*566*	*4.5%*	*18,548*	*18,087*	*462*	*2.6%*
Net Cash from Investing Activities	*(623)*	*(2,230)*	*1,607*	*(0.9)%*	*(145,020)*	*(158,177)*	*13,158*	*(20.2)%*
Cash Flows From Financing Activities								
Proceeds from Borrowings	0	0	0	0.0%	0	0	0	0.0%
Repayment of Borrowings	0	0	0	0.0%	0	0	0	0.0%
Dividends Paid	0	0	0	0.0%	0	0	0	0.0%
Dividends Paid to NCI	0	0	0	0.0%	0	0	0	0.0%
Change In Non Current Liabilities	0	0	0	0.0%	0	0	0	0.0%
Interest Paid	*1,817*	*1,403*	*414*	*2.6%*	*14,484*	*12,249*	*2,235*	*2.0%*
Net Cash from Financing Activities	*(1,817)*	*(1,403)*	*(414)*	*(2.6)%*	*168,034*	*170,302*	*(2,268)*	*23.4%*
Net Increase / Decrease in Cash	*1,225*	*29,671*	*(28,446)*	*1.7%*	*177,234*	*138,131*	*39,103*	*24.7%*
Effect of FX on Cash	*10,177*	*5,889*	*4,288*	*14.4%*	*(165,832)*	*(102,571)*	*(63,261)*	*(23.1)%*
Cash at Beginning of Period	*1,203,549*	*681,559*	*521,990*	*1,701.0%*	*1,203,549*	*681,559*	*521,990*	*167.5%*
Cash at End of Period	*1,214,951*	*717,119*	*497,832*	*1,717.2%*	*1,214,951*	*717,119*	*497,832*	*169.1%*