

Jack Buffet's 90-Day Morning Brief

May 6-August 3, 2026 / Prepared 6:58 AM

ILLUSTRATIVE FICTIONAL DATA - ZERO REAL CUSTOMER OR PAYMENT RECORDS

90-DAY BILLINGS

\$900.3K

+14.8% vs prior mock period

CASH COLLECTED

\$965.4K

103.6% of mock billings

ENDING CASH

\$431.0K

+\$88.1K across 90 days

DSO

39.1 days

down 8.8 days

EXECUTIVE READ

The simulated business finished the period with stronger collections, improving cash, and a nine-day reduction in days sales outstanding. The headline is quality, not just volume: collections outpaced new billings while the over-60-day receivable bucket shrank. The next 30 days should protect that gain by holding weekly collection reviews, resolving the two largest fictional accounts, and keeping operating spend below the current run rate.

JACK'S 8:00 AM CALL

Collect the old money. Protect the new margin. Refill the Americano.

90-DAY MORNING BRIEF

Revenue and collection momentum

AVERAGE WEEKLY BILLINGS

\$69.3K

13-week average

COLLECTION RATE

103.6%

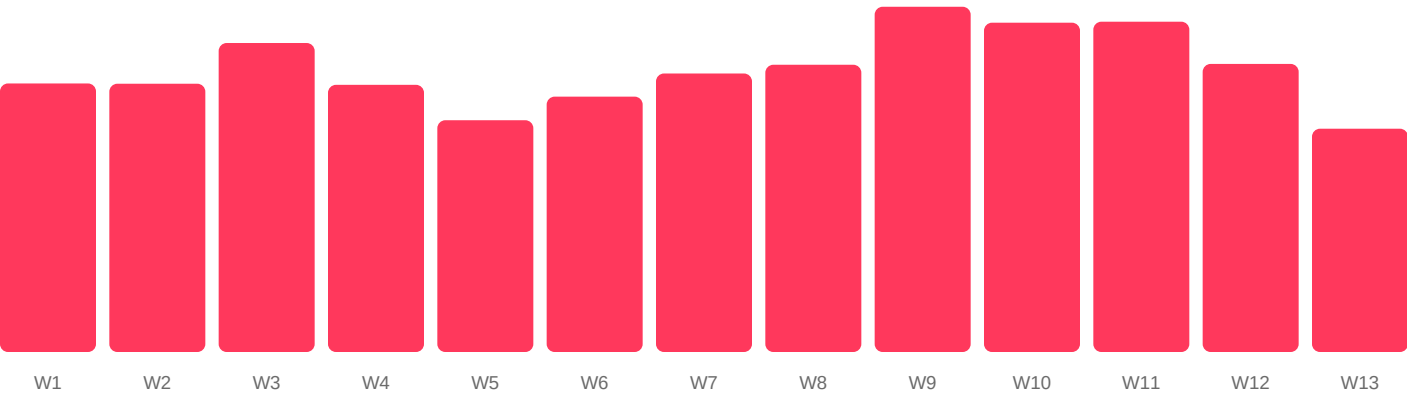
cash / billings

ORDERS

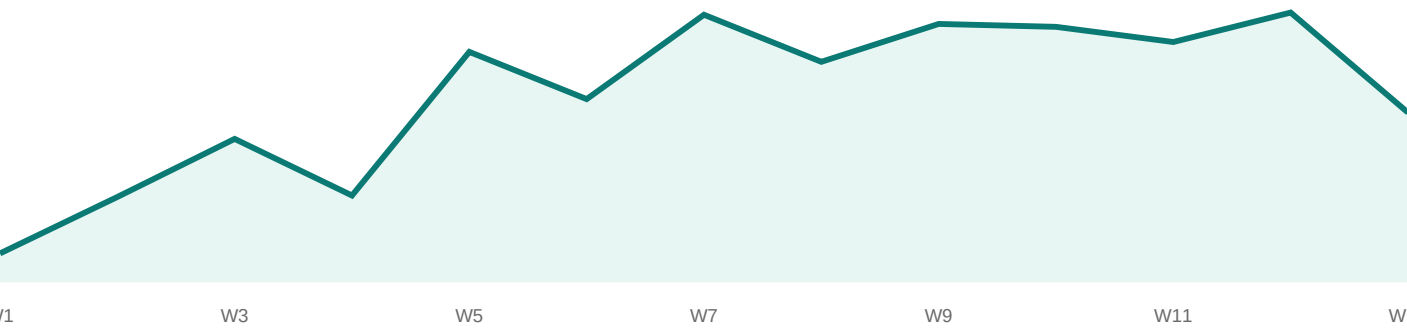
1,512

simulated

WEEKLY BILLINGS



COLLECTIONS TREND



WHAT CHANGED

Mock billings accelerated in the back half without creating a matching receivables pile. Week 13 is a partial six-day week, so its bar should not be compared directly with full weeks.

90-DAY MORNING BRIEF

Cash position and 13-week rhythm

DAILY ENDING CASH



13-WEEK CASH CONTROL TABLE

Week	Billings	Collected	Expenses	End cash	DSO
W1	\$65,658	\$62,217	\$45,188	\$145,429	47.7
W2	\$65,592	\$66,499	\$62,156	\$149,772	47.2
W3	\$75,548	\$70,905	\$48,629	\$172,048	45.8
W4	\$65,324	\$66,611	\$47,160	\$191,499	44.1
W5	\$56,668	\$77,506	\$48,445	\$220,560	43.1
W6	\$62,437	\$73,923	\$63,782	\$230,701	43.1
W7	\$68,095	\$80,322	\$51,788	\$259,235	43.4
W8	\$70,233	\$76,752	\$47,604	\$288,383	43.3
W9	\$84,413	\$79,625	\$53,131	\$314,877	42.1
W10	\$80,515	\$79,405	\$58,792	\$335,490	40.4
W11	\$80,758	\$78,254	\$48,932	\$364,812	39.1
W12	\$70,436	\$80,488	\$49,758	\$395,542	38.8
W13	\$54,593	\$72,901	\$37,405	\$431,038	39.1

90-DAY MORNING BRIEF

Accounts receivable: less old money

AGING MIX



● Current	\$184,200	61%
● 1-30 days	\$63,400	21%
● 31-60 days	\$31,700	11%
● 61-90 days	\$13,900	5%
● 90+ days	\$7,100	2%

OLD-BALANCE WIN

-42%

in fictional invoices older than 60 days versus day one

TOP OPEN FICTIONAL ACCOUNTS

Account	Open	Oldest	Next move
Mesa Retail Group	\$28,400	19 days	On plan
Harbor & Pine	\$21,750	37 days	Call today
Canyon Supply Co.	\$16,900	52 days	Promise 8/5
Northstar Kitchen	\$12,600	68 days	Dispute review
Sunday House Goods	\$9,850	94 days	Escalate

COLLECTION DISCIPLINE

Every open balance has one owner, one next action, and one dated follow-up.

90-DAY MORNING BRIEF

Customer mix, margin, and next moves

REVENUE MIX



● Core service	49%
● Recurring support	31%
● Projects	14%
● Other	6%

GROSS MARGIN

43.8%

+2.6 pts

TOP-5 SHARE

38%

healthy mix

DECISION BOARD

DO NOW

Close two old balances

Owner: Jack / Due: Friday

PROTECT

Keep collection rate above 100%

Owner: Finance / Weekly

TEST

Bundle support with core service

Owner: Sales / 3 accounts

WATCH

Project margin below 35%

Owner: Ops / Next review

MORNING-BRIEF VERDICT

No victory lap until the 90+ bucket is under \$5K. A small lap is permitted.

90-DAY DATA APPENDIX

Daily operating ledger / days 1-30

Date	Orders	Invoiced	Collected	Expenses	End cash	DSO
May 06	24	\$13,899	\$10,801	\$8,905	\$130,296	47.4
May 07	22	\$11,694	\$10,985	\$9,970	\$131,311	47.5
May 08	21	\$11,138	\$11,009	\$7,418	\$134,902	47.5
May 09	0	\$0	\$2,883	\$2,078	\$135,707	47.6
May 10	0	\$0	\$4,500	\$1,374	\$138,833	47.6
May 11	26	\$14,283	\$10,411	\$7,679	\$141,565	47.6
May 12	26	\$14,644	\$11,628	\$7,764	\$145,429	47.7
May 13	19	\$13,081	\$10,633	\$7,461	\$148,601	47.7
May 14	22	\$12,705	\$11,738	\$7,717	\$152,622	47.6
May 15	26	\$14,134	\$13,978	\$10,146	\$156,454	47.6
May 16	0	\$0	\$1,446	\$3,166	\$154,734	47.5
May 17	0	\$0	\$3,411	\$1,555	\$156,590	47.5
May 18	22	\$12,689	\$12,462	\$23,098	\$145,954	47.3
May 19	24	\$12,983	\$12,831	\$9,013	\$149,772	47.2
May 20	28	\$16,940	\$13,609	\$9,798	\$153,583	47.1
May 21	21	\$12,993	\$12,464	\$7,381	\$158,666	46.9
May 22	21	\$14,265	\$13,132	\$9,687	\$162,111	46.7
May 23	0	\$0	\$2,439	\$1,828	\$162,722	46.5
May 24	0	\$0	\$2,793	\$2,387	\$163,128	46.3
May 25	23	\$15,140	\$13,080	\$8,753	\$167,455	46.1
May 26	26	\$16,210	\$13,388	\$8,795	\$172,048	45.8
May 27	23	\$14,941	\$10,786	\$10,149	\$172,685	45.6
May 28	22	\$13,198	\$11,783	\$7,633	\$176,835	45.3
May 29	24	\$13,161	\$14,958	\$7,848	\$183,945	45.1
May 30	0	\$0	\$1,571	\$2,337	\$183,179	44.8
May 31	0	\$0	\$3,415	\$1,948	\$184,646	44.6
Jun 01	24	\$13,079	\$11,581	\$8,346	\$187,881	44.3
Jun 02	19	\$10,945	\$12,517	\$8,899	\$191,499	44.1
Jun 03	16	\$10,911	\$14,722	\$9,005	\$197,216	43.9
Jun 04	21	\$12,266	\$11,775	\$9,558	\$199,433	43.7

READING NOTE

Weekend activity is intentionally lighter; payroll-like expense spikes appear on days 13, 41, and 69.

90-DAY DATA APPENDIX

Daily operating ledger / days 31-60

Date	Orders	Invoiced	Collected	Expenses	End cash	DSO
Jun 05	17	\$11,842	\$15,426	\$9,731	\$205,128	43.5
Jun 06	0	\$0	\$3,216	\$2,840	\$205,504	43.4
Jun 07	0	\$0	\$4,291	\$634	\$209,161	43.3
Jun 08	15	\$10,456	\$14,599	\$8,902	\$214,858	43.2
Jun 09	20	\$11,193	\$13,477	\$7,775	\$220,560	43.1
Jun 10	19	\$9,927	\$14,161	\$8,222	\$226,499	43.0
Jun 11	22	\$11,993	\$12,422	\$8,561	\$230,360	43.0
Jun 12	21	\$12,999	\$13,005	\$9,161	\$234,204	43.0
Jun 13	0	\$0	\$2,066	\$1,909	\$234,361	43.0
Jun 14	0	\$0	\$5,945	\$3,258	\$237,048	43.0
Jun 15	22	\$13,979	\$12,919	\$23,081	\$226,886	43.0
Jun 16	23	\$13,539	\$13,405	\$9,590	\$230,701	43.1
Jun 17	20	\$13,596	\$13,796	\$9,583	\$234,914	43.1
Jun 18	21	\$13,329	\$15,976	\$9,775	\$241,115	43.2
Jun 19	25	\$13,391	\$14,988	\$7,864	\$248,239	43.2
Jun 20	0	\$0	\$2,542	\$1,853	\$248,928	43.3
Jun 21	0	\$0	\$3,987	\$2,589	\$250,326	43.3
Jun 22	23	\$15,144	\$14,565	\$9,941	\$254,950	43.4
Jun 23	21	\$12,635	\$14,468	\$10,183	\$259,235	43.4
Jun 24	20	\$12,276	\$14,534	\$9,089	\$264,680	43.5
Jun 25	24	\$13,258	\$12,982	\$7,894	\$269,768	43.5
Jun 26	26	\$14,542	\$12,263	\$7,569	\$274,462	43.5
Jun 27	0	\$0	\$6,645	\$1,765	\$279,342	43.5
Jun 28	0	\$0	\$4,921	\$3,005	\$281,258	43.4
Jun 29	21	\$13,066	\$12,457	\$9,656	\$284,059	43.4
Jun 30	29	\$17,091	\$12,950	\$8,626	\$288,383	43.3
Jul 01	32	\$17,650	\$16,376	\$8,470	\$296,289	43.2
Jul 02	28	\$17,131	\$15,132	\$9,781	\$301,640	43.0
Jul 03	28	\$15,888	\$14,400	\$10,082	\$305,958	42.9
Jul 04	0	\$0	\$3,729	\$2,451	\$307,236	42.7

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90-DAY DATA APPENDIX

Daily operating ledger / days 61-90

Date	Orders	Invoiced	Collected	Expenses	End cash	DSO
Jul 05	0	\$0	\$4,214	\$2,047	\$309,403	42.5
Jul 06	29	\$16,654	\$12,945	\$10,126	\$312,222	42.3
Jul 07	31	\$17,090	\$12,829	\$10,174	\$314,877	42.1
Jul 08	22	\$14,874	\$12,762	\$8,221	\$319,418	41.9
Jul 09	23	\$15,181	\$13,791	\$8,465	\$324,744	41.6
Jul 10	29	\$17,120	\$16,234	\$9,031	\$331,947	41.4
Jul 11	0	\$0	\$5,120	\$1,184	\$335,883	41.1
Jul 12	0	\$0	\$6,218	\$623	\$341,478	40.9
Jul 13	27	\$16,209	\$12,663	\$23,810	\$330,331	40.6
Jul 14	26	\$17,131	\$12,617	\$7,458	\$335,490	40.4
Jul 15	30	\$16,518	\$14,989	\$7,518	\$342,961	40.2
Jul 16	28	\$15,103	\$13,443	\$10,007	\$346,397	39.9
Jul 17	27	\$17,503	\$13,567	\$8,790	\$351,174	39.7
Jul 18	0	\$0	\$3,275	\$3,309	\$351,140	39.5
Jul 19	0	\$0	\$5,089	\$2,466	\$353,763	39.4
Jul 20	26	\$15,365	\$14,765	\$8,771	\$359,757	39.2
Jul 21	28	\$16,269	\$13,126	\$8,071	\$364,812	39.1
Jul 22	23	\$13,127	\$13,174	\$9,774	\$368,212	39.0
Jul 23	28	\$15,792	\$13,349	\$8,489	\$373,072	38.9
Jul 24	25	\$15,100	\$14,066	\$8,447	\$378,691	38.8
Jul 25	0	\$0	\$7,410	\$3,170	\$382,931	38.8
Jul 26	0	\$0	\$4,767	\$1,938	\$385,760	38.8
Jul 27	18	\$12,268	\$13,343	\$8,394	\$390,709	38.8
Jul 28	23	\$14,149	\$14,379	\$9,546	\$395,542	38.8
Jul 29	18	\$11,890	\$15,771	\$8,177	\$403,136	38.8
Jul 30	27	\$15,621	\$13,763	\$7,867	\$409,032	38.9
Jul 31	23	\$12,910	\$17,597	\$7,459	\$419,170	38.9
Aug 01	0	\$0	\$5,496	\$2,542	\$422,124	39.0
Aug 02	0	\$0	\$4,679	\$1,303	\$425,500	39.0
Aug 03	24	\$14,172	\$15,595	\$10,057	\$431,038	39.1

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