

Mario's Pasticceria

First 4 Months 2024 vs 2025 Financial Comparison

This report compares the financial performance of Mario's Pasticceria for the first four months (January-April) of 2024 and 2025, highlighting changes in revenue, expenses, and profitability to assess year-over-year trends.

Financial Performance Comparison

- **Revenue:**
 - Jan-Apr 2024: \$228,894.36
 - Jan-Apr 2025: \$227,330.77
 - Change: Decreased by \$1,563.59 (-0.7%)
- **Cost of Goods Sold (COGS):**
 - Jan-Apr 2024: \$55,652.60
 - Jan-Apr 2025: \$62,877.29
 - Change: Increased by \$7,224.69 (+13.0%)
- **Gross Profit:**
 - Jan-Apr 2024: \$173,241.76 (75.7% margin)
 - Jan-Apr 2025: \$164,453.48 (72.3% margin)
 - Change: Decreased by \$8,788.28 (-5.1%), margin down 3.4 percentage points

Expenses Comparison

- **Total Payroll/Wages (Inclusive of Taxes and Fees):**
 - Jan-Apr 2024: \$70,721.75
 - Owners' Salaries: \$53,931.97 (Anthony and Gabriela)
 - Other Employees (Base Wages): \$16,789.78
 - Jan-Apr 2025: \$66,601.36
 - Owners' Salaries: \$47,512.96 (Anthony and Gabriela)
 - Other Employees (Base Wages): \$19,088.40
 - Change: Decreased by \$4,120.39 (-5.8%)
 - Owners' Salaries: Decreased by \$6,419.01 (-11.9%)
 - Other Employees: Increased by \$2,298.62 (+13.7%)

Utilities:

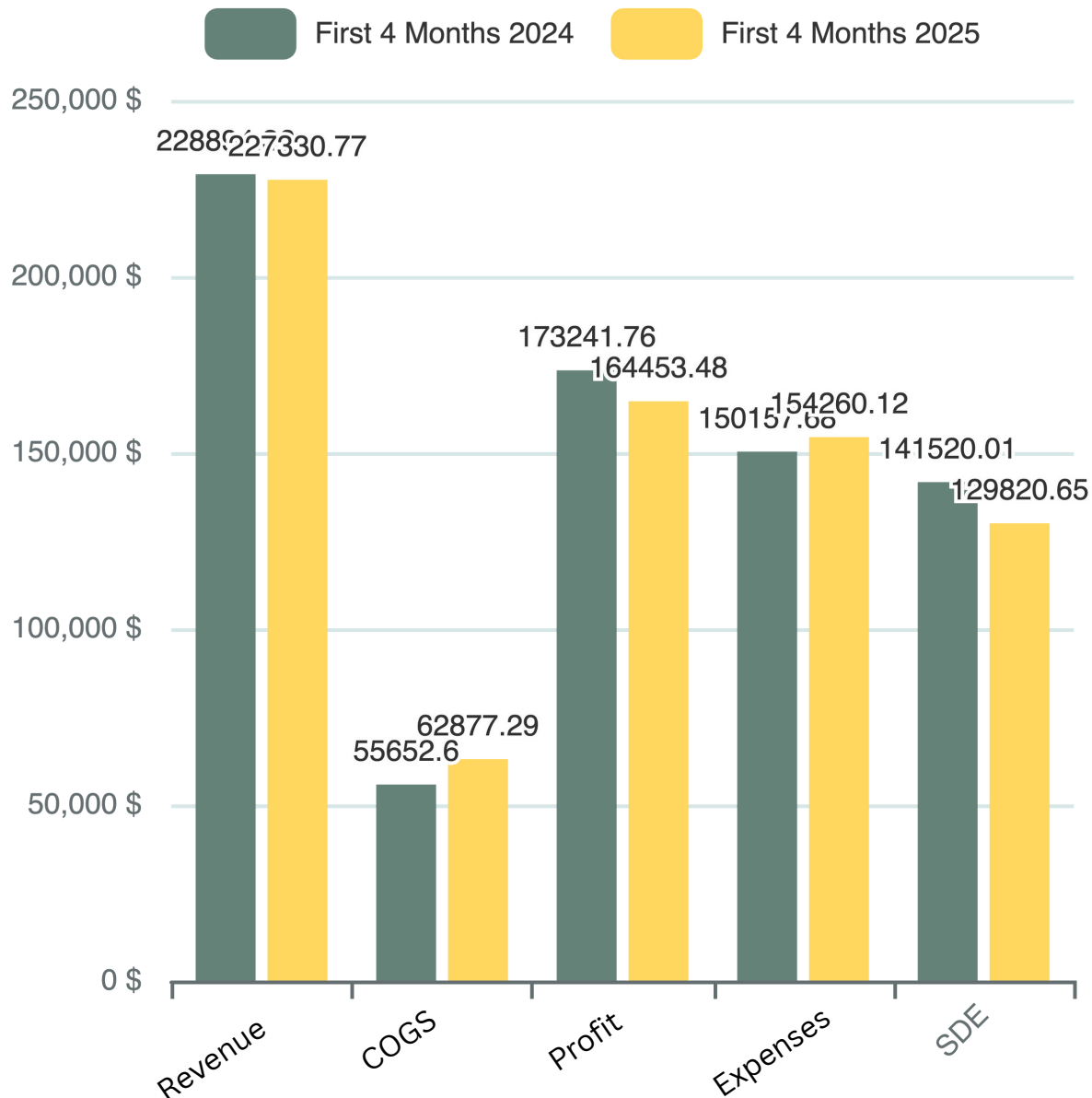
- **Jan-Apr 2024: \$5,211.05**
 - Electric: \$2,880.82
 - Gas: \$843.51
 - Water: \$79.97
 - Waste: \$1,125.46
 - Optimum (Internet/Phone): \$282.29
- **Jan-Apr 2025: \$5,645.11**
 - Electric: \$3,185.71
 - Gas: \$933.02
 - Water: \$88.46
 - Waste: \$1,125.38
 - Optimum (Internet/Phone): \$312.16
- Change: Increased by \$434.06 (+8.3%)
- **Rent:**
 - Jan-Apr 2024: \$8,920.92
 - Jan-Apr 2025: \$9,099.32
 - Change: Increased by \$178.40 (+2.0%)
- **Liability Insurance:**
 - Jan-Apr 2024: \$800
 - Jan-Apr 2025: \$800
 - Change: No change
- **Health Insurance:**
 - Jan-Apr 2024: \$6,851.36
 - Jan-Apr 2025: \$7,237.04
 - Change: Increased by \$385.68 (+5.6%)
- **Car Payment:**
 - Jan-Apr 2024: \$2,000
 - Jan-Apr 2025: \$2,000
 - Change: No change
- **Total Expenses (Including COGS):**
 - Jan-Apr 2024: \$150,157.68
 - Jan-Apr 2025: \$154,260.12
 - Change: Increased by \$4,102.44 (+2.7%)

Profitability Comparison

- **Net Income (Before Add-Backs):**
 - Jan-Apr 2024: \$78,736.68 (34.4% margin)
 - Jan-Apr 2025: \$73,070.65 (32.1% margin)
 - Change: Decreased by \$5,666.03 (-7.2%), margin down 2.3 percentage points
- **Add-Backs:**
 - Jan-Apr 2024: \$62,783.33
 - Owners' Salaries: \$53,931.97
 - Health Insurance: \$6,851.36
 - Car Payment: \$2,000
 - Jan-Apr 2025: \$56,750
 - Owners' Salaries: \$47,512.96
 - Health Insurance: \$7,237.04
 - Car Payment: \$2,000
 - Change: Decreased by \$6,033.33 (-9.6%)
- **SDE (Seller's Discretionary Earnings):**
 - Jan-Apr 2024: \$141,520.01 (61.8% margin)
 - Jan-Apr 2025: \$129,820.65 (57.1% margin)
 - Change: Decreased by \$11,699.36 (-8.3%), margin down 4.7 percentage points

Key Insights

- **Revenue Stability:** Revenue remained nearly flat, dropping only 0.7% in 2025, showing resilience despite economic challenges.
- **Gross Margin Decrease:** The gross margin fell from 75.7% to 72.3%, as COGS increased 13.0% while revenue stayed stable, indicating rising ingredient costs or inefficiencies.
- **Payroll Reduction:** Total wages decreased 5.8%, driven by an 11.9% reduction in Owners' Salaries, though Other Employees' wages rose 13.7%, possibly reflecting staffing adjustments.
- **Utilities Cost Rise:** Utilities increased 8.3%, with rises in electric (10.6%) and gas (10.6%), likely due to inflation or higher usage.



Mario's Pasticceria demonstrated impressive revenue stability, with just a 0.7% dip in 2025, showcasing its resilience amid economic challenges! While the gross margin adjusted from 75.7% to 72.3% due to a 13.0% rise in COGS, this reflects the bakery's commitment to quality ingredients. Smart cost management shines through with a 5.8% wage reduction, including an 11.9% cut in Owners' Salaries, balanced by a 13.7% boost for Other Employees, ensuring a dedicated team. Utilities rose 8.3%, with electric and gas up 10.6%, supporting the bakery's bustling operations!