

# Final Financial Report

Generated: 2026-05-30T13:49:36

## 1. Executive summary

This report is generated from local files plus the local Plaid-backed SQLite database. No source documents were uploaded to any third party by this pipeline. Material values are derived from source tables or explicitly marked Unknown/Needs Review.

- Source inventory rows: 26
- Normalized transactions: 5,132
- Transaction date range: 2024-12-09 to 2026-05-29
- Documents indexed: 51
- Loans/liabilities indexed: 5
- Tax-return rows indexed: 13
- Investment rows indexed: 10
- Review queue items: 874
- High-priority review items: 605

## 2. Data sources reviewed

| source_id            | file_name              | detected_document_type | institution_or_sender | extraction_status |
|----------------------|------------------------|------------------------|-----------------------|-------------------|
| src_a41552f0a5d3fbd0 | tax-debt-seed.json     | tax_return             | Unknown               | extracted         |
| src_70d9d24211acd003 | drive-tax-returns.json | tax_return             | Unknown               | extracted         |
| src_448f7c3d3e4cd204 | manifest.json          | k1_1099_w2             | American Express      | extracted         |
| src_4319dacf9159b108 | 2025-09-09.pdf         | statement              | American Express      | extracted         |
| src_c82c4e383ef6ddb  | 2025-05-09.pdf         | statement              | American Express      | extracted         |
| src_4adb8824fa638b8f | 2025-12-10.pdf         | statement              | American Express      | extracted         |
| src_3d80b6e16932cc1e | 2025-02-07.pdf         | statement              | American Express      | extracted         |
| src_ccf25d47543f6db2 | 2025-10-10.pdf         | statement              | American Express      | extracted         |
| src_003c12e79a578e9e | 2026-04-09.pdf         | statement              | American Express      | extracted         |

| source_id            | file_name      | detected_document_type | institution_or_sender | extraction_status |
|----------------------|----------------|------------------------|-----------------------|-------------------|
| src_8dd30cbffa2eed2b | 2025-11-09.pdf | statement              | American Express      | extracted         |
| src_4cf90e8c9efe0c8c | 2025-08-10.pdf | statement              | American Express      | extracted         |

### 3. Missing or unavailable data

Expected folders that do not exist and month-level coverage gaps are logged in the review queue. Placeholder charts were created only where source evidence is not yet available, such as historical balance snapshots or brokerage holdings.

| source_id                            | account_name            | year_month |
|--------------------------------------|-------------------------|------------|
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-02    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-03    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-04    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-05    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-06    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-07    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-08    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-09    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-10    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-11    |
| plaid_item_cmo6nqub6000y13skux2efu8a | Business Platinum Card® | 2025-12    |

### 4. Key financial metrics

- Total source-backed true income in transaction window: \$11,190,224.51
- Total source-backed true spending in transaction window: \$7,227,363.24
- Net cash flow in transaction window: \$3,962,861.27
- Current known net worth: \$9,915,063.67
- Known total assets: \$10,092,312.14
- Known total liabilities: \$177,248.47

### 5. Net worth

| line_item                     | side  | amount     | source                               | notes                               |
|-------------------------------|-------|------------|--------------------------------------|-------------------------------------|
| Chase<br>MANAGED<br>BROKERAGE | asset | 2473866.48 | plaid_item_cmo68m79g0000g1hul4es5e1a | investment/brokerage;<br>last4=0884 |

| line_item                         | side  | amount         | source                               | notes                               |
|-----------------------------------|-------|----------------|--------------------------------------|-------------------------------------|
| Chase PLAT<br>BUS<br>CHECKING     | asset | 918019.45      | plaid_item_cmo68m79g0000g1hul4es5e1a | depository/checking;<br>last4=1157  |
| Chase PLAT<br>BUS<br>CHECKING     | asset | 1984.22        | plaid_item_cmo68m79g0000g1hul4es5e1a | depository/checking;<br>last4=2695  |
| Chase<br>GEORGE<br>BOLOTIN<br>TOD | asset | 204000.0       | plaid_item_cmo68m79g0000g1hul4es5e1a | investment/brokerage;<br>last4=4006 |
| Chase<br>BROKERAGE<br>RETIREMENT  | asset | 0.02           | plaid_item_cmo68m79g0000g1hul4es5e1a | investment/ira;<br>last4=4977       |
| Chase PLAT<br>BUS<br>CHECKING     | asset | 233246.84      | plaid_item_cmo68m79g0000g1hul4es5e1a | depository/checking;<br>last4=5079  |
| Chase<br>MANAGED<br>BROKERAGE     | asset | 522630.33      | plaid_item_cmo68m79g0000g1hul4es5e1a | investment/brokerage;<br>last4=5662 |
| Chase PLAT<br>BUS<br>CHECKING     | asset | 16768.89       | plaid_item_cmo68m79g0000g1hul4es5e1a | depository/checking;<br>last4=6225  |
| Chase CPC<br>CHECKING             | asset | 119955.18      | plaid_item_cmo68m79g0000g1hul4es5e1a | depository/checking;<br>last4=6292  |
| Chase<br>MANAGED<br>BROKERAGE     | asset | 2043406.2<br>5 | plaid_item_cmo68m79g0000g1hul4es5e1a | investment/brokerage;<br>last4=6880 |
| Chase<br>BROKERAGE                | asset | 0.54           | plaid_item_cmo68m79g0000g1hul4es5e1a | investment/brokerage;<br>last4=7410 |

## 6. Income

| year | true_income | transaction_count |
|------|-------------|-------------------|
| 2024 | 870.91      | 177               |
| 2025 | 1168.4      | 68                |
| 2026 | 11188185.2  | 4887              |

## 7. Spending

| year | true_spending | tax_payments | transaction_count |
|------|---------------|--------------|-------------------|
| 2024 | 169743.1      | 0.0          | 177               |
| 2025 | 53547.56      | 0.0          | 68                |
| 2026 | 7004072.58    | 4255325.63   | 4887              |

## 8. Business activity

Business classification is conservative. Transactions are marked business only when entity tags or business-purpose keywords support it; otherwise they remain Unknown or Needs Review.

## 9. Taxes

Missing forms: See review queue and missing-document checklist.

| tax_year | source_id                                | return_type        | filing_status | agi     | taxable_income |
|----------|------------------------------------------|--------------------|---------------|---------|----------------|
| 2021     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1040               | Unknown       |         |                |
| 2021     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | business<br>return | Unknown       |         |                |
| 2022     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1098               | Unknown       |         |                |
| 2023     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1098               | Unknown       |         |                |
| 2024     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1098               | Unknown       |         |                |
| 2022     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1099-NEC           | Unknown       |         |                |
| 2024     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1065               | Unknown       |         |                |
| 2023     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1040               | Unknown       | 2638588 | 2325449        |
| 2023     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | business<br>return | Unknown       |         |                |
| 2020     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1120S              | Unknown       |         |                |
| 2020     | plaid_sqlite_db;<br>src_a41552f0a5d3fbd0 | 1040               | Unknown       |         |                |

## 10. Loans and liabilities

| liability_id          | source_id                             | lender          | borrower | type           | original_principal |
|-----------------------|---------------------------------------|-----------------|----------|----------------|--------------------|
| liab_b4e59aa321efa422 | plaid_sqlite_db; src_a41552f0a5d3fbd0 | Rocket Mortgage | Unknown  | mortgage       |                    |
| liab_7901135b9fac08c3 | plaid_sqlite_db; src_a41552f0a5d3fbd0 | Unknown         | Unknown  | line_of_credit |                    |

| liability_id          | source_id                             | lender    | borrower   | type     | original_principal |
|-----------------------|---------------------------------------|-----------|------------|----------|--------------------|
| liab_1daa43b825e52fb3 | plaid_sqlite_db; src_a41552f0a5d3fbd0 | U.S. Bank | AI_BIZ_OPS | mortgage |                    |
| liab_fc15a4c12bc196e6 | plaid_sqlite_db; src_a41552f0a5d3fbd0 | TD Bank   | TCR        | loan     |                    |
| liab_a89b203a5a86c37a | plaid_sqlite_db; src_a41552f0a5d3fbd0 | Unknown   | TCR        | other    |                    |

## 11. Investments

| investment_id        | source_id                            | account_name         | institution | last_4 | date       |
|----------------------|--------------------------------------|----------------------|-------------|--------|------------|
| inv_15a4eaa3d722553e | plaid_item_cmo68m79g0000g1hul4es5e1a | MANAGED BROKERAGE    | Chase       | 0884   | 2026-05-30 |
| inv_e43aabcdba1230c9 | plaid_item_cmo68m79g0000g1hul4es5e1a | GEORGE BOLOTIN TOD   | Chase       | 4006   | 2026-05-30 |
| inv_5a8b2bfe132f2b45 | plaid_item_cmo68m79g0000g1hul4es5e1a | BROKERAGE RETIREMENT | Chase       | 4977   | 2026-05-30 |
| inv_e118508e189ca35d | plaid_item_cmo68m79g0000g1hul4es5e1a | MANAGED BROKERAGE    | Chase       | 5662   | 2026-05-30 |
| inv_8816d3884e4d4dd9 | plaid_item_cmo68m79g0000g1hul4es5e1a | MANAGED BROKERAGE    | Chase       | 6880   | 2026-05-30 |
| inv_a5e5652f2abdaf73 | plaid_item_cmo68m79g0000g1hul4es5e1a | BROKERAGE            | Chase       | 7410   | 2026-05-30 |
| inv_8709b4050cd38307 | plaid_item_cmo68m79g0000g1hul4es5e1a | BROKERAGE            | Chase       | 8806   | 2026-05-30 |
| inv_f0f9379ab23ba219 | plaid_item_cmo68m79g0000g1hul4es5e1a | MANAGED BROKERAGE    | Chase       | 9090   | 2026-05-30 |
| inv_7150f033a3128647 | plaid_item_cmo68m79g0000g1hul4es5e1a | MANAGED BROKERAGE    | Chase       | 9247   | 2026-05-30 |
| inv_09cb674d7ac82b87 | plaid_item_cmo68m79g0000g1hul4es5e1a | MANAGED RETIREMENT   | Chase       | 9869   | 2026-05-30 |

## 12. Recurring expenses

| normalized_merchant | account_name            | transaction_count | first_date | last_date  | median_amount |
|---------------------|-------------------------|-------------------|------------|------------|---------------|
| Nys Dtf Ptet        | PLAT BUS CHECKING       | 5                 | 2026-03-15 | 2026-03-18 | 60000.0       |
| Wch Service Bureau  | Business Platinum Card® | 23                | 2026-01-21 | 2026-04-15 | 15000.0       |

| normalized_merchant                | account_name             | transaction_count | first_date | last_date  | median_amount |
|------------------------------------|--------------------------|-------------------|------------|------------|---------------|
| Ach To Contego                     | PLAT BUS CHECKING        | 4                 | 2026-01-19 | 2026-05-07 | 42929.5       |
| Wch Service Bureau                 | Business Centurion® Card | 13                | 2026-04-30 | 2026-05-27 | 13700.0       |
| Medtronics                         | Business Platinum Card®  | 13                | 2026-01-22 | 2026-05-28 | 10000.0       |
| Nyc Dept Of Fina                   | PLAT BUS CHECKING        | 3                 | 2026-03-16 | 2026-03-16 | 10577.0       |
| Angiodynamics                      | Business Platinum Card®  | 11                | 2026-01-22 | 2026-05-21 | 13065.0       |
| Henry Schein                       | Business Platinum Card®  | 33                | 2026-02-23 | 2026-05-14 | 854.55        |
| Wch Service Bureau<br>0Brooklyn Ny | Business Platinum Card®  | 9                 | 2024-12-11 | 2025-01-08 | 10700.0       |
| Merit                              | PLAT BUS CHECKING        | 3                 | 2026-02-18 | 2026-05-03 | 25000.0       |
| Fay Servicing                      | PLAT BUS CHECKING        | 4                 | 2026-02-01 | 2026-04-30 | 18557.66      |

### 13. Transfers and cash flow

Internal transfers, credit-card payments, brokerage transfers, and loan-like transfers are separated where evidence supports it. Unmatched transfer candidates are in the review queue.

| year_month | true_income | true_spending | tax_payments | transfer_volume | net_cash_flow |
|------------|-------------|---------------|--------------|-----------------|---------------|
| 2024-12    | 870.91      | 169743.1      | 0.0          | 127987.99       | -168872.19    |
| 2025-01    | 1168.4      | 53547.56      | 0.0          | 0.0             | -52379.16     |
| 2026-01    | 823948.47   | 551275.64     | 182798.38    | 1042200.54      | 272672.83     |
| 2026-02    | 1864830.16  | 1052614.0     | 438875.55    | 1791715.8       | 812216.16     |
| 2026-03    | 2477520.61  | 1961282.52    | 872723.89    | 2165566.89      | 516238.09     |
| 2026-04    | 3220911.84  | 2166647.36    | 1855977.17   | 2533794.07      | 1054264.48    |
| 2026-05    | 2800974.12  | 1272253.06    | 904950.64    | 6046441.96      | 1528721.06    |

### 14. Risk flags

| review_id               | item_type   | item_id                    | issue_type             | why_flagged                       | recommended_resolution                                               |
|-------------------------|-------------|----------------------------|------------------------|-----------------------------------|----------------------------------------------------------------------|
| review_8cf4c81e828f687a | transaction | cmo6abu8l00038g38ckz8vzie  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_cac2fb9ae6c227c0 | transaction | cmo6abu8p00078g38z0w8ikm7  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_c1def69f19d310a0 | transaction | cmo6abu91000j8g38cvyzdp3q  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_42b5da3a7f3adbba | transaction | cmo6abu9f001b8g38zuo3x9ue  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_0bf04a37de86b3b5 | transaction | cmo6abu9g001d8g38txokv2dz  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_37613fc0b325e1e8 | transaction | cmo6abu9i001f8g38plo4qh72  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_c7ef18f1e8ececc1 | transaction | cmo6abu9k001j8g389dc89uxq  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_101c4a693484769b | transaction | cmo6abu9t001x8g38o0pbbevcv | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_5e182ffa91e2e8f4 | transaction | cmo6abua0002f8g38x9bbyb4h  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_773a20e26133180e | transaction | cmo6abua1002h8g38qq9pvrib  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |
| review_d7067982fa1e5c04 | transaction | cmo6abua5002r8g38f62jn4j4  | transaction_over_10000 | Transaction is at least \$10,000. | Confirm business/personal/tax/transfer treatment and retain support. |

## 15. Cleanup tasks

- Resolve high-priority review queue items.
- Add missing expected source folders or confirm they are not applicable.
- Add brokerage holdings, historical account-balance snapshots, and missing statements for stronger net worth and investment analysis.
- Confirm business/personal classification for mixed-use and owner-related transactions.

## 16. Recommendations

- Use the review queue as the accountant handoff list.
- Prioritize transactions over \$10,000 and uncategorized transactions over \$1,000.
- Re-run the pipeline after adding each new source folder so coverage and reconciliations update reproducibly.

## 17. Charts

- output/charts/annual\_income.png
- output/charts/annual\_income\_spending.png
- output/charts/annual\_spending.png
- output/charts/cash\_balance\_trend.png
- output/charts/category\_spending\_heatmap\_by\_month.png
- output/charts/current\_asset\_allocation.png
- output/charts/current\_balance\_sheet.png
- output/charts/dividend\_interest\_income.png
- output/charts/income\_by\_source.png
- output/charts/investment\_allocation.png
- output/charts/liability\_composition.png
- output/charts/monthly\_income.png
- output/charts/monthly\_income\_spending.png
- output/charts/monthly\_spending.png
- output/charts/net\_worth\_over\_time.png
- output/charts/outlier\_transaction\_timeline.png
- output/charts/recurring\_expenses.png
- output/charts/rolling\_3\_month\_and\_12\_month\_trends.png
- output/charts/sankey\_cash\_flow.png
- output/charts/spending\_by\_category.png
- output/charts/spending\_by\_entity.png
- output/charts/spending\_by\_merchant.png
- output/charts/taxes\_paid\_over\_time.png
- output/charts/top\_25\_transactions\_2024.png

- output/charts/top\_25\_transactions\_2025.png
- output/charts/top\_25\_transactions\_2026.png
- output/charts/transfer\_network\_graph.png

## 18. Evidence index

| document_id          | source_id            | document_type   | tax_year | confidence |
|----------------------|----------------------|-----------------|----------|------------|
| doc_ea73c164b0781248 | src_a41552f0a5d3fbd0 | tax_return      | 2026     | 0.85       |
| doc_10031b6acd1e0d32 | src_a41552f0a5d3fbd0 | 1040            | 2021     | 0.85       |
| doc_8352f348b522aa0c | src_a41552f0a5d3fbd0 | business return | 2021     | 0.85       |
| doc_c323bed216ab5e24 | src_a41552f0a5d3fbd0 | 1098            | 2022     | 0.85       |
| doc_db5aff1c8d75052a | src_a41552f0a5d3fbd0 | 1098            | 2023     | 0.85       |
| doc_42e06ac12e96f2ad | src_a41552f0a5d3fbd0 | 1098            | 2024     | 0.85       |
| doc_13220a231b74cb77 | src_a41552f0a5d3fbd0 | 1099-NEC        | 2022     | 0.85       |
| doc_2cc99a0f98051ec1 | src_a41552f0a5d3fbd0 | 1065            | 2024     | 0.85       |
| doc_2daaeaa541cc826f | src_a41552f0a5d3fbd0 | 1040            | 2023     | 0.85       |
| doc_af32401f880085d8 | src_a41552f0a5d3fbd0 | business return | 2023     | 0.85       |
| doc_4d3e9629595e488e | src_a41552f0a5d3fbd0 | 1120S           | 2020     | 0.85       |

## 19. Review queue

| review_id               | item_type     | item_id             | issue_type            | why_flagged                                                  | recommended_resolution                                                           |
|-------------------------|---------------|---------------------|-----------------------|--------------------------------------------------------------|----------------------------------------------------------------------------------|
| review_0fc3df01025020ab | source_folder | bank_exports        | missing_source_folder | Expected source folder 'bank_exports' is not present.        | Add the folder when those source files are available, or ignore if not applicabl |
| review_71d224d126eff0fa | source_folder | credit_card_exports | missing_source_folder | Expected source folder 'credit_card_exports' is not present. | Add the folder when those source files are available, or ignore if not applicabl |
| review_17da8d88971d5f7e | source_folder | brokerage_exports   | missing_source_folder | Expected source folder 'brokerage_exports' is not present.   | Add the folder when those source files are available, or ignore if not applicabl |
| review_0a29615cb8c80d1a | source_folder | gmail_exports       | missing_source_folder | Expected source folder 'gmail_exports' is not present.       | Add the folder when those source files are available, or ignore if not applicabl |

| review_id               | item_type     | item_id              | issue_type            | why_flagged                                                   | recommended_resolution                                                            |
|-------------------------|---------------|----------------------|-----------------------|---------------------------------------------------------------|-----------------------------------------------------------------------------------|
| review_f4ed194acee0b53b | source_folder | gmail_attachments    | missing_source_folder | Expected source folder 'gmail_attachments' is not present.    | Add the folder when those source files are available, or ignore if not applicable |
| review_0d6ce105f3e36b8c | source_folder | google_drive_exports | missing_source_folder | Expected source folder 'google_drive_exports' is not present. | Add the folder when those source files are available, or ignore if not applicable |
| review_ed0d2d31aec039a3 | source_folder | tax_returns          | missing_source_folder | Expected source folder 'tax_returns' is not present.          | Add the folder when those source files are available, or ignore if not applicable |
| review_5b612cc11296b058 | source_folder | k1_1099_w2           | missing_source_folder | Expected source folder 'k1_1099_w2' is not present.           | Add the folder when those source files are available, or ignore if not applicable |
| review_6c8056c09c878d4a | source_folder | loans                | missing_source_folder | Expected source folder 'loans' is not present.                | Add the folder when those source files are available, or ignore if not applicable |
| review_ada31e968d93f36e | source_folder | receipts             | missing_source_folder | Expected source folder 'receipts' is not present.             | Add the folder when those source files are available, or ignore if not applicable |
| review_d03283eb3ab3814b | source_folder | invoices             | missing_source_folder | Expected source folder 'invoices' is not present.             | Add the folder when those source files are available, or ignore if not applicable |

## 20. Next 30/60/90-day action plan

### Next 30 days

- Resolve high-priority review queue items and all tax-payment classifications.
- Add missing bank, credit-card, loan, brokerage, and tax folders.
- Confirm entity tags on all accounts and any mixed-use accounts.

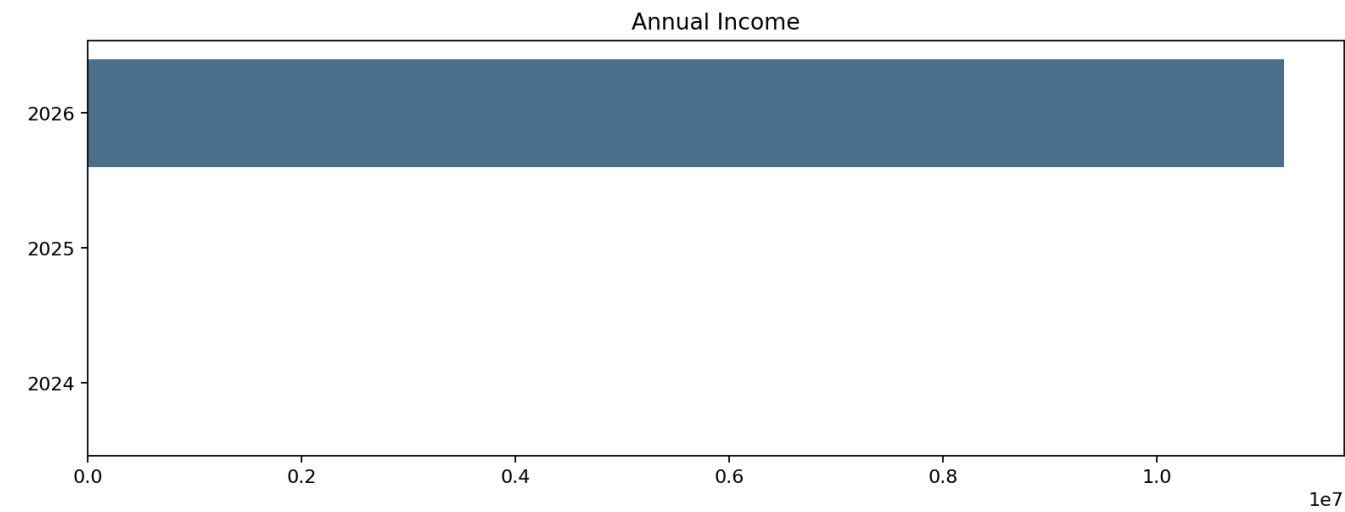
### Next 60 days

- Reconcile receipts/invoices to bank and credit-card transactions.
- Add brokerage holdings and historical balance snapshots.
- Review loan terms, APRs, and payoff/refinance candidates.

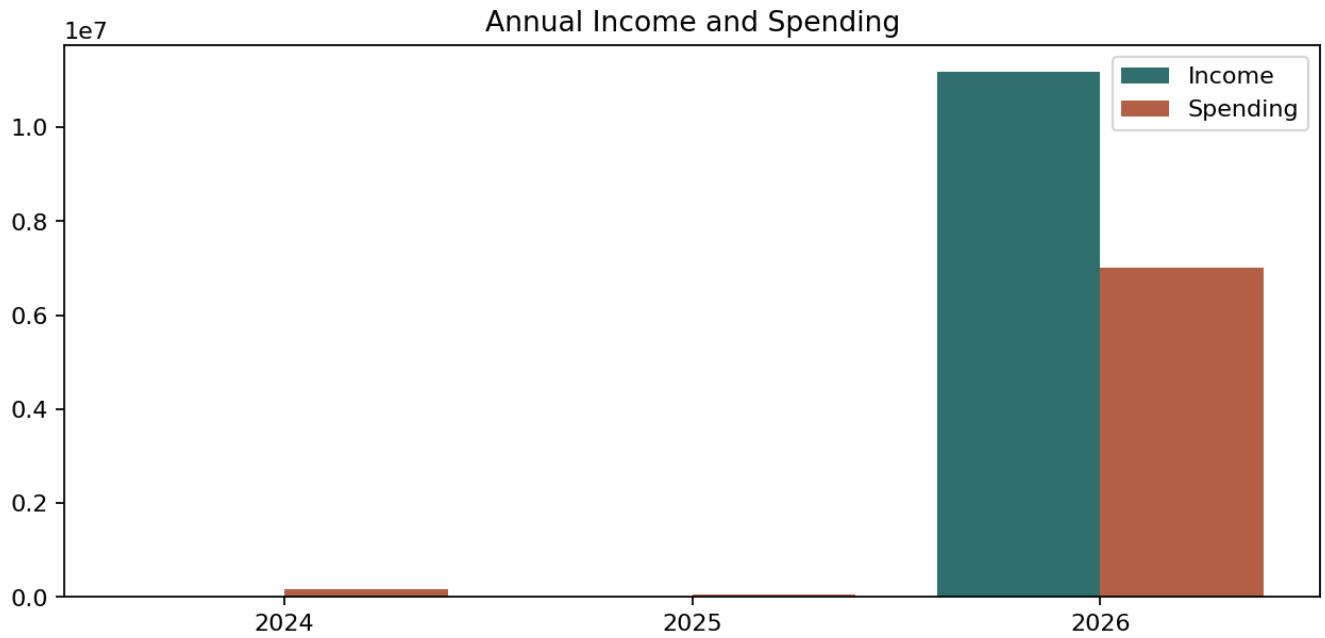
### ***Next 90 days***

- Prepare accountant package from normalized tables, evidence index, and final review queue.
- Build a repeatable monthly close habit: add exports, run pipeline, resolve queue.
- Compare finalized tax returns against transaction-level tax payments and deduction support.

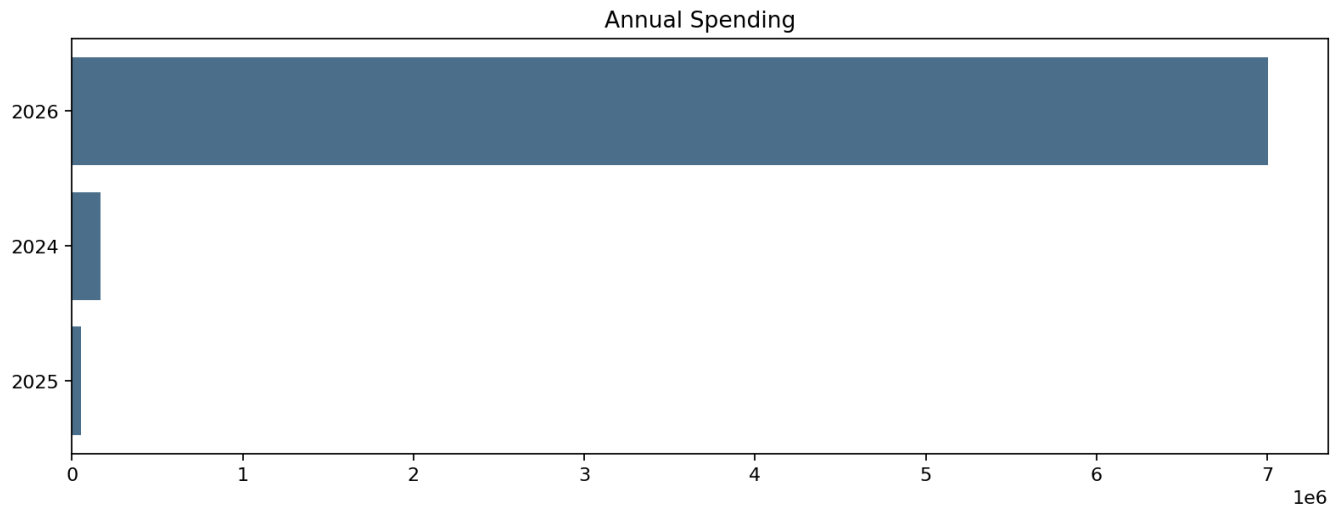
# Annual Income



## Annual Income Spending



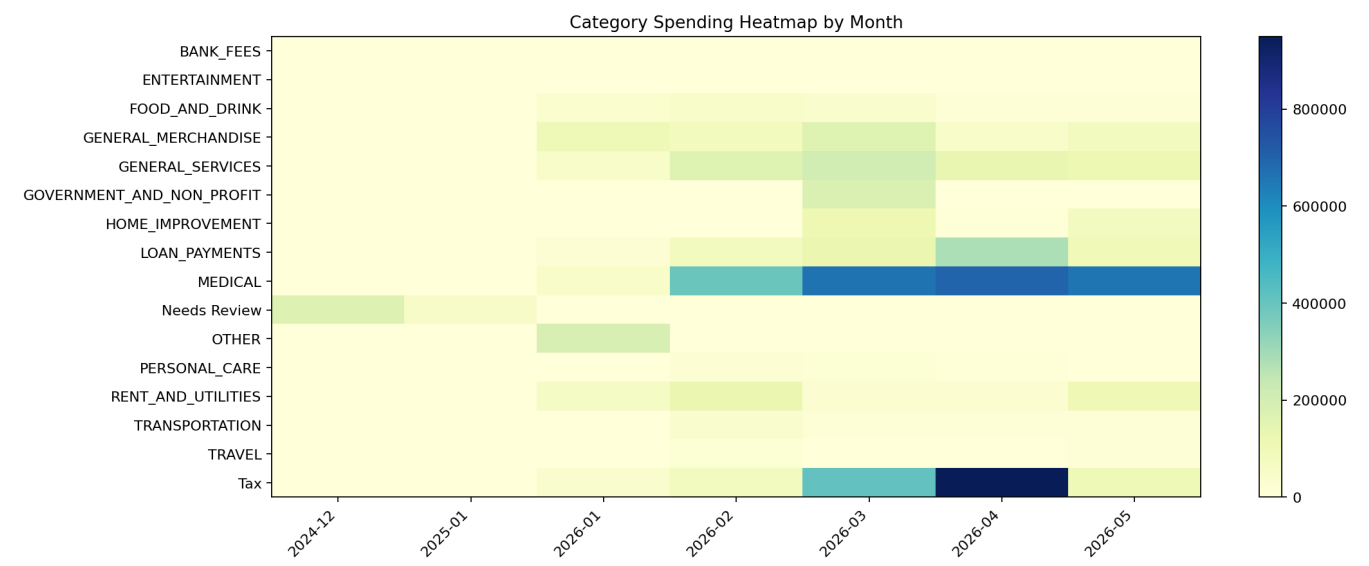
## Annual Spending



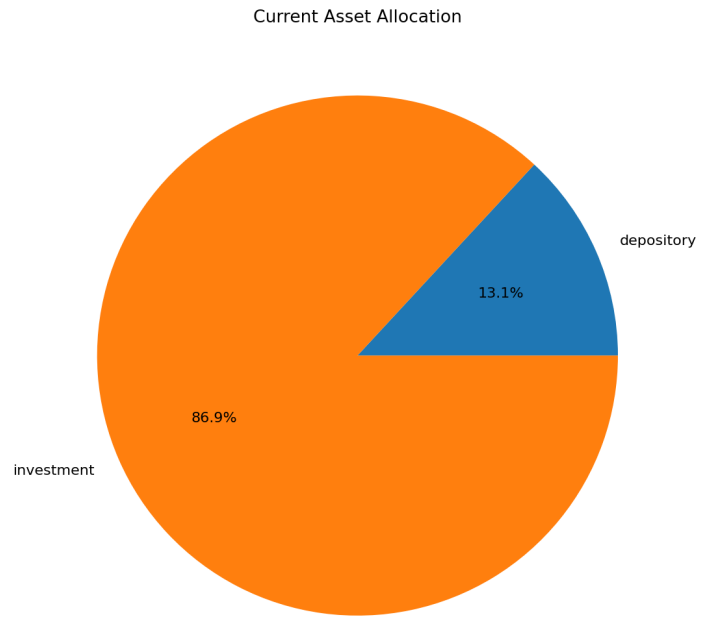
## Cash Balance Trend

Cash balance trend requires historical account balance snapshots. Transaction cash flow is charted separately.

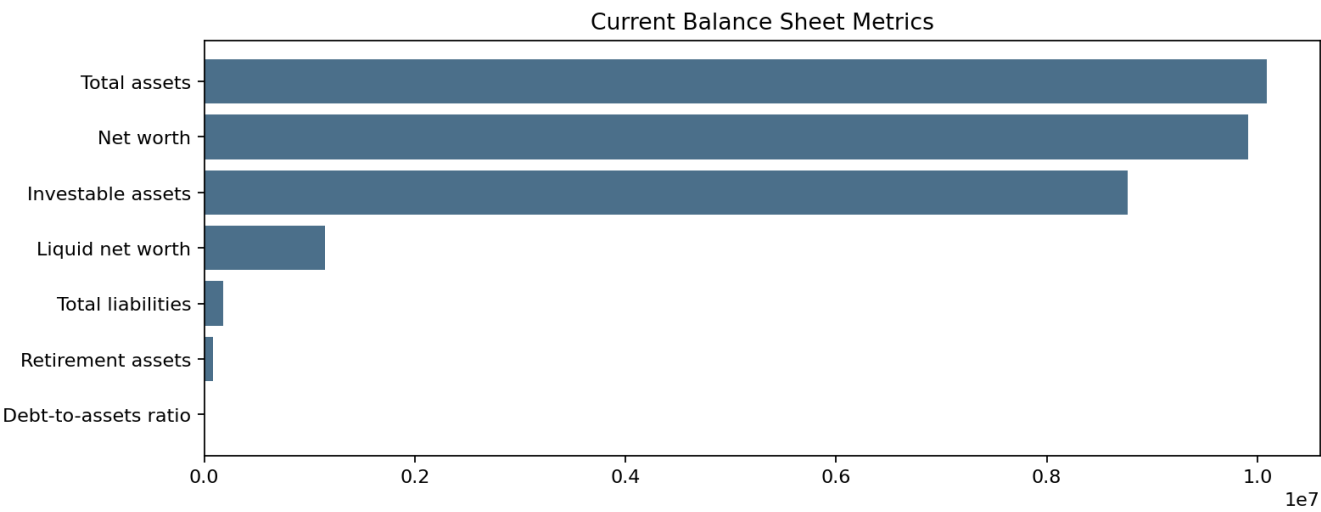
# Category Spending Heatmap By Month



## Current Asset Allocation



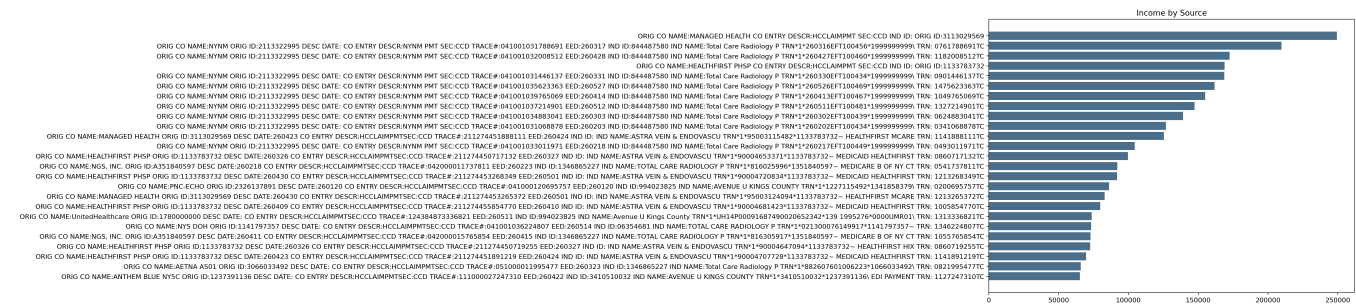
# Current Balance Sheet



## **Dividend Interest Income**

Dividend and interest detail requires brokerage/tax forms or categorized transaction evidence.

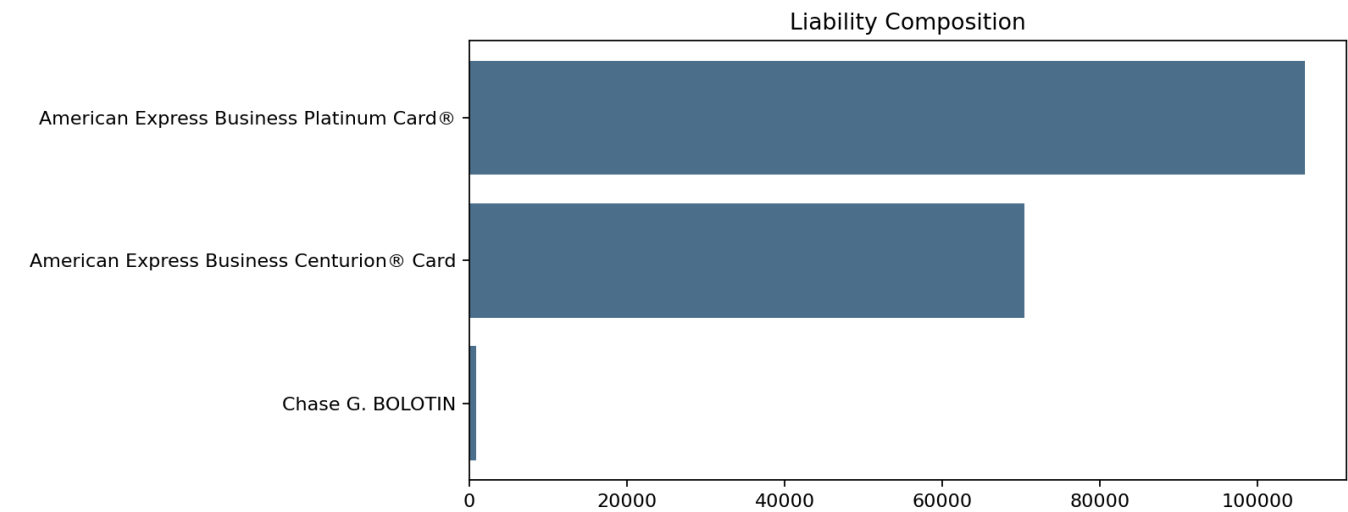
# Income By Source



## Investment Allocation

Investment allocation requires holdings or asset-class exports. Current investment account balances are indexed when available.

# Liability Composition



# Monthly Income

