SAMPLE DELIVERABLE

Monthly Close Package

Sample Retail Co., LLC (fictional) | Month ended September 30, 2026 | Prepared in USD

This is an illustration of the reports a client receives each month. The business, figures, and notes are invented and do not describe any real company.

1. Profit and Loss: September vs August 2026

	Sep 2026	Aug 2026	Change $	Change %
Revenue				
Product sales	48,200	44,500	3,700	+8.3%
Service revenue	6,800	6,200	600	+9.7%
Total revenue	**55,000**	**50,700**	**4,300**	**+8.5%**
Cost of sales				
Cost of goods sold	21,300	19,900	1,400	+7.0%
Gross profit	**33,700**	**30,800**	**2,900**	**+9.4%**
Operating expenses				
Payroll and contractors	14,500	14,500	0	+0.0%
Rent	3,200	3,200	0	+0.0%
Software and subscriptions	640	590	50	+8.5%
Marketing and advertising	2,450	1,800	650	+36.1%
Insurance	380	380	0	+0.0%
Utilities	520	480	40	+8.3%
Professional fees	600	600	0	+0.0%
Bank and merchant fees	1,020	940	80	+8.5%
Office and other	410	350	60	+17.1%
Total operating expenses	**23,720**	**22,840**	**880**	**+3.9%**
Net operating income	**9,980**	**7,960**	**2,020**	**+25.4%**

Key ratios: gross margin 61.3% (August 60.7%); net operating margin 18.1% (August 15.7%).

2. Bank Reconciliation: Operating Checking, September 30, 2026

Balance per bank statement	41,860.00
Add: deposits in transit (card settlements, Sep 29-30)	3,420.00
Less: outstanding checks (#1042, #1045)	(1,215.00)
Adjusted bank balance	**44,065.00**
Balance per books (QuickBooks) before adjustments	44,100.00
Add: interest earned, not yet recorded	15.00
Less: bank service fee, not yet recorded	(50.00)
Adjusted book balance	**44,065.00**
Unreconciled difference	**0.00**

Adjusting entries posted: debit Bank charges and credit Checking $50.00; debit Checking and credit Interest income $15.00.

3. Accounts Receivable Aging, September 30, 2026

Aging bucket	Amount	% of total
Current	12,400	65.3%
1-30 days past due	4,150	21.8%
31-60 days past due	1,800	9.5%
61-90 days past due	650	3.4%
Over 90 days past due	0	0.0%
Total receivables	**19,000**	**100.0%**

4. Notes for the Owner

- **Revenue grew +8.5%** month on month, with product sales contributing most of the $4,300 increase.
- **Marketing spend rose $650 (+36.1%)**. Worth checking whether the extra spend is producing the new sales before repeating it.
- **Two invoices are 61-90 days past due ($650 total).** A reminder this week is recommended before they age past 90 days.
- **Month-end checklist:** all bank and card transactions categorised, bank account reconciled to a zero difference, no uncategorised items remaining.
- **For your CPA:** books are closed for September and ready to be shared for quarterly reviews or year-end.

Scope: bookkeeping, accounting, and reporting support. BooksClear Accounting does not prepare or file US tax returns or perform audits.