BRIGHT TRAIL BOOKKEEPING

ILLUSTRATIVE BOOKKEEPING RESOURCE

SAMPLE MONTHLY

BOOKKEEPING PACKAGE

Pine & Harbor Home Services, LLC

Fictional company | Reporting period ended June 30, 2026

A prospective-client example of monthly financial reporting, review, and communication.

- ✓ Financial statements that are easier to inspect
- ✓ Month-end review before reports are delivered
- ✓ Questions documented instead of guessed



Prepared by	Bright Trail Bookkeeping
Purpose	Prospective-client sample
Website	brighttrailbookkeeping.com

Illustrative example using fictional information.
Actual reports and deliverables depend on the service agreement.

This sample is designed to show what a business owner may receive and the review that can occur before reports are delivered. It is not an audit, review, compilation, tax return, or assurance report.

PACKAGE OVERVIEW

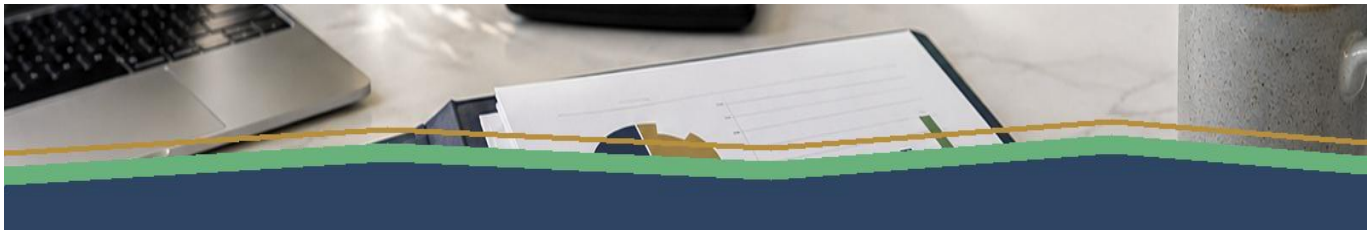
What This Monthly Package Is Meant to Show

A practical example of financial reports, month-end review, and client communication.

The goal is not to show every internal bookkeeping step. Instead, this sample focuses on the information a business owner may actually see: the financial statements, a concise review summary, and examples of questions or observations that help keep the books accurate and useful.

What is normally most important

The Profit and Loss and Balance Sheet are the core financial statements in this example. Additional reports, such as receivables or payables aging, may be included when they are relevant to the business.



1. Review the month Transactions are processed and unusual, incomplete, or uncategorized activity is reviewed.	**4. Review the financial statements** The Balance Sheet and Profit and Loss are reviewed for reasonableness, patterns, and possible missing or misclassified activity.
2. Reconcile accounts Included bank, credit-card, and other agreed accounts are reconciled to supporting statements.	**5. Resolve client questions** When information is incomplete, questions are sent to the client instead of guessing how a transaction should be treated.
3. Complete a final review Balance-sheet balances, aging items, outstanding transactions, and other unusual amounts are checked.	**6. Deliver the reports** Final reports are grouped into one organized package and shared according to the service agreement.

FINANCIAL STATEMENT 01

Sample Profit and Loss Statement

Pine & Harbor Home Services, LLC | Month and year to date ended June 30, 2026 | Fictional information

How to read this report

The Profit and Loss summarizes income earned and expenses incurred during a period. It helps a business owner see revenue, direct costs, operating expenses, and the resulting profit for the month and year to date.

Account	June 2026	Year to Date
INCOME		
Service revenue	$48,750.00	$282,400.00
Maintenance plans	$6,400.00	$35,800.00
Other operating income	$850.00	$4,950.00
Total income	**$56,000.00**	**$323,150.00**
COST OF SERVICES		
Materials and job supplies	$8,900.00	$50,300.00
Subcontractor costs	$7,250.00	$38,900.00
Total cost of services	**$16,150.00**	**$89,200.00**
Gross profit	**$39,850.00**	**$233,950.00**
OPERATING EXPENSES		
Payroll wages	$14,800.00	$86,500.00
Payroll taxes and benefits	$2,450.00	$14,600.00
Vehicle and fuel	$2,100.00	$12,800.00
Insurance	$1,250.00	$7,500.00

FINANCIAL STATEMENT 01 - CONTINUED

Sample Profit and Loss Statement

Operating expenses continued, operating income, and net income | Fictional information

Account	June 2026	Year to Date
OPERATING EXPENSES (CONTINUED)		
Rent and utilities	$1,750.00	$10,500.00
Software and subscriptions	$620.00	$3,800.00
Advertising and marketing	$1,100.00	$7,200.00
Professional fees	$450.00	$3,100.00
Office and administrative	$520.00	$3,350.00
Repairs, tools, and equipment	$830.00	$4,900.00
Bank and merchant fees	$140.00	$790.00
Depreciation expense	$700.00	$4,200.00
Total operating expenses	**$26,710.00**	**$159,240.00**
Operating income	**$13,140.00**	**$74,710.00**
OTHER INCOME AND EXPENSE		
Interest income	$25.00	$120.00
Interest expense	($310.00)	($1,900.00)
Net other income (expense)	**($285.00)**	**($1,780.00)**
Net income	**$12,855.00**	**$72,930.00**

Illustrative observation: June gross profit was $39,850, or approximately 71.2% of income. Net income was $12,855. These figures are fictional and are included only to demonstrate report presentation.

FINANCIAL STATEMENT 02

Sample Balance Sheet

Pine & Harbor Home Services, LLC | As of June 30, 2026 | Fictional information

How to read this report

The Balance Sheet shows what the business owns, what it owes, and the resulting owner equity at a specific date. As part of month-end review, unusual negative balances, large or old balances, and other unexpected amounts may be investigated before reports are finalized.

Account	Balance
ASSETS	
Operating checking	$42,680.00
Business savings	$18,500.00
Accounts receivable	$23,400.00
Undeposited funds	$1,250.00
Prepaid expenses	$3,600.00
Total current assets	**$89,430.00**
FIXED ASSETS	
Vehicles	$64,000.00
Tools and equipment	$28,500.00
Furniture and computers	$9,800.00
Accumulated depreciation	($31,700.00)
Net fixed assets	**$70,600.00**
Total assets	**$160,030.00**

FINANCIAL STATEMENT 02 - CONTINUED

Sample Balance Sheet

Liabilities, owner equity, and balance confirmation | Fictional information

Account	Balance
LIABILITIES	
Accounts payable	$12,850.00
Business credit card	$6,220.00
Payroll liabilities	$4,750.00
Sales tax payable	$1,800.00
Current portion of vehicle loan	$8,400.00
Total current liabilities	**$34,020.00**
LONG-TERM LIABILITIES	
Vehicle loan - long-term portion	$46,000.00
Total liabilities	**$80,020.00**
OWNER EQUITY	
Owner contributions	$25,000.00
Owner draws	($17,920.00)
Current-year earnings	$72,930.00
Total owner equity	**$80,010.00**
Total liabilities and equity	**$160,030.00**

Balance check: Total assets of $160,030 equal total liabilities and equity of $160,030.

MONTH-END REVIEW

Sample Month-End Review and Reconciliation Summary

A concise look at checks completed before the reports are delivered.

Why this matters

Financial statements are more useful when the underlying activity has been reviewed first. The exact review depends on the client, but it commonly includes transaction review, account reconciliation, a final balance-sheet review, and a Profit and Loss review.

Reconciliation status

Account	Statement Ending	Reconciled Through	Status
Operating checking	06/30/2026	06/30/2026	Complete
Business savings	06/30/2026	06/30/2026	Complete
Business credit card	06/30/2026	06/30/2026	Complete

Final review snapshot

Transaction review Expected activity processed; unusual items reviewed.	**Outstanding items** No unexplained transaction older than 90 days.
Balance Sheet review No unexplained material or unusual balances.	**Profit and Loss review** Results reviewed for patterns and missing activity.
Client requests Material clarification questions resolved before delivery.	**Report package** Profit and Loss, Balance Sheet, and aging summary prepared.

MONTHLY NOTES

Sample High-Level Observations for the Business Owner

Examples of concise, material points that may accompany the financial statements. Fictional information.

> **The intent is useful context, not a deep advisory report**
> Routine bookkeeping can include a few high-level observations that help the owner notice important changes. More extensive analysis or advisory work may require a separate scope of service.

Revenue and profitability June income was $56,000 and gross profit was $39,850, or about 71.2% of income. The year-to-date gross margin was about 72.4%.	**Receivables to watch** Accounts receivable totaled $23,400. In this fictional example, $7,900 was more than 30 days old and may need follow-up.
Balance-sheet review Cash in checking and savings totaled $61,180. No unusual negative bank, credit-card, receivable, or payable balances required correction.	**Questions and next steps** The final statements reflect client responses received during the close. Later corrections would result in updated reports if needed.

Sample Accounts Receivable Aging Summary

	Current	31-60 Days	61-90 Days	Over 90
Accounts receivable	$15,500	$5,400	$2,500	$0

Aging reports can be included when older receivables or overdue vendor bills are relevant to the business.

CLIENT COMMUNICATION

Example Questions Used During the Month-End Close

This example shows the kind of follow-up that can occur before final financial statements are sent. Fictional information.

> **Questions come before the final package**
> Incomplete transactions are not guessed. Questions are documented, resolved with the client, and reflected in the final reports.

Date	Transaction / Amount	Question and Client Response	Status
06/04	SupplyHouse $1,286.44	Asked whether job materials or reusable equipment. **Client: job materials.**	Resolved
06/12	Venmo transfer $750.00	Asked recipient and purpose. **Client: owner withdrawal; classify as owner draw.**	Resolved
06/18	Unidentified deposit $2,500.00	Asked whether revenue, loan, or owner funds. **Client: owner contribution.**	Resolved

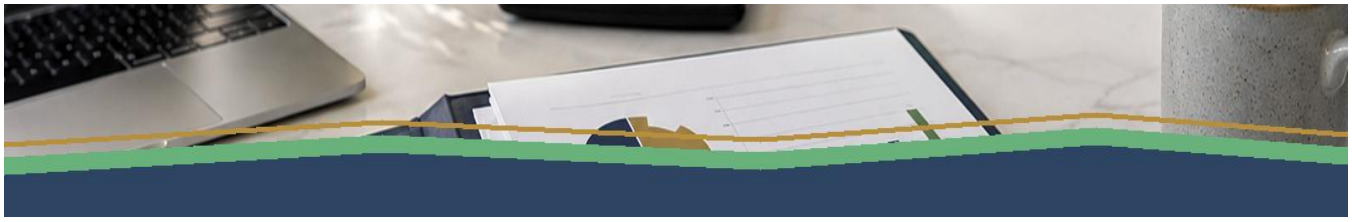
What happens after the client responds?

- The response is documented and the transaction is classified using the new information.
- Affected financial statements are refreshed and reviewed again.
- The final package is prepared after material clarification items are resolved or otherwise addressed.

DELIVERY AND NEXT STEPS

How the Final Monthly Reports May Be Shared

The exact reports, delivery method, timing, and level of discussion depend on the service agreement.



One organized reporting package

Financial statements and applicable supporting reports can be grouped into one organized PDF package for easier review.

Core financial statements Profit and Loss and Balance Sheet are the core reports; other reports may be added when useful.	**Brief monthly context** High-level observations can help the owner notice material changes without becoming a full advisory report.
Review options Reports may be delivered directly or reviewed by phone, screen share, or recorded walkthrough when included.	**Clear responsibilities** The client provides accurate information, answers questions, approves business decisions, and works with other advisors.

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BRIGHT TRAIL BOOKKEEPING

Monthly Bookkeeping for Clearer Finances and More Time to Run Your Business