

Month-end pack

Oakline Trading S.à r.l.

Period ended 30 September 2026

Prepared by	Sidreau delivery team
Prepared for review by	[Your firm]
Delivered	Working day 7 (9 October 2026)
Currency	EUR

This is a sample. Oakline Trading S.à r.l. is a fictional company and all figures are illustrative. It shows the format and level of detail every client file receives each month.

Summary

September closed on working day 7. All bank accounts are reconciled, accruals are posted and the VAT workpaper is ready. Three items need your decision before sign-off (page 4).

48.250 Revenue +7,4% on August	42,0% Gross margin +1,0 pt on August	4.050 Net profit before tax August: 1.600	41.360 Cash at bank Reconciled to statement
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CLOSE CHECKLIST

Task	Prepared	Reviewed	Status
Bank and card reconciliations	WD2	WD3	Complete
Sales ledger and debtor ageing	WD2	WD3	Complete
Purchase ledger and supplier statements	WD3	WD4	Complete
Accruals and prepayments	WD4	WD5	Complete
Depreciation journal	WD4	WD5	Complete
VAT workpaper, Q3	WD5	WD6	Complete
Management accounts and commentary	WD6	WD7	For your review

COMMENTARY

Revenue rose 7,4% to 48.250, driven by two wholesale orders invoiced in the final week. Gross margin improved by one point as the August freight surcharge did not recur.

Overheads fell by 590, mainly because the summer marketing campaign ended (marketing down 780). Professional fees include 150 for the annual trademark renewal.

Trade debtors of 36.720 include 8.400 over 60 days from one customer; we recommend a follow-up before month end.

Profit and loss

	Sep 2026	Aug 2026	Year to date
Revenue	48.250,00	44.910,00	391.600,00
Cost of sales	(27.980,00)	(26.500,00)	(229.100,00)
Gross profit	20.270,00	18.410,00	162.500,00
Salaries	(9.400,00)	(9.400,00)	(84.600,00)
Rent	(2.150,00)	(2.150,00)	(19.350,00)
Marketing	(1.820,00)	(2.600,00)	(17.900,00)
Software and subscriptions	(640,00)	(640,00)	(5.760,00)
Professional fees	(1.100,00)	(950,00)	(8.300,00)
Other overheads	(730,00)	(690,00)	(5.390,00)
Operating profit before depreciation	4.430,00	1.980,00	21.200,00
Depreciation	(380,00)	(380,00)	(3.420,00)
Net profit before tax	4.050,00	1.600,00	17.780,00

Balance sheet at 30 September 2026

Fixed assets, net book value	18.240,00
Trade debtors	36.720,00
Prepayments	3.480,00
Cash at bank	41.360,00
Current assets	81.560,00
Trade creditors	(22.940,00)
Accruals	(6.310,00)
VAT payable	(5.870,00)
Current liabilities	(35.120,00)
Net current assets	46.440,00
Net assets	64.680,00
Share capital	12.000,00
Retained earnings brought forward	34.900,00
Profit for the year to date	17.780,00
Total equity	64.680,00

Bank reconciliation, current account

Balance per bank statement, 30 September 2026	43.915,00
Less: unrepresented payment, Harbour Packaging (ref. 2291)	(2.480,00)
Less: unrepresented payment, courier account (ref. 2294)	(625,00)
Add: deposit in transit, customer receipt 30 September	550,00
Balance per ledger	41.360,00

Difference: nil. Both unrepresented payments cleared on 2 October 2026.

Points for your review

We need your decision on these items before the pack is final. Each is posted on the basis described and can be changed in minutes.

1	Lumen Logistics invoice without a purchase order. Coded to cost of sales pending the client's confirmation that it relates to September deliveries.	1.240,00
2	Director expense claim without a receipt. Posted to a suspense account. Please request the receipt or confirm the treatment.	310,00
3	Overdue debtor, Carrow Home Ltd. Over 60 days. Consider a bad-debt provision if not settled by the October close.	8.400,00

Next steps. Once you have reviewed the points above, reply on the file thread and we will finalise the pack and the Q3 VAT return workpaper for your submission. Questions go to your named contact and are answered within one business day.