Monthly financial report

Harbor Lane Renovation LLC

September 2026

Entity	Single-member LLC, TX
Basis	Cash
Period	September 1, 2026 – September 30, 2026
Status	Closed, reviewed by Ledgerpol review team (sample) on November 19, 2026

Key figures

Net income – month	**$17,618.17**
Net income – year to date	**$44,427.34**
Cash at month end	**$57,303.19**
Total assets	**$112,571.04**
Total liabilities	**$35,266.60**
Equity	**$77,304.44**

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All amounts in US dollars. Negative amounts are shown in parentheses. Each report starts with a short note on how to read it. Questions? Reply to the delivery email – a person answers.

Profit & Loss

Harbor Lane Renovation LLC · Sep 2026 · Cash basis

What this report shows: the money your business earned (income) and spent to run it (cost of goods sold and expenses) in the period. The bottom line, net income, is your profit for the period. Books are kept on a cash basis: income and expenses count when the money moved. Owner draws, loan principal, transfers between your own accounts and credit card payments are not expenses and do not appear here.

	Sep 2026	Year to date
Income		
4000 Sales / service revenue	59,579.02	166,302.00
4900 Refunds & allowances	0.00	(450.00)
Total income	**59,579.02**	**165,852.00**
Cost of goods sold		
5100 Materials & supplies (job)	15,344.22	43,465.72
5200 Subcontractors	21,343.05	62,310.85
Total cost of goods sold	**36,687.27**	**105,776.57**
Gross profit	**22,891.75**	**60,075.43**
Expenses		
6000 Advertising & marketing	486.63	1,364.46
6010 Car & truck expenses	1,357.67	4,356.45
6040 Depreciation	844.05	2,532.15
6050 Insurance (other than health)	480.00	1,440.00
6070 Interest – other	178.83	544.25
6110 Rent – business property	850.00	2,550.00
6130 Supplies	176.43	629.27
6160 Meals (50% deductible)	388.33	1,191.62
6190 Software & subscriptions	47.99	143.97
6200 Bank & merchant fees	15.00	45.00
6210 Telephone & internet	187.42	562.26
6220 Shipping & postage	13.69	43.91
6290 Charitable contributions	250.00	250.00
Total expenses	**5,276.04**	**15,653.34**
Net operating income	**17,615.71**	**44,422.09**
Other income		
7000 Interest income	2.46	5.25
Total other income	**2.46**	**5.25**
Net income	**17,618.17**	**44,427.34**

Balance Sheet

Harbor Lane Renovation LLC · as of September 30, 2026

What this report shows: a snapshot on the last day of the period – what the business owns (assets), what it owes (liabilities) and the owners' stake (equity). Assets always equal liabilities plus equity. Net income of the current year is part of equity until the year is closed.

	As of September 30, 2026
Assets	
Current assets	
1010 Chase Business Checking ••7731	57,303.19
Total current assets	**57,303.19**
Fixed assets	
1500 Furniture & equipment	12,800.00
1510 Vehicles	41,500.00
1590 Accumulated depreciation	(2,532.15)
Total fixed assets	**51,767.85**
Other assets	
1800 Security deposits	3,500.00
Total other assets	**3,500.00**
Total assets	**112,571.04**
Liabilities	
Current liabilities	
2110 Chase Ink ••4417	3,802.27
2200 Sales tax payable	816.47
Total current liabilities	**4,618.74**
Long-term liabilities	
2710 Truck loan ••0925	30,647.86
Total long-term liabilities	**30,647.86**
Total liabilities	**35,266.60**
Equity	
3020 Owner's draw	(15,600.00)
3950 Opening balance equity	48,477.10
3900 Retained earnings	0.00
Net income (current year)	44,427.34
Total equity	**77,304.44**
Total liabilities and equity	**112,571.04**

Statement of Cash Flows

Harbor Lane Renovation LLC · September 1, 2026 – September 30, 2026 · indirect method

What this report shows: why your cash changed. It starts with net income, adds back items that cost no cash (such as depreciation), adjusts for changes in what you owe or prepaid (credit cards, sales tax), then shows equipment purchases (investing) and loans plus money the owners put in or took out (financing). Cash at the end equals your bank and savings balances on the balance sheet.

	September 1, 2026 – September 30, 2026
Operating activities	
Net income	17,618.17
Depreciation (non-cash)	844.05
Decrease in Chase Ink ••4417	(382.15)
Increase in Sales tax payable	61.81
Net cash from operating activities	**18,141.88**
Investing activities	
Increase in Security deposits	(3,500.00)
Net cash from investing activities	**(3,500.00)**
Financing activities	
Decrease in Truck loan ••0925	(453.30)
Owner's draw	(5,200.00)
Net cash from financing activities	**(5,653.30)**
Net change in cash	**8,988.58**
Cash at beginning of period	48,314.61
Cash at end of period	**57,303.19**

Trial Balance

Harbor Lane Renovation LLC · as of September 30, 2026

What this report shows: every account with its debit or credit balance. Total debits equal total credits – the check that the books are in balance. Your tax preparer uses this list to prepare the return.

Account	Debit	Credit
1010 Chase Business Checking ••7731	57,303.19	
1500 Furniture & equipment	12,800.00	
1510 Vehicles	41,500.00	
1590 Accumulated depreciation		2,532.15
1800 Security deposits	3,500.00	
2110 Chase Ink ••4417		3,802.27
2200 Sales tax payable		816.47
2710 Truck loan ••0925		30,647.86
3020 Owner's draw	15,600.00	
3950 Opening balance equity		48,477.10
4000 Sales / service revenue		166,302.00
4900 Refunds & allowances	450.00	
5100 Materials & supplies (job)	43,465.72	
5200 Subcontractors	62,310.85	
6000 Advertising & marketing	1,364.46	
6010 Car & truck expenses	4,356.45	
6040 Depreciation	2,532.15	
6050 Insurance (other than health)	1,440.00	
6070 Interest – other	544.25	
6110 Rent – business property	2,550.00	
6130 Supplies	629.27	
6160 Meals (50% deductible)	1,191.62	
6190 Software & subscriptions	143.97	
6200 Bank & merchant fees	45.00	
6210 Telephone & internet	562.26	
6220 Shipping & postage	43.91	
6290 Charitable contributions	250.00	
7000 Interest income		5.25
Total	**252,583.10**	**252,583.10**