Sample Company

Management report

September 2026

Your month in figures, compared with August 2026 and the months before

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Sample Company

September 2026

Monthly management report · compared with August 2026

Source: QuickBooks Online
Built 29 Oct 2026

The month at a glance · compared with August 2026

Income	Cost of sales	Gross profit	Overheads	Net profit
R538,000	**R347,010**	**R190,990**	**R139,000**	**R50,190**
▲ R86,000 (+19.0%)	▲ R89,370 (+34.7%)	▼ R3,370 (−1.7%)	▲ R14,000 (+11.2%)	▼ R17,370 (−25.7%)
August R452,000	August R257,640	35.5% of income · August 43.0%	August R125,000	9.3% margin · August profit R67,560

Net profit includes −R1,800 of other income less other expenses (depreciation, interest paid and similar).

We checked the books in 5 ways before building this report. 2 found something to sort out before you rely on these figures: entries without a category, debtors over 90 days.

- **Entries without a category.** Ledger entries on accounts with no category, or in an uncategorised account: 1 (R6,400 in total). Accounts in use still with no category: 1.
- **Debtors over 90 days.** Invoices more than 90 days past due: 1 (R105,000, 15% of what is owed).

Still to be given a category

Date	Account	Paid to / from	Description	Amount
19 Sep	Uncategorised Expense	–	Card payment	R6,400

Once these are categorised in the books, the report can be rebuilt with the right lines.

The figures below only include what was recorded when this report was built.

Financial health

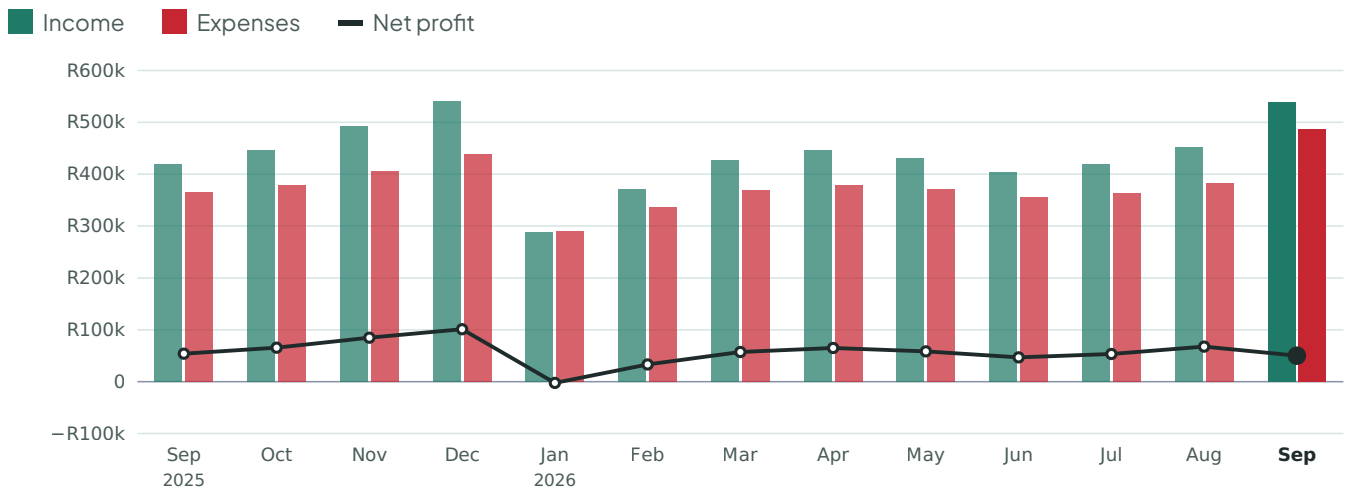
In the green, but a thin month. The year so far is healthy.

September	Year to date	Last 3 months
Net profit	Net profit	Net profit
R50,190	**R398,790**	**R171,120**
on income of R538,000 · 9.3% margin this month	on income of R3,118,000 · 12.8% margin 7 months since Mar 2026	on income of R1,409,000 · 12.1% margin rolling

To break even the business needs about **R304,513** of income a month at this year's gross margin (42%); about **R400,556** a month for a 10% profit. Green: net profit of 10% of income or more. Amber: a profit below 10%. Red: a loss.

Last 13 months

Sep 2025 to Sep 2026



13-month net profit: R734,420 on income of R5,679,000 (12.9% margin).

Average month: R436,846 in, R378,552 out.

Where the money went

Costs by category, September and August

CATEGORY	SEPTEMBER	AUGUST
Materials	282,450	203,400
Staff salaries	80,000	80,000
Subcontractors	64,560	54,240
Rent	28,000	28,000
Vehicles and fuel	26,000	12,000
Phones, internet and software	5,000	5,000
Total expenses	**486,010**	**382,640**

Accuracy checks

Run automatically before every report

Agreed	**Bank statements agree with the ledger**	All 14 bank statement lines have a ledger entry, and every ledger entry on a bank account has a statement line.
Needs a look	**Nothing left unallocated**	Ledger entries on accounts with no category, or in an uncategorised account: 1 (R6,400 in total). Accounts in use still with no category: 1.
Agreed	**No duplicate payments**	No payment of R100 or more appears twice within three days on a bank statement, and no document is recorded twice.
Needs a look	**No old debtors**	Invoices more than 90 days past due: 1 (R105,000, 15% of what is owed).
Agreed	**Bank statements are complete**	Every bank account has statement lines up to within 4 days of month-end.

A check that needs a look does not always mean something is wrong. It means the books and the bank do not yet agree on something, and that is worth a few minutes with your bookkeeper.

Amounts are as recorded in the ledger imported from QuickBooks Online. Every figure is worked out by fixed code from that ledger and the bank statements.

Built on the ClearViewBi box in your office. Nothing in this report was sent to an outside service.