

W/P REF WP A	PREPARED BY RazaPro production team	DATE PREPARED October 2026	QUALITY CHECK Checked by RazaPro before delivery ✓
Tickmarks: ✓ agreed to source document F footed and cross-footed R recomputed ¶ see exceptions page. Source documents used: Operating checking statement (Sep 2026); credit card statement; truck loan statement; payroll provider registers (Sep 2 and Sep 15); vendor bills; sales invoice register; insurance policy declarations; fixed asset register; client budget			

PREPARED FOR YOUR FIRM

Month-end close package September 2026

Client: **Lone Star Comfort Systems LLC** (HVAC contractor, Texas) · Basis: accrual · Period: Sep 1–30, 2026 · Accounting software: QuickBooks Online (client-owned) · Prepared by RazaPro production team · Client communication and advice: the accounting firm.

REVENUE \$105,195.00	GROSS PROFIT \$34,146.95 (32.5%)	NET INCOME \$9,968.23 (9.5%)
CASH (BOOK) \$14,391.64	ACCOUNTS RECEIVABLE \$99,195.00	ACCOUNTS PAYABLE \$20,507.50

What this package contains

- Close checklist with the tie-out for every balance sheet account (page 2)
- Bank reconciliation (page 2)
- Profit and loss against the client's budget, with flagged variances, and a cash summary (page 3)
- Comparative balance sheet and the supporting schedules (pages 4–5)
- Adjusted trial balance and the full journal entry register (pages 6–8)
- Exceptions the firm needs to decide (page 9)

What stays with your firm

Decisions on the exceptions listed at the end, client communication, tax treatment and advice, and tax return preparation and filing. RazaPro prepares and checks the production work and lists what it cannot decide.

Result: all 10 close checks tie to zero difference. 6 items need a decision from the firm (page 9).

Entries made this month

33 journal entries after opening balances: 4 adjusting entries (depreciation, prepaid insurance, payroll accrual, bank fee) and 29 transaction entries.

Close checklist and tie-outs

CHECK	EVIDENCE	RESULT
Bank reconciliation, operating checking	Book \$14,391.64 = statement \$21,582.19 + deposit in transit \$14,800.00 – outstanding checks \$21,990.55	Tied • 0.00 ✓ F
Accounts receivable subledger to GL	Open invoices total \$99,195.00 = GL 1100 \$99,195.00	Tied • 0.00 ✓ F
Accounts payable subledger to GL	Open bills total \$20,507.50 = GL 2000 \$20,507.50	Tied • 0.00 ✓ F
Credit card statement to GL	Opening 5,612.34 paid in full; Sept charges 4,086.80 = GL 2100 \$4,086.80	Tied • 0.00 ✓ F
Truck loan to lender schedule	Balance \$30,923.33 = 32,000.00 – principal 1,076.67	Tied • 0.00 ✓ F
Payroll liabilities	Taxes payable \$9,888.80 = Sep 2 and Sep 15 payrolls; accrued payroll \$20,238.20 = Sep 16-30 gross + employer FICA	Tied • 0.00 ✓ F
Prepaid insurance	Policy \$7,200 (Jul 1, 2026 to Jun 30, 2027); balance \$5,400.00 = 9 months remaining × \$600	Tied • 0.00 ✓ F
Fixed assets and depreciation	Accumulated depreciation: vehicles \$33,600.00 (21 months × \$1,600), equipment \$4,750.00	Tied • 0.00 ✓ F
Trial balance	Total debits = total credits (\$415,400.84)	Tied • 0.00 ✓ F
Balance sheet balances	Assets \$197,636.64 = liabilities + equity (incl. September net income \$9,968.23)	Tied • 0.00 ✓ F

Bank reconciliation, operating checking • Sep 30, 2026

BANK SIDE	AMOUNT	BOOK SIDE	AMOUNT
Balance per bank statement, Sep 30	21,582.19	Balance per books before adjustments	14,436.64
Add: deposit in transit (invoice 1046, deposited Sep 30)	14,800.00	Less: bank service fee per statement (adjusting entry)	(45.00)
Less: outstanding check #4411, Gulf Coast HVAC Supply	(21,340.55)	Adjusted book balance	14,391.64
Less: outstanding check #4412, CPA fee	(650.00)		
Adjusted bank balance	14,391.64		

Difference: 0.00. The unidentified deposit of 2,400.00 (Sep 21) has cleared the bank but is held in a suspense liability until the firm confirms the source (page 9).

Profit and loss, September 2026, against budget

Variances over 10% and 100.00 are flagged and explained. Budget supplied by the client. Accrual basis.

ACCOUNT	ACTUAL	BUDGET	VARIANCE	%	COMMENT ON FLAGGED LINES
Revenue					
4000 Service and maintenance revenue	17,895.00	17,000.00	895.00	+5.3%	
4100 Installation revenue	87,300.00	78,000.00	9,300.00	+11.9%	Four installation jobs invoiced. The largest, Irving Logistics 38,900.00, was invoiced Sep 28 (see exception 6).
Total revenue	105,195.00	95,000.00	10,195.00		
Cost of revenue					
5000 Materials and parts	32,448.05	33,000.00	(551.95)	-1.7%	
5100 Subcontractors	9,400.00	8,000.00	1,400.00	+17.5%	Rivera Sheet Metal 9,400.00 against an 8,000.00 budget; first use of this subcontractor.
5200 Direct labor (technicians)	29,200.00	29,000.00	200.00	+0.7%	
Gross profit	34,146.95	25,000.00			
Operating expenses					
6000 Administrative wages	8,400.00	8,400.00	0.00	+0.0%	
6100 Employer payroll taxes	2,876.40	2,900.00	(23.60)	-0.8%	
6200 Vehicle fuel and expense	3,248.77	3,000.00	248.77	+8.3%	
6300 Insurance	600.00	600.00	0.00	+0.0%	
6400 Software and subscriptions	436.00	450.00	(14.00)	-3.1%	
6500 Rent	4,500.00	4,500.00	0.00	+0.0%	
6600 Utilities	1,184.62	1,200.00	(15.38)	-1.3%	
6700 Depreciation	1,850.00	1,850.00	0.00	+0.0%	
6800 Interest expense	173.33	175.00	(1.67)	-1.0%	
6900 Meals	214.60	150.00	64.60	+43.1%	
7000 Bank fees	45.00	40.00	5.00	+12.5%	
7100 Professional fees	650.00	650.00	0.00	+0.0%	
Net income	9,968.23	1,085.00	8,883.23	+818.7%	

What moved this month

Accounts receivable up \$58,625.00 on strong September invoicing (see exception 6); accounts payable up \$5,727.50 on the Rivera, Lone Pine and Metro bills; cash down \$46,868.91 because August payroll taxes (9,888.80), the August AP balances and a credit card balance were paid in September while the largest invoices were still open. Net income was \$9,968.23 but receivables, not profit, set the cash position.

Balance sheet • Sep 30, 2026 compared with Aug 31, 2026

ASSETS	SEP 30	AUG 31	CHANGE
1000 Operating checking	14,391.64	61,260.55	(46,868.91)
1100 Accounts receivable	99,195.00	40,570.00	58,625.00
1300 Prepaid insurance	5,400.00	6,000.00	(600.00)
1500 Vehicles	96,000.00	96,000.00	0.00
1590 Accumulated depreciation, vehicles	(33,600.00)	(32,000.00)	(1,600.00)
1600 Tools and equipment	21,000.00	21,000.00	0.00
1690 Accumulated depreciation, equipment	(4,750.00)	(4,500.00)	(250.00)
Total assets	197,636.64	188,330.55	9,306.09
LIABILITIES	SEP 30	AUG 31	CHANGE
2000 Accounts payable	20,507.50	14,780.00	5,727.50
2100 Credit card payable	4,086.80	5,612.34	(1,525.54)
2250 Unidentified deposits (suspense)	2,400.00	0.00	2,400.00
2300 Payroll taxes payable	9,888.80	9,888.80	0.00
2310 Accrued payroll	20,238.20	20,238.20	0.00
2400 Truck loan payable	30,923.33	32,000.00	(1,076.67)
Total liabilities	88,044.63	82,519.34	5,525.29
EQUITY	SEP 30	AUG 31	CHANGE
3000 Member capital	25,000.00	25,000.00	0.00
3100 Owner draws, year to date	(84,187.43)	(78,000.00)	(6,187.43)
3900 Retained earnings (through Aug 31)	158,811.21	158,811.21	0.00
Net income, September 2026	9,968.23	0.00	9,968.23
Total equity	109,592.01	105,811.21	3,780.80
	SEP 30	AUG 31	
Total liabilities and equity	197,636.64	188,330.55	

Balanced: assets \$197,636.64 = liabilities + equity \$197,636.64.

Cash summary, September 2026

SOURCE OR USE OF CASH	AMOUNT
Opening cash, Sep 1	61,260.55
Customer receipts	46,570.00
Unidentified deposit (suspense)	2,400.00
Suppliers and subcontractors paid	(36,120.55)
Payroll, net pay	(30,587.60)
Payroll taxes deposited	(9,888.80)
Rent and utilities	(5,684.62)
Credit card payment	(5,612.34)
Loan payment (principal and interest)	(1,250.00)
Professional and bank fees	(695.00)
Owner draw	(6,000.00)
Closing cash, Sep 30 (book)	14,391.64

Accounts receivable aging · Sep 30, 2026

INVOICE	CUSTOMER	INVOICE DATE	DAYS	INVOICED	RECEIVED	OPEN
1039	Jasper Auto Repair	Mon Jul 20, 2026	72	2,150.00	0.00	2,150.00
1043	Cedar Ridge School	Fri Aug 14, 2026	47	6,200.00	3,000.00	3,200.00
1045	Eagle Pass Diner	Thu Aug 27, 2026	34	3,450.00	0.00	3,450.00
1047	Galveston Marine Supply	Tue Sep 8, 2026	22	6,275.00	0.00	6,275.00
1048	Alamo Property Mgmt	Fri Sep 11, 2026	19	22,600.00	0.00	22,600.00
1049	Hill Country Clinic	Thu Sep 17, 2026	13	16,240.00	0.00	16,240.00
1050	Brazos Dental	Tue Sep 22, 2026	8	6,380.00	0.00	6,380.00
1051	Irving Logistics	Mon Sep 28, 2026	2	38,900.00	0.00	38,900.00
Total				102,195.00	3,000.00	99,195.00

0-30 DAYS	31-60 DAYS	61-90 DAYS	OVER 90
90,395.00	6,650.00	2,150.00	0.00

Accounts payable · Sep 30, 2026

VENDOR	DETAIL	OPEN
Rivera Sheet Metal	Bill 9,400.00 (Sep 20)	9,400.00
Lone Pine Refrigerants	Bill (Sep 12)	4,892.10
Metro Electrical Wholesale	Bill (Sep 19)	6,215.40
Total		20,507.50

Schedules

FIXED ASSET	COST	METHOD	MONTHLY	ACCUMULATED, SEP 30	NET BOOK VALUE
Two service trucks (in service Jan 2025)	96,000.00	SL, 60 months	1,600.00	33,600.00	62,400.00
Tools and equipment (in service Mar 2025)	21,000.00	SL, 84 months	250.00	4,750.00	16,250.00

TRUCK LOAN (6.5%, PAYMENT 1,250.00)	PAYMENT	INTEREST	PRINCIPAL	BALANCE
Sep 5, 2026 (paid)	1,250.00	173.33	1,076.67	30,923.33
Oct 5, 2026	1,250.00	167.50	1,082.50	29,840.83
Oct 5 + 1 mo	1,250.00	161.64	1,088.36	28,752.47
Oct 5 + 2 mo	1,250.00	155.74	1,094.26	27,658.21

Interest is calculated on the opening balance of 32,000.00 at 6.5% ÷ 12 = 173.33. Prepaid insurance: \$7,200 policy, \$600 per month, 9 months remaining = 5,400.00.

Adjusted trial balance • Sep 30, 2026

ACCOUNT	NAME	DEBIT	CREDIT
1000	Operating checking	14,391.64	
1100	Accounts receivable	99,195.00	
1300	Prepaid insurance	5,400.00	
1500	Vehicles	96,000.00	
1590	Accumulated depreciation, vehicles		33,600.00
1600	Tools and equipment	21,000.00	
1690	Accumulated depreciation, equipment		4,750.00
2000	Accounts payable		20,507.50
2100	Credit card payable		4,086.80
2250	Unidentified deposits (suspense)		2,400.00
2300	Payroll taxes payable		9,888.80
2310	Accrued payroll		20,238.20
2400	Truck loan payable		30,923.33
3000	Member capital		25,000.00
3100	Owner draws, year to date	84,187.43	
3900	Retained earnings (through Aug 31)		158,811.21
4000	Service and maintenance revenue		17,895.00
4100	Installation revenue		87,300.00
5000	Materials and parts	32,448.05	
5100	Subcontractors	9,400.00	
5200	Direct labor (technicians)	29,200.00	
6000	Administrative wages	8,400.00	
6100	Employer payroll taxes	2,876.40	
6200	Vehicle fuel and expense	3,248.77	
6300	Insurance	600.00	
6400	Software and subscriptions	436.00	
6500	Rent	4,500.00	
6600	Utilities	1,184.62	
6700	Depreciation	1,850.00	
6800	Interest expense	173.33	
6900	Meals	214.60	
7000	Bank fees	45.00	
7100	Professional fees	650.00	
Totals		415,400.84	415,400.84

Debits equal credits. Revenue and expense accounts show September activity only; prior months are rolled into retained earnings through August 31.

Journal entry register (1 of 2)

NO.	DATE	MEMO	DEBIT	CREDIT
002	Sep 1	Rent, September	6500 Rent 4,500.00	1000 Operating checking 4,500.00
003	Sep 2	Payroll, Aug 16 - 31 (paid Sep 2): clears accrual	2310 Accrued payroll 20,238.20	2300 Payroll taxes payable 4,944.40 1000 Operating checking 15,293.80
004	Sep 3	Invoice 1046 Fort Bend Realty	1100 Accounts receivable 14,800.00	4100 Installation revenue 14,800.00
005	Sep 4	Bill Gulf Coast HVAC Supply	5000 Materials and parts 21,340.55	2000 Accounts payable 21,340.55
006	Sep 5	Truck loan payment: principal 1,076.67 + interest 173.33	2400 Truck loan payable 1,076.67 6800 Interest expense 173.33	1000 Operating checking 1,250.00
007	Sep 8	Invoice 1047 Galveston Marine Supply	1100 Accounts receivable 6,275.00	4000 Service and maintenance revenue 6,275.00
008	Sep 8	Utilities (ACH)	6600 Utilities 1,184.62	1000 Operating checking 1,184.62
009	Sep 9	Receipt invoice 1041	1000 Operating checking 12,480.00	1100 Accounts receivable 12,480.00
010	Sep 10	Pay Gulf Coast bill (opening AP) check #4408	2000 Accounts payable 11,250.00	1000 Operating checking 11,250.00
011	Sep 11	Invoice 1048 Alamo Property Mgmt	1100 Accounts receivable 22,600.00	4100 Installation revenue 22,600.00
012	Sep 12	Bill Lone Pine Refrigerants	5000 Materials and parts 4,892.10	2000 Accounts payable 4,892.10
013	Sep 12	Pay Metro bill (opening AP) check #4409	2000 Accounts payable 3,530.00	1000 Operating checking 3,530.00
014	Sep 14	Receipt invoice 1042	1000 Operating checking 8,940.00	1100 Accounts receivable 8,940.00
015	Sep 15	Payroll, Sep 1 - 15	5200 Direct labor (technicians) 14,600.00 6000 Administrative wages 4,200.00 6100 Employer payroll taxes 1,438.20	2300 Payroll taxes payable 4,944.40 1000 Operating checking 15,293.80
016	Sep 15	Federal payroll tax deposit for August (due Sep 15)	2300 Payroll taxes payable 9,888.80	1000 Operating checking 9,888.80
017	Sep 16	Pay credit card statement	2100 Credit card payable 5,612.34	1000 Operating checking 5,612.34
018	Sep 17	Invoice 1049 Hill Country Clinic	1100 Accounts receivable 16,240.00	4100 Installation revenue 11,000.00 4000 Service and maintenance revenue 5,240.00

Journal entry register (2 of 2)

NO.	DATE	MEMO	DEBIT	CREDIT
019	Sep 18	Receipt invoice 1043	1000 Operating checking 3,000.00	1100 Accounts receivable 3,000.00
020	Sep 18	Owner draw	3100 Owner draws, year to date 6,000.00	1000 Operating checking 6,000.00
021	Sep 19	Bill Metro Electrical Wholesale	5000 Materials and parts 6,215.40	2000 Accounts payable 6,215.40
022	Sep 20	Bill Rivera Sheet Metal (subcontractor)	5100 Subcontractors 9,400.00	2000 Accounts payable 9,400.00
023	Sep 21	Unidentified deposit (suspense, see exceptions)	1000 Operating checking 2,400.00	2250 Unidentified deposits (suspense) 2,400.00
024	Sep 22	Invoice 1050 Brazos Dental	1100 Accounts receivable 6,380.00	4000 Service and maintenance revenue 6,380.00
025	Sep 24	Receipt invoice 1044	1000 Operating checking 7,350.00	1100 Accounts receivable 7,350.00
026	Sep 28	Invoice 1051 Irving Logistics	1100 Accounts receivable 38,900.00	4100 Installation revenue 38,900.00
027	Sep 28	Pay Gulf Coast bill (Sept) check #4411	2000 Accounts payable 21,340.55	1000 Operating checking 21,340.55
028	Sep 29	CPA fee check #4412	7100 Professional fees 650.00	1000 Operating checking 650.00
029	Sep 30	Receipt invoice 1046	1000 Operating checking 14,800.00	1100 Accounts receivable 14,800.00
030	Sep 30	Credit card activity, September (fuel, software, meals, owner personal)	6200 Vehicle fuel and expense 3,248.77 6400 Software and subscriptions 436.00 6900 Meals 214.60 3100 Owner draws, year to date 187.43	2100 Credit card payable 4,086.80
031 ADJ	Sep 30	Adjust: depreciation (SL; trucks 60 mo, equipment 84 mo)	6700 Depreciation 1,850.00	1590 Accumulated depreciation, vehicles 1,600.00 1690 Accumulated depreciation, equipment 250.00
032 ADJ	Sep 30	Adjust: amortize prepaid insurance (\$7,200 / 12)	6300 Insurance 600.00	1300 Prepaid insurance 600.00
033 ADJ	Sep 30	Adjust: accrue payroll Sep 16-30 incl. employer FICA	5200 Direct labor (technicians) 14,600.00 6000 Administrative wages 4,200.00 6100 Employer payroll taxes 1,438.20	2310 Accrued payroll 20,238.20
034 ADJ	Sep 30	Adjust: bank service fee per statement	7000 Bank fees 45.00	1000 Operating checking 45.00

Every entry balances. Opening balances (entry 001) are carried forward from the August close. ADJ marks adjusting entries made at month end.

Exceptions and questions for the firm

RazaPro flags these and does not decide them. Each is open until the firm or the client answers.

#	ITEM	AMOUNT	WHAT WE DID AND WHAT WE NEED
1	Unidentified deposit, Sep 21	2,400.00	Held in suspense (2250). Source not clear from bank memo. Ask the client; if a customer payment, apply to the open invoice; if a loan or owner contribution, reclassify.
2	Owner personal charge on company card, Sep	187.43	Recorded as an owner draw instead of an expense. Confirm with the client and decide treatment.
3	Subcontractor Rivera Sheet Metal, no W-9 on file	9,400.00 in Sept	Request a W-9 before the next payment. This vendor was paid 9,400.00 in September alone, above the 2,000 threshold for Form 1099-NEC reporting on 2026 payments, so a 1099-NEC will be needed. The firm decides how to proceed.
4	Aged invoice 1039, Jasper Auto Repair	2,150.00 (72 days)	Past 60 days. Recommend a collection reminder; the firm decides on any allowance or write-off.
5	Client meal, Sep	214.60	Booked in full to Meals. Tax deductibility limit for meals is a tax-treatment decision for the firm; books are not adjusted.
6	Invoice 1051, Irving Logistics, invoiced Sep 28	38,900.00	Largest invoice of the month, issued 2 days before month end. Confirm the job is complete or what percentage is complete; if not complete, part of this revenue may belong in October. The firm decides.

How this package was produced

- All transactions were categorized inside the client's own accounting file; no client passwords were shared and access was a named, limited user.
- Every balance sheet account was reconciled to an outside source (bank, card, lender, subledger) or a documented calculation.
- Adjusting entries are limited to depreciation, prepaid amortization, payroll accrual and the bank fee, each calculated in this package.
- Work product stays in the client's file; this package is a copy for review.

Turnaround in this sample: package delivered 3 business days after the bank statement was available.