HP Harbor & Pine Bookkeeping

SEPTEMBER 2026

Monthly Financial Report

Prepared for **Joe's Plumbing LLC** · Period ending September 30, 2026

September 2026 at a glance

REVENUE	EXPENSES	NET PROFIT
$48,210	$31,870	$16,340
▲ 12.4% vs August	▲ 4.2% vs August	▲ 32.8% vs August

Profit and Loss

Joe's Plumbing LLC · September 1–30, 2026

ACCOUNT	SEP 2026
INCOME	
Service revenue	42,770.00
Discounts given	(1,120.00)
Materials billed	6,560.00
Total income	48,210.00
COST OF GOODS SOLD	
Materials	9,840.00
Subcontractors	5,200.00
Total cost of goods sold	15,040.00
Gross profit	33,170.00
EXPENSES	
Wages	11,300.00
Rent	1,800.00
Vehicle	
Fuel	1,540.00

ACCOUNT	SEP 2026
Repairs	600.00
Total Vehicle	**2,140.00**
Insurance	1,260.00
Software and phone	330.00
Total expenses	**16,830.00**
Net profit	**16,340.00**

Balance Sheet

Joe's Plumbing LLC · As of September 28, 2026

ACCOUNT	SEP 28, 2026	AUG 31, 2026
ASSETS		
Bank Accounts		
Checking	34,910.00	25,965.00
Savings	10,000.00	10,000.00
Total bank accounts	**44,910.00**	**35,965.00**
Accounts Receivable		
Accounts Receivable (A/R)	20,975.00	22,150.00
Total accounts receivable	**20,975.00**	**22,150.00**
Other Current Assets		
Inventory Asset	6,050.00	6,480.00
Total other current assets	**6,050.00**	**6,480.00**
Total current assets	**71,935.00**	**64,595.00**
Fixed Assets		
Truck		
Original cost	48,000.00	48,000.00
Depreciation	(9,600.00)	(9,600.00)
Total Truck	**38,400.00**	**38,400.00**
Total fixed assets	**38,400.00**	**38,400.00**
Total assets	**110,335.00**	**102,995.00**

ACCOUNT	SEP 28, 2026	AUG 31, 2026
LIABILITIES		
Accounts Payable		
Accounts Payable (A/P)	6,940.00	8,120.00
Total accounts payable	6,940.00	8,120.00
Credit Cards		
Visa	1,720.00	1,980.00
Total credit cards	1,720.00	1,980.00
Other Current Liabilities		
Sales tax payable	2,480.00	2,240.00
Total other current liabilities	2,480.00	2,240.00
Total current liabilities	11,140.00	12,340.00
Long-Term Liabilities		
Truck loan	28,400.00	29,200.00
Total long-term liabilities	28,400.00	29,200.00
Total liabilities	39,540.00	41,540.00
EQUITY		
Owner's investment	20,000.00	20,000.00
Owner's draw	(63,000.00)	(56,000.00)
Retained Earnings	11,920.00	11,920.00
Net Income	101,875.00	85,535.00
Total equity	70,795.00	61,455.00
Total liabilities and equity	110,335.00	102,995.00

Cash Flow

Joe's Plumbing LLC · September 1–28, 2026

	SEP 2026
OPERATING ACTIVITIES	
Net profit	16,340.00
Change in accounts receivable	1,175.00

	SEP 2026
Change in other current assets	430.00
Change in accounts payable	(1,180.00)
Change in credit cards and other current liabilities	(20.00)
Net cash from operating activities	16,745.00
FINANCING ACTIVITIES	
Loans received or repaid	(800.00)
Owner contributions and distributions	(7,000.00)
Net cash from financing activities	(7,800.00)
Net change in cash	8,945.00
Cash at August 31	35,965.00
Cash at September 28	44,910.00

Worked out from net profit and the change in balance sheet balances from August 31, 2026 to September 28, 2026. Changes in equity other than net profit, such as owner draws and contributions, are shown under financing.

Prepared by Harbor & Pine Bookkeeping from Joe's Plumbing LLC's accounts. Figures are unaudited and for management use.

Negative amounts are shown in parentheses.

Revenue and net profit

July to September 2026 (3 months on file).