Ashford Business Services Ltd

Monthly Financial Report

A monthly summary of income, expenses, cash, receivables and payables, with budget variances, notes and actions.

Report details

Month	Month and year
Prepared by	**Sarah Mitchell, Office Manager**
Prepared for	**David Okafor, Finance Manager**
Date	**9 November 2026**
Currency	**GBP**

Income summary

Income	Budget	Actual	Variance
Income category	**£2,400.00**	**£45.00**	**£120.00**
Income category	**£850.00**	**£1,250.00**	**£2,400.00**
Income category	**£45.00**	**£120.00**	**£850.00**
Income category	**£1,250.00**	**£2,400.00**	**£45.00**
Total income	**£120.00**	**£850.00**	**£1,250.00**

Expense summary

Expense category	Budget	Actual	Variance
Expense category	**£2,400.00**	**£45.00**	**£120.00**
Expense category	**£850.00**	**£1,250.00**	**£2,400.00**
Expense category	**£45.00**	**£120.00**	**£850.00**
Expense category	**£1,250.00**	**£2,400.00**	**£45.00**

Expense category	**£120.00**	**£850.00**	**£1,250.00**
Total expenses	**£2,400.00**	**£45.00**	**£120.00**
Net result for the month	**£850.00**	**£1,250.00**	**£2,400.00**

Cash position

Opening cash	**£45.00**
Cash received in the month	**£120.00**
Cash paid in the month	**£850.00**
Closing cash	**£1,250.00**
Bank balance at month end	**£2,400.00**

Money owed to the business (receivables)

Customer	Reference	Amount	Due date	Status

Total receivables: **£120.00**. Overdue receivables: **£45.00**.

Money owed by the business (payables)

Vendor	Reference	Amount	Due date	Status

Total payables: **£1,250.00**. Overdue payables: **£850.00**.

Budget against actual: largest variances

Area	Budget	Actual	Variance	Explanation
Area	**£45.00**	**£120.00**	**£850.00**	**Explanation**
Area	**£1,250.00**	**£2,400.00**	**£45.00**	**Explanation**
Area	**£120.00**	**£850.00**	**£1,250.00**	**Explanation**
Area	**£2,400.00**	**£45.00**	**£120.00**	**Explanation**

Notes and commentary

Topic	Comment
Topic	**Comment as agreed at the meeting.**
Topic	**Comment as agreed at the meeting.**
Topic	**Comment as agreed at the meeting.**
Topic	**Comment as agreed at the meeting.**

Actions

Action	Owner	Due date	Status

Ashford Business Services Ltd

Prepared and signed off

Role	Name	Signature and date
Prepared by	Emma Clarke, Office Manager	
Reviewed by	Tom Whitfield, Finance Manager	