

Cover and conclusion

Harbor Mechanical LLC · Jan–Jun 2026 · Standard · 1 account (operating checking ending 4411)

Cash ties in 5 of 6 months. One March deposit of \$6,500 has no ledger entry and no known source. One April check is a timing item with no earnings impact.

Measure	Amount (\$)
Total bank receipts	1,155,300
Total bank disbursements	1,081,750
Unexplained receipt gap	6,500
Unexplained disbursement gap	0
Amount affecting revenue / EBITDA / NWC	6,500

What to do next

- Ask the seller for the deposit slip and source of the Mar 14 deposit (\$6,500).
- If it is customer revenue, confirm it was reported on the 2026 return. If it is an owner loan, it belongs in debt, not revenue.
- No change to the screen's earnings view is needed for the April timing item.

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Scope, documents used and limits

Document	Period	Pages
Bank statements, checking ending 4411	Jan–Jun 2026	24
General ledger detail, account 1010 Cash	Jan–Jun 2026	61
Monthly P&L	Jan–Jun 2026	6
Check register	Apr–May 2026	4

Method. For each month we tie beginning cash, receipts, disbursements and ending cash between the bank and the ledger (a four-column proof). Every difference is traced to a dated bank line and ledger entry. No "other" or "to balance" lines are allowed.

Limits. We rely on the documents provided. We did not contact the bank, confirm balances, or test whether ledger entries are coded to the right accounts. Other accounts held by the seller are out of scope for Standard.

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Monthly summary

Month	Bank receipts	Book receipts	Bank disb.	Book disb.	Unexplained
January	182,400	182,400	171,250	171,250	0
February	176,900	176,900	168,400	168,400	0
March	201,300	194,800	183,900	183,900	6,500
April	188,700	188,700	179,200	175,600	0
May	195,200	195,200	186,300	189,900	0
June	210,800	210,800	192,700	192,700	0
Total	1,155,300	1,148,800	1,081,750	1,081,750	6,500

April and May book disbursements differ from the bank by \$3,600 in opposite directions. That is one check recorded a few days late, so it nets to zero.

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Four-column proof — January to March

January — ties, no bridge items

	Beginning	Receipts	Disbursements	Ending
Per bank statement	52,150	182,400	171,250	63,300
Per general ledger	52,150	182,400	171,250	63,300
Difference	0	0	0	0
Unexplained difference	0	0	0	0

February — ties, no bridge items

	Beginning	Receipts	Disbursements	Ending
Per bank statement	63,300	176,900	168,400	71,800
Per general ledger	63,300	176,900	168,400	71,800
Difference	0	0	0	0
Unexplained difference	0	0	0	0

March — ties after bridge items

	Beginning	Receipts	Disbursements	Ending
Per bank statement	71,800	201,300	183,900	89,200
Per general ledger	71,800	194,800	183,900	82,700
Difference	0	6,500	0	6,500
Deposit Mar 14 not in ledger (unexplained source) (Bank p.3 ln 22)	0	6,500	0	6,500
Unexplained difference	0	0	0	0

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Four-column proof — April to June

April — ties after bridge items

	Beginning	Receipts	Disbursements	Ending
Per bank statement	89,200	188,700	179,200	98,700
Per general ledger	82,700	188,700	175,600	95,800
Difference	6,500	0	3,600	2,900
Carried forward from prior months	6,500	0	0	6,500
Check #2281 cleared Apr 30, booked in May (Bank p.4 ln 41)	0	0	3,600	(3,600)
Unexplained difference	0	0	0	0

May — ties after bridge items

	Beginning	Receipts	Disbursements	Ending
Per bank statement	98,700	195,200	186,300	107,600
Per general ledger	95,800	195,200	189,900	101,100
Difference	2,900	0	(3,600)	6,500
Carried forward from prior months	2,900	0	0	2,900
Check #2281 booked May 3, cleared in April (GL 5110 May 3)	0	0	(3,600)	3,600
Unexplained difference	0	0	0	0

June — ties, no bridge items

	Beginning	Receipts	Disbursements	Ending
Per bank statement	107,600	210,800	192,700	125,700
Per general ledger	101,100	210,800	192,700	119,200
Difference	6,500	0	0	6,500
Carried forward from prior months	6,500	0	0	6,500
Unexplained difference	0	0	0	0

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Month-end bank reconciliations

Month end	Statement balance	Ledger balance	Identified items	Unreconciled
January	63,300	63,300	0	0
February	71,800	71,800	0	0
March	89,200	82,700	6,500	0
April	98,700	95,800	2,900	0
May	107,600	101,100	6,500	0
June	125,700	119,200	6,500	0

Identified items: the unrecorded Mar 14 deposit (\$6,500) from March on, plus check #2281 (\$3,600) at April month end only. The ledger was never reconciled to the bank for March onward.

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Receipts and disbursements breakdown

Receipts by source	Amount (\$)		% of total
Customer deposits (matched to invoices)	1,088,800	94.2%	
Unexplained deposit, Mar 14	6,500	0.6%	
Transfers from savings	30,000	2.6%	
Line of credit draw	18,000	1.6%	
Owner contributions	12,000	1.0%	
Total receipts	1,155,300	100%	

Disbursements by type	Amount (\$)		% of total
Payroll and payroll taxes	486,000	44.9%	
Materials and subcontractors	318,400	29.4%	
Other operating costs	87,750	8.1%	
Owner draws	72,000	6.7%	
Debt service	63,600	5.9%	
Rent	54,000	5.0%	
Total disbursements	1,081,750	100%	

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Exception log and revenue tie

Date	Item	Reference	Type	Note
Mar 14	Deposit \$6,500 with no ledger entry	Bank p.3 ln 22	Unexplained	Possible unrecorded revenue or owner loan. Ask for deposit support.
Apr 30	Check #2281 \$3,600 cleared, not in ledger	Bank p.4 ln 41	Timing	Booked May 3. No earnings impact.
Feb 9	Transfer from savings \$30,000	Bank p.2 ln 8	Explained	Excluded from revenue. Not a sale.
May 20	LOC draw \$18,000	Bank p.5 ln 17	Explained	Debt, not revenue. Confirm balance at closing.

Revenue tie

	Amount (\$)
Total bank receipts	1,155,300
Less transfers and loan proceeds	(48,000)
Less owner contributions	(12,000)
Cash revenue	1,095,300
Revenue per P&L	1,088,800
Difference (the March deposit)	6,500

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Plus preview — transfer schedule across accounts

Included with Plus (\$400), up to 6 accounts. Shows every transfer between the seller's accounts matched on both sides, so money moved between accounts is never counted as revenue twice.

Date	From	To	Out (\$)	In (\$)	Matched
Feb 9	Savings 7720	Checking 4411	30,000	30,000	Yes
Apr 2	Checking 4411	Payroll 3390	81,000	81,000	Yes
Jun 1	Checking 4411	Owner personal	12,000	0	Outside scope — owner draw

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SBA-style preview — book-to-tax-return tie

Included with SBA-style (\$600). Ties ledger revenue to the filed returns, the way an SBA lender will check it.

	2024	2025
Revenue per books	2,018,400	2,140,500
Gross receipts per return (Form 1120-S, line 1a)	2,018,400	2,131,900
Difference	0	8,600
Explained: December deposits booked in January	0	8,600
Unexplained	0	0

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