



Management Report

Example Limited Company

For the month ended 30 September 2025

Prepared by Blue Rocket Accounting

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Executive Summary

Example Limited Company

For the month ended 30 September 2025

	SEPT 2025	AUG 2025	VARIANCE
Cash			
Cash received	325,525.76	285,354.65	12.3% ↑
Cash spent	236,212.53	166,748.36	48.25% ↑
Cash surplus (deficit)	48,142.12	98,776.40	-69.48% ↓
Closing bank balance	123,757.47	84,615.35	35.62% ↑
Profitability			
Income	130,696.09	373,933.03	-65.22% ↓
Direct costs	134,219.57	224,218.72	-40.14% ↓
Gross profit (loss)	(4,523.48) -	148,714.31	-103.04% ↓
Other income	44,085.21	- 48,503.50	- -
Expenses	(48,608.69)	100,210.81	-9.11% ↓
Profit (loss)			-148.51% ↓
Balance Sheet			
Debtors	235,009.95	376,602.66	-37.60% ↓
Creditors	205,138.85	262,774.60	-21.93% ↓
Net assets	264,510.76	313,119.45	-15.52% ↓
Sales			
Number of invoices issued	22.00	34.00	-35.29% ↓
Average value of invoices	4,891.28	8,635.88	-44.73% ↓
Performance			
Gross profit margin (%)	(3.49)	39.88	-108.75% ↓
Net profit margin (%)	(37.48)	26.87	-239.48% ↓
Return on investment (p.a.) (%)	(220.52)	384.05	-157.42% ↓
Position			
Averagedebtor days	54.36	31.31	73.65% ↑
Average creditor days	45.85	36.33	26.21% ↑
Short term cash forecast	29,871.10	113,828.06	-73.76% ↓
Current assets to liabilities	3.00	2.62	14.29% ↑
Term assets to liabilities	0.93	0.87	6.51% ↑

Cash Summary

Example Limited Company

For the month ended 30 September 2025

	SEPT 2025	AVERAGE (YTD)	VARIANCE
Income			
Deposit account interest	-	19.93	-100.00% ↓
Sales TypeA	255,244.31	202,352.35	26.27% ↑
Total Income	255,244.31	202,372.28	26.26%
Less Expenses			
Accountancy	1,886.27	1,583.49	25.44% ↑
Accounts payable	3.00	(5.67)	152.94% ↑
Bank charges	21.00	44.30	-52.60% ↓
Bank interest	442.33	147.44	200.00% ↑
Company Club	(200.00)	(200.00)	0.00% ↓
CIS Labour	159,289.03	102,549.87	55.33% ↑
CIS Liability	-	673.33	-100.00% ↓
CIS Liability	(1,860.00)	(1,812.17)	-2.64% ↓
Credit card charges	751.08	777.91	-3.45% ↓
Depreciation of computer equipment	22.04	20.09	9.69% ↑
Depreciation of fixture & fittings	69.26	69.32	-0.09% ↓
Depreciation of motor vehicles	644.26	644.27	0.00% ↓
Depreciation of plant & machinery	3.04	3.05	-0.33% ↓
Directors pensions	1,000.00	1,000.00	0.00% ↑
Directors' remuneration	2,095.00	2,095.00	0.00% ↑
Dividends	20,000.00	19,500.00	2.56% ↑
Employers National Insurance	1,830.30	1,246.43	46.84% ↑
Entertainment	2,141.21	1,040.81	105.73% ↑
Fuel and Oil	517.36	539.33	-4.07% ↓
Hire of plant and machinery	1,531.83	2,545.39	-39.82% ↓
Hire purchase interest	123.70	123.70	0.00% ↑
Household and cleaning	137.85	199.80	-31.01% ↓
Insurance	-	177.16	-100.00% ↓
IT expenses	367.27	323.72	13.45% ↑
Loan interest	293.55	293.55	0.00% ↑

	SEPT 2025	AVERAGE (YTD)	VARIANCE	
Materials purchased	11,228.01	12,149.87	-7.59%	↓
Medical insurance	1,216.87	1,216.87	0.00%	↑
Motor expenses	1,570.82	1,028.27	52.76%	↑
Movement in WIP	2,099.08	(242.69)	964.92%	↑
Net Wages control account	(10.00)	17.92	-155.80%	↓
Other benefits (BIK)	972.00	324.00	200.00%	↑
Other creditors	8,111.23	3,908.84	107.51%	↑
PAYE/NI	0.80	845.95	-99.91%	↓
Pension Liability	(1,065.94)	(353.71)	-201.36%	↓
Pensions	399.73	399.73	0.00%	↑
Post and stationery	101.29	51.10	98.22%	↑
PPE/Workwear/Health & Safety	70.77	23.59	200.00%	↑
Professional fees	829.00	1,273.33	-34.90%	↓
Rates and water	533.00	533.00	0.00%	↑
Refreshments	-	449.00	-100.00%	↓
Rent	2,125.00	2,833.33	-25.00%	↓
Retention asset	5,286.32	3,431.04	54.07%	↑
Rounding	-	(0.01)	100.00%	↑
Subscriptions	272.41	443.62	-38.59%	↓
Sundry expenses	160.00	53.33	200.00%	↑
Telephone and internet	1,322.21	1,493.91	-11.49%	↓
Training	23.00	252.11	-90.88%	↓
Travelling	2,725.17	1,284.59	112.14%	↑
Vehicle Insurance	962.33	839.67	14.61%	↑
Wages	16,478.00	16,396.00	0.50%	↑
Work in progress	(2,099.08)	242.69	-964.92%	↓
Total Expenses	244,521.40	182,475.48	34.00%	
Surplus (Deficit)	9,722.91	18,896.80	-48.55%	
Plus Other Cash Movements				
Fixed Assets	298.60	126.73	0.25%	↑
Bank loans over 1 year	(2,500.00)	(2,500.00)	0.00%	↓



	SEPT 2025	AVERAGE (YTD)	VARIANCE
Hire purchase liability	(805.36)	(805.36)	0.00% ↓
Total Other Cash Movements	(2,566.76)	(2,568.63)	0.07%
Plus Tax Movements			
Tax Collected	28,292.98	17,941.41	57.70% ↑
Tax Paid	(5,307.01)	(6,456.36)	17.80% ↑
Net Tax Movements	22,985.97	11,485.05	100.14%
Net Cash Movement	30,142.12	27,813.22	8.37%
Summary			
Opening Balance	85,615.35	10,539.27	710.55%
Plus Net Cash Movement	30,142.12	27,813.22	8.37% ↑
Cash Balance	124,757.47	40,252.49	200.00%

Profit and Loss

Example Limited Company For the month ended 30 September 2025

	SEPT 2025	AUG 2025	YEAR TO DATE
Trading Income			
Sales TypeA	142,696.09	361,933.03	424,776.67
Total Trading Income	142,696.09	361,933.03	424,776.67
Cost of Sales			
CIS Labour	95,127.80	180,421.08	326,931.62
Employers National Insurance	1,830.30	1,908.98	3,739.28
Materials purchased	18,284.66	32,013.94	61,490.39
Movement in WIP Pensions	2,099.08	(6,340.21)	(728.07)
Wages	399.73	394.93	1,199.19
Total Cost of Sales	16,478.00	15,820.00	49,188.00
	134,219.57	224,218.72	441,820.41
Gross Profit	(4,523.48)	148,714.31	150,956.26
Other Income			
Deposit account interest	-	-	59.79
Total Other Income	-	-	59.79
Operating Expenses			
Accountancy	1,986.27	1,069.60	4,750.47
Bank charges	21.00	80.30	132.90
Bank interest	442.33	-	442.33
Credit card charges	751.08	772.14	2,333.72
Depreciation of computer equipment	22.04	22.04	60.28
Depreciation of fixture & fittings	69.26	69.26	207.96
Depreciation of motorvehicles	644.26	644.26	1,932.81
Depreciation of plant & machinery	3.04	3.04	9.15
Directors pensions	1,000.00	1,000.00	3,000.00
Directors' remuneration	2,095.00	2,095.00	6,285.00
Dividends	20,000.00	23,500.00	58,500.00
Entertainment	1,230.27	566.53	2,211.49
Fuel and Oil	606.02	449.21	1,696.77
Hire of plant and machinery	4,470.12	3,964.84	9,354.09
Hire purchase interest	123.70	123.70	371.10
Household and cleaning Insurance	151.62 -	43.16	483.79
IT expenses	367.27	531.47	531.47
Loan interest	293.55	134.05	663.67
Medical insurance	293.55	293.55	880.65
Motor expenses	1,216.87	1,216.87	3,650.61
Other benefits (BIK)	1,543.82	1,111.03	3,057.81
Post and stationery	243.00	-	729.00
	101.29	-	153.30

	SEPT 2025	AUG 2025	YEAR TO DATE
PPE/Workwear/Health & Safety	70.77	-	70.77
Professional fees	750.00	829.00	2,329.00
Rates and water	533.00	533.00	1,599.00
Refreshments	-	1,347.00	1,347.00
Rent	-	4,250.00	4,250.00
Rounding	-	(0.07)	(0.07)
Subscriptions	172.41	242.46	480.86
Sundry expenses	160.00	-	160.00
Telephone and internet	1,322.21	1,813.48	4,481.74
Training	23.00	725.00	748.00
Travelling	2,709.68	356.57	3,838.27
Vehicle Insurance	962.33	717.01	2,519.01
Total Operating Expenses	44,085.21	48,503.50	123,261.95
Net Profit	(48,608.69)	100,210.81	27,754.10

Balance Sheet

Example Limited Company As at 30 September 2025

	30 SEPT 2025	30 SEPT 2024
Assets		
Bank		
Business reserve account	98,495.27	110,610.73
Current account	46,267.19	24,852.21
Liquidity Manager savings account	4,802.74	98,115.42
Petty Cash	2,941.15	2,531.55
Total Bank	152,506.35	236,109.91
Current Assets		
Accounts receivable	235,009.95	326,464.67
International	3,059.61	-
Other debtors	7,500.00	7,500.00
Prepayments	4,817.88	4,817.88
Retention asset	27,762.56	39,855.95
Stocks	2,711.36	2,711.36
Work in progress	5,386.93	20,997.37
Total Current Assets	286,248.29	402,347.23
Fixed Assets		
Computer equipment - Cost	2,114.62	1,973.39
Computer equipment - Depreciation	(1,771.28)	(1,475.06)
Fixtures and fittings - Cost	10,855.65	10,393.62
Fixtures and fittings - Depreciation	(9,293.24)	(8,251.76)
Goodwill - Amortisation	(30,466.68)	(30,466.68)
Goodwill - Cost	30,466.68	30,466.68
Long leasehold - Cost	13,009.21	13,009.21
Motor vehicles - Cost	38,657.20	38,657.20
Motor vehicles - Depreciation	(18,684.28)	(9,020.03)
Plant and machinery -Cost	184.32	184.32
Plant and machinery -Depreciation	(145.01)	(99.00)
Total Fixed Assets	34,927.19	45,371.89
Total Assets	468,182.33	693,435.04
Liabilities		
Current Liabilities		
Accounts payable	205,138.85	237,461.98
Bank loans	-	22,500.00
Capital on Tap	28,005.42	-
Company Club	2,200.00	2,200.00
CIS Liability	(29,280.00)	(8,322.30)
CIS Liability	51,602.79	29,368.09
Credit card	4,243.96	5,470.20
Directors' current account	0.36	3,626.36

	30 SEPT 2025	30 SEPT 2024
Directors' current account	(118.21)	241.79
Directors' current account	0.29	3,225.29
International	(27,576.33)	(27,576.33)
International	(112,839.76)	(3,839.76)
Net Wages control account	(43.76)	-
Other creditors	11,726.53	3,269.74
PAYE/NI	2,888.74	4,626.13
Pension Liability	2,119.08	1,053.94
Tax	(256.46)	66,624.50
VAT	28,142.23	21,791.50
Total Current Liabilities	165,953.73	361,721.13
Non-current Liabilities		
Bank loans over 1year	20,000.00	27,500.00
Hire purchaseliability	17,717.84	27,382.16
Total Non-current Liabilities	37,717.84	54,882.16
Total Liabilities	203,671.57	416,603.29
Net Assets	264,510.76	276,831.75
Equity		
Current Year Earnings	27,754.10	87,675.87
Retained P&L	(197,687.69)	(197,687.69)
Retained profit & loss	431,444.35	383,843.57
Share Capital	3,000.00	3,000.00
Total Equity	264,510.76	276,831.75

Aged Receivables Summary

Example Limited Company

As at 30 September 2025

Ageing by due date

CONTACT	CURRENT	< 1 MONTH	1 MONTH	2 MONTHS	3 MONTHS	OLDER	TOTAL
Bold Services Limited	450.00	-	-	-	-	-	450.00
Candid Co Group	95,420.17	113,387.50	2,150.00	1,762.50	12.50	268.75	213,001.42
Surplus Supplied Ltd	-	-	1,751.24	-	-	-	1,751.24
Example Limited Company	829.04	-	-	-	-	-	829.04
Workwear Warehouse Ltd	13,623.50	-	-	-	-	(1,030.25)	12,593.25
Zebra Design Limited	6,385.00	-	-	-	-	-	6,385.00
Total	116,707.71	113,387.50	3,901.24	1,762.50	12.50	(761.50)	235,009.95
Percentage of total	49.66%	48.25%	1.66%	0.75%	0.01%	-0.32%	100.00%

Aged Payables Summary

Example Limited Company

As at 30 September 2025

Ageing by due date

CONTACT	CURRENT	< 1 MONTH	1 MONTH	2 MONTHS	3 MONTHS	OLDER	TOTAL
Aged Payables							
Acne Activities Allday Ltd	-	528.00	-	-	-	108.00	636.00
Away Games	-	-	-	-	-	10,339.25	10,339.25
Allround IT	-	228.00	-	-	-	-	228.00
Mr Acorn	3,525.95	-	-	-	-	-	3,525.95
Bennett Limited	-	1,972.98	-	-	-	-	1,972.98
Traffic Control Central Ltd	-	-	-	-	-	213.77	213.77
Bold Services Ltd	-	550.00	550.00	-	-	-	1,100.00
Cat Eye	-	2,125.00	-	-	-	-	2,125.00
Good Gloves	15,477.16	12,417.74	-	-	-	-	27,894.90
Worldwide Pro	327.18	-	-	-	-	123.28	450.46
Ms J Smith	-	-	-	-	-	29.39	29.39
Locum Facilities	1,695.60	-	-	-	-	-	1,695.60
MH Shredding	-	-	-	-	-	151.00	151.00
Honey Farms	100.00	-	-	-	-	-	100.00
Paving Limited	7,710.42	-	-	-	-	-	7,710.42
Daisy's Daycare	-	31,932.57	44,953.75	-	-	-	76,886.32
Meadow Chimes Ltd	-	50,269.60	-	-	-	-	50,269.60
Window Measure Group	1,041.24	4,087.63	-	-	-	-	5,128.87
Aquatic Supplies Ltd	88.52	-	-	-	-	-	88.52
Whole Food Group	-	-	-	-	-	5.09	5.09
Drinks Retail	182.02	-	-	-	-	-	182.02
Knights Silver Ltd	-	-	-	-	-	20.96	20.96
Krispies LLP	708.88	13,675.87	-	-	-	-	14,384.75
Total Aged Payables	30,856.97	117,787.39	45,503.75			10,990.74	205,138.85
Total	30,856.97	117,787.39	45,503.75	-	-	10,990.74	205,138.85
Percentage of total	15.04%	57.42%	22.18%	-	-	5.36%	100.00%