SAMPLE: all names, numbers and dates are fictional
This is the monthly summary a firm receives with each Monthly Close. It goes out under the firm's name; Autophlow's name doesn't appear unless the firm wants it to. Account numbers are masked.

September 2026 Close

Client JPC-01, Lanternfield Candle Co. (fictional) · QuickBooks Online with A2X

Status	**Closed and reconciled on October 13, 2026 (deadline: business day 10, October 14)**
Statements received	October 2, 2026 (bank, card, Shopify and Amazon)
Plan	Growth: Shopify and Amazon, 2 bank accounts, 1 card, about 270 transactions this month
Attached	P&L, balance sheet, reconciliation reports, adjusting entries (not included in this sample)

1. The month at a glance

Net sales	Channel contribution	Net income
$46,999.20 (+12% vs Aug)	**$29,011.33 (+11%)**	**$9,568.83 (+16%)**

	September	August	Change
Net sales	46,999.20	41,880.30	5,118.90
Channel contribution (after fees, shipping and ads)	29,011.33	26,104.90	2,906.43
Product and packaging costs	(15,480.00)	(13,950.00)	(1,530.00)
Overhead	(3,962.50)	(3,880.10)	(82.40)
Net income	**9,568.83**	**8,274.80**	**1,294.03**

What changed

- Amazon drove the growth. Amazon net sales were $26,541.70, and Amazon advertising rose from $1,360.00 to $2,240.00 as the client started a fall candle campaign.
- Shopify refunds were $1,182.50, 5.5% of gross sales, in line with the last three months.
- Product and packaging costs rose $1,530.00 with a larger wax and jar order ahead of Q4. The client doesn't track inventory, so these are expensed when bought.
- Sales tax: $1,312.40 collected through Shopify is in the sales tax liability account and ties to Shopify's tax report. Amazon collects and remits as marketplace facilitator.

2. Profit by channel

September 2026	Shopify	Amazon	Total
Gross sales (incl. shipping charged)	21,640.00	28,915.40	50,555.40
Promotions	–	(640.10)	(640.10)
Refunds	(1,182.50)	(1,733.60)	(2,916.10)
Net sales	**20,457.50**	**26,541.70**	**46,999.20**
Payment processing / referral fees	(667.40)	(4,331.30)	(4,998.70)
Shipping labels / FBA fulfillment	(1,904.20)	(5,912.85)	(7,817.05)
Advertising	(2,850.00)	(2,240.00)	(5,090.00)
Storage, net of reimbursements	–	(82.12)	(82.12)
Channel contribution	**15,035.90**	**13,975.43**	**29,011.33**

Contribution is before product costs and overhead. Without inventory tracking, product cost can't be split by channel reliably, so it is shown once for the whole business.

3. Reconciliations at September 30

Account	Statement	Books	Difference
Business checking ••1172	38,214.66	38,214.66	**0.00**
Business savings ••5530	15,000.00	15,000.00	**0.00**
Amex ••1009	(6,482.19)	(6,482.19)	**0.00**
Shopify payouts in transit (Sep 30 payout, deposited Oct 1)	1,204.33	1,204.33	**0.00**
Amazon open settlement (Sep 18 to Oct 2, per A2X)	4,118.52	4,118.52	**0.00**

4. Open questions for the client

Each item is booked to the most likely account for now. I'll adjust it once you have the answer.

#	Item	Question	Booked for now to
1	Amex, Sep 14, Uline, $1,240.18	Candle jars for products, or shipping boxes and supplies?	Packaging and supplies
2	Deposit to checking, Sep 22, $2,000.00 from the owner's personal account	A loan to the business, or a capital contribution?	Owner contribution
3	Shopify chargeback, order ending 7741, $412.66	Is the client disputing it? If they win, the funds come back in a later payout.	Chargebacks

5. Errors found and fixed

#	What was wrong	Fix	Amount
1	Canva charge on Sep 3 imported twice from the Amex feed	Duplicate excluded; card reconciliation ties	119.99
2	Meta ads charge coded to Office supplies by an old bank rule	Recoded to Advertising: Shopify; bank rule corrected	850.00
3	Contractor invoice for September received Oct 3	Accrued to September (adjusting entry 9-01, for your review)	900.00

Any error in my work found later is corrected at no charge.

A. Payout reconciliation: Amazon settlement

One of the two Amazon settlements this month, traced line by line from Amazon's settlement report through A2X to the bank deposit. Settlement and account numbers are masked.

Settlement	**••••4821, Amazon.com (US)**
Period	September 4 to September 18, 2026
Deposited	September 20, 2026 to business checking ••1172

Settlement line	Posted to (via A2X)	Amount
Product sales	Amazon Sales	14,382.50
Shipping credits	Amazon Sales	412.00
Promotional rebates	Amazon Promotions	(318.75)
Refunds (product and shipping)	Amazon Refunds	(846.20)
Marketplace facilitator tax collected	Sales Tax Withheld by Amazon	1,021.07
Marketplace facilitator tax remitted by Amazon	Sales Tax Withheld by Amazon	(1,021.07)
Referral fees	Amazon Selling Fees	(2,157.38)
FBA fulfillment fees	Amazon FBA Fees	(2,968.40)
Sponsored Products advertising	Advertising: Amazon	(1,105.00)
FBA storage fees	Amazon FBA Fees	(84.12)
Reimbursements (lost inventory)	Amazon Reimbursements	86.12
Settlement total	**Amazon clearing**	**7,400.77**
Bank deposit, Sep 20	Business checking ••1172	7,400.77
Difference		**0.00**

- Sales are posted gross. Fees, FBA costs, ads and refunds each go to their own account, so the P&L shows what Amazon really costs.
- Marketplace facilitator tax nets to zero: Amazon collected and remitted it, so it doesn't belong in the client's sales tax liability.
- Amazon clearing is back to $0.00 for this settlement once the deposit is matched.

Prepared for Riverbend Accounting Group to review. Send it to the client as is, or edit it first.