BIRCH WAY: MONTHLY REPORT PACKAGE

October 2026. 50 units, 47 rented. Books closed Nov 10, 2026. **Sample report, invented data:** Birch Way and every number in it are made up.

SIX REPORTS, ONE QUESTION EACH (INVENTED DATA)

#	REPORT	THE ONE QUESTION IT ANSWERS	PAGE
1	**Cash view**	How much cash can I really use?	1
2	**Rent roll**	What did every unit owe this month?	2
3	**Unpaid rent**	Who still owes, how much, and for how long?	2
4	**Profit and loss**	Did the building make money this month?	3
5	**Budget against actual**	Which lines are off plan?	3
6	**Balance sheet**	What does the building own and owe on the last day of the month?	4

Read them in this order. It runs from what is urgent this month to what changes slowly: cash first, the balance sheet last.

1 CASH VIEW

The question it answers: How much cash can I really use?

CASH VIEW ON OCT 31, 2026 (INVENTED DATA)

LINE	AMOUNT
In the bank, all 3 accounts	$112,000
Tenant deposits, owed back to 47 tenants at $750	−$35,250
Replacement reserve, set aside for big repairs	−$5,750
Bills due	−$78,000
Real cash you can use	**−$7,000**

BEHIND THE $112,000, AT SAMPLE CREDIT UNION (INVENTED DATA)

ACCOUNT	WHAT IT HOLDS	BALANCE
Operating account	Rent in, bills out	$71,000
Deposit account	Tenant deposits, owed back	$35,250
Reserve account	Replacement reserve	$5,750
All 3 accounts		**$112,000**

The bank says $112,000. Real cash is −$7,000. $41,000 of it is not yours to spend: the deposits are owed back and the reserve is set aside. The operating account holds $71,000 and the bills due are $78,000, so the building is $7,000 short today. That is the number to plan with, not the bank balance.

2 RENT ROLL

The question it answers: What did every unit owe this month?

RENT ROLL FOR OCTOBER 2026 (INVENTED DATA)

UNIT	STATUS	LEASE ENDS	RENT	DEPOSIT HELD	PAID	STILL OWED
101	Rented	Dec 2027	$1,450	$750	$1,450	$0
102	Rented	Jul 2027	$1,450	$750	$1,450	$0
103	Rented	Feb 2027	$1,450	$750	$1,450	$0
104	Rented	Sep 2027	$1,450	$750	$1,450	$0
105	Rented	Apr 2027	$1,450	$750	$1,450	$0
106	Rented	Nov 2027	$1,450	$750	$1,450	$0
107	Rented	Jun 2027	$1,450	$750	$1,450	$0
108	Empty	-	$0	$0	$0	$0
109	Rented	Aug 2027	$1,450	$750	$1,450	$0
110	Rented	Mar 2027	$1,450	$750	$1,450	$0
Units 101 to 110	9 of 10 rented		**$13,050**	**$6,750**	**$13,050**	**$0**
Units 201 to 510	38 of 40 rented		**$55,100**	**$28,500**	**$52,200**	**$2,900**
All 50 units	**47 of 50 rented**		**$68,150**	**$35,250**	**$65,250**	**$2,900**

Units 101 to 110 are shown line by line. Units 201 to 510 are added up in one line to keep the sample short. Every lease is $1,450 a month. Empty units: 108, 305, 407.

47 of 50 units are rented, 94%. They owed $68,150 this month and paid $65,250. The $2,900 still owed is on the next report. Deposits held: $35,250, the same as the deposit account on page 1.

3 UNPAID RENT

The question it answers: Who still owes, how much, and for how long?

UNPAID RENT ON OCT 31, 2026, BY AGE (INVENTED DATA)

UNIT	OWED	0 TO 30 DAYS	31 TO 60	61 TO 90	OVER 90	WHERE IT STANDS
204	$1,450	$1,450	$0	$0	$0	Nothing paid yet. Late notice sent Oct 6.
503	$1,450	$1,450	$0	$0	$0	Paid in full on Nov 4, after the month closed.
2 units	**$2,900**	**$2,900**	**$0**	**$0**	**$0**	

2 units owe $2,900, all of it under 30 days. Nothing is older than this month. Unit 503 has paid since; unit 204 has not.

4 PROFIT AND LOSS

The question it answers: Did the building make money this month?

PROFIT AND LOSS FOR OCTOBER 2026 (INVENTED DATA)

LINE	A UNIT A MONTH	OCTOBER 2026
Rent if all 50 units were rented at $1,450	$1,450	$72,500
Empty units (3)		−$4,350
Rent		**$68,150**
On-site payroll	−$130	−$6,500
Repairs and unit turns	−$96	−$4,800
Utilities	−$104	−$5,200
Property tax	−$92	−$4,600
Insurance	−$38	−$1,900
Management fee	−$54	−$2,700
Office and other	−$26	−$1,300
Running costs	**−$540**	**−$27,000**
Net operating income		**$41,150**
Loan payment ($24,300 interest, $9,200 principal)		−$33,500
Left after the loan		**$7,650**

Loan coverage 1.23: net operating income divided by the loan payment. Break-even is 42 rented units, 84%. "Left after the loan" is what the month leaves the owner. It is not a tax figure.

5 BUDGET AGAINST ACTUAL

The question it answers: Which lines are off plan?

BUDGET AGAINST ACTUAL FOR OCTOBER 2026 (INVENTED DATA)

LINE	BUDGET	ACTUAL	BETTER (+) OR WORSE (-)
Rent if full	$72,500	$72,500	$0
Empty units	−$2,900	−$4,350	**−$1,450**
Rent	**$69,600**	**$68,150**	**−$1,450**
On-site payroll	−$6,500	−$6,500	$0
Repairs and unit turns	−$4,000	−$4,800	**−$800**
Utilities	−$5,000	−$5,200	**−$200**
Property tax	−$4,600	−$4,600	$0
Insurance	−$1,900	−$1,900	$0
Management fee	−$2,800	−$2,700	**+$100**
Office and other	−$1,300	−$1,300	$0
Running costs	**−$26,100**	**−$27,000**	**−$900**
Net operating income	**$43,500**	**$41,150**	**−$2,350**
Loan payment	−$33,500	−$33,500	$0
Left after the loan	**$10,000**	**$7,650**	**−$2,350**

The month left $7,650 against a plan of $10,000. One more empty unit than planned cost $1,450. Repairs and unit turns ran $800 over, utilities $200 over. The management fee came in $100 under.

6 BALANCE SHEET

The question it answers: What does the building own and owe on the last day of the month?

BALANCE SHEET ON OCT 31, 2026 (INVENTED DATA)

WHAT THE BUILDING OWNS	OCT 31, 2026
Operating account	$71,000
Deposit account	$35,250
Reserve account	$5,750
Rent owed by tenants	$2,900
Tax and insurance escrow, held by the lender	$4,900
Replacement reserve, held by the lender	$17,850
Building and land, purchase price	$6,480,000
Total owned	**$6,617,650**

WHAT THE BUILDING OWES	OCT 31, 2026
Tenant deposits owed back	$35,250
Bills due	$78,000
Loan balance	$4,850,800
Total owed	**$4,964,050**
Owner's equity (owned less owed)	**$1,653,600**

The lender holds 2 balances of its own. Tax and insurance escrow: $32,500 less a $27,600 property tax bill it paid this month, $4,900. Replacement reserve: $25,200 plus this month's $1,050, less an $8,400 draw paid to Example Roofing, $17,850. The loan went from $4,860,000 to $4,850,800: the $9,200 of principal in this month's payment.

NUMBERS THAT MUST AGREE ACROSS THE 6 REPORTS (INVENTED DATA)

CHECK	THESE NUMBERS ARE THE SAME	
Rent	Profit and loss $68,150 = rent roll $68,150 = paid $65,250 + still owed $2,900	AGREES
Unpaid rent	Unpaid rent list $2,900 = rent owed by tenants on the balance sheet $2,900	AGREES
Deposits	Rent roll $35,250 = deposit account $35,250 = deposits owed on the balance sheet $35,250	AGREES
Bank	Cash view $112,000 = the 3 bank accounts on the balance sheet $112,000, matched to the bank statements	AGREES
Bills due	Cash view $78,000 = bills due on the balance sheet $78,000	AGREES
Results	Budget against actual, actual column = profit and loss: net operating income $41,150, left after the loan $7,650	AGREES

Every month, for every building. This package arrives once the month closes. If a check above does not match, we find out why before the package goes out. Tax questions go to your CPA. We hand them a clean file.

Prepared by: Multifamily Bookkeeping. Sample report, invented data.