Dan Bishara Consulting Firm

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Month-End Cash Review

Ridgeline Components Inc. (Sample) · 1010 Operating - Sample Bank ****9921 · Period ended 11/30/2026

SAMPLE: fictional organization, people and data, prepared to demonstrate the service.

Status: RECONCILED. Difference $0.00.

14 of 16 bank lines and 15 of 19 book entries matched automatically. 8 reconciling items; 5 journal entries proposed. Fraud checks: 8 tests run, 6 red flags, 2 high priority.

1. Reconciliation

Bank side	Amount	Book side	Amount
Balance per bank statement	266,887.01	Balance per general ledger	242,984.53
Add: deposits in transit	14,880.00	Bank items not yet recorded	(683.38)
Less: outstanding checks	(32,305.20)	Book errors to correct	7,160.66
Adjusted bank balance	**249,461.81**	**Adjusted book balance**	**249,461.81**

2. Fraud red flags

The reconciliation balances, but a balanced reconciliation does not prove money is safe. These items need an explanation and support. They are questions, not accusations.

Priority	Item	Amount	What to do
High	Wires to accounts not on file: WIRE OUT TO ACCT ****8890	(4,500.00)	Call the payee or executive on a phone number already on file (not one from the email) to confirm before any further wires.
High	Manual journal entries posted to cash: Cash adjustment - Vendor deposit wire - per CFO email	(4,500.00)	Review support and who approved the entry. Instructions came by email: verify by phone before trusting them.
Medium	Round-number payments ($1,000+ in multiples of $500): Cash adjustment	(4,500.00)	Match to an invoice and confirm the goods or services were received.
Medium	Payees not on the approved vendor list: Apex Consulting Group	(9,800.00)	Verify the vendor exists (tax ID, address, phone) and who approved adding them.
Medium	New vendors paid within 30 days of set-up: Apex Consulting Group (set up 11/03)	(9,800.00)	Confirm the vendor was vetted and the work was performed.
Low	Payments dated on weekends: Delta Freight Lines (Saturday)	(5,920.00)	Confirm who entered it and why it was dated on a weekend.

Checks performed: 8 tests run; 6 found items. The full list of tests is on the Fraud Checks tab of the workpaper.

3. Reconciliation items needing your attention

Priority	Issue	Item	Amount	What to do
Medium	Check recorded at wrong amount	10455 Peachtree Machine Repair	(54.00)	Correct check 10455 to the bank-cleared amount; confirm to the invoice.
Medium	Possible duplicate entry	BP-7104 Delta Freight Lines	7,214.66	Same payee and amount as BP-7103 (11/10), which cleared the bank. Confirm with the vendor, then void the duplicate.

Normal timing items (deposits in transit and recent outstanding checks) are listed in the workpaper and should clear next month.

4. Proposed journal entries

Proposed only. Nothing has been posted. Each entry needs support attached and approval by the reviewer before posting.

Entry	Account	Debit	Credit	Description
PJE-01	6999 Suspense - pending support	54.00		Peachtree Machine Repair
	1010 Cash - Operating		54.00	
PJE-02	6160 Merchant / Processing Fees	540.56		STRIPE TRANSFER
	1010 Cash - Operating		540.56	
PJE-03	1010 Cash - Operating	7,214.66		Delta Freight Lines
	2000 Accounts Payable		7,214.66	
PJE-04	6150 Bank Fees	185.00		ANALYSIS SERVICE CHARGE
	1010 Cash - Operating		185.00	
PJE-05	1010 Cash - Operating	42.18		INTEREST CREDIT
	7010 Interest Income		42.18	

5. Next steps

- WIRE OUT TO ACCT ****8890: Call the payee or executive on a phone number already on file (not one from the email) to confirm before any further wires.
- Cash adjustment - Vendor deposit wire - per CFO email: Review support and who approved the entry. Instructions came by email: verify by phone before trusting them.
- Peachtree Machine Repair: Correct check 10455 to the bank-cleared amount; confirm to the invoice.
- Delta Freight Lines: Same payee and amount as BP-7103 (11/10), which cleared the bank. Confirm with the vendor, then void the duplicate.
- Reviewer signs off in the workpaper once entries are approved and posted.

Basis: This report is an accounting reconciliation and fraud red-flag review. It is not an audit, review or other attestation engagement, and no assurance is expressed. Red flags are matters to investigate, not conclusions that wrongdoing occurred. Full detail is in the accompanying Excel workpaper.