BOOKS DIAGNOSTIC REPORT

Findings, dollar impact, and a fixed quote to fix. Nothing in the file was changed.

Subject company	Summit Trade Services LLC *(fictional)*
Prepared for	Example & Whitfield CPAs *(fictional)*
Period examined	January 2024 through December 2025 (24 months)
File	QuickBooks Online, accessed read-only
Diagnostic fee	$499 flat, credits toward the cleanup quoted in this report
Engagement options	White-label the cleanup under your firm’s brand, or refer it to us directly and we hand the finished books back to you, ready to file. Same price either way.
Report date	August 2026

Executive summary

Condition: not filing-ready. As they stand, these books cannot support the company’s 2025 income tax return. The operating account has not been reconciled since November 2024, fourteen months of credit-card activity never reached the books, and $84,312.55 of expenses sit uncategorized. Receivables and payables both fail to tie to the general ledger.

None of this is unusual for a file that lost its bookkeeper mid-year, and all of it is fixable. The full findings are itemized below with dollar amounts. The pages that follow set out the scope of work, the documents we need, and a fixed price with no hourly meter.

Findings

#	Finding	Severity	Dollar impact
1	Operating checking unreconciled since Nov 2024; book-to-bank variance at 12/31/25	Blocking	**$12,441.08**
2	Credit-card feed disconnected Mar 2024; 14 months of card activity absent from the books (per statements)	Blocking	≈ **$63,000**
3	402 transactions in Uncategorized Expense / "Ask My Accountant"; suspense does not net to zero	Blocking	**$84,312.55**
4	37 duplicate transactions from overlapping bank feeds; expenses overstated	Material	**$18,205.40**
5	AR aging ($46,890.22) does not tie to GL control ($61,340.19)	Blocking	**$14,449.97 gap**
6	AP aging ($22,114.63) does not tie to GL control ($17,880.10)	Material	**$4,234.53 gap**

#	Finding	Severity	Dollar impact
7	Undeposited Funds parked more than 90 days	Material	**$9,730.00**
8	Vehicle loan GL balance ($41,207.00) vs. lender amortization ($33,914.22); no principal/interest split booked	Material	**$7,292.78 gap**
9	Opening Balance Equity never cleared after migration	Cleanup	**$27,455.19**
10	118 owner personal transactions in the operating account, unclassified	Cleanup	**to be classified**

Blocking = prevents an accurate return or financial statement. **Material** = misstates results if left as-is. **Cleanup** = hygiene required for a defensible file.

Tie-out check results

Every set of books we deliver must pass all eight of these checks before it can ship. This file’s current status:

Check	Status	Detail
Every judgment-call transaction reviewed and resolved	FAIL	402 unresolved
No unresolved duplicate transactions	FAIL	37 found
Every source-changed transaction handled	PASS	no issues found
No two sources claiming the same transaction	FAIL	overlapping feeds
Customer/vendor credit balances dispositioned	FAIL	$2,318.77 open
Every bank and credit-card account reconciles	FAIL	2 of 3 accounts
Open receivables equal the AR control balance	FAIL	$14,449.97 gap
Open payables equal the AP control balance	FAIL	$4,234.53 gap

Scope of work and fixed quote

To bring this file to filing-ready condition through December 31, 2025:

- Reconcile all three bank and card accounts, January 2024 through December 2025
- Rebuild the 14 months of missing credit-card activity from statements
- Categorize and resolve all 402 suspense transactions; clear Opening Balance Equity
- Remove duplicates and correct the overstated expense balances
- Tie AR and AP subledgers to the general ledger, dollar for dollar
- Book the loan principal/interest split from the lender’s amortization schedule
- Classify owner activity to distributions/contributions per your guidance
- Close each month with CPA review; deliver only after all eight tie-out checks pass

Fixed fee for the 24-month cleanup as scoped above	**$6,850.00**
Less diagnostic credit	($499.00)
Balance to complete	**$6,351.00**
Terms	50% at signature, 50% on delivery · quote valid 30 days
Turnaround	10 business days from receipt of complete statements

Documents required to begin

- Bank statements: operating account, November 2024 through December 2025
- Credit-card statements: March 2024 through December 2025
- Lender amortization schedule for the vehicle loan
- Filed 2023 return or year-end trial balance (opening-balance anchor)

What the return preparer receives

A tied-out trial balance, full financial statements (P&L, balance sheet, cash flow), completed bank reconciliations, and a written reasoning log documenting why every judgment call was made the way it was. That log is the audit trail standing behind the work. Your firm files the return and your client remains yours; we never contact them. If you would rather not white-label the cleanup, refer it to us directly instead: we do the work under our own name and hand the finished books back to your firm, ready for the return. The price is the same either way, and you choose.

How this diagnostic was produced: read-only access to the file, automated integrity checks across every account and subledger, findings reviewed by a CPA. Nothing in the file was modified.