

Sample report. Villa Aurora Group is an illustrative client and every figure below is made up, to show what a monthly report from IndoLedger looks like. It is not a real client, and nothing here is financial advice.

September 2026 monthly report

Three villas in Canggu, USD, accrual basis. Your books are closed for September and reconciled to your bank and payment accounts as at 30 September.

This month at a glance

44,750 REVENUE (USD)	21,350 PROFIT (USD)	47.7% NET MARGIN	34,930 CASH AT MONTH END
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One thing to read first. Profit is 21,350, but 6,800 of the cash in your account is guest deposits you may have to refund, and 3,450 has not arrived yet. Treat roughly 18,000 of the profit as money you can actually spend.

Profit and loss

REVENUE

SOURCE	USD	SHARE
Villa Aurora	18,400	41.1%
Villa Bima	14,250	31.8%
Villa Cemara	10,150	22.7%
Extra services	1,950	4.4%
Total revenue	44,750	100%

Revenue is recognised in the month of stay, not the month of payment.

COSTS

CATEGORY	USD	SHARE
Staff salaries	9,400	40.2%
Villa maintenance	3,150	13.5%
Utilities	2,480	10.6%
Booking platform fees	5,320	22.7%
Marketing	1,200	5.1%
Management and admin	1,850	7.9%
Total costs	23,400	100%

Platform fees are shown separately from bank charges, so the true cost of each booking channel stays visible.

Cash and balances at 30 September

ITEM	USD	WHAT IT MEANS
Opening cash	18,240	1 September
Money received	41,300	Guest and platform payouts landed in the bank
Money paid out	24,610	Payroll, suppliers, utilities, marketing, fees
Cash at month end	34,930	Reconciled to the bank statement
Guest deposits held	6,800	A liability. Not income, not spendable.
Unpaid invoices	3,450	Two platform invoices, both over 30 days
Bills not yet paid	2,100	September suppliers, due early October

The three numbers that decide your month

13,730

Fixed monthly cost. This is what leaves the account whether the villas are full or not.

17,515

Break-even revenue for the month. September came in at 2.6 times that.

2.5 months

Cash on hand divided by fixed cost. This is the number to grow before you hire.

Break-even is calculated from your own cost mix this month: fixed cost 13,730, variable cost 21.6% of revenue.

Occupancy and what moved

VILLA		OCCUPANCY	VERSUS AUGUST		CHANGE
Villa Aurora		82%	Revenue		+8%
Villa Bima		68%	OTA fees		+11%
Villa Cemara		74%	Utilities		-4%
Utilities fell, revenue rose, but platform fees rose faster than revenue. Commission cost is scaling with sales, not against them.					

What we did in your books

- **218 bank transactions** categorised across three accounts (IDR operating, USD operating, one payment gateway).
- **Three accounts reconciled** to the bank and gateway statements as at 30 September, with **no unexplained difference**.
- **Two duplicate supplier payments found** and claimed back, worth **USD 442**.
- **One reclassification:** 5,320 of platform fees had been recorded as bank charges. Moved to booking platform fees so channel cost is visible.
- **Guest deposits** moved out of revenue into a deposit liability account.

What needs you this month

- **Two unpaid invoices, USD 3,450, over 30 days.** We can chase them, or move both platforms to weekly payouts.
- **Hold USD 6,800.** That is guest money, not working capital. Spending it is what turns a good month into a cash problem in low season.
- **Runway is 2.5 months** on fixed cost alone. Before adding staff for high season, aim for three.
- Villa Cemara's utilities are close to twice Villa Aurora's at similar occupancy. Worth checking the pool pump and the air conditioning schedule.

How this report works. Your books are closed and reconciled by the 5th working day of the following month. Every figure is traceable to a document you can ask for. Questions on any line go straight to your bookkeeper by WhatsApp or email.

Prepared by IndoLedger. Sample document with illustrative figures, not a real client and not financial advice.