Monthly Balance Sheet Tracker

Copperleaf Café · 12-month position for FY 2026 – month-end balances

ASSETS

Line item	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026
Cash on hand & bank	8,131.00	8,604.00	9,504.00	10,416.00	10,449.00	11,124.00	12,248.00	12,446.00	13,374.00	14,246.00	14,359.00	15,469.00
Card settlements receivable	1,919.00	1,778.00	1,868.00	2,264.00	2,288.00	1,971.00	2,186.00	2,072.00	2,584.00	2,494.00	2,160.00	2,719.00
Food & beverage stock	3,626.00	3,763.00	4,215.00	4,247.00	4,236.00	3,738.00	4,300.00	4,344.00	4,186.00	3,865.00	4,076.00	3,932.00
Kitchen equipment (net)	41,170.00	40,356.00	40,136.00	39,889.00	39,227.00	39,253.00	38,440.00	38,524.00	37,875.00	37,753.00	37,498.00	36,605.00
Total assets	**54,846.00**	**54,501.00**	**55,723.00**	**56,816.00**	**56,200.00**	**56,086.00**	**57,174.00**	**57,386.00**	**58,019.00**	**58,358.00**	**58,093.00**	**58,725.00**

LIABILITIES

Line item	Jan 2026	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Oct 2026	Nov 2026	Dec 2026
Supplier payables	4,305.00	4,735.00	4,664.00	4,674.00	4,152.00	4,281.00	3,939.00	4,340.00	4,449.00	3,724.00	4,177.00	3,601.00
Wages & tips payable	2,533.00	2,125.00	2,438.00	2,641.00	2,504.00	2,412.00	2,785.00	2,326.00	2,496.00	2,634.00	2,514.00	2,435.00
Sales tax payable	1,056.00	1,024.00	974.00	1,525.00	1,628.00	1,099.00	953.00	1,478.00	1,217.00	1,467.00	1,456.00	1,321.00
Bank loan	24,346.00	23,559.00	22,894.00	22,723.00	21,674.00	21,220.00	21,124.00	20,528.00	19,768.00	19,875.00	18,950.00	18,255.00
Total liabilities	**32,240.00**	**31,443.00**	**30,970.00**	**31,563.00**	**29,958.00**	**29,012.00**	**28,801.00**	**28,672.00**	**27,930.00**	**27,700.00**	**27,097.00**	**25,612.00**

OWNER'S EQUITY (BALANCING FIGURE)

Owner's equity = assets − liabil	22,606.00	23,058.00	24,753.00	25,253.00	26,242.00	27,074.00	28,373.00	28,714.00	30,089.00	30,658.00	30,996.00	33,113.00

Notes

Owner's equity in the last table is calculated as total assets minus total liabilities for each month, so every month always balances.

Copy the sheet for a new year and clear the yellow input cells.