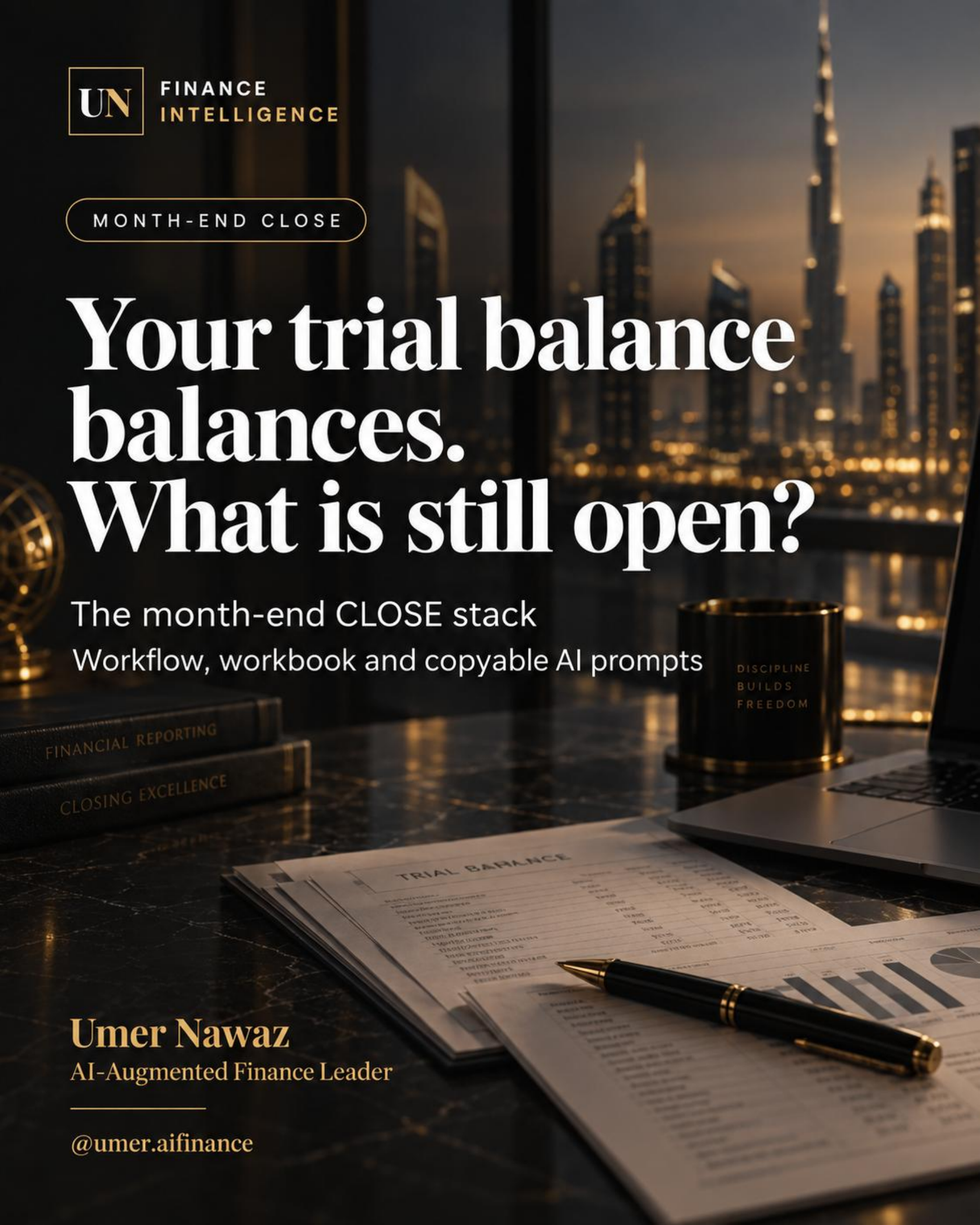
UN
FINANCE
INTELLIGENCE
MONTH-END CLOSE
Your trial balance balances. What is still open?
The month-end CLOSE stack
Workflow, workbook and copyable AI prompts
DISCIPLINE BUILDS FREEDOM
FINANCIAL REPORTING
CLOSING EXCELLENCE
TRIAL BALANCE
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START HERE

Your month-end review route

A worked example you can follow in Claude or ChatGPT. Keep the final judgement with the authorised reviewer.

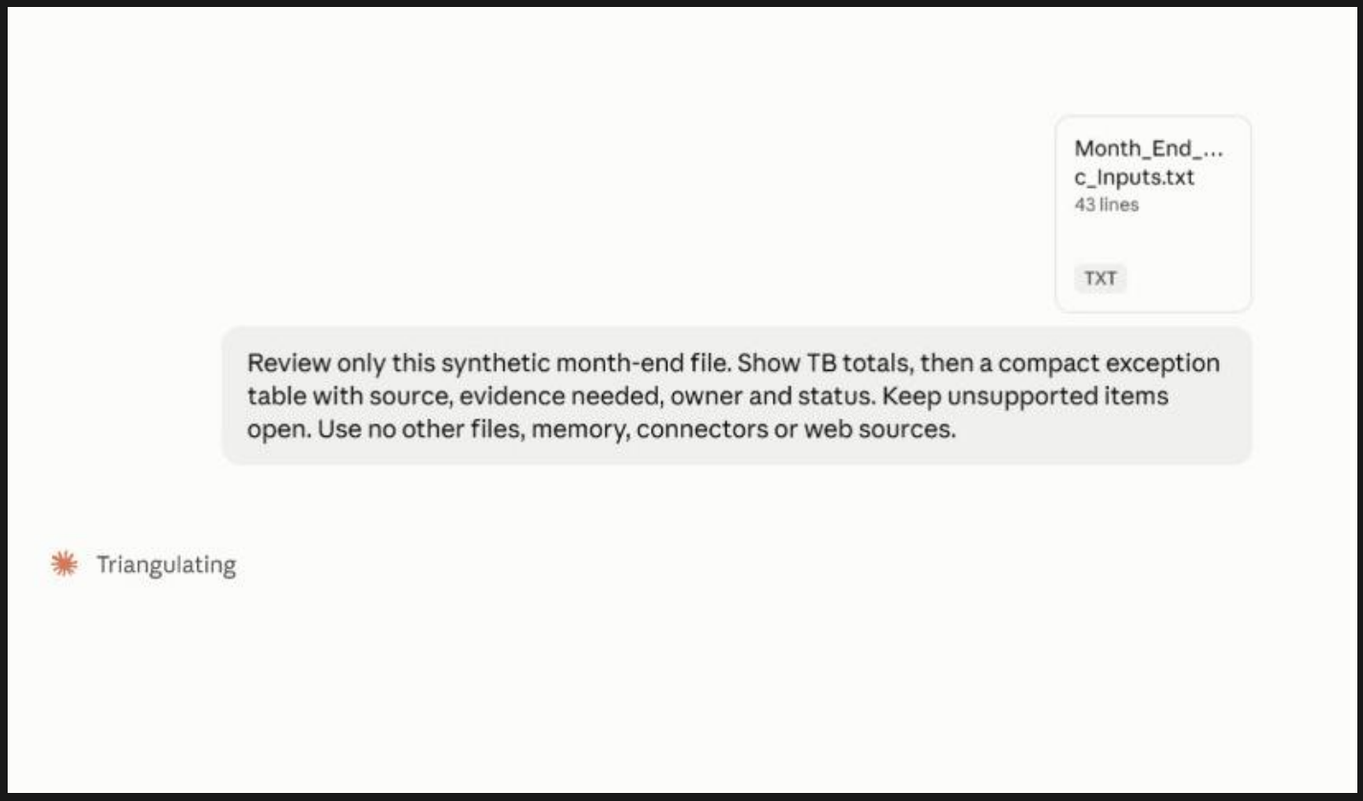
Step	Your action	Your output
01	Confirm the files	Input register
02	Recalculate the totals	Mapped movements
03	Trace the support	Explained or open differences
04	Assign follow-up	Exception register
05	Write from evidence	Draft commentary
06	Review the draft	Corrections and sign-off request

For the demo: copy the synthetic data on pages 13–14 into a text or Excel file. For real work: use only files your organisation permits in the chosen tool.

STEP 01 / SET UP

A new chat and the right files

In Claude, open a new chat and attach the current trial balance, comparator and reconciliation evidence.



1. Attach the sample or approved business files.
2. Paste Prompt 1 from the next page.
3. Resolve missing or unreadable inputs first.

STEP 01 / PROMPT

Confirm what the tool can read

COPY THIS PROMPT

Use only the approved files I attach for this month-end review. First list each file, sheet or section, reporting date, entity, currency, sign convention and comparison basis. Identify missing inputs, duplicate account codes and unreadable content. Do not treat blanks as zero. Tell me whether the trial balances are monthly or cumulative YTD. Do not use other chats, memory, connectors or external sources. Stop any analysis whose required inputs are missing.

EXPECTED RESULT

Field	Demo value
Entity and currency	UNFI Demo Co (synthetic), AED
Reporting dates	31 Jul and 31 Aug 2026
Sign convention	Debit positive; credit negative
Comparison basis	Cumulative YTD P&L balances

STEP 02 / PROMPT

Recalculate the trial balance

COPY THIS PROMPT

Recalculate total debits, total credits and the net balance for each supplied trial balance. Compare accounts by unique account code and show current balance, comparator, movement and file/sheet/row references. Flag missing or duplicate mappings. Do not report a percentage where the comparator is zero or missing. Do not describe cumulative YTD balances as monthly performance. A balanced trial balance is an arithmetic check, not evidence that every balance is correct.

Check (AED)	31 Jul	31 Aug
Total debits	335,000	390,000
Total credits, absolute	335,000	390,000
Net balance	0	0

CHECK: Both nets equal zero. Account codes still need to map. A balanced total does not verify the bank, accruals or receivables.

STEP 03 / WORKED EXAMPLE

Trace the AED 5,000 bank gap

Use the same reporting date and currency for the ledger and bank statement.

Source	Amount (AED)
Trial Balance / account 1000	105,000
Bank statement / BANK-01	100,000
Unexplained difference	5,000

105,000 – 100,000 = 5,000

KEEP OPEN
Ask for the reconciling items and their evidence. Do not label the gap “timing” or create a balancing journal just to remove it.

STEP 03 / PROMPT

Separate agreement from evidence

COPY THIS PROMPT

Compare each supplied schedule with its ledger balance for the same entity, date and currency. Show the ledger amount, supporting amount, difference and exact source references. List evidenced reconciling items separately from unexplained differences. Do not assume a difference is timing or an error. Do not invent a balancing journal. For accruals, identify the supporting obligation and missing evidence; age alone does not authorise release. For receivables, distinguish agreeing a subledger total from assessing recoverability.

Area	What still needs checking
Accrual: AED 15,000	Supporting obligation; age does not justify release
Receivables: AED 95,000	Ageing and recovery evidence
Prepayments: AED 9,000	PRE-01 schedule and PRE-APP-01 approval

STEP 04 / EXAMPLE

One visible exception list

This is the actual Claude response from the synthetic demonstration.

Area	AED	Status
Bank	5,000	Open, evidence missing
Accrual	15,000	Open, evidence missing
Receivables	95,000	Open, ageing missing
Prepayments	9,000	Supported, PRE-01 and PRE-APP-01

Prepayments fell AED 3,000 due to the supported August amortisation.

1. Compare each amount with its source.
2. Keep missing evidence marked Open.
3. Add an owner and due date only when supplied.
4. Keep unlike amounts separate.

STEP 04 / PROMPT

Build a register you can follow up

COPY THIS PROMPT

Return one compact table: area, amount and what it measures, calculation, source reference, evidence needed, follow-up owner, due date and review status. Assign an owner or deadline only when I provide it; otherwise use Unassigned or Not supplied. Keep open items visibly open. Separate calculation, possible explanation and confirmed explanation. Do not add unlike amounts into one exposure total. Flag a conclusion that depends on absent facts rather than guessing.

Field	Bank example
Amount and meaning	AED 5,000 unexplained gap
Source	TB 1000 and BANK-01
Evidence needed	Supported reconciling items
Owner / due / status	Unassigned / Not supplied / Open

STEP 05 / PROMPT

Write only confirmed explanations

COPY THIS PROMPT

Use only explanations explicitly marked reviewer-confirmed in the supplied register. Draft concise commentary showing the movement, supported cause and action where supplied. Link each statement to its evidence. Keep unresolved items in a separate open-items list. Do not infer cash, EBITDA, tax or impairment effects from a balance movement alone. Do not state that month-end is approved or complete. Return Draft - for authorised reviewer approval.

SUPPORTED DEMO COMMENTARY

“Prepayments fell AED 3,000 due to the supported August amortisation.”

Source: PRE-01 and reviewer confirmation PRE-APP-01. Keep the bank gap, accrual and receivables questions in the open-items list.

STEP 06 / PROMPT

Check the draft before hand-off

COPY THIS PROMPT

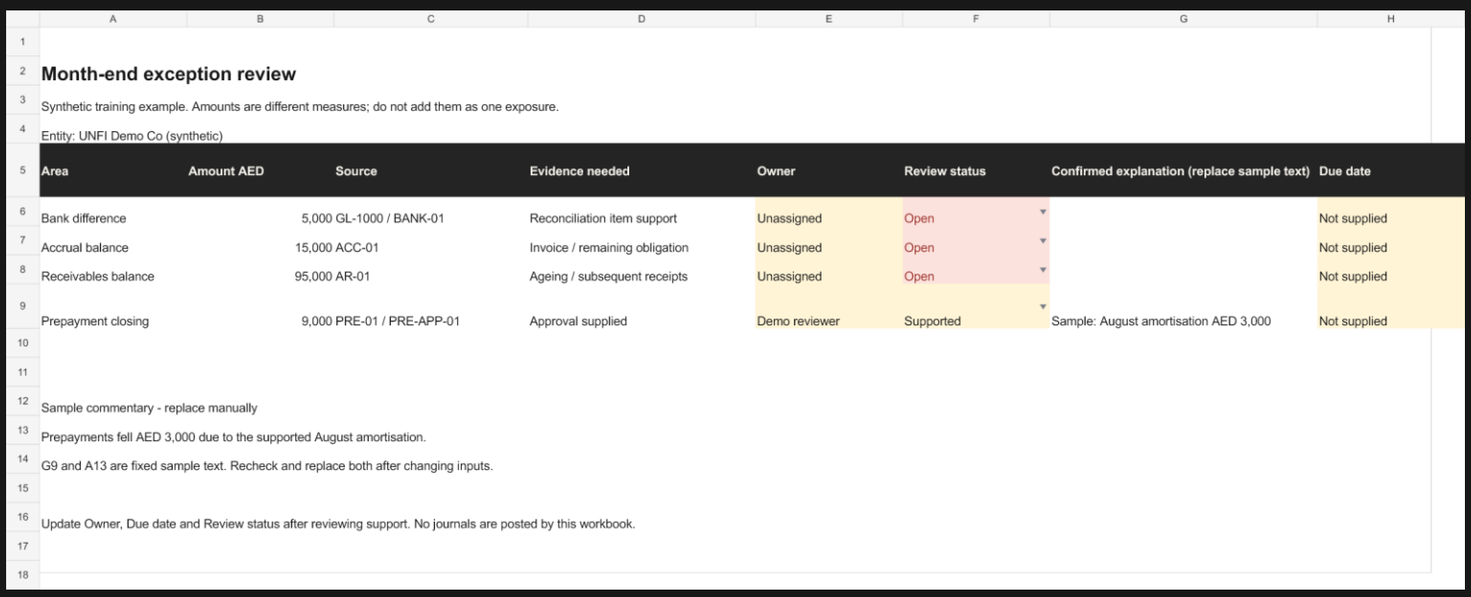
Check the draft against the input register and confirmed evidence. Return arithmetic mismatches, unsupported causes, missing source references, unclear comparison bases, unassigned actions and conclusions that exceed the supplied evidence. Give the exact source and the proposed correction. Do not silently change source files, post journals or approve balances. Leave the final decision to the organisation's authorised reviewer.

Review question	Required result
Do the numbers trace?	Exact file, sheet or row reference
Is the cause supported?	Reviewer-confirmed evidence
Who follows up, and when?	Supplied owner and due date
Who approves the close?	The organisation’s authorised reviewer

REPEAT THE WORKFLOW

The same sequence in ChatGPT

Start a new conversation, attach the same permitted inputs and run Prompts 1–6 in order. Interface controls and plan features may differ.



Month-end exception review

Synthetic training example. Amounts are different measures; do not add them as one exposure.

Entity: UNFI Demo Co (synthetic)

Area	Amount AED	Source	Evidence needed	Owner	Review status	Confirmed explanation (replace sample text)	Due date
Bank difference	5,000	GL-1000 / BANK-01	Reconciliation item support	Unassigned	Open		Not supplied
Accrual balance	15,000	ACC-01	Invoice / remaining obligation	Unassigned	Open		Not supplied
Receivables balance	95,000	AR-01	Ageing / subsequent receipts	Unassigned	Open		Not supplied
Prepayment closing	9,000	PRE-01 / PRE-APP-01	Approval supplied	Demo reviewer	Supported	Sample: August amortisation AED 3,000	Not supplied

Sample commentary - replace manually

Prepayments fell AED 3,000 due to the supported August amortisation.

G9 and A13 are fixed sample text. Recheck and replace both after changing inputs.

Update Owner, Due date and Review status after reviewing support. No journals are posted by this workbook.

Keep the register outside the chat.
Check any workbook output against the source values. Replace sample explanations manually when inputs change.

Reuse the checklist each month. Record conclusions and evidence alongside your approved close files.

DEMO DATA / 1 OF 2

Synthetic trial balance

UNFI Demo Co. AED. Debit positive, credit negative. P&L balances are cumulative YTD. Copy into a new spreadsheet.

Code / account	31 Jul	31 Aug
1000 Bank	90,000	105,000
1100 Receivables	80,000	95,000
1200 Prepayments	12,000	9,000
2000 Payables	−50,000	−65,000
2100 Accruals	−15,000	−15,000
3000 Capital	−50,000	−50,000
3100 Retained earnings	−20,000	−20,000
4000 Revenue YTD	−200,000	−240,000
5000 Operating expenses YTD	153,000	181,000

Every entity, amount and evidence reference in this example is invented for training.

DEMO DATA / 2 OF 2

Synthetic reconciliation evidence

Add these facts beside the trial balance. Missing evidence is deliberate: the tool should keep those items open.

Reference	Supplied fact
BANK-01	31 Aug bank statement: AED 100,000. Reconciling items not supplied.
ACC-01	Accrual ledger: AED 15,000 in both months. Supporting obligation not supplied.
AR-01	Receivables ledger: AED 95,000. Ageing and recovery evidence not supplied.
PRE-01	Opening prepayments 12,000; additions 0; August amortisation 3,000; closing 9,000.
PRE-APP-01	Reviewer confirms the AED 3,000 August amortisation as the cause of the movement.

Expected outcome: three open evidence questions, one supported prepayment movement and draft commentary for review.