Harbour Trading Ltd - General Ledger

Resource OF-XLS-FIN-002 - Version 1.0

Purpose

Keep the ledger for every account in one workbook. The Chart of Accounts lists each account with its opening balance. The Ledg
every entry, and the running balance shown for each line is that account's balance after the entry. The Summary sheet rolls the le
so you can check that total debits equal total credits.

How to use

1. Start on the Setup sheet: enter your company name, currency, and the period.

2. Check the Chart of Accounts sheet: add, rename, or remove accounts, and enter each opening balance as a debit or a credit.

3. Enter each transaction on the Ledger sheet. Pick the account from the list, enter the debit or the credit, never both on one line.

4. Use the Summary sheet to check the closing balance of every account and that the books balance.

Example figures

All figures in this workbook are examples for a fictional company, Harbour Trading Ltd. They are illustrative only. Overwrite th
your own figures. Grey cells are formulas: do not type over them.

Assumptions

- Every entry is a debit to one account and a credit to another. Enter each side of a transaction on its own line with the same refer

- The running Balance column is per account, not a single running total for the whole ledger.

- Opening balances must balance: total opening debits must equal total opening credits.

What this workbook is NOT

- Not a trial balance on its own. Use the Trial Balance workbook for the period-end check, or read the Summary sheet here.

- Not an accounting system and not a substitute for proper bookkeeping.

Notes

- Add extra rows inside the Ledger table if you need more than 40 entries, and copy the formulas down.

- Keep source documents (invoices, receipts, bank statements) filed by reference number.

Setup - lists and settings

Workbook settings

Company name	Harbour Trading Ltd	Shown on the Ledger sheet. Replace with your own company name.
Currency label	USD	Shown in column headings. Change to your currency (for example, PKR, EUR, GBP).
Period start	01 Nov 2026	First date covered by this ledger.
Period end	30 Nov 2026	Last date covered by this ledger.

Chart of Accounts

Example accounts for a fictional company. Rename accounts and change opening balances to match your own books. Grey cells are formulas.

Code	Account	Type	Opening debit (USD)	Opening credit (USD)
1000	Cash in hand	Asset	25,000.00	
1010	Bank - current account	Asset	180,000.00	
1100	Accounts receivable	Asset	45,000.00	
1200	Office equipment	Asset	60,000.00	
1210	Delivery vehicle	Asset	240,000.00	
1300	Inventory	Asset	80,000.00	
2000	Accounts payable	Liability		35,000.00
2100	Loan payable	Liability		150,000.00
3000	Owner capital	Equity		300,000.00
3100	Retained earnings	Equity		145,000.00
4000	Sales income	Income		
4100	Service income	Income		
5000	Rent expense	Expense		
5100	Salaries and wages	Expense		
5200	Utilities	Expense		
5300	Office supplies	Expense		
5400	Marketing and advertising	Expense		
5500	Depreciation expense	Expense		
Totals			**630,000.00**	**630,000.00**
Opening balances check			**Balanced: opening debits equal opening credits.**	

Ledger

Company: Harbour Trading Ltd - Period: 01 Nov 2026 to 30 Nov 2026

Date	Account	Ref	Description	Debit (USD)	Credit (USD)	Balance (USD)
02 Nov 2026	Bank - current account	REC-101	Sales receipt, customer payment	12,400.00		192,400.00
02 Nov 2026	Sales income	REC-101	Sales receipt, customer payment		12,400.00	-12,400.00
03 Nov 2026	Accounts payable	PAY-201	Supplier payment, Northgate Supplies Ltd	8,500.00		-26,500.00
03 Nov 2026	Bank - current account	PAY-201	Supplier payment, Northgate Supplies Ltd		8,500.00	183,900.00
05 Nov 2026	Rent expense	PAY-202	Rent paid for November	6,000.00		6,000.00
05 Nov 2026	Bank - current account	PAY-202	Rent paid for November		6,000.00	177,900.00
07 Nov 2026	Bank - current account	REC-102	Service fee received, Brightprint Services	4,800.00		182,700.00
07 Nov 2026	Service income	REC-102	Service fee received, Brightprint Services		4,800.00	-4,800.00
10 Nov 2026	Office supplies	PAY-203	Office supplies bought for cash	1,250.00		1,250.00
10 Nov 2026	Cash in hand	PAY-203	Office supplies bought for cash		1,250.00	23,750.00
12 Nov 2026	Salaries and wages	PAY-204	Salaries paid for October	35,000.00		35,000.00
12 Nov 2026	Bank - current account	PAY-204	Salaries paid for October		35,000.00	147,700.00
14 Nov 2026	Accounts receivable	INV-301	Invoice to customer, goods sold on credit	9,600.00		54,600.00
14 Nov 2026	Sales income	INV-301	Invoice to customer, goods sold on credit		9,600.00	-22,000.00
18 Nov 2026	Utilities	PAY-205	Electricity bill paid in cash	1,850.00		1,850.00
18 Nov 2026	Cash in hand	PAY-205	Electricity bill paid in cash		1,850.00	21,900.00
20 Nov 2026	Inventory	INV-302	Stock bought on credit, Atlas Logistics Ltd	11,300.00		91,300.00
20 Nov 2026	Accounts payable	INV-302	Stock bought on credit, Atlas Logistics Ltd		11,300.00	-37,800.00

Date	Account	Ref	Description	Debit (USD)	Credit (USD)	Balance (USD)
Totals				**90,700.00**	**90,700.00**	
Period check				**Balanced: period debits equal period credits.**		

Summary - balances by account

Closing balance for each account at the end of the period. A positive closing figure is a debit balance; a negative figure is shown as a credit balance.

Account	Opening debit	Opening credit	Period debit	Period credit	Closing debit	Closing credit
Cash in hand	25,000.00	0.00	0.00	3,100.00	21,900.00	0.00
Bank - current account	180,000.00	0.00	17,200.00	49,500.00	147,700.00	0.00
Accounts receivable	45,000.00	0.00	9,600.00	0.00	54,600.00	0.00
Office equipment	60,000.00	0.00	0.00	0.00	60,000.00	0.00
Delivery vehicle	240,000.00	0.00	0.00	0.00	240,000.00	0.00
Inventory	80,000.00	0.00	11,300.00	0.00	91,300.00	0.00
Accounts payable	0.00	35,000.00	8,500.00	11,300.00	0.00	37,800.00
Loan payable	0.00	150,000.00	0.00	0.00	0.00	150,000.00
Owner capital	0.00	300,000.00	0.00	0.00	0.00	300,000.00
Retained earnings	0.00	145,000.00	0.00	0.00	0.00	145,000.00
Sales income	0.00	0.00	0.00	22,000.00	0.00	22,000.00
Service income	0.00	0.00	0.00	4,800.00	0.00	4,800.00
Rent expense	0.00	0.00	6,000.00	0.00	6,000.00	0.00
Salaries and wages	0.00	0.00	35,000.00	0.00	35,000.00	0.00
Utilities	0.00	0.00	1,850.00	0.00	1,850.00	0.00
Office supplies	0.00	0.00	1,250.00	0.00	1,250.00	0.00
Marketing and advertising	0.00	0.00	0.00	0.00	0.00	0.00
Depreciation expense	0.00	0.00	0.00	0.00	0.00	0.00
Totals	**630,000.00**	**630,000.00**	**90,700.00**	**90,700.00**	**659,600.00**	**659,600.00**
Closing balances check					**Balanced: total closing debits equal total cl**	