

Verified Round Report

Recurring income, verified against bank data.



Confidence grade



Check this report is genuine

REPORT NO.	TTB-00147	ISSUED	17 August 2026
VALID UNTIL	15 November 2026 (90 days)	DATA WINDOW	1 July 2025 – 31 July 2026 (13 months)
SOURCE	Open banking, read-only. Barclays Bank UK PLC, account ending 4471, holder name matches the seller.		
ROUND	Domestic window cleaning — Braintree & district, Essex	SELLER	D. Whitmore

£2,412 a month

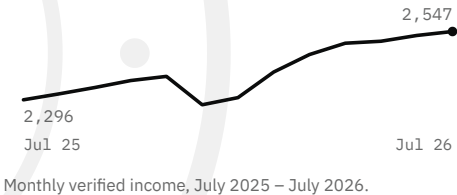
Verified monthly recurring income, 12-month view. 92 active payers. Verified against 13 months of bank data. £31,240 verified in total across the window.



Verified monthly recurring income

Credits matched to recurring payers, averaged per month. The 12-month figure is the headline.

Last 3 months May – Jul 2026	£2,530
Last 6 months Feb – Jul 2026	£2,492
Last 12 months Aug 2025 – Jul 2026 HEADLINE FIGURE	£2,412



Payers

92	£26.22	89%	17%
Active recurring payers	Average per payer a month	Payers held across the window	Income from the ten largest payers

77 of the 87 payers active in the first three months were still paying in the final three, and the round grew to 92. Cycles: 48 payers 4-weekly, 27 six-weekly, 12 eight-weekly, 5 twelve-weekly. No payer is worth more than 3% of verified income.

Payment methods

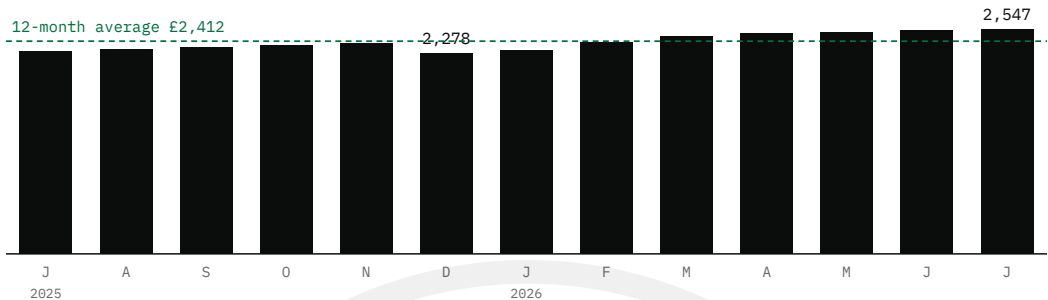
Direct Debit		£1,423	59%
Bank transfer		£989	41%
Card takings		£0	0%

No card-processor payouts found. We look for SumUp, Zettle, Square and Stripe. Credits fall into three groups: recurring payments are the headline, one-offs from those same payers are on page 2, and £154 a month tied to no payer is excluded from every figure.

Additional work from round customers

£1,840 In one-off payments across the window, from 21 of the 92 payers. Seller describes this as gutter, fascia and conservatory work: the description is declared, the amounts are bank-verified. Not part of the headline, which is recurring income only.

Consistency



93%

Collection consistency

71 of 92

Payers who missed nothing

Lowest month: December 2025 (£2,278 — holiday skips). Highest: July 2026 (£2,547). Every month sits within 6% of the 12-month average; the climb from February is payer growth, not seasonality. Payers on regular cycles produced 867 of the 932 payments due, each judged on its own cycle. Measured by amount for bank transfers, by count for Direct Debit.

What Grade A means

A	12 months or more of open-banking data, at least 80% of credits attributed to recurring payers, and the account holder's identity matched. This round: 13 months, 94% attributed, identity matched.
B / C	B is 6 months of data, or income verified from uploaded statements rather than a live bank connection. C is anything weaker, and we do not publish it.
•	Long-cycle customers need the full 12-month window. A 12-weekly payer pays four times a year, so a shorter window undercounts them.

What this report does not show

This report reflects credits into the connected bank account only. Cash income is invisible to us and is not verified. This is not a valuation and not financial advice.

How this report was produced

- 1 The seller connected the bank account their round is paid into. The connection is read-only, through GoCardless Bank Account Data. We cannot move money and never see login details.
- 2 We pulled every credit in the window and grouped them into payers by reference, amount and payment cycle. Cycles between 2 and 12 weeks count as recurring, and most rounds run 4-weekly. Payers are distinct external counterparties, so credits from accounts matching the seller's identity are excluded.
- 3 Every figure is computed by the same deterministic engine. Run it twice on the same data and you get the same numbers. A person reviewed the result before issue.
- 4 Raw transaction data is deleted within 30 days of issue. Only the aggregate figures on this report are kept.

Issued 17 August 2026. Valid until 15 November 2026 — 90 days from issue. To check this report is genuine, or to see whether it has been revoked or has expired, scan the code on page 1 or go to trustthebooks.com/verify/TTB-00147

