RESPONSIBLE | REGULATED | RESILIENT
Sandfield Capital

Profit and Loss	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026	Total
Income									
Interest Income	309,276	350,824	327,739	346,576	318,672	311,896	352,689	339,225	**2,656,897**
Other Income	74,791	68,544	18,323	14,820	17,495	15,349	12,885	16,367	**238,573**
	384,066	419,368	346,062	361,396	336,167	327,245	365,574	355,592	**2,895,471**
Cost of Funding									
Interest Expense	(221,069)	(231,897)	(236,613)	(240,238)	(238,606)	(248,775)	(255,493)	(257,109)	**(1,929,801)**
	(221,069)	(231,897)	(236,613)	(240,238)	(238,606)	(248,775)	(255,493)	(257,109)	**(1,929,801)**
GROSS PROFIT	162,997	187,472	109,449	121,158	97,561	78,470	110,081	98,483	**965,670**
Salaries	49,000	46,093	40,740	43,802	43,802	45,438	44,281	46,677	**359,832**
Pension Costs	427	401	401	401	401	415	414	414	**3,275**
Overheads	164	138	146	146	146	146	146	120	**1,152**
Legal and Administrative	30,229	(3,823)	16,387	22,197	14,871	35,375	15,839	28,112	**159,187**
IT and Consulting	11,976	6,120	4,909	4,760	7,791	3,926	7,543	12,177	**59,202**
Depreciation	1,311	1,311	1,311	1,311	1,311	1,311	1,287	1,287	**10,442**
Loan Interest	10,583	10,583	10,583	10,583	10,583	10,583	10,583	10,583	**84,667**
	103,691	60,824	74,477	83,201	78,906	97,194	80,093	99,370	**677,757**
NET PROFIT / (LOSS)	59,306	126,648	34,971	37,957	18,655	(18,724)	29,987	(887)	**287,913**

Balance Sheet	Feb 2026	Mar 2026	Apr 2026	May 2026	Jun 2026	Jul 2026	Aug 2026	Sep 2026
Fixed Assets								
Tangibles	43,033	41,722	40,410	39,099	37,788	36,477	35,189	33,902
Investments	400	400	400	400	400	400	400	400
TOTAL FIXED ASSETS	43,433	42,122	40,810	39,499	38,188	36,877	35,589	34,302
Current Assets								
Loans	24,218,177	24,520,435	24,833,776	25,121,445	25,354,041	25,653,098	25,983,835	26,153,775
Trade Debtors, Prepayments & Accrued Income	72,912	119,129	117,773	117,692	117,611	117,530	117,449	117,449
Other debtors	-	-	-	-	-	-	-	-
Clearing a/c's	(12,775)	(24,455)	(56,098)	(86,314)	(120,440)	(44,606)	(92,091)	(567)
Loan	230,000	230,000	230,000	230,000	230,000	230,000	230,000	230,000
	24,508,314	24,845,109	25,125,451	25,382,823	25,581,212	25,956,022	26,239,193	26,500,657
Cash at bank	23,057	38,123	71,077	65,683	101,124	52,059	52,709	(20,833)
TOTAL CURRENT ASSETS	24,531,371	24,883,232	25,196,528	25,448,506	25,682,336	26,008,080	26,291,902	26,479,824
Liabilities								
Trade Creditors & Accruals	1,096,716	1,106,472	1,136,005	1,153,019	1,191,794	1,253,005	1,268,548	1,299,872
Loan - Shareholder	12,850	12,850	12,850	12,850	12,850	12,850	12,850	12,850
Loan - Perspective (non-trading)	805,000	805,000	805,000	805,000	805,000	805,000	805,000	805,000
Other Creditors	139,614	136,186	132,458	131,000	131,625	131,637	129,609	128,762
Loans	22,478,823	22,696,397	22,947,606	23,144,760	23,319,223	23,601,156	23,840,189	23,997,234
	24,533,003	24,756,905	25,033,919	25,246,628	25,460,492	25,803,649	26,056,196	26,243,718
TOTAL LIABILITIES	24,533,003	24,756,905	25,033,919	25,246,628	25,460,492	25,803,649	26,056,196	26,243,718
NET ASSETS/(LIABILITIES)	41,801	168,449	203,420	241,377	260,032	241,308	271,295	270,408
Capital and Reserves								
Current year earnings	59,306	185,954	220,925	258,882	277,537	258,813	288,800	287,913
Retained earnings	(1,089,193)	(1,089,193)	(1,089,193)	(1,089,193)	(1,089,193)	(1,089,193)	(1,089,193)	(1,089,193)
Prior Year Adjustment – FRS 102 Transition	(223,756)	(223,756)	(223,756)	(223,756)	(223,756)	(223,756)	(223,756)	(223,756)
Share capital	2	2	2	2	2	2	2	2
Share premium	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442	1,295,442
SHAREHOLDERS FUNDS	41,801	168,449	203,420	241,377	260,032	241,308	271,295	270,408