

CPF Compliance & Proof Pack

Month-end sample pack for management review and payroll sign-off.

Executive summary

Monthly compliance and proof pack for CPF review. The example below shows the type of month-end output finance leaders receive calculated totals, reconciliation outcomes, control checks, journals, and a concise executive dashboard for sign-off.

90,763

Total CPF payable

41,610

Employer CPF

49,153

Employee CPF

6

Variance cases

READY*

Status

What the monthly pack contains

- calculation schedule with employee-level CPF outputs
- calculated vs submitted reconciliation with variance flags
- control dashboard covering data completeness, low-wage, AW and variance checks
- month-end journals and payable movement summary
- executive dashboard for quick review and payroll sign-off

Client-facing positioning

Designed to be clear enough for CFO review and detailed enough for payroll and finance teams to action quickly. The layout keeps exceptions visible, total movement obvious, and sign-off points explicit.

MONTH END

RECONCILED

CONTROLLED

SIGNED OFF

**Sample shown with variance items identified and ready for review prior to release.*

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1. Calculation schedule

Calculated CPF by employee

Sample of employee-level CPF calculation outputs for the month, including OW subject to CPF, total rate and calculated employer / employee split.

Employee ID	Employee name	Age	OW subject	Rate	Calc CPF	Status
NST001	Adam Toh	27	6,650	37.0%	2,461	OK
NST002	Huda Toh	24	8,000	37.0%	2,960	OK
NST003	Priya Goh	35	4,850	37.0%	1,795	OK
NST010	Daniel Nasser	54	8,000	37.0%	2,960	OK
NST013	Fatima Chen	57	8,000	34.0%	2,720	OK
NST017	Yusuf Farah	24	8,000	9.0%	720	OK
NST036	Huda Wong	61	7,650	25.0%	1,913	OK
NST037	Chloe Tan	67	8,000	16.5%	1,320	OK

Calculation totals

Total CPF	90,763
Employer CPF	41,610
Employee CPF	49,153
AW subject to CPF	-

Pack notes

Designed for wages above the low-wage threshold. Low-wage and AW ceiling cases are surfaced through control checks and reconciliation outputs where relevant.

The full monthly client pack can contain the full employee population; a sample is shown here for website presentation.

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2. Reconciliation (calculated vs submitted)

Calculated vs submitted reconciliation

Submission comparison highlights only the items requiring follow-up before release.

Employee	Calc CPF	Submitted	Variance	Status
Adam Toh	2,461	2,460	1	REVIEW
Priya Goh	1,795	1,794	1	REVIEW
Daniel Nasser	2,960	2,972	(12)	REVIEW
Ibrahim Garcia	1,795	1,794	1	REVIEW
Mariam Tan	2,831	2,830	1	REVIEW
Huda Wong	1,913	1,912	1	REVIEW

6

Variance cases

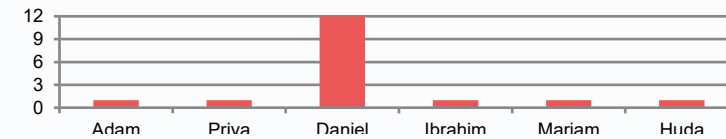
17

Absolute variance

Submitted totals

90,780

Variance profile

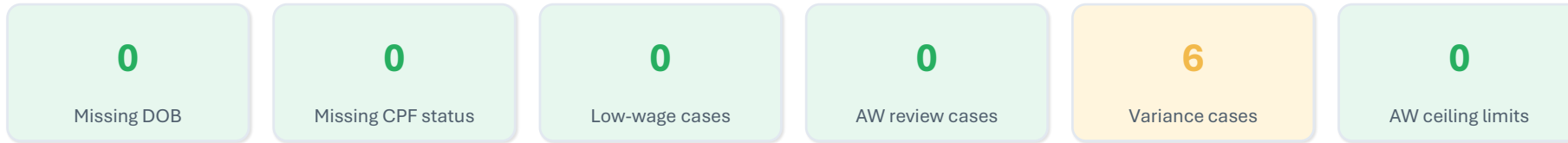


Summary

Six cases require review. Total absolute variance is 17, with the largest single difference relating to Daniel Nasser.

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3. Exceptions & controls



Control register

Control check	Result	Count	Severity	Note
Missing DOB in payroll	OK	0	OK	DOB drives age band selection.
Missing CPF status	OK	0	OK	Status selects the correct rate table.
Low-wage rule cases (TW <= 750)	OK	0	OK	No manual low-wage review required.
AW review statuses present	OK	0	OK	No AW review items in current month.
Calc vs submitted variances	REVIEW	6	Medium	Investigate before release.
AW limited by ceiling	OK	0	OK	No ceiling restrictions applied this month.

Dashboard view

Controls status in immediate view with direct links to reconciliation outcomes, open review points and payroll commentary.

**REVIEW BEFORE
RELEASE**

Priority actions

- review six submission variances
- retain sign-off evidence with month-end pack
- release only after reconciliation items are cleared

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4. Movement & journals

Key totals

Total CPF payable	90,763
Employer CPF	41,610
Employee CPF	49,153

Movement bridge

Item	Prior close	Current	Commentary
CPF Payable (total)	90,763	90,763	Single month illustration; current month payable recognised in full.

Suggested journal entries

Two clean entries record employer CPF expense and employee CPF deductions into the payable balance.

Journal	Debit	Credit	Amount	Narrative
Record employer CPF expense	Staff Costs - Employer CPF	CPF Payable	41,610	Recognise employer CPF for the month.
Record employee CPF deduction	Staff Costs - Salaries (netting)	CPF Payable	49,153	Recognise employee CPF deducted from wages.

These entries convert payroll outputs into a clear month-end accounting trail and provide support for balance sheet and expense recognition.

