

The Monthly Finance Checklist for Small Business Owners

Stay Organized. Stay Profitable. Stay in Control.

Brought to you by BME Financial

Why You Need This Checklist

Managing your business finances doesn't have to be overwhelming. With a simple, monthly routine, you can stay ahead of tax deadlines, track your performance, and make confident financial decisions. This checklist helps you build that routine — one month at a time.

Your Monthly Finance Checklist

1. Organize Your Income & Expenses

- Gather all income statements and sales reports
- Upload/store receipts and invoices in a dedicated folder
- Categorize all business expenses (software, subscriptions, travel, etc.)
- Reconcile income with bank statements

2. Reconcile Your Accounts

- Match transactions in your accounting software (or spreadsheet) with your:
 - Business bank accounts
 - Credit card statements
 - PayPal, Stripe, or other merchant services
- Investigate and resolve any mismatched transactions

3. Review Outstanding Invoices & Bills

- Follow up on unpaid client invoices
- Pay any outstanding bills to avoid late fees
- Set reminders for recurring payments or subscriptions
- Review vendor payment schedules

4. Check Cash Flow & Balances

- Review your current cash flow: what's coming in vs. what's going out
- Compare this month's revenue to last month (or same month last year)
- Ensure you have enough cash reserves for next month

5. Review Your Financial Reports

Generate or review:

- **Profit & Loss Statement** – Are you on track with goals?
- **Balance Sheet** – Check assets, liabilities, and equity
- **Cash Flow Statement** – Know how money is actually moving
- **Budget vs. Actuals** – Spot overspending or unexpected costs

6. Evaluate & Plan

- Review any major financial wins or red flags this month
- Note any upcoming large expenses or projects
- Set a simple financial goal for next month
- Schedule a check-in with your bookkeeper or accountant (that's me!)

7. Update Your Tools & Systems

- Back up your accounting data
- Sync any disconnected bank feeds or apps
- Review your software subscriptions – cancel what you don't need
- Review user access if you have a team

Bonus Tip from Brittany:

"Consistency is the secret weapon. 30 minutes a month can save you thousands in the long run – in taxes, fees, and missed opportunities."

Need Help Staying on Top of It All?

Let's work together. I offer monthly bookkeeping services designed to take this off your plate – so you can focus on what you do best.

 [Book a Free 15-Minute Consultation](#)

 Or email me at: brittany@bme-financial.com