

Bookkeeping template and month-end guide

The minimum monthly discipline that makes year-end straightforward. Done monthly this takes less total effort than doing it once a year, and it tells you something while you can still act on it.

Set up once

- ☐ Open a dedicated business bank account — do this before anything else
- ☐ Connect bank and card feeds to your accounting software
- ☐ Agree a short, fixed list of expense categories
- ☐ Decide who is responsible for month-end close

Every month

- ☐ Reconcile every bank and card account
- ☐ Categorise all transactions — leave nothing unexplained
- ☐ Chase missing purchase invoices while suppliers still have them
- ☐ Check invoiced amounts match what was delivered
- ☐ Review aged receivables and follow up overdue accounts

Three numbers to read monthly

- ☐ Revenue against expectation
- ☐ Gross margin — is it holding?
- ☐ Months of cash remaining at current burn

Evidence

- ☐ Photograph receipts at the point of spending
- ☐ An expense you cannot evidence may have to be given back
- ☐ Keep records for the retention period in your jurisdiction