

YOUR GUIDE TO CREATING STRONG BOOKKEEPING HABITS

TOP TIPS & CHECKLISTS



Message from Victoria

Hello and welcome!

I'm so glad you've grabbed this guide - it's been created to help you feel more confident and in control of your business finances (without the stress).

Inside you will find my top tips for creating strong, consistent bookkeeping routines - plus simple weekly and monthly checklists to help you stay on top of your numbers and even a bonus KPI tracker to help support your goals!

My hope is that this guide helps turn bookkeeping from a dreaded chore into your business superpower - and maybe even something you enjoy!

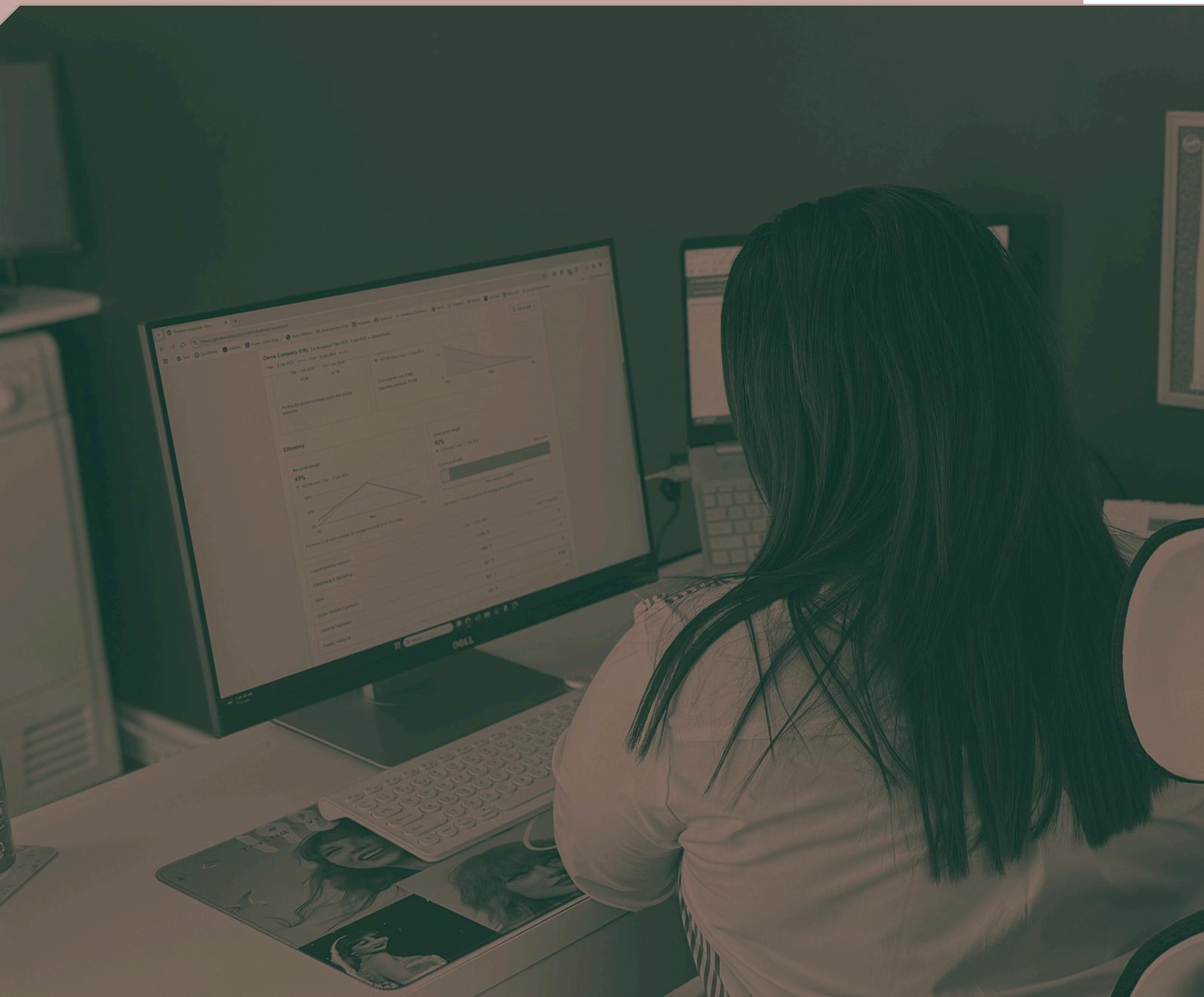
Victoria
xx



**“Successful people
are simply those with
successful habits”**

James Clear, Atomic Habits

TOP TIPS





MY TOP TIPS

Your bookkeeping doesn't have to feel like a headache or mean hours staring at spreadsheets. Once you get into the swing of things, it gets easier and before long, it'll feel like second nature.

So how do you get there?

Here are my top tips to help make your bookkeeping feel simpler, smoother and a whole lot less stressful.

KEEP ALL YOUR RECEIPTS IN ONE PLACE

Old-school paper files, or digital files - it doesn't matter which, just pick a system, and be consistent. Better yet - snap and save as you go using apps like Dext, HubDoc or your accounting software provider. No leaving receipts lurking at the bottom of your bag.

USE ACCOUNTING SOFTWARE

It'll save you time, reduce errors and help you feel more in control.

Now, I'll admit I'm a proud Xero girl, but the most important thing is finding a system that works for *you & your* business, not just the one everyone else is using!

SET A REGULAR TIME

Treat your bookkeeping time like a non-negotiable meeting with your business. Mine's every Monday morning with a cuppa & a biscuit (or 3!) Block this time out in your diary, your future self will thank you!

✅ CHECK IN, EVEN IN QUIET PERIODS

No invoices this week? No problem. Still check the basics — cash flow, receipts, and payments — to keep your habit strong and your numbers up to date.

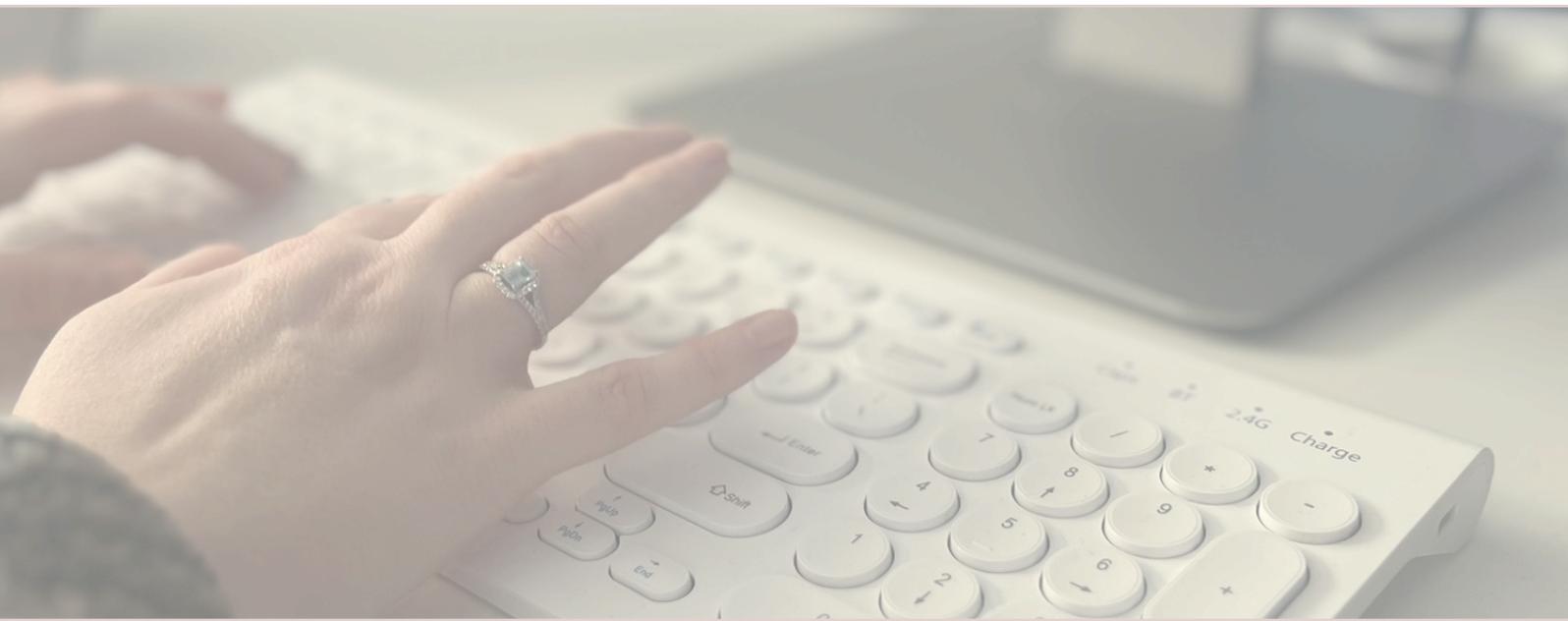
🧠 CHANGE YOUR MINDSET

Don't think of bookkeeping as just another task to check off, think of it as your business's superpower. When you understand your numbers, you are empowered to make smart, confident decisions. **Knowledge = Power.**

📋 LIST IT OUT

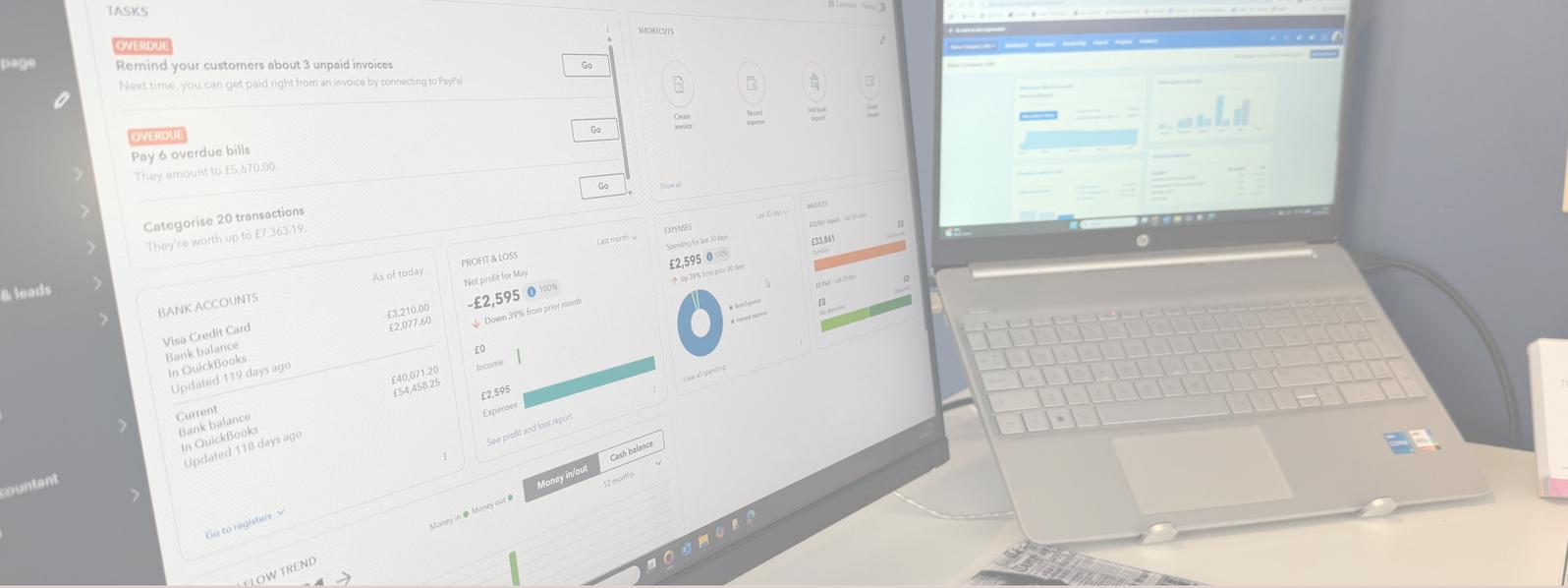
I always have a list. If I don't, I'm bound to forget something, so my checklists are my safety blanket. Lucky for you, I have created simple weekly & monthly versions you can use straight away - tick as you go and reflect at the end and feel totally in control.

**✨ Build these habits into
your bookkeeping routine
and watch your confidence
grow! ✨**



CHECKLISTS





HOW TO GET THE BEST OUT OF THE CHECKLISTS

These checklists are helpful on their own - but when you use them with the following tactics, they become more than just a list, they become a habit building tool you can actually stick with.

TIME YOURSELF

Each week, jot down how long your bookkeeping takes in the notes section. This will help you flag any tasks that are taking too long. There may be a solution that can help speed the process up.

TRACK CHALLENGES

Note any issues you had this week - tech issues, missing receipts, incomplete information - knowing the issues can help you improve things in the future.

REFLECT & IMPROVE

Each week, reflect on the notes from the previous week, paying attention to the things that caused issues and make improvements.

USE THE NOTES SECTION INTENTIONALLY

Treat this section as a mini journal - jot down how long your bookkeeping took and note any issues that came up. These small insights can help you refine and polish your processes over time.

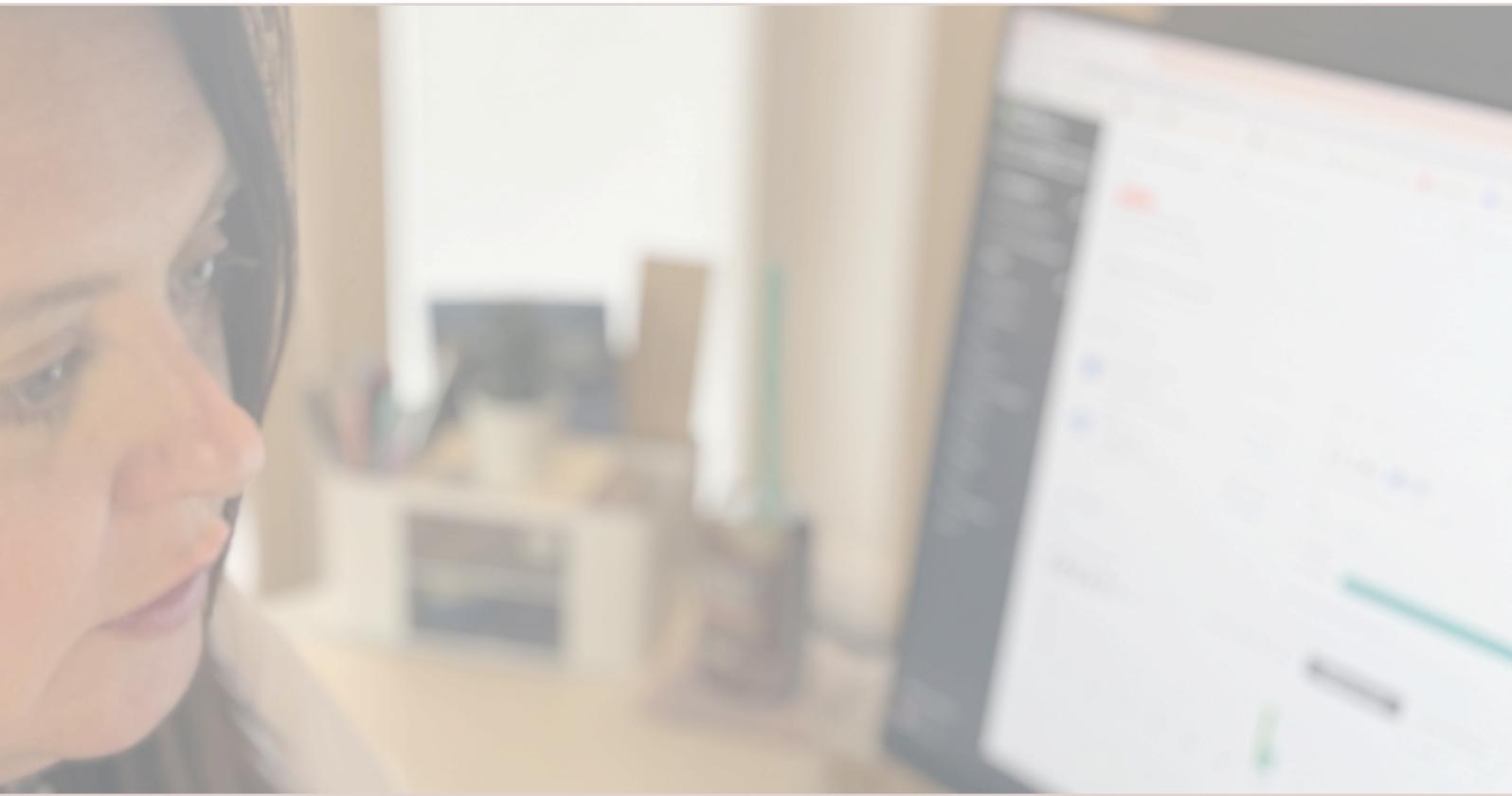
You can also use this space to capture those extra to-do's like 'run bank statements' or 'send email to accountant'. It's your free space - use it in a way that helps you!

REMEMBER TO ASK FOR HELP

If you feel you are getting overwhelmed or that the job is getting to big, remember you can always ask for help - you don't need to do everything yourself.

WRAP UP

To wrap things up, I love this quote from Wallace D. Watters ***“It is essential to have good tools, but it is also essential that the tools should be used the right way”***



WHY WEEKLY TASKS MATTER

Weekly bookkeeping tasks are the small but mighty actions that keep your finances organised, accurate, and manageable.

Although these tasks may seem minor, and yes, sometimes a bit of a chore, doing them consistently builds clarity and confidence in your numbers, minimises errors and helps you stay connected to what's going on in your business day-to-day.

You'll be in a much stronger position to make decisions and grow your business when you know exactly what your numbers are telling you.

BENEFITS OF WEEKLY TASKS

- ✓ Catch issues early (instead of letting them snowball)
- 📄 Keep your records clean and up to date
- 💰 Stay in touch with your cash flow
- ⌚ Spend less time fixing problems later
- 😰 Avoid the stress of big month-end catch-ups
- 💪 Feel more confident in your decisions

SMALL STEPS NOW SAVES YOU BIG STRESS LATER.

BUILD THE HABIT NOW, AND YOUR FUTURE SELF WILL THANK YOU!



WEEKLY BOOKKEEPING CHECKLIST

Just 1 hour a week to keep your books clean & tidy
REMEMBER - Little & often means less stress later!

- RAISE SALES INVOICES
- POST PURCHASE INVOICES
- POST ALL BANK & CASH RECEIPTS
- RECONCILE BANK ACCOUNT
- FOLLOW UP UNPAID INVOICES
- PAY SUPPLIER INVOICES
- UPDATE CASH FLOW
- SCHEDULE NEXT WEEK'S CATCH-UP

DATE

ACCOUNTS TO FOLLOW UP

NOTES

WHY MONTHLY TASKS MATTER

Some bookkeeping tasks are best done monthly - like running reports, reviewing performance and saving for tax.

Here's a quick breakdown of ***why these monthly habits matter***, and how they help you stay in control of your finances.

RAISE, POST & SEND SALES INVOICES

Making sure all your sales invoices are raised, posted and sent ensures nothing gets missed. Smooth invoicing processes help maintain health cash flow and avoids delays in getting paid - the quicker they're sent, the sooner the money is in your account!

CHECK SUPPLIER INVOICES & STATEMENTS

Reviewing supplier invoices and checking their statements helps confirm the bills are genuine, accurate and expected. It's also a great way to spot duplicate charges or missing costs and helps keep your bookkeeping clean, tidy and ready for cash flow forecasting.

RECONCILING ALL PAYMENT ACCOUNTS

When your bank, credit cards and payment accounts are fully posted and reconciled, everything else flows. This is one of the most important monthly tasks - it's the foundation for keeping records clean, accurate and reliable.

REVIEW PAYROLL & EMPLOYMENT COSTS

Checking that all payroll and employment-related costs have been processed and paid (including pensions, National Insurance and other deductions) helps ensure your records are up to date and compliant.

RUNNING A FULL TRANSACTION REPORT

This report is great for spotting errors or mis-postings. It's best to run it before your other reports, so you can fix any issues and avoid skewing your data. Think of it as tidying up before reviewing your performance.

RUNNING DEBTORS & CREDITOR REPORTS

These reports help you see how much you are owed and how much you owe out. Reviewing them monthly keeps you on top of overdue accounts and ensures nothing slips through the cracks. It also highlights any issues that may need a follow-up - including those that might require legal advice.

MANAGEMENT REPORTS

Your monthly Management Reports include your **Profit & Loss, Balance Sheet** and **Cash Flow** - they give you a clear overview of how your business is performing. By checking these regularly, you can identify patterns, spot red flags and make informed decisions with confidence.

ANALYSE PERFORMANCE

Once you have tidied up your accounts and run all your reports you can analyse your data - compare your actual results against budgets or forecasts. By doing this monthly, you'll be able to spot deviations early and make smart adjustments, before things go off track.

TRACK KEY PERFORMANCE INDICATORS

KPIs help you measure what matters most in your business - whether that's revenue, profit, cash in bank or number of sales. Tracking them monthly gives you insights into what's working, what's changing and where to focus next. You don't need to track dozens of different categories - just a few consistent ones that will help you spot patterns and help you grow.

SAVE FOR TAX

A good rule of thumb is to set aside around **30% of your profits** each month to cover your tax bill. Being proactive about this helps avoid that last-minute panic during tax season.

ACTION PLANS

Taking a moment to jot down key follow-ups, like chasing payments, reviewing a supplier or preparing for a bigger expense, helps keeps your financial momentum going. It also means you won't forget anything important!

REMEMBER - Monthly finance habits aren't about perfection - they are about staying informed, organised and ready to grow.



MONTHLY BOOKKEEPING CHECKLIST

This is your mini financial CEO day - time to review, reflect
& reset for the month ahead

- MAKE SURE ALL SALES INVOICES ARE RAISED, POSTED & SENT
- CHECK ALL SUPPLIER INVOICES & STATEMENTS
- RECONCILE ALL BANK, CREDIT CARD & PAYMENT ACCOUNTS
- CHECK ALL PAYROLL & EMPLOYMENT COSTS ARE PROCESSED & PAID
- RUN FULL TRANSACTION REPORTS
- RUN DEBTORS & CREDITORS REPORTS - FOLLOW UP OVERDUE ACCOUNTS
- RUN PROFIT & LOSS
- RUN BALANCE SHEET
- REVIEW CASH FLOW & FORECAST FOR THE MONTH AHEAD
- REVIEW PERFORMANCE AGAINST BUDGET/FORECAST
- TRACK KEY PERFORMANCE INDICATORS (KPIs)
- SET FUNDS ASIDE FOR TAX BILL
- NOTE KEY ACTIONS OR FOLLOW-UPS NEEDED FOR NEXT MONTH

NOTES



MONTHLY BUSINESS PERFORMANCE REVIEW

Key Performance Indicators (KPIs)

Use this space to track 4-5 core numbers each month, for example, revenue, profit, number of sales - keep it simple and stay consistent.

KPI	THIS MONTH	LAST MONTH	NOTES
	£	£	
	£	£	
	£	£	
	£	£	
	£	£	

Did you meet your targets?

Yes / No

Notes



I hope this guide has helped you feel more confident in building stronger financial habits - the kind that take you from chaos to clarity

If you'd like a little extra support, why not book a **free virtual brew & chat**? Let's explore how I can help lighten the load and bring even more clarity to your numbers!