FLEMING
BOOKS & LEDGERS
BOOKKEEPING | PAYROLL

Take Control of Your Finances

Stay Organized • Save Time • Keep Accurate Books

Running a business is exciting — but without clear financial systems, it's easy to feel overwhelmed. The good news? A few simple habits can keep your books in order and give you back valuable time.

Here's your Small Business Financial Control Checklist:

Stay Organized

- [ ] Open a separate business bank account (no mixing personal & business).
- [ ] Use accounting software (QuickBooks, Xero, Wave, or FreshBooks).
- [ ] Save every receipt and invoice (digital copies are fine).
- [ ] Keep a document folder (cloud-based is best) for tax records, contracts, and payroll files.

Save Time

- [ ] Schedule weekly money time (30 minutes to review income/expenses).
- [ ] Automate recurring expenses and set up payment reminders.
- [ ] Use bank feeds in your accounting software to avoid manual entry.
- [ ] Hire a bookkeeper to handle routine reconciliations and reporting.

Keep Accurate Books

- [ ] Reconcile your bank and credit card accounts monthly.
- [ ] Track both income and expenses by category.
- [ ] Review profit & loss statements to spot trends.
- [ ] Set aside 25–30% of income for taxes.
- [ ] Don't wait until tax season — accuracy pays all year long.

💡 **Pro Tip: Staying on top of your books isn't just about compliance — it's about clarity. When your numbers are accurate, you make smarter decisions, avoid surprises, and free yourself to focus on growth.**

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