love your numbers

CHECKLIST

# Monthly Finance Rhythm Checklist

An owner's cadence checklist for staying on top of the finance workflow each month, focused on ownership and follow-up rather than dates.

> BEFORE YOU START
>
> This is about cadence and ownership, not compliance timing. Lodgement and payment timing varies by business and by what your adviser has arranged, so confirm any dates with your accountant, BAS agent or the relevant authority. Nothing here sets a due date.

## A rhythm beats a scramble

Most owners do not need to do more finance work. They need the same work to happen at a predictable point, with a name against it.

This is a short recurring loop for the owner rather than a task list for the bookkeeper. Each item is a check that something has happened, not an instruction to do it yourself.

## 1. Documents in

- [ ] Have supplier bills and receipts reached the records?
- [ ] Is anything still sitting in an inbox or a glovebox?
- [ ] Has anyone been asked for documents that never arrived?

## 2. Bank and card reconciliation status

- [ ] Are the accounts reconciled to the point you expect?
- [ ] Are there transactions waiting on an explanation from you?
- [ ] Have any new accounts or cards been used that the records do not know about?

## 3. Receivables follow-up

- [ ] Who currently owes the business money?
- [ ] Has anything moved from late to concerning?
- [ ] Is someone actually following up, and do they know how far to take it?


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## 4. Suppliers and payables

- [ ] What is due to be paid, and is it approved?
- [ ] Are there recurring charges nobody has looked at recently?
- [ ] Is anything disputed and still sitting unresolved?

## 5. Payroll follow-up, where relevant

- [ ] Have pay runs been reconciled for the period?
- [ ] Are there changes supplied but not yet processed?
- [ ] Is anything waiting on your approval?

> WATCH FOR
>
> Employment decisions and award questions stay with the employer and an appropriate workplace adviser. This check is about whether the process is current, not about interpreting entitlements.

## 6. Amounts your advisers have told you about

Where your accountant, BAS agent or payroll process has advised an amount that will need to be paid, the useful monthly habit is knowing it exists and setting the money aside.

- [ ] Are there amounts you have been told about that are not yet provided for?
- [ ] Do you know who is confirming the figure and when?
- [ ] Is there anything you are unsure about that should go to your adviser now rather than later?

> WHAT TO CHECK
>
> Timing and amounts for tax, GST and super depend on your circumstances. Confirm them with your registered tax agent or BAS agent, or with the relevant authority.

## 7. Reports for the month

- [ ] Have the reports you rely on been produced?
- [ ] Did you actually read them, or only receive them?
- [ ] Is anything in them that you cannot explain?


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## 8. Cash review

- [ ] What does cash look like over the coming weeks, not just today?
- [ ] Are there large or unusual commitments ahead?
- [ ] Is there anything that would change if a major customer paid late?

## 9. Open questions

- [ ] What is still unresolved from last month?
- [ ] Who is waiting on whom?
- [ ] Has anything been open long enough to need escalating?

## 10. Actions and owners

Write the actions down with a name against each one. In a small business the name is often the same person, and that is fine. What matters is that it is written rather than assumed.

## 11. Next month's watch list

Note the two or three things you want to look at next time. A short watch list keeps the review focused and makes patterns visible across months.

> NEXT STEP
>
> Pick the point in the month that suits your business and keep it. The exact timing matters far less than the consistency.

> WHAT NEXT?
>
> If the rhythm keeps slipping because the underlying work is not current, that is usually where support helps most. If you would like help working through this, we can talk through where your numbers are now and what would help most. Book a free introductory call at www.loveyournumbers.com.au/contact.

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