

MONTHLY MONEY CHECKLIST

A simple routine to stay on top of cash flow, avoid surprises, and make better decisions, without living in your accounts.

ABOUT US



I'm Pauline, the owner behind Complete Cloud Accounting Solutions.

At Complete Cloud we work with small business owners, landlords and individuals who want clear advised, organised finances and less stress around tax compliance. I've been in the industry for over 30 years, and I'm known for being approachable, efficient and knowledgeable.

Below are some of our values - the things we don't compromise on — because they make things work better for everyone.

- **Make a difference:** We focus on delivering meaningful impact through the work we do for clients. Every action is aimed at improving outcomes, adding value, and making a positive difference in the services we provide.

- **Be approachable:** We aim to be open, friendly, and easy to talk to, so people feel comfortable coming to us with questions or concerns. We listen without judgement and respond in a clear, supportive way.

- **Build relationships:** We prioritise trust and meaningful connections, taking time to understand clients and their needs. We value both long-standing relationships and new connections, ensuring every interaction is built on respect and trust.

We've put this checklist together to help you. We're friendly and approachable and no question is ever a silly one, so please don't be afraid to reach out. We look forward to speaking with you soon!

Pauline McAuley

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MONEY CHECKLIST

Tick off each one, once completed

01 QUICK SNAPSHOT (2MINS)

- [ ] Check bank balances (business + tax savings account if you have one)
- [ ] Check what's due to come in over the next 14 days (invoices owed to you)
- [ ] Check what's due to go out over the next 14 days (bills, direct debits, payroll, VAT, loans)
- [ ] Ask: "Do I have enough cash to cover the next 2 weeks?"
  - [ ] Yes
  - [ ] No→ flag it and jump to Section 6 (Cash actions)

02 SALES & INCOME (5MINS)

- [ ] Send any invoices that are ready to go (don't let them sit in drafts)
- [ ] Check unpaid invoices and highlight anything overdue
- [ ] Pick your "top 5" overdue invoices and take action today:
  - [ ] Send reminder email
  - [ ] Re-send invoice
  - [ ] Call/message
  - [ ] Agree a payment plan
- [ ] Note your total sales for the month (rough is fine): £_____
- [ ] Ask: "Which service/product made the most money?" _____

MONEY CHECKLIST

Tick off each one, once completed

03 SPENDING & EXPENSES (5MINS)

- [ ] Upload/forward receipts (or snap photos) so nothing gets missed
- [ ] Check subscriptions and recurring costs

Anything you can cancel, downgrade, or pause? _____

- [ ] Spot-check the last 10 transactions:
  - [ ] Are they business-related?
  - [ ] Are they categorised correctly (roughly)?
  - [ ] Any duplicates or “mystery” payments?

04 TAX & VAT POT (3MINS)

- [ ] Put money aside for tax (if you don’t already): £_____
- [ ] If VAT registered: set aside VAT due: £_____
- [ ] Check upcoming deadlines (VAT, Self Assessment, payroll, Corp Tax)
  - [ ] Next deadline: _____ Date: ___ / ___ / ___

05 PROFIT CHECK (5MINS)

- [ ] Estimate your profit this month (income minus key costs):
£_____
ASK:
  - [ ] Did I pay myself? £_____
  - [ ] If not, why? _____

- [ ] Choose one improvement for next month:
  - [ ] Increase prices
  - [ ] Reduce one cost
  - [ ] Improve payment terms
  - [ ] Sell more of a profitable service
  - [ ] Other: _____

06 CASH ACTIONS (5-10MINS)

If cash feels tight, do these in order:

- [ ] Chase overdue invoices (top 5)
- [ ] Pause non-essential spending for 7 days
- [ ] Move any upcoming “nice-to-have” purchases to next month
- [ ] Offer faster payment options (card link, bank transfer details, payment plan)
- [ ] Consider a short-term cash boost:
  - [ ] Deposit invoices / upfront payments
  - [ ] Bundle offer
  - [ ] Follow up warm leads
  - [ ] Ask for referrals

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Tick off each one, once completed

07 NUMBER FOCUS FOR NEXT MONTH (2MINS)

Pick one number to track weekly next month

- [ ] Cash in bank
- [ ] invoices overdue
- [ ] Sales booked
- [ ] Gross profit
- [ ] Payroll as a percentage of income (if applicable)

Write your target:

Current: _____ → Target by month-end: _____

08 NOTES FOR YOUR ACCOUNTANT/BOOKKEEPER

- [ ] Questions I have

_____
_____
_____

- [ ] Decisions I'm considering

_____
_____
_____

- [ ] Anything unusual to report

_____
_____
_____



What next?

If filling in this checklist has raised more questions than answers, that's a sign you'd benefit from working with a bookkeeper or accountant who can help you build confidence in your numbers and put the right systems in place.

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GET IN TOUCH

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