

Monthly Review Checklist

A simple monthly check-in to help you understand what's happening in your business.

Business: _____

Month: _____

1. The numbers that matter

Compare this month with last month. Use your accounting records where possible and investigate anything that surprises you.

Measure	Last month	This month	Question to consider
Revenue (sales)	_____	_____	Has revenue increased or decreased?
Total expenses	_____	_____	Are costs rising faster than sales?
Profit before tax	_____	_____	Are you keeping more of what you earn?
Bank balance	_____	_____	Do you have enough cash for upcoming bills?
Overdue customer invoices	_____	_____	Are customers paying on time?

Tip: A higher bank balance doesn't always mean higher profit. A profitable business can still run short of cash.

2. Look ahead

Before the next month gets busy, take a moment to check:

- ☐ Upcoming bills, wages and other large expenses
- ☐ GST, PAYE and income tax amounts or due dates that apply to your business
- ☐ Invoices you need to follow up

3. What are the numbers telling you?

Use these prompts to spot what's going well and what may need a closer look.

What changed the most this month? _____

Have expenses increased faster than revenue? _____

Do you have enough cash to cover upcoming commitments? _____

Is there anything you don't understand or want to investigate? _____

4. Choose one next step

Small, practical actions can make your next monthly review more useful.

One thing going well: _____

One thing I need to investigate: _____

One action I'll take next month: _____

Want a clearer picture of your business finances?

If you're unsure what your numbers are telling you, Danny at Balanced Ledgers can help you understand your financial position, identify areas that need attention and make more informed business decisions.

This worksheet is a starting point, not a full financial analysis. Figures and tax obligations will vary by business.

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