

Month-End Bookkeeping Checklist

Work through this list at the end of every month to keep your books accurate, your cash flow clear, and your deadlines under control. Tick off each task as you go; skip any section that doesn't apply to your business.

Business		Month / period	
Completed by		Date completed	

1. Sales and income

	Task	Done on	Initials
☐	All sales invoices for the month raised and sent		
☐	Customer payments received matched to invoices		
☐	Cash and card takings recorded		
☐	Overdue invoices chased (credit control)		
☐	Credit notes and refunds recorded		

2. Purchases and expenses

	Task	Done on	Initials
☐	All supplier bills entered		
☐	Receipts photographed or uploaded and attached to transactions		
☐	Expenses and mileage claims recorded		
☐	Direct debits and standing orders checked for changes		
☐	Supplier payments due next month noted		

3. Bank and cash

	Task	Done on	Initials
☐	Bank feeds imported, or statements entered		
☐	Every bank account reconciled to its statement balance		
☐	Business credit cards reconciled		
☐	Petty cash counted and reconciled		
☐	Uncategorised or unexplained transactions cleared		

This checklist is general guidance only and is not tax or accounting advice. Deadlines and rules can change; always check current HMRC guidance or speak to your accountant.

4. Payroll

If you pay HMRC electronically, PAYE is due by the 22nd of the following month.

	Task	Done on	Initials
☐	Payroll run and Full Payment Submission (FPS) sent to HMRC		
☐	Payslips issued to employees		
☐	PAYE and National Insurance payment scheduled for HMRC		
☐	Pension contributions submitted and paid		
☐	Starters, leavers, and pay changes processed		

5. VAT

VAT returns and payments are usually due one month and seven days after the end of each VAT period.

	Task	Done on	Initials
☐	VAT codes checked on all transactions		
☐	VAT return prepared and reviewed (if a return is due)		
☐	VAT return submitted through MTD-compatible software		
☐	VAT payment scheduled		

6. Review and plan

	Task	Done on	Initials
☐	Aged debtors report reviewed: who owes you money?		
☐	Aged creditors report reviewed: who do you owe?		
☐	Profit and loss compared with last month		
☐	Cash flow forecast updated for the next three months		
☐	Money set aside for tax (Self Assessment, Corporation Tax, or VAT)		
☐	Records backed up, and paperwork filed or stored digitally		

Notes and actions for next month

Rather hand it over?

Smallbizbod offers hands-on bookkeeping from a Xero Certified Associate and Sage Application Specialist with almost 30 years of experience. Book a free, no-obligation chat at www.smallbizbod.com.