



The Small Business Financial Clarity Toolkit

Real-world accounting and strategy tips for business owners without a CFO.

Welcome to Bouldin & Associates

If you're a small business owner trying to grow without a full-time finance team, you're not alone. This toolkit was created to help you gain financial clarity, streamline your operations, and make confident decisions—all without hiring a CFO.

Small Business Accounting Checklist

Use this simple checklist to stay on top of your financials:

Monthly:

- Reconcile bank statements
- Review cash flow
- Send invoices & follow up on receivables

Quarterly:

- Review P&L and balance sheet
- Estimate and pay quarterly taxes

Annually:

- Prepare for tax filing
- Set new financial goals

Cash Flow Snapshot Template

Track your cash movement to avoid surprises and make smarter planning decisions.

Date	Cash In	Cash Out

Budgeting Basics for Growth

Start with what you know. Estimate your recurring expenses, then plan around realistic income projections. Use tools like spreadsheets, accounting software, or our templates to track and adjust your budget monthly.

Process Tips from the Pros

Here are a few quick wins to improve financial operations:

- • Automate invoice reminders to speed up payments
- • Use one bank account for business income/expenses
- • Schedule a 15-minute weekly review of your finances
- • Avoid mixing personal and business expenses

Let's Talk About Your Business Goals

This toolkit is just the beginning. If you're ready to simplify your financials, improve your operations, and grow confidently—Bouldin & Associates is here to help.

Schedule your free consultation today.

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