GROWTH
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The "December Peace of Mind" Checklist

Your step-by-step roadmap to logging off for the holidays without tax anxiety, surprise payroll bills, or missing receipts.

Phase 1

November 1 – November 10 | The Clean Sweep & Cash Audit

Clear the decks and audit the numbers before the mid-month crunch.

- [ ] **Run a Subscription & SaaS Audit**
  Export recurring debit orders and credit card charges. Cancel unused software licenses, duplicate storage plans, and inactive team seats.
- [ ] **Tackle the "Uncategorised" Queue**
  Clear out holding accounts, suspense accounts, and unmatched bank feed lines in your accounting software before they compound.
- [ ] **Sweep Missing Receipts**
  Collect and upload all unsubmitted receipts, travel claims, and invoices from July through October into your client portal.
- [ ] **Flag Aging Invoices (Debtors)**
  Identify any client accounts overdue past 30–45 days. Start firm follow-ups now—corporate finance departments start closing payment runs early in December.

Phase 2

November 11 – November 20 | Cash Flow & Obligation Ring-Fencing

Lock down the liquidity needed to survive December and slow January trading.

- [ ] **Calculate the "Holiday Double-Run"**
  Add up December payroll, mandatory holiday leave accruals, annual staff bonuses (13th checks), commercial rent, and year-end vendor renewals.
- [ ] **Park the Reserve**
  Move that total obligation into a dedicated business savings or high-yield call account so it isn't accidentally spent on operating expenses.
- [ ] **Accelerate Billing Schedules**
  Move milestone invoices forward. Set terms to 7 or 14 days so cash clears before mid-December bank cut-offs.
- [ ] **Review Provisional / Estimated Tax Exposure**
  Meet with your accountant to model your upcoming provisional tax liability based on real year-to-date numbers.

Phase 3

November 21 – December 5 | Tax Strategy & Supplier Cut-offs

Strategic write-offs, vendor management, and payroll prep.

- [ ] **Evaluate Strategic Prepayments**
  If you planned Q1 capital equipment upgrades or annual software renewals, confirm with your accountant whether bringing them into Q4 makes tax sense for your business.

- [ ] **Reconcile Director / Shareholder Loan Accounts**
  Separate personal spend from business transactions to avoid unintended tax penalties or audit queries.

- [ ] **Confirm Early Payroll Dates**
  Finalise overtime, commissions, and staff leave approvals. Schedule December pay runs early (e.g., December 15–18) to avoid bank processing bottlenecks.

- [ ] **Check Supplier Payment Deadlines**
  Note the last ordering and payment cut-off dates for your key suppliers so you don't run out of essential stock or materials over the break.

Phase 4

December 6 – December 15 | The Final Lock-Up

Tie the final bow and step away with complete confidence.

- [ ] **Send Final Friendly Payment Reminders**
  A polite reminder to all accounts due before the break: *"We are closing our offices on [Date]. Please ensure payments are processed by [Date]."*

- [ ] **Lock Your Accounting Period**
  Ensure your accountant locks down November reconciliations so unauthorised changes don't distort your numbers while you're away.

- [ ] **Set Out-of-Office Emergency Escalations**
  Set autoresponders with clear dates of return and specify an emergency contact protocol only for true operational crises.

- [ ] **Close the Laptop & Unplug**
  Enjoy your time with friends and family knowing your books, taxes, and cash flow are 100% dialled in.

Want a deeper review?

Let's sit down and go through it together.

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