SMALL BUSINESS BACK-OFFICE READINESS CHECKLIST

A practical self-check for Maryland business owners who want clearer records, smoother operations, and more time to serve customers.

How to use this checklist
Mark each item that is consistently in place. Any unchecked item is a useful next step—not a judgment about your business.

1. Bookkeeping & financial visibility

- ■ Business and personal transactions are kept separate.
- ■ Transactions are categorized and supporting receipts are organized.
- ■ Bank and credit card accounts are reconciled regularly.
- ■ Monthly profit-and-loss and balance-sheet reports are reviewed.
- ■ Unpaid customer invoices and vendor bills are tracked.
- ■ Cash-flow needs, upcoming expenses, and tax deadlines are visible.

2. Payroll & employee tax coordination

- ■ Employee records and required onboarding documents are organized.
- ■ Payroll dates, approvals, deductions, and responsibilities are documented.
- ■ Payroll reports and tax notices are reviewed and retained.
- ■ Questions or notices are routed promptly to the payroll provider or qualified tax professional.
- ■ Employee tax and payroll records are stored with access limited to authorized people.

3. Repeatable business operations

- ■ Recurring tasks have an owner, deadline, and written steps.
- ■ Key vendor contacts, agreements, renewal dates, and obligations are tracked.
- ■ Customer inquiries and follow-ups have a consistent process.
- ■ Projects have clear deliverables, owners, milestones, and status updates.
- ■ A simple monthly review identifies bottlenecks and opportunities to save time or improve revenue.

4. Governance, records & information safety

- ■ Important policies, contracts, and business records are easy to locate.
- ■ Access to banking, payroll, and business systems is limited to authorized users.

- ■ Passwords are not shared through ordinary email or public inquiry forms.
- ■ Backups and retention practices are understood.
- ■ The business knows when to involve a CPA, attorney, payroll provider, or other licensed professional.

Choose one next step

Pick one unchecked item that creates the most friction. Name the person responsible, the first action, and a realistic due date. Revisit the checklist monthly.

Need a hand? EOGG provides administrative, bookkeeping coordination, payroll workflow, executive operations, and process support for small businesses. Request a complimentary 30-minute conversation at **eoggservicesinc.com** or email **info@eoggservicesinc.com**. Virtual support is available nationwide; onsite service is by arrangement.

This checklist is for general business organization only. It is not tax, accounting, legal, HR, or financial advice and does not replace guidance from a qualified professional.