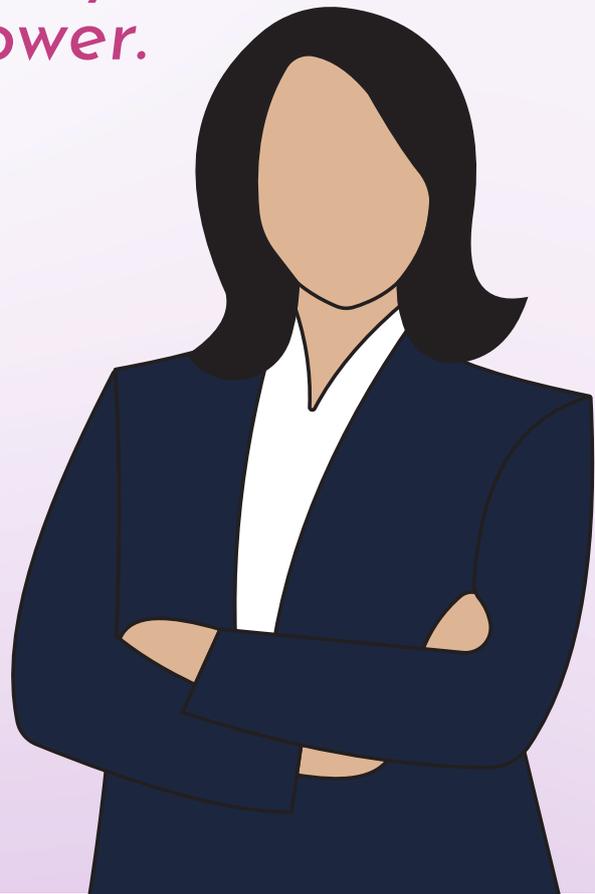




The Business Clarity Checklist

The 7 Financial Systems Every Business Owner Needs

*Structure for Your Story.
Strategy for Your Power.*



Dear Future Business Bestie,

Hey, you.

You're not just here to file receipts—you're here to build something real. You've got vision, drive, and maybe a little chaos.

You don't need another tax pro.
You need a partner who gets it.

Let me introduce myself.

My name is Marilyn, and while I didn't start this firm, I definitely made it my own. I inherited a business full of potential (and a few messes, let's be honest), and I rolled up my sleeves to turn it into something that reflects who I am — driven, down-to-earth, and deeply committed to helping other business owners feel powerful and protected in their finances.

My Story

Taking over my mother's firm wasn't just about continuing a legacy — it was about rewriting it. I brought my vision, my voice, and my systems to the table. I modernized the old-school ways, built trust with a new generation of clients, and created a space where people could show up as their whole selves — questions, chaos, and all.

This is a guided month to build the systems, mindset, and momentum for a business that supports your life, not the other way around.

Ambitions Built Here

Are you ready? Let's get started! Get to a quiet spot with a pen and paper.



Your no-nonsense CFO in pink heels

How To Use The Workbook

Running a business shouldn't feel like guessing.

But many entrepreneurs are making big decisions using only two things:

- their bank balance
- their gut

And while intuition is powerful, clarity is what builds sustainable businesses.

At Dalia Tax & Business Advisors, we believe financial systems aren't about control—they're about liberation.

Because when your numbers are organized and visible, you can stop reacting to your business and start leading it.

This checklist will help you see whether your business has the seven financial systems that create clarity, stability, and growth.

Tally up your score and see how stable your financial foundation is!

By the end of this workbook, you'll have:

- A functional framework for your business that feels like you.
- Systems that save time and mental energy.
- A clear connection between your daily actions and your long-term dreams.

This isn't about squeezing yourself into someone else's business plan.
It's about building a business that loves you back.

“Every entrepreneur suffers multiple personalities: The Dreamer, The Procrastinator & The Worrier”

System 1

A Dedicated Business Banking Structure

Your business finances should never be mixed with personal spending. If I had a dollar for every time this has caused problems for my clients....I would be throwin' dolla-dolla-billz

This is one of the most common sources of financial confusion and tax stress.

You should have:

- ✓ A business checking account
- ✓ A business savings account for taxes
- ✓ A separate account for owner pay (optional but powerful)

Why this matters:

Clear accounts make bookkeeping easier, taxes cleaner, and financial decisions more accurate.

Ask yourself:

- Are my personal and business expenses completely separate?
- Including credit cards, store cards & ?

System 2

Consistent Bookkeeping

Bookkeeping is not just paperwork for tax season.

It is the foundation of financial clarity.

Without consistent bookkeeping, you cannot accurately see:

- profit
- expenses
- financial patterns

Healthy businesses update their books at least monthly. Exceptional businesses know their numbers daily!

Ask yourself:

- Are my books updated every month?
- Am I using an income/expense tracking system?

System 3

Monthly Financial Reports

Numbers only become useful when they are organized into reports.

Every business owner should regularly review:

- Profit & Loss Statement
- Balance Sheet
- Cash Flow Overview

These reports transform transactions into insight.

Ask yourself:

- Do I understand what is on each of these reports?
- Do I review financial reports at least once a month?

System 4

A Cash Flow Awareness System

Profit and cash flow are not the same thing.

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That wasn't a typo, you NEED to know the difference.

Many businesses appear profitable on paper but struggle with cash flow in real life.

A healthy business tracks:

- incoming revenue
- outgoing expenses
- upcoming obligations

Ask yourself:

- Do I know how much cash my business will have 30–60 days from now?
- Do I know how much cash my business needs to keep the doors open?

System 5

A Tax Planning System

Taxes should never be a surprise. OK...I may be a little biased but this is something you can TOTALLY plan for!

Yet many entrepreneurs only think about taxes once a year.

Healthy businesses prepare by:

- setting aside taxes monthly
- estimating tax liability
- working with a professional advisor

Ask yourself:

- Do I know how much I should be saving for taxes?
- Do I like / trust / understand my tax professional ?

System 5

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“The trick is to make sure they play well together and optimize their traits for success”

System 6

A Profit Awareness System

Revenue alone does not tell you if your business is healthy.
Making money isn't the goal. Profitability is.

Think of this: What is the opportunity cost of making this revenue? What does it cost me in time, effort and actual cash to make this sale / fee ?

You should understand:

- which services generate the most profit
- where expenses are increasing
- what areas of the business deserve investment

Ask yourself:

- Do I know which parts of my business are actually profitable?
- Am I willing to let go of perceived income for actual profit?

System 7

A Financial Decision Rhythm

Clarity comes from consistency.

Strong businesses establish a rhythm for reviewing their finances.

For example:

- Monthly financial review
- Quarterly strategy planning
- Annual tax planning

This rhythm turns numbers into leadership tools.

Ask yourself:

- Do I have a regular financial review process?
- Does thinking of my finances give me the sweats?

Your Business Clarity Score

For each system, give yourself:

- ✓ Yes
- ⚠ Needs improvement
- ✗ Not currently in place

If you answered:

5-7 Yes:

Your financial foundation is strong. Use your knowledge to grow your business...strategically.

3-4 Yes:

You have some structure but there may be gaps creating stress. You worry at night..."Am I even good at this?" - Yes babe, you just need a guide - I got you.

0-2 Yes:

Your business may be running on survival systems instead of sustainable ones. We need to lay a strong foundation here. NO Shame - you got guts! Now you need systems. You are in the right place.

The good news?

Every one of these systems can be built.

*"The Dreamer is who designs our goals,
The Procrastinator slows us down so we can see,
The Worrier helps keep us safe"*

"All of these parts are necessary for success"

A Final Thought

Many entrepreneurs believe financial clarity requires becoming “good with numbers.”

But in reality, clarity comes from systems, not personality.

When the right systems are in place, your business becomes easier to understand, easier to manage, and easier to grow.

Because the goal was never just to run a business.

The goal was to build freedom, stability, and legacy.

Ready for More Clarity?

If your checklist revealed gaps in your financial systems, you're not alone.

At Dalia Tax & Business Advisors, we help entrepreneurs transform financial chaos into clear, sustainable structure.

[!\[\]\(0ac73c45806a78de248a19d9a2dbe7a6_img.jpg\) Book a Business Clarity Call](#)

Together we'll look at where your business stands today and map out the systems that will support your next stage of growth.

[\[Schedule Your Call\]](#)

We can:

- Map your quarterly growth plan
- Streamline your systems even further
- Create a financial strategy that grows with you

“Business cannot flourish when good systems are overlooked”