START

Starting a Business

Build the foundation without getting buried in finance language.

A four-page guide to separating the money, setting a monthly rhythm, and knowing what to handle first.

START / RECOGNIZE THE MOMENT

The business is real. The system behind it is still forming.

Start is the moment when a few good habits prevent expensive cleanup later.

You may be here if...

- Business and personal money still cross paths.
- You are unsure which registrations, accounts, or deadlines apply.
- Sales are starting, but the books are not being reviewed every month.
- Pricing is based more on instinct than the true cost to deliver.

WHAT THIS STAGE NEEDS

A clean legal and financial setup, one place for the records, and a monthly routine you can actually maintain.

START / FOCUS

Focus on four foundations

You do not need a complicated finance department. You need the basics working together.

PROVE THE MODEL

Talk to real customers. Know what they will pay and what it costs you to deliver.

SET UP THE BUSINESS

Confirm the entity, registrations, contracts, and insurance with the right advisors.

SEPARATE THE MONEY

Use dedicated bank, card, payment, and tax-reserve accounts from day one.

BUILD THE RHYTHM

Capture receipts, categorize weekly, reconcile monthly, and review a few useful numbers.

THE START GOAL

You can explain where the money comes from, where it goes, what is due next, and whether the business can support the next move.

START / NEXT STEPS

Your next 30 days

Complete these in order. Mark anything that needs an advisor instead of guessing.

- [ ] Confirm the offer, price, delivery cost, and first sales target.
- [ ] Confirm the entity, ownership, licenses, insurance, and tax registrations.
- [ ] Open dedicated business banking and payment accounts.
- [ ] Set up bookkeeping categories, receipt capture, and bank connections.
- [ ] Choose who will update the books and who will review them each month.
- [ ] Put tax, payroll, license, and monthly-close dates on one calendar.

Bring to the conversation

- Entity and ownership documents.
- Expected revenue, major costs, and how customers pay.
- Business bank and credit-card statements.
- Your biggest money question for the next 90 days.

Start with a clean foundation

ACB can help set up the books, establish the monthly routine, and give you a clear place to bring questions as the business grows.

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Educational guide only. Confirm tax, legal, valuation, and wealth decisions with the appropriate advisor.