

Start 2026 Strong with a Clear Plan for Your Business

Use this checklist to stay organized, uncover opportunities, and position your business for long-term success.



1. Review Your Business Finances

A solid financial foundation sets the tone for the rest of the year.

- Reconcile 2025 books and ensure all records are complete.
- Review your accounting systems for accuracy and efficiency.
- If you don't have professional support, consider hiring an accountant to manage bookkeeping, tax prep, payroll, and compliance.



2. Update Your Cash Flow Forecast & Budget

Cash flow clarity may help you make confident decisions.

- Refresh your 2026 projections using updated revenue and expense data.
- Identify seasonal trends or upcoming cash gaps.
- Review your banking tools: checking, payments, financing to stabilize liquidity.



3. Analyze Your Profit & Loss Statement

Your P&L may reveal opportunities for growth and cost reduction.

- Identify your highest-performing products/services.
- Flag underperforming offerings or pricing gaps.
- Review labor and overhead trends to optimize operations.
- Evaluate your net profit margin and adjust your budget accordingly.



5. Evaluate Debt & Funding Options

Capital needs change. Your strategy should too.

- Review your business plan to assess 2026 funding priorities.
- Check your credit profile and identify areas for improvement.
- Consider SBA loans or other financing with favorable terms for expansion, hiring, or equipment.
- Explore refinancing high-interest debt for cost savings.



6. Review Insurance Coverage & Risk Management

Protect your business and stay compliant with lender requirements.

- Reassess your current coverage for accuracy and adequacy.
- Evaluate general liability, property, workers comp, cyber, and industry-specific policies.
- Update policies if you're expanding, hiring, or making major purchases.



7. Set Clear 2026 Goals & Build a Growth Plan

Goal setting helps give direction and focus for the year.

- Outline revenue, customer, and operational goals.
- Break goals into quarterly action steps.
- Prioritize improvements in cash flow, customer retention, digital presence, and system upgrades.
- Align goals with existing staffing and financial capacity.



8. Audit & Refresh Your Marketing Strategy

A strategic marketing plan generally helps you invest wisely.

- Track sales tied to each 2025 campaign to identify ROI.
- Evaluate your strongest channels using analytics and customer surveys.
- Adjust your channel mix toward high-performance platforms.
- Review creative, messaging, and brand consistency across all touch points.



9. Prepare Your Team & Operations for the New Year

A prepared team fuels efficiency and growth.

- Provide training on new tools, systems, or workflows.
- Update SOPs to reflect 2026 priorities.
- Introduce automation or AI solutions to streamline tasks.
- Plan staffing and scheduling based on expected demand.



10. Refresh Your Social Media Channels

Your social presence reflects your brand. Keep it current.

- Update product descriptions, pricing, business hours, and contact information.
- Replace outdated graphics or low-quality photos.
- Align content with your marketing strategy and brand voice.
- Establish a posting schedule for consistency and visibility.



Start the New Year With Confidence and Momentum

By reviewing your financial health, updating your operational plans, and refining your marketing strategy, you set your business up for a strong and successful year. Consistency and organization are key — and this checklist is your roadmap to staying on track.

For more insights, tools, and business resources, visit the [SmartBiz Small Business Blog](#).

