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THE BUSINESS BRIEF

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As we move through August, there is that familiar feeling that summer is still here, but September is starting to appear on the horizon. Clients and suppliers can be harder to get hold of, and the normal pace changes slightly. It is not necessarily quieter, but it is often different.

For business owners, that can make August a useful month. The first half of the year is behind you, the final third is approaching, and there is still enough time to make changes before things pick up again properly. Once September arrives, diaries fill quickly, projects regain momentum, customers come back from holiday, and the run-up to Christmas seems to disappear at an alarming rate.

That is why this can be a good time to look at the systems and processes behind your business. Not necessarily in a dramatic, "let's change everything" kind of way, but in a sensible, practical way.

Most businesses have a few areas that work well enough to get by, but not well enough to make life easy. It might be how invoices are raised and chased, how jobs are tracked, how quotes are followed up, or how much depends on someone remembering to do something manually.

Individually, these things might not feel like major problems. A few overdue invoices here, a spreadsheet that has become a bit too important there, a process that takes longer than it should. But added together, they can take up a lot of time, create unnecessary frustration, and make it harder to get clear information when you need it.

Good systems do not need to be complicated. In fact, they are usually better when they are simple.

The aim is not to create admin for the sake of it, but to make sure the right things happen at the right time, that cash is being chased properly, and that you are not relying too heavily on memory, goodwill or last-minute effort.

August can therefore be a good opportunity to deal with a few of those things before the autumn rush begins. That might mean tightening up credit control, reviewing your workflow, tidying up your accounting systems, or automating a few repeat tasks.

In this month's Business Brief, we look at practical ways to systemise your finances, reduce unnecessary admin, free up time and prepare the business for the final part of the year. Because the right systems make it easier to stay in control when things get busy again.

And if the final third of the year is going to fly by, which it almost certainly will, it makes sense to use August to get a few things in better shape beforehand.

Wayne

SYSTEMISING YOUR FINANCES BEFORE THE YEAR SPEEDS UP

At the start of the year, you can have the best laid plans as to how your business is going to run, but as businesses move through the second half of the year, financial admin has a habit of becoming more reactive than intentional. Invoices build up, expenses become harder to track, and before long Q4 arrives with increased costs, seasonal spending, and year-end deadlines all competing for attention.

The businesses that navigate this period most successfully aren't necessarily generating more revenue. They're operating with financial systems that make better decisions easier. If you take the time now to organise your finances you can create clarity, reduce unnecessary pressure, and put yourself in a stronger position for the busiest part of the year.

Streamline your invoicing

Cashflow often suffers not because clients won't pay, but because invoices aren't being sent or followed up consistently. Whether it's delayed invoicing, unclear payment terms, or chasing outstanding balances manually, small inefficiencies quickly add up. A structured invoicing process helps revenue arrive when it's

A structured invoicing process helps revenue arrive when it's expected, making cashflow far more predictable.

Look at how invoices move through your business. Can they be issued sooner? Are payment terms clear? Could reminders be automated? Every improvement reduces the gap between completing the work and receiving payment.

A smoother invoicing system doesn't just improve cashflow. It gives you greater confidence in the numbers you're using to make business decisions.

Categorise expenses with purpose

When expenses are poorly organised, it's difficult to see where your money is actually going. Rather than treating every outgoing as part of one long list, group spending into meaningful categories. Core operating costs, software, marketing, travel, professional services, and discretionary spending all tell different stories about how your business actually operates.

Once your expenses are organised, patterns become much easier to spot. You can identify subscriptions that no longer provide value, recurring costs that have quietly increased, or areas where spending no longer aligns with your priorities. Financial clarity is about understanding whether your spending is supporting the business you want to build.

Prepare for Q4 before it arrives

For many businesses, the final quarter of the year brings increased spending. Marketing campaigns, stock purchases, seasonal recruitment, software renewals, tax payments, and year-end commitments can all arrive within a relatively short period.

SYSTEMISING YOUR FINANCES BEFORE THE YEAR SPEEDS UP

The costs are rarely unexpected, but the challenge is that they're often left until the last minute. Instead of reacting when the bills arrive, map out your expected Q4 spending now. Estimate what you'll need, when payments will fall due, and whether your current cashflow can comfortably support them.

Planning ahead allows you to spread costs where possible, build reserves gradually, and avoid placing unnecessary strain on the business during one of its busiest periods.

Focus on profitability, not just revenue
It's easy to measure success by turnover, but revenue alone doesn't tell the full story. A growing business can still struggle financially if costs are increasing at the same pace. Reviewing profitability means understanding which services, products, or clients generate the strongest returns, and which consume more time and resources than they justify.

Regularly reviewing margins allows you to make informed decisions about pricing, efficiency, and where to focus your efforts.

Sometimes improving profitability has less to do with finding new customers and more to do with making existing work more efficiently. Small operational improvements often have a greater long-term impact than constantly chasing additional sales.

Build systems that support better decisions
Good financial systems don't exist to create more administration. They exist to reduce it.

When invoices are sent consistently, expenses are categorised clearly, and future spending is planned in advance, financial management becomes less reactive and more strategic. You spend less time trying to work out where the business stands and more time making confident decisions about where it's going.

Systemising your finances isn't about creating complexity. It's about building simple processes that continue working as your business grows.

The businesses that finish the year strongest are rarely the ones making the biggest changes in Q4. They're the ones that invested earlier in systems that gave them clarity, consistency, and control when it mattered most.

RECLAIMING YOUR TIME THROUGH DELEGATION AND OUTSOURCING

You started your business because you loved something about it and were very good at it. But as your business grows, the number of responsibilities to attend to grows too. You soon find that you're juggling sales and marketing, as well as finance, operations, customer service and everything else in between.

As a business owner that list can feel never ending, but the truth is the challenge doesn't come with having more to do. It's recognising that you're spending your time on tasks that no longer need your expertise.

Instead of asking, "how can I get everything done?" ask yourself, "what is the best use of my time?" This simple mindset shift brings clarity and an understanding that delegation and outsourcing give you the capacity to focus on the work that actually moves your business forward.

Identify your highest-value work

Every business owner has tasks that only they can do, and many more that someone else could do just as well.

The difficulty is that low-value tasks may well feel urgent. Answering emails, updating spreadsheets, scheduling appointments, posting on social media, or processing invoices all contribute to the running of the business. But if they consume most of your week, there's not a lot of time left for strategy, growth, or building client relationships.

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Take an honest look at how you're spending your time. Which activities directly generate revenue, strengthen your business, or require your expertise? Which could be delegated, automated, or outsourced without affecting quality?

The more time you spend in your zone of expertise, the greater the impact you'll have on the business as a whole.

Build systems before you delegate

One of the biggest misconceptions about delegation is that it simply means handing work to someone else. Effective delegation starts with creating clear, repeatable systems. Documenting processes, creating checklists, and establishing simple workflows allows tasks to be completed consistently, regardless of who is responsible for them.

Without these systems, delegation often creates more questions than answers. With them, it becomes far easier to onboard support, maintain quality, and scale as the business grows.

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Outsource where it adds the most value
Contrary to popular belief. not every task needs to be handled in-house.

Many businesses benefit from outsourcing specialist work such as bookkeeping, payroll, PR and marketing, graphic design, IT support, or administrative tasks. Imagine how long it would take you to become an expert in each of those areas. Rather than investing time and money learning skills outside your expertise, find an experienced professional you trust that you can outsource tasks to, to free you up for higher-value activities.

It's important to note that the decision shouldn't be based solely on cost. Consider the value of the time you gain in return. An hour spent on strategic planning or client development may contribute far more to your business than an hour spent completing tasks that someone else could manage more efficiently.

Let go of the need to do everything yourself
Delegation isn't limited by systems or budgets; it's limited by your mindset.

It's normal to worry that nobody will be able to complete a task as well as you can. While that may be true initially, expecting perfection from the start often prevents progress altogether. Delegation gives others in your team the opportunity to develop while creating space for you to focus on the areas where you're most valuable.

The goal isn't for every task to be completed exactly as you would do it. The goal is for the business to continue moving forward without relying on you for every decision and you may even find that your team actually come up with a more efficient way of doing it.

Create a business that can grow
Delegation and outsourcing are signs that you're building a business that is designed to grow beyond your own capacity. Scalable businesses are built through processes that allow work to happen consistently, even when the owner steps away.

As systems become stronger and responsibilities are shared, your role will naturally evolve. Instead of managing every task, you begin managing outcomes, improving processes, and focusing on long-term growth. This creates resilience as well as capacity. The business becomes less dependent on one person and better equipped to adapt as opportunities arise.

Time is one of the most valuable resources any business owner has. And when it's spent intentionally, it creates better decisions, stronger relationships, improved profitability, and a business that's built to grow sustainably.

REDUCING THE MENTAL LOAD BEFORE Q4

When you're running a business, something is always going to be competing for your time and attention. One minute you're replying to emails, the next you're chasing up invoices and dealing with problems that arise and trying to plan ahead while remembering the ten other things on your to-do list.

The average business owner makes 35,000 micro decisions per day and roughly 150-200 consequential decisions per week. It's no wonder then, that so many of us feel mentally exhausted before the physical tiredness hits. Over time, that constant decision-making can become just as draining as the work itself.

As Q4 gets closer, give yourself the chance to clear some of that mental clutter. A calmer, clearer mind makes better decisions, and that's exactly what you need as you lead your business through one of the busiest times of the year.

Set boundaries that actually work

When you run your own business, it's easy to feel like you're always "on." You answer emails in the evening, check messages during the weekend and squeeze in one more task before bed because it feels productive.

When you consistently work at this level every request feels urgent. But instead of being productive, you're actually creating constant interruptions that make it difficult to focus on meaningful work.

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Setting boundaries doesn't mean you care less about your business. It's recognising that you can't make good decisions if you're running on empty. You wouldn't drive a car when you're tired because you know that tiredness will impact your reactions, so why are you not giving yourself the time and space to rest and recharge when it comes to your business?

Whether it's setting clear working hours, blocking out uninterrupted focus time, or simply deciding that emails and calls can wait until the morning. Small boundaries make a big difference, and they give you the space to reduce decision fatigue and create a more sustainable way of working.

Simplify your commitments

As businesses grow, commitments have a tendency to multiply.

New meetings, networking events, partnerships, projects, and opportunities can all seem worthwhile individually, but together they create a schedule that's difficult to manage.

You don't have to say yes to every opportunity, and you certainly don't have to do everything yourself.

REDUCING THE MENTAL LOAD BEFORE Q4

Take time to review everything currently competing for your attention. Ask yourself whether each commitment is contributing to your long-term goals or simply filling your calendar.

Make space to think strategically
One of the first things to disappear during busy periods is thinking time.

When every hour is spent responding to immediate demands, it's difficult to step back and consider the bigger picture. Yet these moments of reflection are often where the most valuable decisions are made.

Working on your business is just as important as working in it. Why not spend half an hour with a notebook, take a walk without your phone or plan a regular planning session. Regularly creating this time to review your goals, assess what's working, and identify what needs to change away from distractions, allows you to lead your business rather than simply managing it.

A clearer mind creates a stronger business
For many businesses, Q4 is one of the busiest times of the year. It's exciting, but it can also be intense if you head into it already feeling stretched.

Rather than waiting until your workload accelerates, spend time now deciding how you want to approach the months ahead.

What are your priorities?

What do you want to achieve before the end of the year?

Are there any projects that you can finish, postpone or delegate before things get busier?

By setting healthy boundaries, simplifying commitments, reducing unnecessary decisions, and preparing intentionally for Q4, you create space to focus on the work that matters most.

Successful businesses aren't built by constantly operating at full capacity. They're built by leaders who understand when to simplify, when to step back, and when to protect the mental energy that drives good decision-making.

WHEN IT COMES TO BUSINESS SUCCESS

IT’S NOT WHAT YOU KNOW, IT’S WHAT YOU DO...

...ALWAYS HAS BEEN, ALWAYS WILL BE

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