Business Banking Structure Worksheet

A simple money flow map for small beauty, wellness, and boutique businesses

Use this worksheet to separate money by purpose so your business has cleaner books, clearer taxes, and more confident cash decisions.

Industry Benchmark vs. Current Structure

Area	Recommended starting point	What I currently have	Gap / next step
Business separation	Business income and personal spending are separated.		
Operating account	100% of income lands in Operating first, then transfers are made.		
Tax reserve	Set aside based on tax estimate; many owners start with 10% - 30%.		
Payroll / team	Employee or commission-based service businesses often track labor around 35% - 55% of revenue.		
Rent / occupancy	Common salon, spa, or boutique target is roughly 6% - 12% of revenue.		
Products / back bar	Common target is roughly 5% - 10% of revenue.		
Net profit	A common service or boutique retail target is 8% - 15%; stronger operators may aim higher.		
Cash reserve	Build toward 3 - 6 months of operating expenses.		

These are broad starting benchmarks. Your location, team model, service mix, tax situation, rent, and growth stage can change the right target.

Recommended Account Map

Account	Purpose	Starter allocation
Operating	Main deposit account for client payments and daily business activity.	100% lands here first
Tax	Money set aside for income tax, sales tax, and other tax obligations.	____ %
Payroll / Team	Funds for payroll, contractors, commission, or booth-related payouts.	____ %
Owner Pay	Consistent pay for the owner so the business supports your life.	____ %
Profit	A separate account for profit, debt payoff, reinvestment, or distributions.	____ %
Reserve	Emergency savings for slow seasons, repairs, inventory, or surprises.	____ %

Weekly Money Flow

Step	Action	Done
1	Deposit all business income into Operating.	[ ]
2	Review cleared income for the week.	[ ]
3	Transfer tax percentage to Tax.	[ ]
4	Transfer owner pay to Owner Pay.	[ ]
5	Transfer profit and reserve amounts.	[ ]
6	Pay bills only from the correct business account.	[ ]

My Business Allocation Plan

Category	Percent	Monthly dollar goal	Notes
Tax	____ %	$ __________	
Payroll / Team	____ %	$ __________	
Owner Pay	____ %	$ __________	
Profit	____ %	$ __________	
Reserve	____ %	$ __________	
Operating Expenses	____ %	$ __________	

Structure Check

Before opening or reorganizing accounts
[ ] My business income and personal income are separated.
[ ] I know which account pays taxes, payroll, owner pay, and bills.
[ ] I have a regular day to transfer money and review balances.
[ ] I know which software or spreadsheet tracks the flow.
[ ] I have reviewed my plan with my accountant, tax preparer, or advisor.