BUSINESS STARTUP FIELD GUIDE

BOOKKEEPING BUSINESS STARTUP GUIDE

Build a focused recurring monthly service
with clear scope, secure operations, and practical tools.

CORE GUIDE + 6 WORKING TEMPLATES

VETERAN'S STRATEGIC SOLUTIONS LLC

Premium 2026 Edition

A service built on clarity

Small business owners often need clean books and reliable monthly reporting before they need higher-level accounting services. A clear scope separates bookkeeping from services that require credentials or additional authority.

CLEAR SCOPE

Sell only the service you can define.

SECURE SYSTEM

Protect records and client trust.

RECURRING WORK

Build monthly relationships.

INSIDE THE GUIDE

A repeatable operating system

From first market test to monthly delivery

01 TEST Confirm demand	**02** DEFINE Set scope	**03** DELIVER Close monthly	**04** IMPROVE Track retention

This guide focuses on the smallest version you can sell: monthly bookkeeping that records transactions, reconciles accounts, and produces basic financial reports. Use the worksheets and templates to define the service, estimate costs, quote work, bill clients, and track delivery.

CORE GUIDE	WORKING KIT
Business model and market test	Startup checklist
Customer need and offer	Budget worksheet
Scope, pricing, and first 90 days	Estimate and invoice
Honest assessment	Job log and compliance

CORE GUIDE 01

The Bet

Test capacity before you commit

Core assumption that must be true: That your market has room for another bookkeeping/tax provider despite a genuinely crowded field — and the honest answer depends entirely on which service tier you're offering, because the barriers differ sharply by tier.

01
ASK
Contact two firms

02
LISTEN
Are they full?

03
COMPARE
Look for a pattern

04
DECIDE
Advance or revise

Fastest zero-budget way to test it: Call two established firms during tax season and ask if they're taking new clients. A "we're full" answer from multiple established providers tells you more about real capacity than any national revenue projection.

RISK	MEANING	RESPONSE
Crowded market	Established competitors may signal demand or saturation.	Test capacity before investing.
Blurred tiers	Bookkeeping, tax, and CPA work differ.	Define the exact service tier.
Long ramp	Recurring revenue takes time.	Use a 90-day launch test.

CHECK LICENSING, ZONING, AND TAX RULES FOR YOUR OWN CITY AND STATE BEFORE STARTING.

CORE GUIDE 02

Who Pays In Their Own Words

Build the offer around a concrete burden

“I’m a small business owner and I don’t have time to reconcile my books every month.”

“I need someone who understands multi-state business and tax situations.”

“I want a bookkeeper, not a full accountant — I just need my books clean before I hand them to my CPA at tax time.”

That last line matters: the service framing separates bookkeeping from CPA work for a reason — many small business owners specifically want the cheaper, unlicensed bookkeeping tier and already have or will separately hire a CPA for anything requiring the credential.

CUSTOMER SIGNAL	SERVICE RESPONSE
Books are behind	One-time cleanup with a defined handoff
Monthly reconciliation takes too long	Recurring monthly bookkeeping
CPA needs clean records	CPA-ready reports and organized documentation
Cash flow feels unclear	Regular reports within the agreed scope

The Smallest Version You Can Charge For

Start narrow and document the boundary

Bookkeeping only, no tax prep, no CPA-scope work. The entry service is recording transactions, reconciling accounts, and producing basic financial reports for small businesses.

IN SCOPE

- Transaction recording
- Account reconciliation
- Basic financial reports
- Organized handoff records

OUTSIDE THE ENTRY OFFER

- Audits and attestation
- CPA title without a license
- IRS representation without authority
- Unscoped legal or tax advice

Path to your first paying customer: offer one small business in a niche you understand a discounted first-month bookkeeping cleanup to build a case study and a testimonial.

01
INTAKE
Collect scope

02
RECONCILE
Resolve exceptions

03
REVIEW
Check completeness

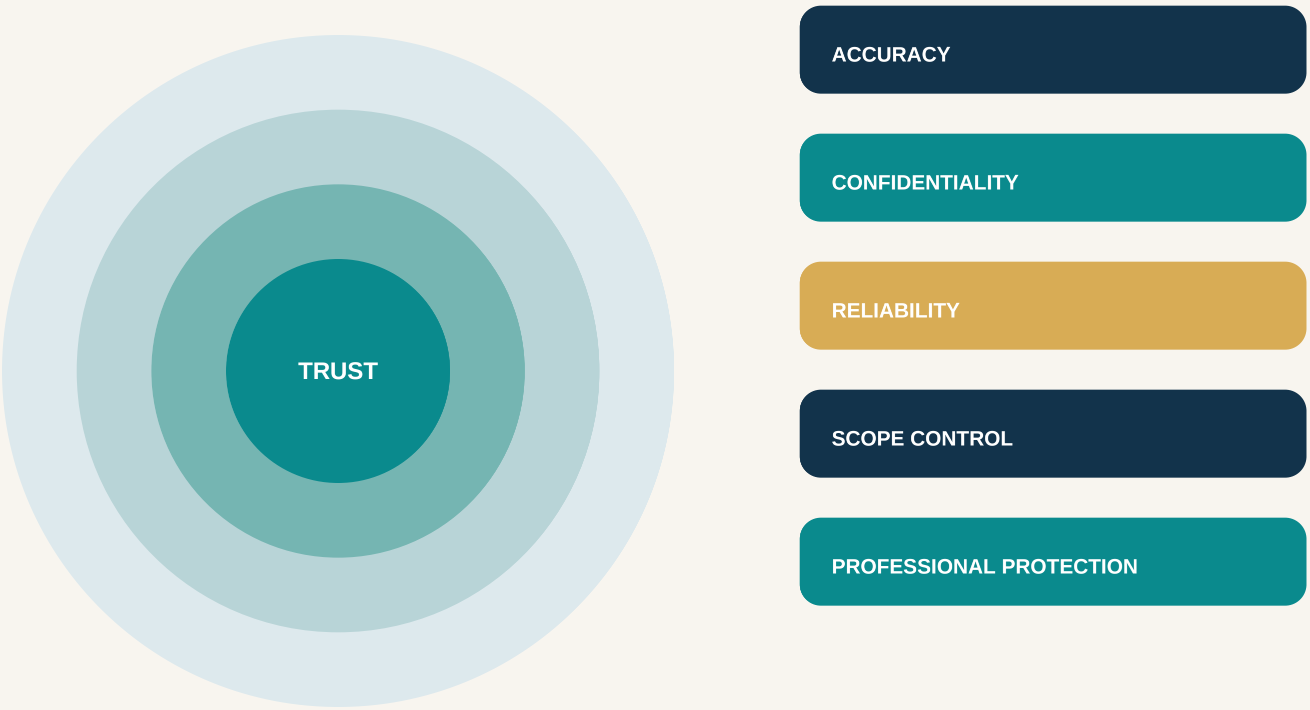
04
REPORT
Deliver securely

CORE GUIDE 04

What It Actually Takes

Capability, security, and scope control

What you cannot do without a CPA license: audits, attestation engagements, or using the “CPA” title. What you cannot do without being a CPA, attorney, or Enrolled Agent: represent a client before the IRS in an audit. Bookkeeping and basic tax return preparation (without representation) fall outside both restrictions.



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CORE GUIDE 05

Pricing

Price a defined scope, not a vague promise

PREMIUM

CFO-style services

Only with real credentials and experience

MID

Bookkeeping + payroll + reports

Expanded recurring service

ENTRY

Monthly reconciliation + statements

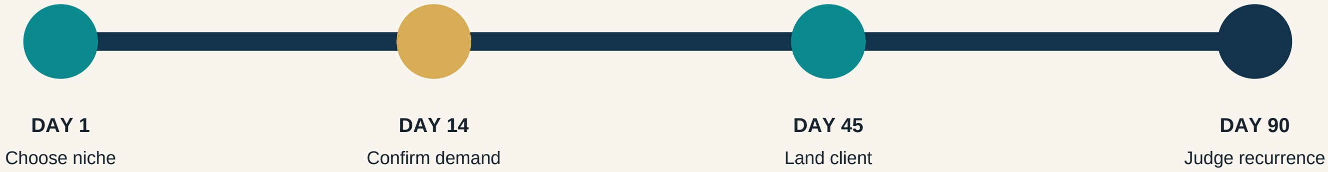
The focused starting point

Use the estimate template later in this guide to price a defined scope. Do not promise services outside your credentials, experience, or written agreement.

PRICE INPUT	RECORD BEFORE QUOTING
Volume	Monthly account and transaction volume
Complexity	Entities, accounts, platforms, and cleanup issues
Cadence	Monthly, weekly, or one-time delivery
Add-ons	Payroll coordination, reports, cleanup, or catch-up periods
Boundaries	Explicit exclusions and change-order triggers

First 90 Days and the One Metric

Treat launch as a staged decision



WINDOW	ACTION
Days 1–14	Confirm that your chosen niche has real unmet demand by speaking with potential clients and referral partners, not by assuming it.
Days 15–45	Land the first bookkeeping-only client, ideally from within that niche, at a discounted rate in exchange for a case study.
Days 46–90	Build recurring monthly clients rather than one-time cleanup jobs — the only path to predictable revenue.

The one metric that matters: recurring monthly clients, not one-time projects. A bookkeeping business built on one-off cleanups is a series of small jobs, not a business with predictable revenue.

RECURRING

Monthly clients

NOT ONE-OFF

Cleanup jobs alone

DECISION

Continue, revise, or pause

Honest Assessment

Use evidence to choose the next move

Your market may have real local depth already. Multiple tax and accounting providers can signal either strong demand or a saturated field, and it's worth finding out which before committing. The version worth pursuing isn't competing broadly against established CPAs and tax preparers — it's bookkeeping specifically, aimed at a niche the established local firms may not be built around. If that niche doesn't show real demand in the first 90 days, this may be a crowded field to enter without a credential that differentiates you.

DOES RECURRING DEMAND APPEAR?

YES

NO

CONTINUE

Build the monthly service.

REASSESS

Revise niche, offer, or channel.

IF THE SCOPE REQUIRES CREDENTIALS YOU DO NOT HOLD

Partner, refer, or decline.

TOOLKIT 01

Startup Checklist

Five launch gates before accepting client data

01	02	03	04	05
OFFER Scope written	**SYSTEM** Tools secure	**COMPLIANCE** Rules checked	**SALES** Quote ready	**DELIVERY** Close calendar

- [ ] Choose a specific customer niche and service territory.
- [ ] Define bookkeeping-only services and written exclusions.
- [ ] Check licensing, zoning, and tax rules for your own city and state before starting.
- [ ] Choose and register the business structure required for your situation.
- [ ] Open separate business banking and payment accounts.
- [ ] Choose accounting and secure document-exchange software.
- [ ] Set up multi-factor authentication, device encryption, backups, and access controls.
- [ ] Obtain appropriate professional liability and cyber coverage.
- [ ] Prepare a service agreement, engagement letter, privacy terms, and data-retention policy.
- [ ] Create client intake, scope, estimate, invoice, and recurring close procedures.
- [ ] Choose monthly packages and change-order triggers.
- [ ] Identify referral partners for CPA, tax, payroll, legal, and IT needs.
- [ ] Test demand with real prospects before committing to optional costs.
- [ ] Onboard the first client with written authorization and secure access.
- [ ] Track recurring monthly clients as the primary launch metric.

TOOLKIT 02

Equipment and Budget Worksheet

Separate one-time setup from monthly overhead

SETUP

One-time costs

OPERATE

Monthly overhead

RESERVE

Cash cushion

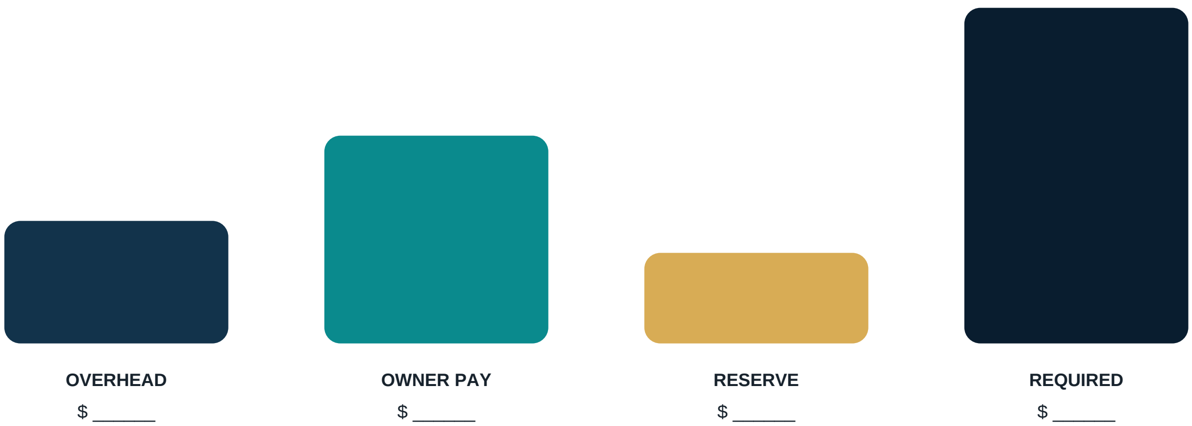
ITEM	ONE-TIME	MONTHLY	ACTUAL	NOTES
Business registration	________	________	________	
Optional certification	________	________	________	
Accounting software	________	________	________	
Computer and monitors	________	________	________	
Printer or scanner	________	________	________	
Password manager and security	________	________	________	
Secure file exchange and backup	________	________	________	
Professional liability insurance	________	________	________	
Cyber insurance	________	________	________	
Website, phone, and email	________	________	________	
PTIN if adding tax preparation later	________	________	________	
Other	________	________	________	

TOOLKIT 02

Budget and Capacity Planner

Turn costs into a client target

MONTHLY REVENUE TARGET



CALCULATION	AMOUNT
Total one-time setup	________________
Total recurring monthly overhead	________________
Target monthly owner pay	________________
Target monthly reserve	________________
Required monthly revenue	________________
Average package price	________________
Recurring clients required	________________

PLANNING FORMULA

Required monthly revenue ÷ average package price = recurring clients required

TOOLKIT 03

Pricing and Estimate Template

Make scope, assumptions, and approval visible

01 **DISCOVER** Volume + complexity	02 **DEFINE** Scope + exclusions	03 **PRICE** Rate + estimate	04 **APPROVE** Signature + date

ESTIMATE DETAILS	
Estimate number	______________________________
Issue date	______________________________
Valid through	______________________________
Client name and business	______________________________
Prepared by	______________________________

SERVICE	SCOPE OR QUANTITY	RATE	AMOUNT
Initial cleanup	_______________	________	________
Monthly bookkeeping	_______________	________	________
Reconciliation	_______________	________	________
Reports	_______________	________	________
Approved add-on	_______________	________	________

SUMMARY	AMOUNT
Subtotal	________
Discount if approved	________
Taxes if applicable	________
Estimated total	________

TOOLKIT 03

Estimate Scope Record

The boundary is part of the price

SCOPE ASSUMPTIONS

INCLUDED DELIVERABLES

EXCLUSIONS

CHANGE-ORDER TRIGGERS

CLIENT APPROVAL ________________________ **DATE** __________________

TOOLKIT 04

Invoice Template

Make the service period and balance unmistakable

01 **VERIFY** Approved work	02 **ISSUE** Clear invoice	03 **COLLECT** Track payment	04 **CLOSE** Record balance

INVOICE DETAILS	
Invoice number	______________________________
Invoice date	______________________________
Due date	______________________________
Bill to	______________________________
Service period	______________________________

DESCRIPTION	QUANTITY	RATE	AMOUNT
Monthly bookkeeping	______	________	________
Cleanup or catch-up work	______	________	________
Approved add-on	______	________	________
Credit or adjustment	______	________	________

TOTALS	AMOUNT
Subtotal	________
Taxes if applicable	________
Payments or credits	________
Balance due	________

TOOLKIT 05

Job Log and Lead Tracker

See the pipeline and the monthly close

DATE	CLIENT OR LEAD	STAGE	NEXT ACTION	DUE	VALUE
____	________________	New / Qualified	________________	____	______
____	________________	Estimate sent	________________	____	______
____	________________	Won / Onboarding	________________	____	______
____	________________	Active monthly	________________	____	______
____	________________	Follow-up	________________	____	______
____	________________	Closed / Lost	________________	____	______

CLIENT	PERIOD	INPUTS	RECONCILED	REVIEW	DELIVERED
_____________	______	■	■	■	■
_____________	______	■	■	■	■
_____________	______	■	■	■	■

TOOLKIT 06

Compliance and Data Safety

Protect the boundary and the information

What you cannot do without a CPA license: audits, attestation engagements, or using the “CPA” title. What you cannot do without being a CPA, attorney, or Enrolled Agent: represent a client before the IRS in an audit. Bookkeeping and basic tax return preparation (without representation) fall outside both restrictions.

SCOPE	State inclusions and exclusions.
ACCESS	Unique accounts, least privilege, MFA.
TRANSMISSION	Use secure exchange methods.
STORAGE	Protect devices, backups, and records.
RETENTION	Set a destruction schedule.
RESPONSE	Plan for an access incident.

CHECK LICENSING, ZONING, AND TAX RULES FOR YOUR OWN CITY AND STATE BEFORE STARTING.

TOOLKIT 06

Pre Engagement Boundary Check

Complete before accepting access or records

- [ ] I am not using a protected credential or title that I do not hold.
- [ ] I am not offering audit, attestation, representation, legal advice, or other work outside my authority.
- [ ] The client understands the service scope and exclusions.
- [ ] I have confirmed applicable local and state requirements.
- [ ] I have a secure way to receive, store, use, and dispose of client information.

01
PAUSE
Boundary unclear

02
VERIFY
Rule or authority

03
DOCUMENT
Decision + scope

04
PROCEED
Only when clear

Launch Notes

Write the decisions that make the offer real

CHOSEN NICHE

PRIMARY MONTHLY SERVICE

SERVICE EXCLUSIONS

FIRST TEN PROSPECTS OR REFERRAL PARTNERS

01

02

03

04

05

06

07

08

09

10

DAY 14 DECISION

DAY 45 DECISION

DAY 90 DECISION

VSG

BUILD THE SYSTEM

Define the scope. Protect the data. Deliver every month.