

Bank It Better

Small Tweaks That
Make A **Big** Difference
This Summer



Feeling busy but not banking more?

If your turnover's up but your bank balance isn't, you're not alone.

This guide is designed to help UK-based builders, trades, caterers and hospitality businesses find quick ways to keep more of what they earn without overhauling everything.



Step 1: Check Your Prices

Are your prices stuck in springtime?

Costs have risen. If your prices haven't, your profit's been quietly vanishing.

- For footfall-based businesses like pubs, cafés and restaurateurs: update your menus for seasonality, cross-check portion costs, remove slow sellers.
- For job or project-based businesses like builders or event caterers: are your estimates still accurate, or are you absorbing material or ingredient price rises?

✓ *Try this: Revisit one popular service or item this week. Run a quick calculation to check if the price still stacks up.*

Step 2: Mind the Gaps

Quick stock and ice runs, fuel, subsistence, printing or stationery supplies and other ad-hoc expenses can add up fast.

- For footfall-based businesses, it's often the day-to-day gaps that don't get claimed properly.
- For job or project-based businesses, missed receipts for materials or travel can easily distort your profit margin.

✓ *Try this: Set up one way to track these this week whether it's taking photos of receipts, using a tool like Hubdoc or Apron, or forwarding emails to your bookkeeper.*

Step 3:

What You Bank Matters

You can sell £2,000 in a week — and still only bank £400 of it.

Turnover is not the same as take-home.

- One trades client told us: “I didn’t realise how much I was saying yes to jobs that weren’t worth it. Now I focus on fewer, better-paying ones and I finally got a weekend off.”
- One café owner said: “We were full most days but still had no money left. Turns out we hadn’t reviewed prices in 14 months. We’re a lot tighter now and it shows in the bank.”

✓ *Try this: At the end of this week, calculate how much you actually kept. Not sold, banked.*

Checklist: Practical Steps to Act On Now

- ☐ Review one price or menu item this week
- ☐ Track all ad-hoc expenses for the next 7 days
- ☐ Add one reminder system
*WhatsApp,
email,
POS or
sticky note*
- ☐ Review what you actually banked this week
- ☐ Book a quick financial check-up
- ☐ Download the full eBook for more guidance

Want to go further?

Our expanded eBook includes:

- Real client examples and turnarounds
- Pricing templates and mini margin calculator
- More habits that help you bank better
- A seasonal prep list for smoother September

👉 [\[Download the full version here\]](#)



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