

UAE monthly bookkeeping checklist for small businesses

Each month, gather sales and supplier invoices, receipts, business bank and payment statements, and relevant payroll or financing records. Compare activity with available documents, flag missing or unmatched items, and share the agreed records with your accountant.

This checklist organises records for review. It is not accounting or tax advice and does not file VAT or Corporate Tax returns.

A SIX-STEP MONTHLY BOOKKEEPING ROUTINE

Prepare the month's records before accountant review.

Start with the previous month. Gather source documents and statements, record gaps and questions, then prepare the handoff using the scope agreed with your accountant. These steps organise preparation; they do not replace accounting judgements.

Tick items as you prepare them. Your selections stay in this page session only; they are not saved or sent to Diwanio.



01

Collect sales and supplier records

Gather sales and supplier invoices, credit notes, refunds, expense receipts, and payment proof. Add point-of-sale, e-commerce, marketplace, or payment-gateway reports when they explain recorded amounts; include contracts or delivery records when they help explain a transaction.

☐ Sales invoices, credit notes, refunds, and customer payment proof

☐ Supplier invoices, bills, expense receipts, and payment proof

☐ Point-of-sale, online-store, marketplace, or payment-gateway reports when they explain recorded amounts



02

Gather every business statement

Download statements for each business bank account, card, wallet, and payment gateway for the month. Check that the date range is complete and keep settlement reports that explain deposits.

☐ Full-month statements for each business bank account and card

☐ Wallet and payment-gateway statements plus settlement reports

☐ Check that statement dates cover the whole month



03

Compare activity and flag exceptions

Compare available transaction records with statement activity. Note transfers between your own accounts, fees, unmatched lines, and possible duplicates for review; do not guess at an accounting treatment.

☐ Compare statement lines with recorded transactions and available source documents

☐ Flag transfers between your own accounts and bank or payment fees

☐ List unmatched lines and possible duplicates for accountant review; do not guess their treatment



04

Add payroll and one-off records

Include payroll summaries, Wage Protection System (WPS) payment records when applicable, employee reimbursements, and benefit records within the agreed scope. When relevant, add loan or lease statements, finance agreements, asset purchase or disposal records, owner contributions or drawings, and business costs paid personally.

☐ Payroll summaries and WPS payment records when applicable and within the agreed review scope

☐ Employee reimbursements and benefit records when relevant

☐ Loan, lease, asset, owner, and personally paid business records when relevant to the agreed scope



05

Write a short open-item list

List unpaid customer invoices and supplier bills, missing documents, unmatched transactions, and questions. For each item, note its date, amount, counterparty, known business purpose, and who can clarify it.

☐ Unpaid customer invoices and supplier bills

☐ Missing documents, unmatched transactions, and unanswered questions

☐ For each open item, note its date, amount, counterparty, known purpose, and who can clarify it



06

Prepare the accountant handoff

Attach the available reports your accountant requested. Mark each item as provided, missing, or awaiting an answer, then confirm the scope and file format for the review. Keep unresolved items visible instead of presenting them as complete.

- ☐ Attach the reports your accountant requested
- ☐ Mark each item as provided, missing, or awaiting an answer
- ☐ Confirm the review scope and file format; keep unresolved items visible

Official UAE references

[FTA VAT guides and references](#)

[FTA Decision No. 4 of 2026: accounting records and commercial books](#)

[Ministry of Finance: Corporate Tax in the UAE](#)

[Ministry of Finance: financial legislation](#)

[MoHRE: Wage Protection System \(WPS\)](#)

Use these Federal Tax Authority and Ministry of Finance publications for applicable tax and record requirements, and the Ministry of Human Resources and Emiratization overview for Wage Protection System context. Confirm the current position for your business with a qualified adviser. Official source links last checked 28 September 2026.

[More practical UAE finance resources: diwanio.ae](#)