

Mid-Year Q3 Planning Checklist

A practical review for small business owners heading into the second half of the year. Print this, work through it with your team, and use it as the basis for your Q3 plan.

1. Financial Review (Year to Date)

- ☐ Reconcile all bank and credit card accounts through last month
- ☐ Review profit and loss statement: January through June
- ☐ Compare actual revenue to what you projected at the start of the year
- ☐ Calculate gross margin by service or product line
- ☐ Identify your three highest expense categories and confirm each is justified
- ☐ Review accounts receivable: who owes you money and how old is it
- ☐ Review accounts payable: what do you owe and when is it due
- ☐ Confirm your cash runway in months at current burn rate
- ☐ Check estimated tax payment status (Q1 and Q2 paid, Q3 planned)

2. Revenue and Sales Analysis

- ☐ List every revenue source and rank by profitability, not just volume
- ☐ Identify clients or jobs that consume more time than they generate margin
- ☐ Review your pricing: when did you last raise prices
- ☐ Calculate average customer or job value year to date
- ☐ Identify your top five clients by revenue and confirm retention risk
- ☐ Note any seasonal patterns from the first half worth planning around

3. Operations and Systems

- ☐ List every recurring task that still relies on memory instead of a system
- ☐ Identify the three biggest bottlenecks slowing down delivery
- ☐ Document any process currently held only in one person's head
- ☐ Review tools and software subscriptions: cancel what is unused

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Note any task you repeat weekly that could be automated

Review how customer inquiries are tracked from first contact to close

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4. Team and Capacity

- ☐ Confirm each team member has clear, written responsibilities
- ☐ Identify any role currently overloaded heading into Q3
- ☐ Review hiring plan: is there a gap that will block Q3 or Q4 growth
- ☐ Note any training or cross-training needed before year end
- ☐ Confirm payroll, benefits, and contractor agreements are current

5. Marketing and Lead Flow

- ☐ Review where new leads actually came from in the first half
- ☐ Check website analytics: traffic, top pages, and conversion rate
- ☐ Confirm Google Business Profile, reviews, and listings are current
- ☐ Audit which marketing spend produced measurable results and which did not
- ☐ Identify one channel to double down on in Q3 and one to stop

6. Q3 and Q4 Planning

- ☐ Set three specific, measurable goals for Q3 (not vague intentions)
- ☐ Assign an owner and a deadline to each goal
- ☐ Identify the single biggest risk to hitting your year end revenue target
- ☐ Plan year end activities now: tax prep, bonuses, holiday capacity, renewals
- ☐ Block time on the calendar for monthly reviews through December
- ☐ Decide which one operational improvement you will install before October

Next Step

If working through this checklist surfaced gaps you do not have time to fix alone, that is exactly the kind of conversation we have with small business owners every week. Visit pinstripeservices.com/contact to start a straightforward conversation about where your business stands and what would actually move the

needle in Q3.

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