# Checklist for SMEs: 2025 annual accounts and 2026 planning

This checklist will help to ensure that nothing is forgotten in the year-end rush and the new year gets off to a successful start.

**Note:**
The list is not exhaustive and can be supplemented depending on the sector and company size.

**Financial statements and accounting**

- [ ] Have all relevant documents ready for the fiduciary office
- [ ] Check whether all business transactions have been recorded by 31 December 2025
- [ ] Reconcile bank and cash accounts and provide the relevant receipts
- [ ] Create an overview of outstanding customer receivables and unpaid supplier invoices
- [ ] Check outstanding customer receivables and consistently send reminders for late payments
- [ ] Plan payments to suppliers and take advantage of discounts, where possible
- [ ] Ensure that all social security and tax documents are complete (OASI, UVG, OPA, salary statements, VAT statement)

**Projects and sales**

- [ ] Complete ongoing projects and invoice them correctly
- [ ] Take advantage of final revenue potential – such as Christmas business, sales or other targeted marketing campaigns

**Liquidity and payment planning**

- [ ] Assess the 2025 financial year and take stock of successes and challenges
- [ ] Analyse cash flow and ensure that sufficient funds are available for taxes, invoices, 13th monthly salary and bonuses
- [ ] Reserve sufficient liquidity for the first quarter of 2026
- [ ] Plan advanced training in the team
- [ ] Reviewing succession or proxy arrangements
- [ ] Define growth or innovation projects for 2026

More on managing liquidity | More on investing liquidity

**Planning and strategy**

- [ ] Create a realistic budget for 2026 with different scenarios
- [ ] Define strategic goals and prioritize measures to increase efficiency
- [ ] Analyse the economic situation (exchange rate, inflation, energy prices) and assess risks
- [ ] Plan investments in infrastructure, digitization and sustainability
- [ ] Automate recurring tasks to simplify processes and save resources

460.464 en (dok.pf/pf.ch) 11.2025

**Staff and organization**

- ☐ Hold annual appraisals and agree on goals for 2026
- ☐ Plan holidays, working hours and additional or seasonal staff
- ☐ Communicate salary rounds and bonus payments transparently
- ☐ Thank the team for their commitment and promote motivation and cohesion

**Customers and business partners**

- ☐ Cultivate contacts and express thanks
- ☐ Negotiate conditions for 2026

**Legal and administrative matters**

- ☐ Review contracts with suppliers, service providers and partners for terms, notice periods and conditions
- ☐ Update commercial register entry if company form, registered office or management changes
- ☐ Check insurance policies for coverage, premiums and possible adjustments
- ☐ Monitor data protection and IT security – especially for customer data
- ☐ Renew licences and software subscriptions to avoid interruptions