



Bookkeeping 101: Simple Bookkeeping for Entrepreneurs Webinar

Presented by:

Catherine Wright, Wright Way Tax Solutions LLC

August 19, 2026

NationalDisabilityInstitute.org

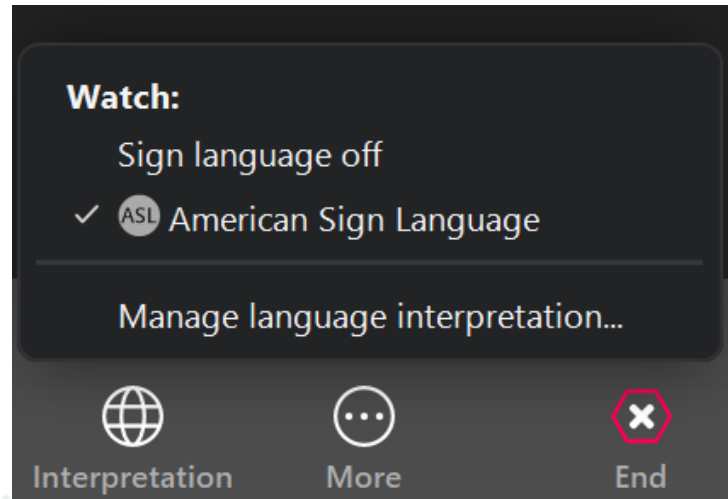
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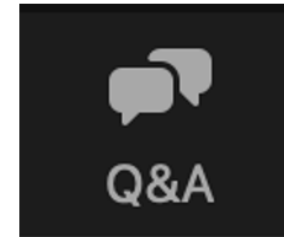
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What Does the NDI Small Business Hub Do? (Slide 1 of 3)

Self-Employment Ventures:

21st Century Strategies for Entrepreneurs with Disabilities

This 5-year grant-funded program began October 1, 2024. We support the following:

- **State Vocational Rehabilitation agencies** updating policies on small business start-up and development
- **State Vocational Rehabilitation counselors** seeking training and confidence in supporting self-employment
- **Disability employment services providers** expanding their support of self-employment
- **Entrepreneurial Support Organizations** adopting practices to support individuals with disabilities
- **Entrepreneurs with disabilities** at any stage of business development

What Does the NDI Small Business Hub Do? (Slide 2 of 3)

We are a national partner with Verizon Small Business Digital Ready. With VSDBR, you can:

Learn:

- On-demand videos, tools and courses on marketing, legal, financial, operations and trending topics (available in English, Spanish and with Chinese subtitles)

Build Community and Network:

- Interactive sessions for goal-sharing and feedback
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- Access to \$10,000 grant opportunities by completing 2 classes or live sessions

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What Does the NDI Small Business Hub Do? (Slide 3 of 3)

- Are you a business owner or aspiring entrepreneur with a disability looking to **start, build or grow** your business? Visit DisabilitySmallBusiness.org for events and resources.
- Stream informational and motivational video content for disability-owned small businesses at DisabilityOwned.com.
- Join the NDI Small Business Hub [mailing list](#) to hear about events, resources and more.
- Questions or concerns? Email info@disabilitysmallbusiness.org.

Upcoming Events

Fundraising Fundamentals with Ceemo

Presented by: Heather Lawver, Ceemo.ai
Wednesday, Sept. 16, 2026, 2:00–3:30 PM ET

Save the Date: Disability Owned Convening

Presented by: National Disability Institute Small Business Hub
October 21 and 22, 2026, 12:30 PM to 5:00 PM ET each day
Registration coming soon

Visit DisabilitySmallBusiness.org to register for events and view past events.

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Bookkeeping 101: Simple Bookkeeping for Entrepreneurs

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Catherine Wright, Wright Way Tax Solutions LLC

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Simple Bookkeeping Practices

Build a simple system. Know your numbers. Make better decisions.

Presented by Catherine Wright, EA
Wright Way Tax Solutions LLC



What you will be able to do

By the end of this workshop

1

Choose a bookkeeping system

2

Track income and expenses

3

Organize receipts and records

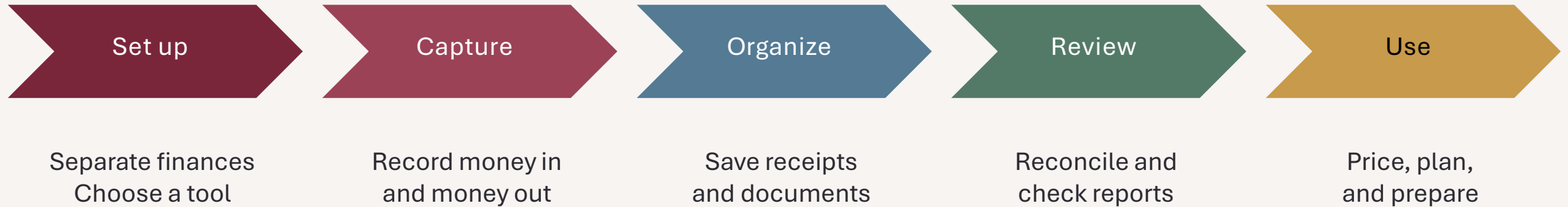
4

Complete a monthly review

5

Read a basic profit and loss report

Today's roadmap



Bookkeeping is a repeatable process Maya can use every month—not a once-a-year emergency.

Meet Maya's Cleaning Service



Maya started a residential cleaning business. She has customers—but her money records are scattered.

- Cash and app payments are not always recorded
- Supplies are bought on personal and business cards
- Receipts are in her car, purse, and email
- She checks her bank balance but does not know her profit

Our challenge: build Maya a simple system

01

Set up the foundation

The best bookkeeping system begins before the first transaction is entered.



Separate business and personal money

Maya sets up one bank account, one card, and tracks owner activity separately

1

Business bank account

Deposit customer payments and pay business costs from one place.

2

Business credit/debit card

Use one debit or credit card only for business purchases.

3

Owner activity

Record money you put in and money you take out separately.

A transfer is not automatically income or an expense.

Choose the simplest system you will maintain

Maya can start simple and upgrade as her cleaning business grows

SPREADSHEET

- Low cost
- Easy to customize
- Good for a small number of transactions
- Requires manual entry and discipline

ACCOUNTING SOFTWARE

- Connects to bank accounts
- Can automate rules and reports
- Better as volume and complexity grow
- Still requires review and corrections

Start simple—but choose a system that can produce complete, accurate records.

Create categories that match the business

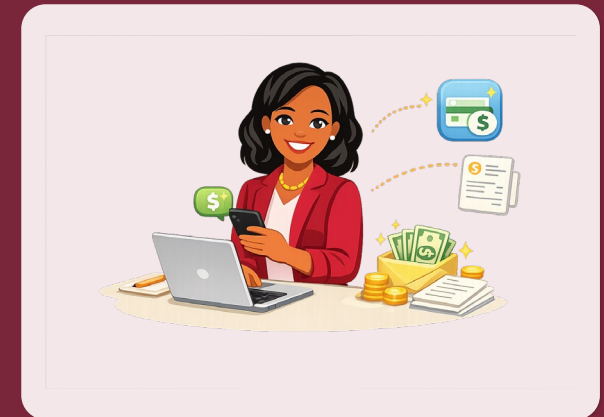
Sample categories for Maya's Cleaning Service

Money In	Direct Costs	Operating Costs	Not P&L
• Cleaning revenue • Tips • Other business income	• Cleaning supplies • Contract labor • Job-specific materials	• Advertising • Insurance • Phone/software • Vehicle and travel • Professional fees	• Owner contributions • Owner draws • Loan proceeds • Loan principal

02

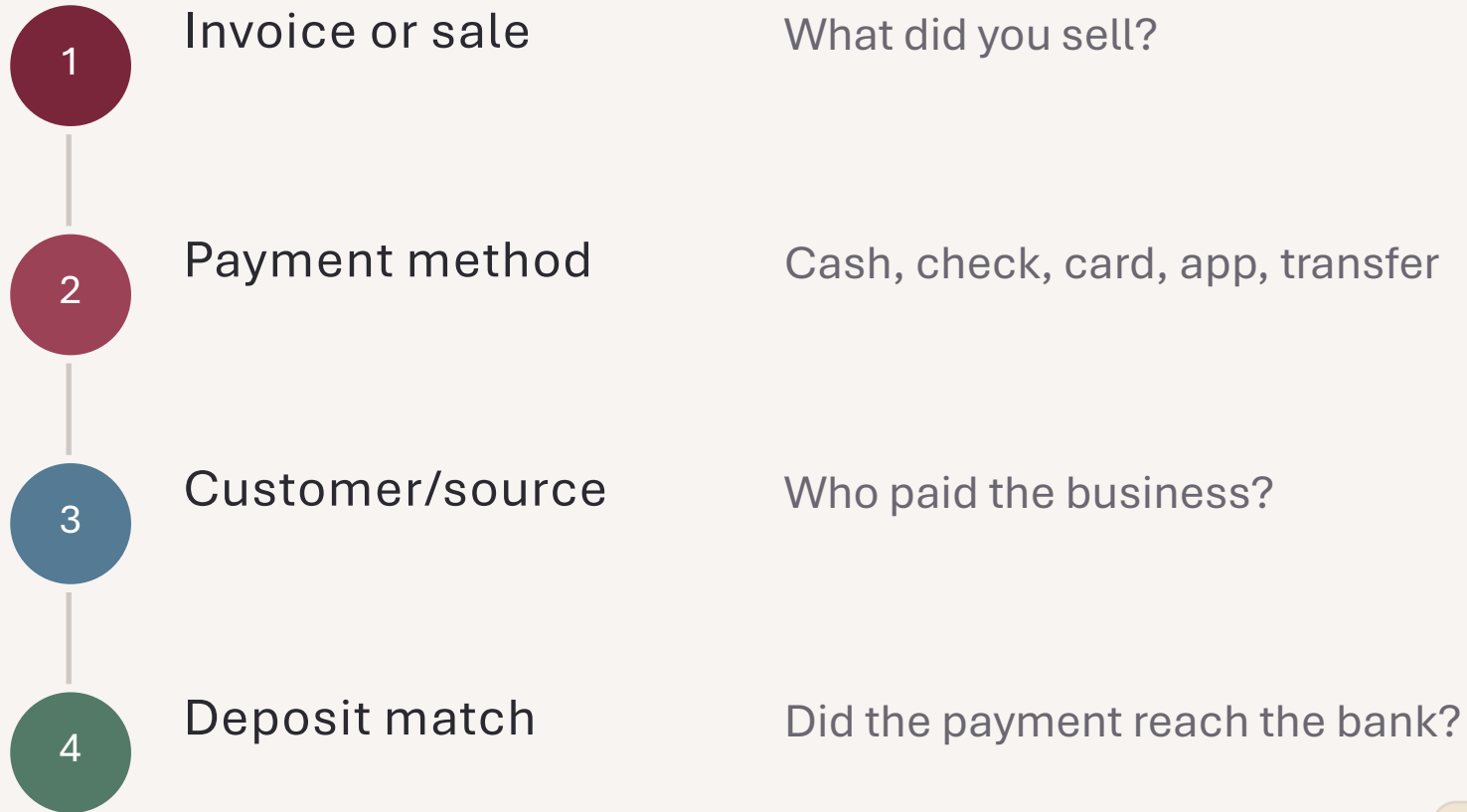
Capture every transaction

Record the story of where money came from and where it went.



Track all business income

How Maya tracks cash, app payments, and customer invoices



Cash counts—even when it never reaches the bank.

Record expenses with a business purpose

Maya records what she bought, why she bought it, and keeps the receipt

Date	Vendor	Amount	Category	Business purpose	Receipt
6/3	CleanCo	86.42	Supplies	Products used on client jobs	Yes
6/5	Fuel Stop	52.10	Vehicle	Travel between client locations	Yes
6/8	Market	64.75	Owner Draw	Personal expense	Yes

Practice: classify Maya's transactions

Income, expense, owner activity, or needs more information?

Customer paid \$225 by Zelle

Income

Maya transferred \$500 from personal savings

Owner contribution

Monthly software subscription: \$35

Business Expense

ATM cash withdrawal: \$200

Needs details

Bank loan deposited: \$8,000

Loan—not income

Personal groceries on business card

Personal/owner draw

Facilitator: hide the right column or ask participants to answer before revealing.

03

Organize the proof

Good records connect each number to a document.



Keep the documents behind the numbers

Where Maya stores invoices, receipts, statements, and business documents

Sales

- Invoices
- Sales summaries
- Payment processor reports
- Deposit records

Expenses

- Receipts
- Vendor bills
- Mileage or travel logs
- Contracts and W-9s for her independent contractors

Banking

- Bank statements
- Credit card statements
- Loan statements
- Canceled checks

Business

- Formation documents
- Licenses
- Insurance
- Payroll and tax records

Use a 60-second receipt routine

Maya can use this routine every time she buys supplies

1

Capture

Photograph, scan,
or save the email
receipt

2

Explain

Add the business
purpose and
client/job if needed

3

Store

Use a consistent
folder or attach it in
software

4

Match

Connect the receipt
to the recorded
transaction

Do it at the time of purchase—not months later.

Build small controls into the routine

The weekly and monthly habits Maya needs to stay organized

Weekly

Record transactions and upload receipts

Monthly

Reconcile bank and credit card accounts

Quarterly

Review profit, taxes, and outstanding items

Yearly

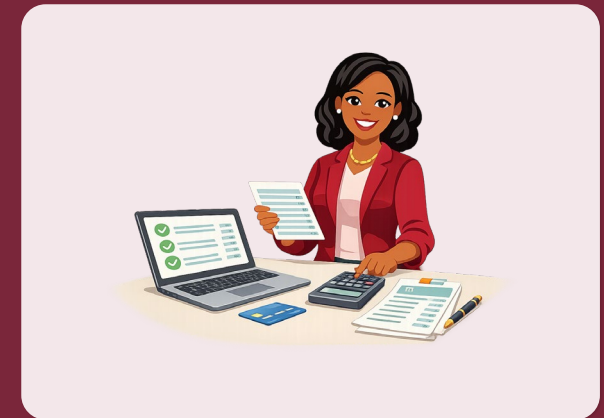
Close books and provide organized records

Red flag: “I will fix it at tax time.”

04

Review the books monthly

A transaction is not finished until the records agree with reality.



Reconcile: make the books agree with the bank

How Maya compares her books to her bank statement each month

BANK SIDE

- Bank ending balance
- + deposits not yet cleared
- – checks/payments not yet cleared

BOOK SIDE

- Book ending balance
- + or – missing/duplicate items
- + or – corrections



Read Maya's profit and loss report

Did Maya's cleaning service earn money this month?

Cleaning revenue	\$12,000
Direct job costs	(3,200)
Gross profit	\$8,800
Operating expenses	(5,700)
Net profit	\$3,100

Questions Maya should ask

- Is revenue growing?
- Which costs are rising?
- Is gross profit enough to cover overhead?
- Is the profit enough to pay the owner and taxes?

Maya's monthly bookkeeping checklist

Schedule one, 60–90-minute money appointment

☐ Confirm all sales and deposits

☐ Record and categorize expenses

☐ Attach receipts and explain unusual items

☐ Reconcile bank and card accounts

☐ Review unpaid customer invoices and bills

☐ Review profit and loss and cash needs

☐ Set aside money for taxes

☐ Back up or export key reports

05

Use the numbers

Bookkeeping becomes valuable when it changes a decision.



Turn bookkeeping into business decisions

Questions Maya can answer once her bookkeeping is current

PRICING

Do prices cover labor, supplies, travel, overhead, and profit?

CASH

Can the business pay upcoming bills and taxes?

CUSTOMERS

Which services or customers are most profitable?

GROWTH

Can Maya afford equipment, help, or marketing?

A clean set of books gives the owner choices—not just a tax return.

Maya's 30-day bookkeeping reset

Choose small actions students can follow and copy

1

Week 1

Open or clean up
business accounts

Choose a system
and categories

2

Week 2

Gather statements
and receipts

Enter missing
transactions

3

Week 3

Reconcile each
account

Correct owner and
transfer activity

4

Week 4

Review the P&L

Schedule the next
monthly
appointment

Simple system.
Consistent habit.
Clear decisions.

Start with one weekly habit and one monthly review.



Questions?

Catherine Wright, EA
Wright Way Tax Solutions LLC

Thank you for attending the
workshop!



Questions?

Satisfaction Survey



NDI Small Business Team Training Survey

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Please take a few minutes to fill out this short form to assist us in evaluating this webinar and planning for future events.

We appreciate your assistance.

I am submitting this evaluation for:*

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- ☐ Filing a Tax Return for your Business, Tax Tips for the Self-Employed on February 12, 2025
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