SMARTer Entrepreneurs

FREE QUICK CARD

DELIVERY I QUICK CARD SD-03

The hidden hours check, for accountancy practices



Fifteen minutes, your largest clients, and the questions a good coach would ask you.

The practice

Every practice has a client who rings with "just a quick question". It is never quick, and it is rarely a question: a bank letter, a VAT query, a look over a loan application. By the year end it adds up to work nobody agreed, nobody priced and nobody billed.

A 2026 survey of 1,000 UK accountants and bookkeepers for Sage found 81% regularly work outside their agreed scope, and only 19% charge for most or all of it. A four-partner practice (an illustration) checked its 20 largest clients and found about £11,000 a year of unbilled extras. The answer is to help on purpose: list what the fixed fee covers, and send a price before you do the extra work.

Your hidden hours

Client 1: extra work this year, and the hours (bank letter, VAT query: 6 hours)
Client 2
Client 3
Client 4
Hours, all four, and their value at your charge-out rate (6 hours at £90 is £540)

Use your time records for the year, or the unbilled time report. Your rule from now on: extras get a price before the work, from a short menu.

Try this this week

The next time a client asks a "quick question" that is more than one, say: "Good question, and it's a bit more than a quick one. It sits outside your fixed fee, so I'll send you a price today."

THE OTHER SIDE OF THE CARD

Coach yourself

Fill in the front first. Then take fifteen minutes with these, in writing.

1. Look at your largest number. Did you decide to give that client those hours, or did it just happen?
2. Which five extras come up most often? What would a fair price be for each?
3. Does your engagement letter say what the fixed fee covers, in words a client would understand?
4. Who in the practice takes the "quick questions", and do they know where the line is?
5. Which client would be most surprised by a price, and when is their next fee review?

If you catch yourself saying...

You hear yourself say	Try asking instead
"It's only a quick question"	How many quick questions did this client ask last year?
"They'd leave if we charged"	How could you find out without risking it?
"It's part of the relationship"	Which parts of the relationship do you want to give away?

ONE HARDER QUESTION

If a new client asked for everything your most demanding client gets now, at the same fee, would you take them on?

Keep it going

Decide who runs the unbilled time report each month, and which partners' meeting reads it. Put three dates in the diary: 3, 6 and 12 months from today.

When to get help

Changing engagement letter terms, or a dispute about what the fee covered, is one for a solicitor or your professional body's guidance.

What a coach adds

This card gives you the questions. What it cannot do is notice which one you avoided. It is one of the SMARTer practice cards, covering the ten key areas of a business that sells expertise.

> Talk yours through with your SMARTer coach and mentor: book a Discovery Call at smarterentrepreneurs.co.uk

Quick card SD-03 v3, October 2026. Sources: Sage, The hidden hours of accountancy (2026). © 2026 SMARTer Entrepreneurs. Free to share with other business owners, unchanged and with this notice.