



Score each statement from 1 (strongly disagree) to 5 (strongly agree) based on your business today. Total your score at the end.

Cash and liquidity

I always know my cash position and what it will be in 4 to 8 weeks.

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

I hold a cash buffer covering at least one to three months of fixed costs.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

I collect from customers within my agreed terms.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Profitability

I know the gross margin of each product or service line.

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

My prices are set from real costs, not guesswork or matching competitors.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

I review profit against a plan each month, not just at year end.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Controls and records

My bookkeeping is up to date and reconciled monthly.

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

I can produce a profit and loss, balance sheet, and cash flow on demand.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

Statutory filings and payments are made on time.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Planning and decisions

I have a budget for the year ahead with clear assumptions.

1	2	3	4	5
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

Major decisions are tested against the numbers before I commit.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1	2	3	4	5

I have someone qualified to talk financial decisions through with.

<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Reading your score

48 to 60: strong financial control. Focus on planning for growth.

30 to 47: solid foundations with clear gaps worth closing.

Below 30: the basics need attention before they cost you. A focused review will help.

Bring your completed scorecard to a free financial health review and we will work through the gaps together.