Running a business without clear financial insight is like driving blindfolded. Whether you're profitable on paper or just breaking even in real life, this scorecard will help you pinpoint what's working—and what needs attention.

You'll assess your business across key areas:

1. Revenue Predictability
2. Cash Flow Management
3. Expense Control
4. Profit Margins
5. Financial Decision-Making

Let's get started!

Question 1: Revenue Predictability

How consistent and predictable is your revenue month-to-month?

Score Yourself:

Score	Description
1	Revenue is highly unpredictable. Peaks and valleys every month.
2	Some consistency, but a lot of guesswork involved.
3	Generally predictable, but not tracked closely.
4	Revenue is consistent and I forecast it monthly.
5	Revenue is predictable, recurring, and actively monitored.

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Question 2: Cash Flow Management

Do you know your cash position and how it's trending?

Score Yourself:

Score	**Description**
1	I have no idea what my cash flow looks like.
2	I check my bank account balance, but that's about it.
3	I track income/expenses but don't forecast future cash.
4	I use a spreadsheet or tool to manage cash flow monthly.
5	I have a clear, rolling cash flow forecast at all times.

Question 3: Expense Control

How intentionally are you managing your operating expenses?

Score Yourself:

Score	**Description**
1	I don't track expenses until year-end.
2	I review expenses occasionally, not regularly.
3	I track and categorize expenses monthly.
4	I actively reduce or optimize costs when needed.
5	I proactively review ROI on all major expenses.

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Question 4: Profit Margins

Are your margins healthy and sustainable?

Score Yourself:

Score	Description
1	I don’t know what my profit margins are.
2	Margins are inconsistent and not tracked.
3	Margins are decent, but vary by client/project.
4	Margins are healthy and reviewed quarterly.
5	Margins are strong, stable, and optimized.

Question 5: Financial Decision-Making

Are you using financial data to guide your strategic decisions?

Score Yourself:

Score	Description
1	I go by gut feel and urgency.
2	I only look at financials at tax time.
3	I use basic reports to evaluate the past.
4	I review numbers monthly to guide decisions.
5	I use financial dashboards to make real-time decisions.

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Scoring Your Results

Add up your total score from the five sections (max score = 25):

Total Score	Interpretation
5–10	**At Risk**: Your business is likely flying blind. It's time to build foundational financial systems.
11–17	**Stable, But Reactive**: You have some systems in place, but they're not driving decisions yet.
18–22	**Proactive & Profitable**: You'rewt managing well, but there's room to optimize.
23–25	**Strategic & Scalable**: You're making data-driven decisions and primed for growth.

What to Do Next

No matter your score, here are the next best steps:

- **Low Score (5–10)**: Start with a cash flow clarity session. I'll help you get control of your numbers and build a simple system to track cash. Then let's build out your accounting infrastructure.
- **Mid Score (11–17)**: Book an accounting systems audit. We'll identify gaps in your margins, systems, or forecasting.
- **High Score (18–25)**: Let's talk about growth strategy and financial modeling to scale profitably.

REACH OUT TO ME BY EMAIL!

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