BTBS
Beyond The Balance Sheet

Contact Us
Email: btbs.infodesk@gmail.com
Website: www.btbs.com.au

BTBS Financial Clarity Check

A practical self-assessment to help business owners understand the financial health of their business.

How to Use This Health Check

This assessment is designed to help you identify strengths, weaknesses, and potential risks in your business cashflow.

At the end, total your score and review your results.

For each question, choose the score that best reflects your current situation:

Score	Meaning
0	Not at all / I have no visibility
1	Rarely
2	Sometimes
3	Usually
4	Always / Fully in Place

Cash Visibility & Financial Awareness	Score
I know the current cash position of my business.	
I understand my minimum monthly operating costs.	
I regularly review financial reports and bank balances.	

Accounts Receivable & Revenue Collection	Score
Invoices are issued promptly and accurately.	
Overdue invoices are followed up consistently.	
Most customers pay within agreed terms.	

Accounts Payable & Expense Management	Score
I know what bills and commitments are due over the next 30 days.	
Business expenses are reviewed regularly for unnecessary spending.	

Profitability & Pricing	Score
I understand the difference between profit and cashflow.	
I know which products or services generate the best profit.	
My pricing reflects the true cost of delivering the service.	

Payroll & Team Performance	Score
Payroll is processed accurately and sustainably.	
I understand the true cost of employing staff.	
Staffing levels align with business performance.	

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Inventory & Operations	Score
I know how much cash is tied up in stock or inventory.	
Operational systems and processes reduce errors and inefficiencies.	

Debt & Financial Commitments	Score
I understand all business loan repayments and financial obligations.	
Operational systems and processes reduce errors and inefficiencies.	

Systems & Financial Controls	Score
My bookkeeping and accounting records are up to date.	
Financial systems and software are integrated effectively.	
There are approval and control processes in place.	

Business Growth & Strategic Decision-Making	Score
I make business decisions based on financial data and KPIs.	
I understand the key drivers that impact business growth and profitability.	
I can identify financial risks before they become major problems.	

Leadership & Financial Confidence	Score
I feel confident understanding and discussing my business numbers.	
My financial information helps me make decisions with clarity.	

Scoring Summary

Categories	Score
Cash Visibility & Financial Awareness	
Accounts Receivable & Revenue Collection	
Accounts Payable & Expense Management	
Profitability & Pricing	
Payroll & Team Performance	
Inventory & Operations	
Debt & Financial Commitments	
Systems & Financial Controls	
Business Growth & Strategic Decision-Making	
Leadership & Financial Confidence	
TOTAL	

Your Result

85–100: Excellent Financial Clarity
You have strong systems and a clear understanding of your business finances and operations.

65–84: Healthy, With Room to Improve
Your foundation is solid, but there may be opportunities to strengthen systems, controls, and decision-making.

25–44: High Risk
Financial blind spots are likely creating pressure and limiting growth.

Below 25: Immediate Attention Required
Your business may be operating without sufficient financial visibility or structure.

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Priority Improvement Areas

List the three lowest-scoring sections:

Reflection Questions

What is your biggest cashflow concern right now?

What surprises you most about your score?

What is one action you can take this week to improve your cashflow visibility?

What financial decision are you delaying because you lack clarity?

Recommended Key Metrics to Monitor

- Bank balance
- Net cashflow
- Debtor days
- Creditor days
- Gross profit margin
- Operating profit margin
- Payroll as a percentage of revenue
- GST/PAYG liabilities
- Super payable
- 13-week forecast variance

Red Flags to Watch For

- *Revenue is increasing but cash is declining.*
- *Tax obligations are regularly overdue.*
- *Customers take longer to pay.*
- *Payroll creates recurring stress.*
- *Owner drawings are inconsistent.*
- *Borrowing is used to cover normal operating expenses.*
- *No cash reserve exists.*

Action Plan Template

Priority	Action	Priority	Due Date
1			
2			
3			

Need Help Interpreting Your Results?
If you'd like to discuss your results, book a **Financial Clarity Call.**

At Beyond The Balance Sheet, we help business owners understand: Cashflow, Profitability, Tax obligations, Forecasting, Financial decision-making