SBK FINANCIAL CLARITY DIAGNOSTIC

FINANCIAL CLARITY REPORT

A client-ready summary of financial reliability, risk, visibility, and the recommended path forward.

Sample report. Names, figures, and details have been changed.

COMPANY	CONTACT	REVIEW DATE	REVIEWED BY
Example Community Church	Executive Pastor	July 2026	SBK Accounting & Advisory

REAL GROWTH, REAL RISK UNDERNEATH

The church has grown fast. Total assets moved from $6.6M to $13.0M in two years and revenue is up about 9% year over year. The accounting hasn't kept pace with that growth. Two bank accounts are behind on reconciliation, payroll liabilities don't tie to provider reports, the books have never had a formal close, and the newest budget on file is several years old. None of this reflects poorly on the team; it reflects a finance function that was built for an earlier, smaller season.

54 / 100
FINANCIAL CLARITY SCORE
Foundational gaps across several core areas

46 / 100
FINANCIAL FOG SCORE
What clarity hasn't reached yet

100%
REVIEW COVERAGE
26 of 26 applicable checks reviewed

CLARITY BY DIMENSION

Data Accuracy	47		7 of 7 reviewed
Close Readiness	78		2 of 2 reviewed
Compliance	40		3 of 3 reviewed
Cash Visibility	79		3 of 3 reviewed
Reporting & Decision Support	49		5 of 5 reviewed
Automation & Controls	48		5 of 5 reviewed
Industry Readiness	65		1 of 1 reviewed

FINDINGS & 90-DAY ROADMAP

KEY FINDINGS BY CATEGORY

Data Accuracy

6 FINDINGS, 2 CRITICAL · CRITICAL RISK

Reconciliations, balances, and account setup have fallen behind.

- Cash and card balances are not fully reconciled to source statements
- Material unresolved or unusual activity remains in the general ledger
- The chart of accounts is duplicative, inconsistent, or not decision-useful
- Receivable or payable detail contains unsupported, duplicate, or stale balances
- Debt or interest balances do not agree to available lender information
- Opening balances or owner-equity activity appears unsupported or misclassified

Close Readiness

1 FINDING · HIGH RISK

The books aren't consistently current through month end.

- The books are not current through the expected month

Compliance

3 FINDINGS, 1 CRITICAL · CRITICAL RISK

Payroll and tax exposure need review before they become notices.

- Payroll liabilities or available reports indicate a potential filing or deposit issue
- Worker classification or contractor reporting readiness requires review
- Tax adjustments and book-to-tax support are not consistently reflected or retained

Cash Visibility

2 FINDINGS · HIGH RISK

Book cash doesn't reliably match the bank.

- Management cannot reliably use the current book cash balance
- Merchant settlement, collections, or payment-priority processes are inconsistent

Reporting & Decision Support

5 FINDINGS, 1 CRITICAL · CRITICAL RISK

Leadership doesn't have a budget, KPIs, or margin visibility to act on.

- Current reporting does not consistently explain performance or lead to clear actions
- Gross margin and its key drivers are not sufficiently visible or reliable
- The accounting structure does not show where profit is earned or lost
- Key operating indicators are not consistently defined or connected to financial results
- The business lacks a current, decision-useful budget or forecast

Automation & Controls

4 FINDINGS, 2 CRITICAL · CRITICAL RISK

Automated rules and payment controls have decayed or were never built.

- Automation rules or integrations are not adequately controlled or monitored
- Payment and approval authority is unclear or inconsistently applied
- Key financial duties or system access are concentrated without adequate review
- Close support and changes to completed periods are not consistently controlled

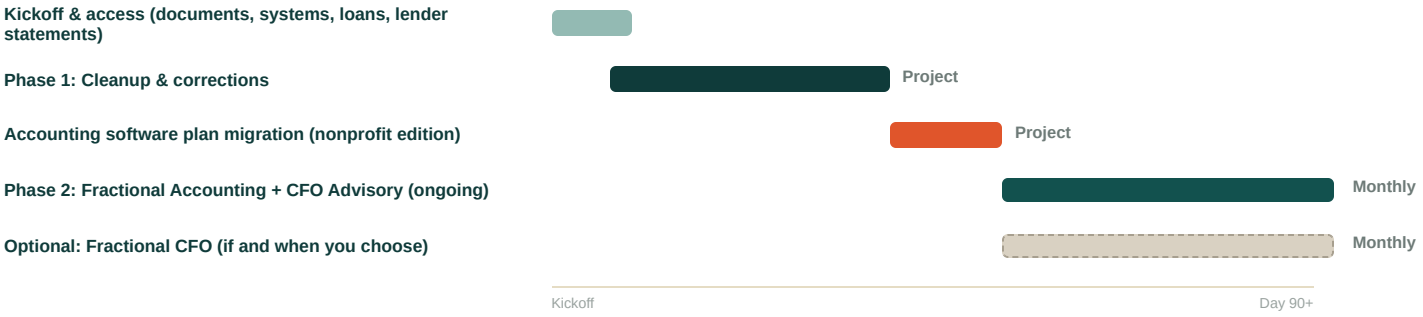
Industry Readiness

1 FINDING · HIGH RISK

Restricted-fund and donor-system records don't fully reconcile.

- Restricted-fund or contribution records do not fully reconcile across systems

THE 90-DAY ROADMAP



Example only for planning illustration; actual dates and pricing set at kickoff.

Cash and card balances are not fully reconciled to source statements.	Complete reconciliations, resolve differences, and document the recurring reconciliation control.	CLEANUP + FRACTIONAL ACCOUNTING
Material unresolved or unusual activity remains in the general ledger.	Resolve open items, remove duplicates, and prevent recurring use of suspense categories.	CLEANUP + FRACTIONAL ACCOUNTING
Receivable or payable detail contains unsupported, duplicate, or stale balances.	Reconcile customer and vendor detail and establish aging review procedures.	FRACTIONAL ACCOUNTING
The books are not current through the expected month.	Bring the books current and establish the initial close calendar.	CLEANUP + FRACTIONAL ACCOUNTING
Payroll liabilities or available reports indicate a potential filing or deposit issue.	Reconcile payroll liabilities to provider reports and escalate unresolved exposure.	PAYROLL REVIEW + FRACTIONAL ACCOUNTING
Management cannot reliably use the current book cash balance.	Resolve reconciliation gaps and establish a verified cash view.	CLEANUP + FRACTIONAL ACCOUNTING
Payment and approval authority is unclear or inconsistently applied.	Document thresholds and implement a connected approval and bill-pay workflow.	FRACTIONAL ACCOUNTING
Key financial duties or system access are concentrated without adequate review.	Separate incompatible duties and add documented owner review where staffing is limited.	FRACTIONAL ACCOUNTING
Restricted-fund or contribution records do not fully reconcile across systems.	Map funds and reconcile donor-system activity to deposits and the ledger monthly.	NONPROFIT ACCOUNTING REVIEW

DAYS 31 TO 60	CLEAN UP WHAT'S UNDERNEATH.	
The chart of accounts is duplicative, inconsistent, or not decision-useful.	Consolidate duplicate accounts and align reporting categories with management needs.	FRACTIONAL ACCOUNTING
Debt or interest balances do not agree to available lender information.	Reconcile principal and interest and maintain current amortization schedules.	CLEANUP + FRACTIONAL ACCOUNTING
Opening balances or owner-equity activity appears unsupported or misclassified.	Reconcile opening and equity balances to prior reports, legal ownership, and tax records.	CLEANUP + FRACTIONAL ACCOUNTING
Worker classification or contractor reporting readiness requires review.	Review classifications, collect missing W-9s, and document the approved treatment.	PAYROLL REVIEW + FRACTIONAL ACCOUNTING
Tax adjustments and book-to-tax support are not consistently reflected or retained.	Obtain prior adjusting entries and maintain a permanent tax-adjustment file.	FRACTIONAL ACCOUNTING
Merchant settlement, collections, or payment-priority processes are inconsistent.	Reconcile processor activity and implement recurring collections and cash-disbursement reviews.	FRACTIONAL ACCOUNTING
Automation rules or integrations are not adequately controlled or monitored.	Audit rules and integrations and add a recurring exception review.	FRACTIONAL ACCOUNTING
Close support and changes to completed periods are not consistently controlled.	Adopt a close checklist, retain support, set a close date, and document approved changes.	FRACTIONAL ACCOUNTING

DAYS 61 TO 90	TURN NUMBERS INTO DECISIONS.	
Current reporting does not consistently explain performance or lead to clear actions.	Create a concise management package with variance explanations, decisions, owners, and due dates.	CFO ADVISORY
Gross margin and its key drivers are not sufficiently visible or reliable.	Define the gross-margin model and deliver consistent margin reporting.	CFO ADVISORY
The accounting structure does not show where profit is earned or lost.	Redesign dimensions and coding workflows for decision-useful profitability reporting.	FRACTIONAL ACCOUNTING + CFO ADVISORY
Key operating indicators are not consistently defined or connected to financial results.	Define a focused KPI set with sources, owners, targets, and a review cadence.	CFO ADVISORY
The business lacks a current, decision-useful budget or forecast.	Build a driver-based forecast and establish a recurring forecast-versus-actual review.	CFO ADVISORY

FINANCIAL ASSESSMENT

Figures below are drawn directly from QuickBooks as configured today; some, like Net Profit and Total Assets, will move once loan-interest splitting and other findings in this report are corrected.

TWO-YEAR PICTURE

METRIC	FY25 (ENDED 6/30/25)	FY26 (ENDED 6/30/26)
Revenue	$2,477,200	$2,707,100
Gross Profit	$2,442,500	$2,665,200
Total Operating Expenses	$2,348,100	$2,556,400
Net Operating Profit	$94,400	$108,800
Net Profit	**$94,400**	**$108,700**
Total Assets	$11,650,900	$12,998,800
Total Liabilities	$6,813,000	$8,099,800
Total Equity	$4,837,900	$4,899,000

BUSINESS HEALTH

MONTHS OF CASH ON HAND
2.3 months
Operating expenses covered by cash on hand

LIQUIDITY RATIO
0.46
Current assets vs. current liabilities (under 1.0 is tight)

SOLVENCY RATIO
1.60
Total assets vs. total liabilities

YOY REVENUE GROWTH
+9.3%
Giving and revenue growth year over year

RECOMMENDED PATH

The diagnostic points to Fractional Accounting + CFO Advisory: a full cleanup of the items in this report, then a standing finance-first thinking partner for the monthly rhythm (budget, KPIs, ministry-level reporting, tax and threshold questions) the church doesn't have today. A dedicated Fractional CFO isn't indicated yet; the more urgent need is getting the books themselves reliable.

This report reflects what we found in the diagnostic review. Every figure above is confirmed before it goes into a proposal or an engagement.

Better systems. Better businesses. SBK.