



# FINBEE BUSINESS HEALTH SCORECARD

14-Point Self-Assessment for SME Owners

**Clarity | Strategy | Growth**

## FINANCIAL CLARITY

- My monthly cash flow statement is updated and reviewed.
- I know my true gross margin and net margin.
- I have a clear picture of receivables, payables and ageing.
- I know exactly how much working capital my business actually needs.
- My cost structure (fixed vs variable) is clearly defined.

## CAPITAL & FUNDING HEALTH

- My debt structure is optimal for my business size and industry.
- I can prepare bank-ready documents within 48 hours.
- My business has a clear 12–24 month capital plan.
- My loan repayment schedule aligns with actual cash flow.

## BUSINESS STRATEGY

- My business has a written strategy with measurable goals.
- Profitability leaks are identified and monitored.
- Pricing, costing and break-even analysis are defined.

## SYSTEMS & PROCESSES

- My internal processes are documented and followed.
- I have dashboards or reports that support decisions.

## INTERPRETATION

**12–14 Strong:** Business is stable and ready for growth.

**8–11 Stable:** Needs financial and strategic optimisation.

**Below 8:** High risk; requires immediate advisory attention.

FINBEE – CLARITY | STRATEGY | GROWTH