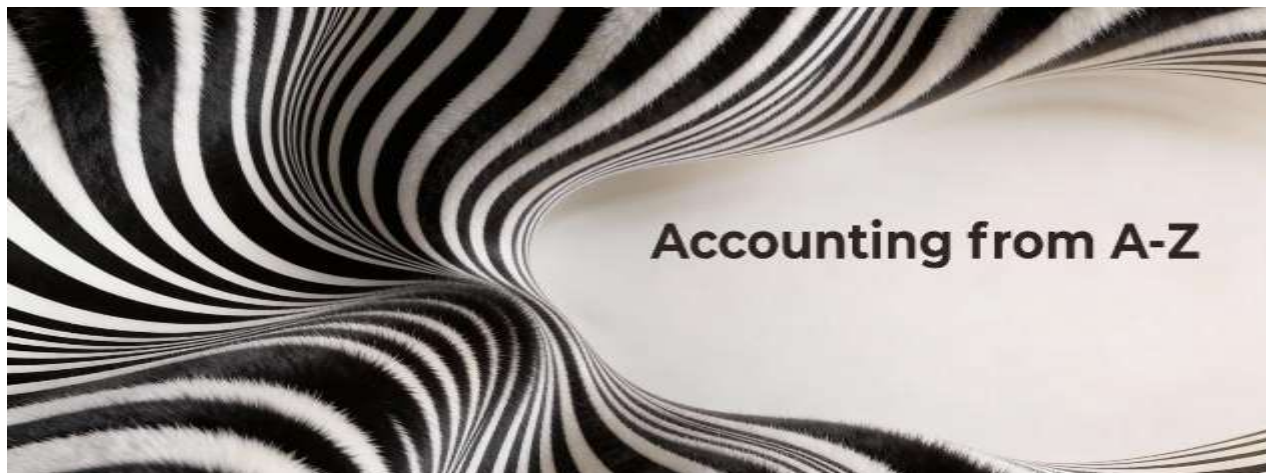




SME FINANCIAL HEALTH SCORECARD - 2026 Edition

EXPERIENCE THE BENEFITS OF FINANCIAL HEALTH!

A practical 10-minute scorecard for SMEs (Finance & Payroll)
Provided by Allegra Accounting (Pty) Ltd (www.allegra-accounting.co.za)



Time to complete: ~10 minutes | Output: a clear top-3 action list

Did you know?

Most SMEs struggle with operational stress and cash flow bottlenecks, not because they lack sales, but because their internal finance function is "flying blind" without reliable data foundations.

Allegra Accounting consistently sees the same high-risk failure patterns:

- **The "Bank Balance" Trap:** Managing the business based on the current bank balance rather than committed liabilities and future cash flow requirements.
- **Delayed Visibility:** Receiving management accounts weeks or months too late, making it impossible to pivot or make informed strategic decisions.
- **Process Leakage:** Inefficient bookkeeping and month-end routines that result in missed billing, uncaptured expenses, and payroll inaccuracies.

This scorecard helps SMEs evaluate their financial health, identify operational stress points, and prioritise finance improvements. It is a strategic diagnostic, not an audit.

Quick Start (3 steps)

1. Work through the checklist once, honestly, without overthinking it.
2. Mark gaps that are high-risk or recurring.
3. Prioritise your top 3 fixes for the next 14 days and assign an owner + due date.

Tick each true statement ☐. Use the score boxes to interpret your overall risk.

Request a free 15-minute review to confirm your priorities and next steps, helping you focus on the most impactful improvements.

Book your free Financial Health Check Call:  [CLICK HERE.](#)

1. BOOKKEEPING & RECORDKEEPING

Checklist

- ☐ All bank accounts are reconciled monthly.
- ☐ Supplier and customer balances are accurate.
- ☐ No backlog in capturing transactions.
- ☐ VAT correctly processed and matched to supporting documents.
- ☐ Monthly journals posted consistently and correctly.
- ☐ You can produce management accounts within 10 days of the month-end.

Notes / Owner / Due

Score (0-6): ____

2. PAYROLL & HR COMPLIANCE

Checklist

- ☐ Payroll is processed on a documented schedule each month.
- ☐ PAYE/UIF/SDL submissions (EMP201) filed on time.
- ☐ EMP501 is submitted biannually without SARS disputes.
- ☐ Employee tax calculations are accurate.
- ☐ Staff have correct contracts, leave records, and payslips.
- ☐ No payroll penalties or arrears with SARS.

Notes / Owner / Due

Score (0-6): ____

3. CASH FLOW MANAGEMENT

Checklist

- ☐ You maintain a rolling cash flow forecast for 30–90 days.
- ☐ Debtors are followed up on proactively with clear terms.
- ☐ Suppliers are paid according to a defined payment cycle.
- ☐ You plan for VAT, PAYE, and Income Tax payments.
- ☐ No frequent cash shortages or emergency borrowing.
- ☐ You know your monthly break-even point.

Notes / Owner / Due

Score (0-6): ____

4. MONTH-END FINANCIAL CONTROL

Checklist

- ☐ Month-end follows a fixed, repeatable checklist.
- ☐ Owner/manager reviews all reconciliations.
- ☐ Variances (profit, expenses, tax) are investigated monthly.
- ☐ Clear audit trail for all financial adjustments.
- ☐ Financial documents are stored systematically.
- ☐ You receive monthly insights, not just numbers.

Notes / Owner / Due

Score (0-6): ____

5. MANAGEMENT INSIGHT & DECISION SUPPORT

Checklist

- ☐ You receive monthly management accounts.
- ☐ Reports include P&L, Balance Sheet, Cash Flow, VAT, and Payroll.
- ☐ You understand your numbers well enough to make decisions.
- ☐ You have KPIs for profit, debtors, cash, and growth.
- ☐ Your pricing is based on accurate cost and margin data.
- ☐ You feel confident discussing finances with banks/investors.

Notes / Owner / Due

Score (0-6): ____

YOUR FINANCIAL HEALTH RATING

Add all section scores (0–30): Total Score: ____

✓ 25–30 = Excellent (Well-controlled finance function). You are ready for growth; keep refining.

⚠ 15–24 = Moderate Risk (Fix within 60 days). Finance and payroll need a structured clean-up and stronger processes.

✗ 0–14 = High Risk (Immediate intervention recommended). Your books, payroll, or cash flow may be exposing your business to penalties, losses, or cash crises.

RECOMMENDED NEXT STEP

List your Top 3 Actions to focus your efforts on the most critical areas, helping you feel purposeful and motivated to improve your financial health quickly.

If you score below 25, book a free Financial Status Check. We will help you:

- ⚠ Diagnose bookkeeping, payroll, and cash flow issues.
- ⚠ Provide a month-end stabilization plan.
- ⚠ Highlight risks and quick wins.
- ⚠ Give you a 30-day priority clean-up roadmap.

Book your free Discovery Call - 🖱 [CLICK HERE.](#)



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- 💬 [WhatsApp](#)
- in [LinkedIn](#)
- f [Facebook](#)

Allegra Accounting & Tax Services Pty (Ltd)

Please note: Free consultations are available only when the client provides sufficient, up-to-date information. If this information is unavailable, Allegra may first need to bring the company up to date to enable an adequate review.