

The Strategic Financial Health Review Checklist

☐ Profitability Check

Review last 12 months of P&L — is net profit consistently above 10–15%?

☐ Cash Flow Visibility

Do you have a 13-week cash flow forecast?

Do you know how much cash buffer you have right now?

☐ Tax Positioning

Are you overpaying quarterly or annually?

Do you have a current-year tax minimization plan?

☐ Expense Efficiency

Are there recurring expenses no longer driving ROI?

Have you benchmarked expenses against industry averages?

☐ Revenue Concentration

Do your top 3 clients/customers account for more than 50% of sales?

Is revenue spread across multiple predictable streams?

☐ Growth Systems

Are sales systems documented and repeatable?

Do you have KPIs tied to financial goals?

☐ Debt & Leverage

Is debt structured in a way that helps—not hurts—cash flow?

Is interest deductible and optimized?

☐ **Compliance & Reporting**

Are financials reconciled monthly?

Are you audit-ready at any moment?

☐ **Owner Compensation & Draws**

Are you paying yourself a reasonable, tax-efficient salary?

Is profit distribution planned vs ad hoc?

☐ **Long-Term Wealth Alignment**

Is your business structured to maximize exit value?

Are business profits translating into personal wealth?