



MID-YEAR FINANCIAL READINESS SCORECARD

HOW PREPARED IS YOUR BUSINESS FOR THE SECOND HALF OF THE YEAR?

Rate each category from 1–5 based on the definitions provided.
Add up the total score to see your business's current readiness status.

SCORING KEY	1	2	3	4	5
	HIGH RISK Major visibility or operational gaps exist. Decisions are largely reactive.	NEEDS ATTENTION Some structure exists, but inconsistencies or delays are creating friction.	FUNCTIONAL Operations are stable, but there are areas limiting efficiency or insight.	STRONG Financial operations are supporting informed decision-making consistently.	OPTIMIZED Clear visibility, strong systems, and proactive financial leadership are in place.

NUMBER	CATEGORY	WHAT THIS MEANS	YOUR SCORE (1–5)
1	CASH FLOW VISIBILITY Can you confidently predict cash needs 60–90 days ahead?	1 Cash flow surprises happen regularly. 2 Basic visibility exists, but forecasting is inconsistent. 3 Short-term forecasting exists but lacks accuracy. 4 Forecasting supports planning and decision-making. 5 Cash flow is monitored proactively with strong predictability.	
2	REPORTING SPEED & ACCURACY How quickly and confidently can leadership access financial reporting?	1 Reports are delayed, inconsistent, or difficult to trust. 2 Reporting exists but often requires manual cleanup. 3 Reporting is generally reliable but slower than ideal. 4 Reports are timely, accurate, and support decision-making. 5 Real-time or near real-time visibility exists across the business.	
3	KPI & PERFORMANCE VISIBILITY Are you tracking the right metrics to guide the business?	1 Decisions are mostly based on instinct. 2 Some KPIs exist, but they are inconsistent or unclear. 3 Leadership reviews KPIs periodically with moderate confidence. 4 KPIs actively guide operational and financial decisions. 5 KPIs are integrated into leadership accountability and planning.	
4	SYSTEMS & WORKFLOW EFFICIENCY Are your accounting systems helping or slowing down the business?	1 Manual workarounds dominate daily operations. 2 Systems are fragmented and require excessive manual effort. 3 Systems generally work but create occasional inefficiencies. 4 Systems support efficient workflows and reporting. 5 Technology is streamlined, integrated, and scalable.	
5	BUDGET & FORECAST CONFIDENCE How confident are you in your budget and projections?	1 Budgets are outdated or rarely used. 2 Forecasting exists but is reactive. 3 Budgets guide planning but need refinement. 4 Forecasting supports strategic decisions consistently. 5 Forecasting is dynamic, data-driven, and actively monitored.	
6	LEADERSHIP FINANCIAL VISIBILITY Do leadership teams have the clarity needed to make timely decisions?	1 Leadership lacks confidence in the numbers. 2 Financial discussions are often reactive or delayed. 3 Leadership has moderate visibility but limited forward-looking insight. 4 Financial visibility supports proactive decision-making. 5 Leadership operates with strong financial clarity and alignment.	

YOUR TOTAL SCORE

___/30

6–12 POINTS
FINANCIAL STRAIN
LIKELY EXISTS
There may be significant visibility, workflow, or reporting challenges impacting decision-making and day-to-day operations.

13–18 POINTS
OPERATIONAL FRICTION
IS SLOWING PROGRESS
The foundation exists, but inefficiencies or inconsistent reporting may be limiting visibility and confidence.

19–24 POINTS
STABLE, BUT
OPPORTUNITIES EXIST
Your financial infrastructure is supporting the business, though there may still be opportunities to improve forecasting, efficiency, or visibility.

25–30 POINTS
STRONG FINANCIAL
READINESS
You likely have solid financial structure, visibility, and operational support leading into the second half of the year.

NEXT STEPS: If your score highlighted a few areas to improve, we're here to help. Contact us for productive conversation around what you're seeing in the business.