Scorecard: Financial Health – Micro Businesses

Assessing Your Financial Well-Being



Is your business financially fit to grow and survive tough times? This Financial Health Scorecard helps micro-business owners quickly assess their business's financial strength across the most important areas – cash flow, profitability, compliance, and preparedness.

In just 10 minutes, you'll clearly see what's working well, where money is leaking, and what needs immediate attention.

No complex accounting terms. No heavy calculations. Just simple YES / NO questions designed for everyday entrepreneurs. When you dreamBIG, strong financial awareness becomes the foundation for confident and resilient business growth.

How to Use This Scorecard

Step 1: Answer each question honestly with **YES (1 point)** or **NO (0 points)**
Step 2: Add up your score for each section
Step 3: Check your total score
Step 4: Focus first on the sections where your score is lowest

Section 1: Cash Flow Management (Out of 10)

Cash flow keeps your business alive.

Question	YES (1)	NO (0)
Do you know how much cash you have today?	☐	☐
Do you track daily or weekly cash inflows and outflows?	☐	☐
Is your business able to pay expenses on time every month?	☐	☐
Do you separate business and personal money?	☐	☐
Do customers usually pay you on time?	☐	☐
Do you avoid using personal savings to run the business?	☐	☐
Do you keep some cash aside for emergencies?	☐	☐
Do you know your monthly fixed expenses?	☐	☐
Do you avoid unnecessary cash expenses?	☐	☐
Do you review cash position at least once a month?	☐	☐

Section 1 Score: ___ / 10

Section 2: Profitability & Pricing (Out of 10)

Sales are vanity, profit is sanity.

Question	YES (1)	NO (0)
Do you know whether your business is profitable?	☐	☐
Do you know the profit margin on your main product/service?	☐	☐
Are your prices higher than your total costs?	☐	☐
Do you review prices at least every three months?	☐	☐
Do you track major costs (raw material, rent, salary)?	☐	☐
Have you reduced unnecessary expenses in the last year?	☐	☐
Do you offer the discounts without calculation?	☐	☐
Are you confident your business can grow profitably?	☐	☐
Do you use 25% of profits earned for business purposes?	☐	☐

Section 2 Score: ___ / 10

Section 3: Bookkeeping & Records (Out of 10)

What gets recorded gets controlled.

Question	YES (1)	NO (0)
Do you record all sales regularly?	☐	☐
Do you record all expenses regularly?	☐	☐
Do you maintain bills and invoices properly?	☐	☐

Question	YES (1)	NO (0)
Do you use a notebook, Excel, or accounting software?	☐	☐
Are bank transactions regularly checked and matched?	☐	☐
Do you know your outstanding receivables and payables?	☐	☐
Are you aware of business's financial position disclosed by a CA?	☐	☐
Do you review accounts at least monthly?	☐	☐
Can someone else understand your records if needed?	☐	☐
Do you consult a CA when required?	☐	☐

Section 3 Score: ___ / 10

Section 4: Compliance & Financial Discipline (Out of 10)

Compliance builds credibility and peace of mind.

Question	YES (1)	NO (0)
Are GST returns filed on time (if applicable)?	☐	☐
Is income tax filed regularly?	☐	☐
Are statutory dues paid on time?	☐	☐
Do you keep compliance documents safely?	☐	☐
Do you know your key filing dates?	☐	☐
Have you avoided penalties in the last year?	☐	☐
Do you keep business bank statements updated?	☐	☐

Question	YES (1)	NO (0)
Do you avoid cash transactions where possible? (As it is tax beneficial)	☐	☐
Do you understand the basic tax impact on your business?	☐	☐
Do you seek help instead of delaying compliance?	☐	☐

Section 4 Score: ___ / 10

Section 5: Financial Readiness & Growth (Out of 10)

Strong finances unlock growth opportunities.

Question	YES (1)	NO (0)
Do you have a business bank account?	☐	☐
Do you maintain a good banking relationship?	☐	☐
Have you ever applied for a business loan or credit?	☐	☐
Do you know your loan eligibility?	☐	☐
Do you have a basic business plan or budget?	☐	☐
Do you track financial goals for the year?	☐	☐
Do you check you Credit score and credit report?	☐	☐
Are your finances transparent to lenders/investors?	☐	☐
Do you plan funding needs in advance?	☐	☐

Question	YES (1)	NO (0)
Are you confident about the financial future of your business?	☐	☐

Section 5 Score: ___ / 10

Your Total Score

Section	Score
Cash Flow Management	___ / 10
Profitability & Pricing	___ / 10
Bookkeeping & Records	___ / 10
Compliance & Discipline	___ / 10
Financial Readiness & Growth	___ / 10

TOTAL SCORE: ___ / 50

What Your Score Means

- **40 – 50:** Financially strong and growth-ready
- **30 – 39:** Stable but needs improvement
- **20 – 29:** At risk – immediate action required
- **Below 20:** Financially vulnerable – seek expert support

Your Next Steps

Every **NO** is an opportunity to strengthen your business.

Start with the **lowest-scoring section**, take **2–3 corrective actions this month**, and review this scorecard again after 30 days.

Strong financial habits don’t need perfection — they need **consistency**.

deAsra Foundation is your 24/7 business companion.

Access practical tools, expert insights, and ready-to-use resources designed for entrepreneurs under the



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initiative to accelerate your business growth!

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