
Financial Health Diagnostic

Report template: what your Scored Financial Health Report contains, how the eight domains are scored, and how the 90-day roadmap is built from the results.

A scored report from Towerflow CFO

About this scored report

About the scored report

This is the template for the report you receive after your Financial Health Diagnostic. Every section below appears in your report, completed with your numbers, your scores and your roadmap. Use this copy to understand how scoring works and what to expect on the roadmap call.

What's inside

#	Section	What you'll do
1	How the diagnostic works	Intake, document review, scoring, report, roadmap call
2	Scoring method	Eight domains, forty statements, evidence-weighted
3	Section 1 — Scorecard	Overall score, band, domain scores
4	Section 2 — Financial snapshot	Twelve headline numbers and ratios, with commentary
5	Section 3 — Domain findings	What we found, why it matters, what good looks like — per domain
6	Section 4 — Priority risks	The three things most likely to hurt cash or compliance
7	Section 5 — 90-day roadmap	Sequenced actions with owner, effort and expected effect
8	Section 6 — Roadmap call agenda	How the 60-minute call runs and what you leave with

Please note: This material is general financial management education, not accounting, tax or legal advice. Work with a qualified accountant for your specific situation.

How the diagnostic works

Step	What happens	Who	Timing
1. Purchase	Confirmation email with the intake workbook and document checklist	You	Day 0
2. Intake	Complete company profile, 40-statement self-assessment, financial snapshot; upload documents	You	Days 1–5
3. Review	Documents are reviewed against your self-assessment; scores are adjusted to what the evidence supports	Towerflow	Within 5 business days of receipt
4. Report	Scored Financial Health Report delivered as PDF	Towerflow	With step 3
5. Roadmap call	60 minutes: walk through the scorecard, agree the 90-day roadmap, answer questions	Both	Scheduled on report delivery

Scoring method

Each of the forty statements is scored 0–4. Your self-assessment gives a provisional score; the reviewed score reflects what your documents show. The two are shown side by side so gaps between perception and evidence are visible — they are often the most useful finding.

Score	Meaning
0	Not in place
1	Ad hoc — happens sometimes, depends on the person
2	In place but inconsistent or incomplete
3	Consistent, documented, but not yet used to make decisions
4	Consistent and actively used to run the business

Domain score = points ÷ 20 × 100. Overall score = average of the eight domain scores.

Band	Range	What it means
Critical	0–39	Foundational gaps that put cash or compliance at risk. Fix these before anything else.
Fragile	40–59	The basics exist in places but are inconsistent. Results depend on individuals rather than a system.
Stable	60–79	A working finance function. The roadmap focuses on visibility and decision quality.
Strong	80–100	Finance is a management tool. The roadmap targets optimisation and scale readiness.

Section 1 — Scorecard

Company	
Period reviewed	
Overall score (reviewed)	/ 100
Band	
Self-assessed score	/ 100

Domain scores

Domain	Self-assessed	Reviewed	Rating	Headline finding
Books & close				
Cash & liquidity				
Profitability & pricing				
Revenue quality				
Working capital				
Budget & forecast				
Reporting & KPIs				
Controls, tax & risk				

Reading the scorecard. The lowest domain is the first roadmap priority, unless a Priority Risk (section 4) overrides it. A large gap between self-assessed and reviewed scores in a domain means the routine exists on paper but the evidence does not yet show it working.

Section 2 — Financial snapshot

Twelve numbers from your intake and documents, with what each one says about the business. Ranges shown as guidance are starting points for service businesses and are adjusted to your model in the commentary.

Measure	Your figure	Guidance	Commentary
Revenue growth %		Positive; consistent with plan	
Gross margin %		Typically 50–70% for services	
Net margin % (after fair owner pay)		Typically 10–20%	
Cash — months of runway		3+ months	
Receivables over 60 days %		Under 10%	
Days sales outstanding		At or below your stated terms + 15	
Debt ÷ annual revenue		Serviceable from operating cash	
Recurring revenue % of total		Higher = more predictable	
Largest customer % of revenue		Under 20%	
Owner compensation vs market rate		At or above market	
Months since full reconciliation		0–1	
Business days to close		10 or fewer	

Section 3 — Domain findings

One block per domain. Each block in your report contains the reviewed score, what we found in the documents, why it matters for your cash and decisions, and what "good" looks like for a business of your size.

Books & close — Are the numbers right, and are they ready in time to act on?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Cash & liquidity — Do you know how much cash you will have in 13 weeks?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Profitability & pricing — Does each service make money at the price you charge?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Revenue quality — How predictable and concentrated is revenue?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Working capital — Is cash trapped in receivables, payables and inventory?

Reviewed score	/ 100	Rating	
What we found			

Why it matters			
What good looks like			

Budget & forecast — Is there a plan, and do you compare against it?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Reporting & KPIs — Does the owner see the right numbers, on time?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Controls, tax & risk — What could go wrong that the numbers would not warn you about?

Reviewed score	/ 100	Rating	
What we found			
Why it matters			
What good looks like			

Section 4 — Priority risks

The three findings most likely to damage cash, compliance or a decision you are about to make. These override domain order in the roadmap.

#	Risk	Evidence	Potential impact	First action
1				
2				
3				

Section 5 — 90-day roadmap

Sequenced so that each step makes the next one possible: books you can trust → cash you can see → margins you can price from → a plan you can manage to. Each action has an owner, an effort estimate and the effect you should see.

Days 1–30: Foundation

Action	Owner	Effort	Expected effect	Done

Days 31–60: Visibility

Action	Owner	Effort	Expected effect	Done

Days 61–90: Decisions

Action	Owner	Effort	Expected effect	Done

Section 6 — Roadmap call agenda (60 minutes)

Minutes	Topic	Outcome
0–10	Scorecard walk-through: overall, bands, biggest perception-vs-evidence gaps	Shared understanding of where the business stands
10–25	Priority risks: what they are, how urgent, what the first action is	Agreement on what cannot wait
25–45	The 90-day roadmap: confirm sequence, owners, and what you will do in-house vs with help	A roadmap you own
45–55	Your decision: the 6–12 month question from your intake, in light of the findings	Clarity on what the numbers say about it
55–60	Next steps and how to re-score in 90 days	Dates in the calendar

Re-scoring

The intake workbook is yours to keep. Re-score the forty statements at day 90 and compare domain by domain — the point of the roadmap is a higher reviewed score with the evidence to prove it.

Wrap-up: your action plan

Use this page to capture the three most important things you will do next, who owns each one, and when it will be done. Come back to it in 30 days and check what moved.

#	Action	Owner	Due	Done
1				
2				
3				

Notes

Questions to follow up on

Towerflow CFO. Questions before your call? Reply to your confirmation email. towerflowcfo.com

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