



Business Health "Check Up"
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Counselors to America's Small Business

Business Name:

Business Owner Name:

Type of Business:

Answer the following questions to help determine which key issues you should address to maintain business health. You should be able to answer "yes" to all. A "no" to any should signal that this is an issue that needs attention.

1. Market Issues

- a) Is the overall market for your type of product or service growing?
- b) Has your business gained, or at minimum maintained, market share in the last year?
- c) Have your sales increased over the past year?

2. Customer Issues

- a) Do you monitor changing customer needs or tastes or new competitors entering the market?
- b) Have more than 10% of your customers switched to a competitor in the past 12 months?
- c) Are at least 80% of your customers paying on time?

3. Financial Issues

- a) Has cumulative cash flow been positive for the past 12 months?
- b) Is your gross margin (gross profit/revenue) higher than at this time last year?
- c) Is your operating margin, or are earnings before interest and taxes, higher than at this time last year?
- d) Is your net margin, or return on sales (net profit/revenue), higher than at this time last year?

4. Management / Employee Issues

- a) Have all your key employees remained with the company during the past 12 months?
- b) Do you have the talent necessary among employees to continue to operate effectively?
- c) If you were not already in the business you are in, would you enter it today?
- d) Are your measurement tools and metrics, to gauge progress against goals, adequate for your needs?

SCORE is a nationwide, non-profit association of working and retired business professionals who are dedicated to providing no-cost, customized and confidential advice to small business owners like you. Founded in 1964, SCORE volunteer counselors have helped more than 7.6 million build, expand and protect their small businesses. To locate the SCORE chapter nearest to you, and request an initial meeting with a SCORE counselor, go to www.score.org.
