LEDGERLIFT · FREE CHECKLIST

Ten signs your finance function hasn't kept up with your growth

A two-minute check for owners of multi-site and service businesses. Tick the ones that are true today.

1 ☐ **You see last month's numbers more than three weeks after month end.**

What it looks like: the P&L arrives when the accountant gets to it. What it costs: every decision in between is made on the previous quarter.

2 ☐ **Profit is only reliable at 30 June.**

Monthly profit jumps around; year-end adjustments change it by tens of thousands. Accruals, prepayments and provisions aren't booked monthly, so the monthly number is noise.

3 ☐ **You can't say which site, crew or service line made money last month.**

One P&L for the whole business; "the second site is about break-even". A loss-making site funded by a profitable one, for years.

4 ☐ **Payroll tax is a once-a-year conversation.**

Lodged in one state; contractor practitioners assumed to be contractors. Penalties, interest, and a liability that arrives as a surprise.

5 ☐ **The balance sheet is nobody's job.**

Suspense and clearing accounts with balances; leave liabilities that haven't moved; loans that don't match the lender. The profit figure is wrong by whatever is hiding there.

6 ☐ **Billing runs from memory.**

Invoices go out weeks after the work; time or jobs tracked but not reconciled to what was billed. Cash a month late, and revenue missed entirely.

7 ☐ **The budget is last year plus ten percent.**

No link between the plan and the drivers (hours, sites, practitioners, jobs); nobody looks at it after August. Variances nobody can explain.

8 ☐ **You don't know your cash position six weeks out.**

The bank balance is the forecast; super, GST and payroll tax arrive as events. Decisions delayed until the cash is obviously fine, or made when it obviously isn't.

9 ☐ **"Can we afford it?" is answered by feel.**

The next hire, site or vehicle approved on the bank balance and optimism. The hire that leaves the business tight for a year.

10 ☐ **Nobody has told you what you can take out of the business, and when.**

Drawings when the balance looks good; a tax bill or a super run tightens it again. Money left idle, or money taken that wasn't there.

YOUR SCORE

0 to 2 ticked
Ahead of most. Keep it that way.

3 to 5
The gaps are costing you decisions. The fix is a monthly rhythm, not a hire.

6 or more
The finance function has fallen behind the business. Start with the free Health Check.

What to do next: the free Financial Fitness Score. Read-only Xero access for 48 hours, nineteen checks across four pillars, your top three priorities and what they're costing you, and a 30-minute call. Five business days. Nothing in your file is touched. **ledgerlift.com.au/health-check**

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