

**Due North Financial Services**

# 5-Minute Business Health Scan



**Welcome to your 5-Minute Business Health Scan.**

Just like a quick doctor's checkup, this scan helps you assess the financial health of your business in a simple, stress-free way.

Using the green-yellow-red indicators below, you'll instantly spot what needs attention, and what's at risk so you always know your next best move.

**Disclaimer**

This resource is provided for educational and informational purposes only. The insights, templates, and examples shared are not legal, financial, medical, or tax advice and should not be interpreted as such. They are intended to support clarity, independent thinking, and informed decision-making. Readers should consult qualified professionals before implementing any legal or financial strategy or structure. No specific outcomes or results are guaranteed.

**About This Resource**

Developed by Due North Creatively & DN Financial Services. This material is a core component of the Independent Wealth & Legacy System™, a body of work designed to support clarity, independence, and long-term financial awareness. Each tool can be used on its own but was created within a larger ecosystem of connected resources.

**Complete System Access**

For the full Independent Wealth & Legacy System™ and extended private materials:

<http://itsindependentwealth.com/>

# 5-Minute Business Health Scan

## 1. Cash Flow Pulse

### Green



#### Positive for 3+ months

Your business is generating steady, predictable income. Cash flow supports growth.

### Yellow



#### Breaking-even

You're covering expenses but may not be building a financial cushion.  
**Potential Reason:** inconsistent sales, irregular pricing, or seasonal dips.  
**Possible Fix:** review pricing, add a small recurring offer, or reduce 1–2 unnecessary expenses.

### Red



#### Cash tight or negative

Your business isn't supporting itself consistently.  
**Potential Reason:** revenue not matching expenses, high overhead, slow-paying clients.  
**Possible Fix:** focus on income first, raise rates, collect overdue payments, or add a quick-win service.

# 5-Minute Business Health Scan

## 2. Transaction Hygiene

### Green



#### **Books updated weekly**

You have clear visibility into income, expenses, and trends.

### Yellow



#### **Monthly**

Your numbers are still usable, but delays can cause confusion.

**Potential Reason:** time constraints, lack of system, forgetting routine updates.

**Possible Fix:** set one weekly “Money Monday” or automate bank feeds.

### Red



#### **“What books?”**

No system → no clarity → high tax stress.

**Potential Reason:** avoidance, overwhelm, or no bookkeeping setup.

**Possible Fix:** start with linking bank accounts and categorizing 5 minutes per day OR hire a bookkeeper.

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## 3. Expense Efficiency Gauge

### Green



**Expenses <50% of revenue**  
Healthy profit margin. Money is flowing to growth, not bills.

### Yellow



**50-70%**  
Your expenses are creeping up.  
**Potential Reason:** subscriptions, tools, outsourcing, or lifestyle takeover.  
**Possible Fix:** cut or pause anything unused; renegotiate software; set a monthly expense review.

### Red



**70%+**  
High expenses are eating profit.  
**Potential Reason:** underpricing, inconsistent sales, too many apps/services.  
**Possible Fix:** raise prices, bundle services, eliminate 2–3 nonessential expenses immediately.

# 5-Minute Business Health Scan

## 4. Tax Readiness Temperature

### Green



#### Saving monthly

You're avoiding surprises. Money is set aside consistently.

### Yellow



#### Saving occasionally

You want to be prepared but fall behind.

**Potential Reason:** irregular income, forgetting to transfer, panic-saving.

**Possible Fix:** automate transfers: 10–20% of every deposit.

### Red



#### Not saving at all

High risk of tax stress or debt.

**Potential Reason:** cash flow struggles, no system, or avoidance.

**Possible Fix:** open a tax savings account + save a small % of every payment (even 5% to start).

# 5-Minute Business Health Scan

## 5. Stress Level Indicator (Self-Check)

(Choose one)

- “I feel calm and organized.”**  
You’re managing your money and systems well.
- “I’m doing okay but uncertain.”**  
You’re handling things, but without confidence.  
**Possible Fix:** review numbers weekly, clarity reduces anxiety.
- “Money is stressing me out weekly.”**  
You’re overwhelmed or unclear about direction.  
**Possible Fix:** focus on ONE category above that scored Red, fixing one area reduces overall stress drastically.

### What Your Overall Scan Means

If you scored:

- **Green-heavy:** you’re in a healthy season - keep your routines steady.
- **Yellow-heavy:** your business is stable but vulnerable, small tweaks will move you into Green quickly.
- **Red-heavy:** you’re not failing; you simply need structure, clarity, and a simple plan.

# Your Next Step

Your scan results reveal where your business is healthy and where it may need support.

If any area shows yellow or red, you don't have to fix it alone, DN Financial Services can help you strengthen your finances with clarity, calm, and confidence.

A healthier business starts with a clearer picture. Let's improve your financial vitals together.



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