THE FINANCIAL EDGE

DIAGNOSE · BUSINESS DIAGNOSTIC

BUSINESS OWNER'S SCORECARD™

A practical diagnostic for business owners who want to look beyond revenue and profit and assess whether business success is creating stronger financial capability, family wealth and personal choice.

How strong is the financial architecture behind your business, your wealth and the life you are building?

30 questions · 6 dimensions · approximately 6–8 minutes

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Success deserves a better scorecard

Most business owners know their revenue. Many know their profit. Some know their margins, cash position and business value.

But those numbers only tell part of the story.

A financially successful business should ultimately do more than generate income. It should help you build wealth, protect what matters, create choices and support the life you want to live.

The Financial Edge Business Owner's Scorecard has been designed to help you look beyond traditional measures of business performance.

Six dimensions. One financial architecture.

- **Leadership**
- **Financial Performance**
- **Systems & Business Value**
- **Family Wealth**
- **Protection**
- **Freedom**

Together, these dimensions provide a broader picture of whether business success is strengthening the business itself, your family wealth and the choices available to you.

THE PURPOSE

This is not about achieving a perfect score. It is about gaining clarity. Once you know where attention is required, you can make better decisions about what happens next.

Tony Dimitriadis CPA

Complete the Scorecard honestly

For each statement, select the response that best describes your position today. Do not score where you expect to be. Do not score where you would like to be. Score where you genuinely are.

Score	Your position
1	Not in place / significant gap
2	Some activity, but informal or inconsistent
3	Partially established and working reasonably well
4	Well established and consistently applied
5	Strong, deliberate, measurable and regularly reviewed

Allow approximately 6–8 minutes.

There are no right answers. The value comes from answering honestly and using the result as a starting point for better conversations, clearer priorities and better decisions.

IMPORTANT

The overall score matters, but it should never hide a weak dimension. A strong business can still have a material gap in wealth, protection, systems or freedom. Read both the total result and your six individual dimension scores.

Leadership

Is the business becoming less dependent on you?

#	Statement	Score
L1	Our business has a clearly defined direction, financial objectives and documented priorities that guide major decisions.	___
L2	Key members of our team have clearly defined responsibilities and authority to make decisions without constantly referring back to the owner.	___
L3	I spend sufficient time working on the business – strategy, people, performance and future direction – rather than being consumed by day-to-day operations.	___
L4	Important knowledge, relationships and decision-making capability are distributed across the business rather than concentrated primarily with me.	___
L5	If I were unavailable for 90 days, the business could continue operating effectively without significant disruption.	___

LEADERSHIP TOTAL ____ / 25

FINANCIAL EDGE REFLECTION

If the business still needs you for every important decision, have you built a business – or simply built yourself a more demanding job?

Financial Performance

Do you understand what is really driving your financial results?

#	Statement	Score
F1	We understand our true profitability and regularly monitor the margins that drive financial performance.	___
F2	We have reliable and timely financial information that allows us to make decisions before problems become urgent.	___
F3	We actively forecast cash flow and can reasonably anticipate major cash requirements over the coming months.	___
F4	We understand which customers, services, products or activities generate the greatest financial return – and which may be destroying value.	___
F5	The financial performance of the business is strengthening its long-term value rather than simply increasing revenue.	___

FINANCIAL PERFORMANCE TOTAL ____ / 25

FINANCIAL EDGE REFLECTION

Revenue tells you how busy the business is. It does not necessarily tell you how financially successful it is.

Systems & Business Value

Are you building an organisation – or an owner-dependent operation?

#	Statement	Score
S1	Our most important operational processes are documented and consistently followed.	___
S2	We have reliable management systems and reporting that allow performance problems to be identified early.	___
S3	Our systems, technology and workflows could support meaningful growth without requiring a similar increase in owner involvement.	___
S4	Important customer, supplier and team relationships belong to the business rather than depending primarily on the owner personally.	___
S5	If a capable external purchaser assessed the business today, they would see a transferable organisation rather than one heavily dependent on its current owner.	___

SYSTEMS & BUSINESS VALUE TOTAL ____ / 25

FINANCIAL EDGE REFLECTION

Business value is rarely created by profit alone. It is strengthened when capability remains after the owner leaves the room.

Family Wealth

Is business success becoming family wealth?

#	Statement	Score
W1	We know our approximate family net wealth and review our overall financial position at least annually.	___
W2	We have consciously considered how dependent our family's future wealth is on the business and have a deliberate strategy for reducing that dependency over time where appropriate.	___
W3	We have a deliberate strategy for allocating financial capacity between business reinvestment, debt reduction, superannuation, investments, cash reserves and lifestyle.	___
W4	We are consistently building quality assets outside the operating business.	___
W5	Our current wealth strategy gives us confidence that we are progressing toward our longer-term financial and lifestyle objectives.	___

FAMILY WEALTH TOTAL ____ / 25

FINANCIAL EDGE REFLECTION

A successful business can make you wealthy. But only if some of that success eventually becomes wealth outside the business.

Protection

Have you protected what you have worked so hard to build?

#	Statement	Score
P1	Our business, investment and ownership structures have been reviewed recently and remain appropriate for our current circumstances and future objectives.	___
P2	We understand our major financial and business risks and have deliberately determined how those risks should be managed.	___
P3	We have recently reviewed whether our insurance arrangements remain appropriate for our current business, family and financial circumstances.	___
P4	We have appropriate business continuity, succession, shareholder/partner and key-person arrangements where relevant to our circumstances.	___
P5	Our estate planning and ownership arrangements are coordinated so that control and wealth would pass as intended if something happened to us.	___

PROTECTION TOTAL ____ / 25

FINANCIAL EDGE REFLECTION

Building wealth takes years. Protecting it deserves more than an occasional conversation.

Freedom

Is success creating greater choice?

#	Statement	Score
FR1	I have genuine choice over how much time I spend working in the business rather than feeling financially or operationally compelled to remain heavily involved.	___
FR2	The business generally supports the lifestyle I want rather than consistently requiring lifestyle to be sacrificed for the business.	___
FR3	My family's financial position gives us increasing freedom to make important decisions without those decisions being dictated solely by money.	___
FR4	I have sufficient time and financial capacity for the people, experiences and priorities that matter most to me.	___
FR5	If the business continued on its current trajectory for the next five years, I would be satisfied with the life it was helping me create.	___

FREEDOM TOTAL ____ / 25

FINANCIAL EDGE REFLECTION

The ultimate purpose of financial success is not simply having more. It is having greater choice over what happens next.

Calculate your Financial Edge Score

Transfer each raw dimension total below. Multiply each score by four to convert it to a percentage.

Dimension	Raw Score	× 4	Score /100
Leadership	___ /25	× 4	___
Financial Performance	___ /25	× 4	___
Systems & Business Value	___ /25	× 4	___
Family Wealth	___ /25	× 4	___
Protection	___ /25	× 4	___
Freedom	___ /25	× 4	___

Overall calculation

Total of six raw scores: ____ / 150

Total raw score ÷ 150 × 100 = your Financial Edge Score

YOUR FINANCIAL EDGE SCORE

_____ / 100

Your six dimension scores matter more than the headline number.

The overall score gives you context; the six dimensions tell you where to act. A high overall score should never be used to dismiss a material weakness in one dimension. Any dimension below 50 should be treated as a priority area for further consideration.

INTERPRETATION

What does your score mean?

20–39 **FOUNDATION**	Important elements of your financial architecture require attention. The priority is not fixing everything; it is identifying the areas creating the greatest vulnerability or constraint.
40–59 **DEVELOPING**	Several foundations are in place, but some important areas remain informal, inconsistent or disconnected.
60–74 **ESTABLISHED**	You have established many of the capabilities required for a financially strong business and family position. Focused improvement can now produce meaningful gains.
75–89 **ADVANCING**	Your business and financial architecture are increasingly deliberate, integrated and capable of supporting greater wealth and choice.
90–100 **FINANCIAL EDGE**	Strong financial capability exists across the business, wealth and lifestyle dimensions. The challenge now becomes continued refinement, adaptation and alignment as circumstances evolve.

PRIORITY OVERRIDE

Regardless of your overall score: 70+ indicates a current strength; 50–69 indicates a development opportunity; below 50 indicates a priority area.

Look beyond the total score

Your profile shows where capability is strongest, where development is needed and where focused attention could create the greatest improvement.

Dimension	Score /100	Classification
Leadership	____	Strength / Development / Priority
Financial Performance	____	Strength / Development / Priority
Systems & Business Value	____	Strength / Development / Priority
Family Wealth	____	Strength / Development / Priority
Protection	____	Strength / Development / Priority
Freedom	____	Strength / Development / Priority

What stands out?

My highest-scoring dimension: _____

My lowest-scoring dimension: _____

The dimension that surprised me most: _____

The dimension that would most improve my life if strengthened: _____

REMEMBER

Your Financial Edge is only as resilient as the areas capable of undermining the whole.

READING YOUR PROFILE

What each dimension is telling you

The overall score provides context. The six dimension scores provide direction. Read the lowest scores first, then consider how the dimensions interact.

Leadership	Can the business make decisions, lead people and maintain momentum without everything flowing through you?
Financial Performance	Do you have the profitability, cash visibility and forward-looking information required to make confident decisions?
Systems & Business Value	Is capability embedded in the organisation in a way that supports scale, resilience and transferability?
Family Wealth	Is business success being deliberately converted into enduring family wealth and greater financial independence?
Protection	Have the structures and arrangements surrounding the business, family and wealth kept pace with what you have built?
Freedom	Is success increasing your control over time, money and the choices available to you?

A useful rule

Do not chase the highest possible total. Focus first on the dimension that is constraining the whole financial architecture – or the one that, if strengthened, would create the greatest positive change.

PATTERN RECOGNITION

Look for the story behind the scores

A low score rarely exists in isolation. These common patterns can help you identify the issue sitting underneath several results.

Strong Financial Performance + Low Freedom	The business may be performing financially without yet creating enough personal choice.
Low Leadership + Low Systems + Low Freedom	Owner dependency may be the underlying constraint. Building organisational capability may matter more than pursuing more growth.
Strong Financial Performance + Low Family Wealth	Business success may not yet be translating sufficiently into wealth outside the operating business.
Strong Family Wealth + Low Protection	Wealth accumulation may have moved faster than the arrangements designed to protect and transfer it.
Low Financial Performance + Low Systems	The business may need stronger financial visibility and management systems before complexity increases further.
Several unrelated dimensions below 50	The issues may be connected. Consider whether a broader Financial Edge Review™ is more useful than addressing each item separately.

The objective

Find the smallest number of changes capable of improving the greatest number of dimensions.

The Five Financial Edge Questions

Now stop looking at the score. Consider the bigger picture.

1. Is your business becoming stronger?

_____

_____

2. Is your family becoming wealthier?

_____

_____

3. Are you becoming less dependent on the business?

_____

_____

4. Are you enjoying the journey more than last year?

_____

_____

5. If nothing changed over the next five years, would you be happy?

_____

_____

Your 90-Day Financial Edge Action Plan

Insight only becomes valuable when it changes what happens next.

The area requiring my greatest attention is:

_____

_____

The one outcome I want to achieve over the next 90 days is:

_____

_____

Why this matters:

_____

_____

The three actions I will take:

1. _____
2. _____
3. _____

Who needs to be involved? _____

Target completion date: _____

Review date: _____

THE QUESTION TO FINISH WITH

If I complete this one improvement, what becomes possible that is not possible today?

_____

Your lowest or most consequential dimension should determine the next conversation. Where Family Wealth is a priority, continue with the Family Balance Sheet™ to understand where family wealth sits and how dependent it remains on the operating business.

WHEN THE GAPS ARE CONNECTED

If several unrelated dimensions require attention, or if Family Wealth and Protection are both weak, the opportunity may extend beyond one issue in isolation. That is where a Financial Edge Review™ can help examine the complete financial architecture.

When one issue is really several

Your business structure, profitability, wealth strategy, asset protection, investments, succession planning and personal objectives do not operate independently. They form part of the same financial architecture.

When several areas of your Scorecard require attention – or when your circumstances have changed significantly – improving one issue in isolation may not be enough.

The Financial Edge Review™

A structured review designed to examine the bigger picture:

- **Where you are now.**
- **Where you want to go.**
- **What may be standing in the way.**
- **What financial decisions deserve attention next.**

PROFESSIONAL REVIEW
If several dimensions are weak or the issues are connected across structure, wealth, protection or succession, consider whether a Financial Edge Review™ is appropriate.

About Tony Dimitriadis

Tony Dimitriadis is a CPA Accountant, Registered Tax Agent and co-founder/director of AD Partners. He works with business owners to bring greater clarity to the financial architecture surrounding their business, wealth and future decisions.

FIND THE FULL RESOURCE SET

All seven Financial Edge resources and their Excel companions are free to download at **thefinancialedge.com.au**.

To discuss a Financial Edge Review™, contact AD Partners on (03) 9349 3499, email **admin@adpartners.com.au** or visit **adpartners.com.au/contact**.

General information disclaimer

The Financial Edge Business Owner's Scorecard is provided for general educational and informational purposes only. It is designed to encourage reflection and identify areas that may warrant further consideration. It does not constitute accounting, taxation, legal, financial, investment, insurance or other professional advice.

The Scorecard does not take into account your complete circumstances and should not be relied upon as a substitute for advice appropriate to your individual situation. Professional advice should be obtained before implementing financial, taxation, legal, investment, insurance, restructuring or succession strategies.

Scores and classifications are diagnostic prompts only. They are not guarantees of business performance, financial outcomes, business value, legal effectiveness, asset protection or future financial security.

Workbook details

The Financial Edge Business Owner's Scorecard™ — Version 1.0

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FINAL REFLECTION

The purpose of the Scorecard is not to produce a number. It is to improve the quality of the decisions that follow.