CORNERSTONE HOLDINGS · CFO ADVISORY

The Monthly CEO Financial Checkpoint

28 numbers every business owner should review before the month ends

How to use this. Set aside fifteen minutes at month end. Write in each number, then mark it Green, Yellow, or Red. You are not auditing the books — you are looking for the two or three lines that changed. Every Red and Yellow becomes an agenda item for your next finance conversation, and the three decisions on page two are what you actually do about them.

● **GREEN** — on track, no action ● **YELLOW** — watch it this month ● **RED** — needs action this week

01 Cash & Liquidity

METRIC	YOUR NUMBER	G	Y	R
Current cash balance Your true starting position, not your P&L		☐	☐	☐
Cash runway (months covered) The number that matters most in a downturn		☐	☐	☐
A/R over 60 days Revenue you earned but have not collected		☐	☐	☐
A/P due in next 30 days What is about to leave the account		☐	☐	☐

02 Revenue & Profitability

METRIC	YOUR NUMBER	G	Y	R
Revenue vs. budget Executing the plan, or improvising?		☐	☐	☐
Gross profit margin % Pricing and delivery efficiency in one number		☐	☐	☐
Net profit % What actually stays with the business		☐	☐	☐
EBITDA / operating profit How lenders and buyers value you		☐	☐	☐

03 Operations

METRIC	YOUR NUMBER	G	Y	R
Top 5 customers as % of revenue Concentration is the risk owners notice last		☐	☐	☐
Inventory levels (if applicable) Cash sitting on a shelf		☐	☐	☐
Backlog or pipeline Next quarter's revenue, visible today		☐	☐	☐
Capacity utilization Over-built, or about to break?		☐	☐	☐

04 People

METRIC	YOUR NUMBER	G	Y	R
Payroll as % of revenue Your largest cost and the fastest to drift		☐	☐	☐
Overtime costs Usually a scheduling problem in disguise		☐	☐	☐
Open positions & hiring needs Unfilled roles cap growth quietly		☐	☐	☐
Revenue per employee The cleanest read on team productivity		☐	☐	☐

05 Growth

METRIC	YOUR NUMBER	G	Y	R
New customers acquired Is the top of the funnel working?		☐	☐	☐
Customer retention / churn Far cheaper to keep than to replace		☐	☐	☐
Average sale value The easiest lever most owners never pull		☐	☐	☐
Marketing ROI Spend you cannot trace, you cannot scale		☐	☐	☐

06 Financial Health

METRIC	YOUR NUMBER	G	Y	R
Debt balances & maturities Refinancing surprises are avoidable		☐	☐	☐
Line of credit utilization Heavy usage narrows your options		☐	☐	☐
Budget variances over 10% Exactly where reality left the plan		☐	☐	☐
Capital expenditures Big-ticket cash decisions, tracked deliberately		☐	☐	☐

07 Risk & Compliance

METRIC	STATUS	G	Y	R
Sales tax & payroll tax current The fastest route to personal liability		☐	☐	☐
Insurance renewals Coverage gaps surface at the worst moment		☐	☐	☐
Key contracts expiring Leverage is lost by missing the date		☐	☐	☐
Major legal or operational risks Name it while it is still small		☐	☐	☐

08 The Month in One Line

PROMPT	YOUR ANSWER
Biggest win this month Worth repeating on purpose	
Biggest concern The line you keep re-reading above	
Number I do not trust If you cannot trust it, you cannot manage it	
Reds this month Carry every Red to page two	

Questions Every CEO Should Ask Their CFO

The checklist tells you what happened. These eight questions tell you why — and they are the difference between a bookkeeping update and a strategic conversation. Ask them out loud, every month, and listen to what comes after the pause.

01
Where are we making money?
By product, service line, customer, and location. Most owners are surprised how concentrated real profit is.

02
Where are we losing money?
Every business has an unprofitable segment it keeps out of habit. Name it and decide deliberately.

03
What surprised you this month?
Surprises are early warnings. If nothing surprised your CFO, ask whether anyone is looking forward.

04
What keeps you up at night financially?
This question surfaces the risk that has not made it into a report yet. It is usually the important one.

05
What one thing should we fix before next month?
Forces prioritization. One fix executed beats five improvements discussed.

06
What decisions should I make this month?
Your CFO should be handing you decisions, not just data. If they are not, that is the finding.

07
Are we ahead or behind plan?
A single honest answer against budget and forecast — with the two drivers behind the variance.

08
If cash got tight tomorrow, what would you do first?
The best time to rehearse a cash crisis is a month when you are not having one.

This Month's Three Decisions

Reviewing without deciding is just reporting. Write down what you will actually do, who owns it, and when it is due.

1. .... OWNER / DUE
2. .... OWNER / DUE
3. .... OWNER / DUE

Need an outside CFO perspective?

If this checkpoint raised more questions than it answered, that is a good sign — it means there is real upside sitting in your numbers. I help business owners turn financial data into better decisions through strategic CFO advisory, financial analysis, cash flow optimization, forecasting, operational improvements, and profitability reviews.

Schedule a complimentary business financial assessment.

Catherine Hall
Cornerstone Holdings · www.cornerstoneholdings.llc
FINANCIAL STRATEGY · ACCOUNTING SOLUTIONS · BUSINESS ADVISORY