TMA INDIA · CONFIDENTIAL SELF-CHECK

Ten questions about your business

Tick one box for each. Nobody else sees this card.

		Yes	Partly	No
1 C7	Do you know, week by week, your cash for the next three months?	☐	☐	☐
2 I6	Are customers paying within the credit terms you agreed?	☐	☐	☐
3 J10	Are suppliers giving you as much credit as a year ago?	☐	☐	☐
4 F5	Is your revenue spread so no customer is over 30% of sales?	☐	☐	☐
5 E4	Is all your stock moving, with none ageing on the shelf?	☐	☐	☐
6 B8	Are your personal finances fully separate from the company's?	☐	☐	☐
7 A5	Are big decisions taken together, not by one person alone?	☐	☐	☐
8 G1	Could someone run the business if you were away for three months?	☐	☐	☐
9 D10	Are partners, directors and family agreed on the way ahead?	☐	☐	☐
10 H1	Are your good people staying?	☐	☐	☐

Count your "No" ticks: 0–2 reasonable shape · 3–4 worth a conversation · 5 or more, talk soon.

Turn over →

WHAT YOUR ANSWERS MEAN

1–5 The early signs. They show up in your cash before they show up in your profit.

6–10 The causes that usually sit behind them — how decisions are made, and who the business depends on.

A “No” in each half often means you have found both the sign and the reason.

A confidential health review

An hour and a half with you, at your office. A hundred questions across ten areas of the business, and a one-page view of where you stand and what to look at first.

Free for businesses that qualify. Nobody outside TMA India sees your answers unless you choose.

TMA India

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This card is a self-check, not advice. A full review tests these answers against your records.