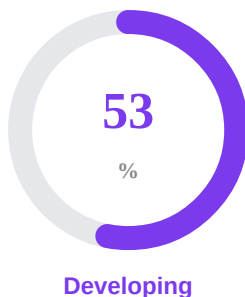


OVERALL SCORE



Diagnostic Feedback Report

Pemberlow Coffee Roasters Ltd · Sam Pemberlow · 1 October 2026

Based on your self-assessment this report highlights strengths and areas for development across the six steps of the BBE Sequence.

Diagnostic Feedback Report

Prepared for **Pemberlow Coffee Roasters Ltd** — 2026-10-01

Based on your self-assessment, this report highlights the key elements of your business. For each area it confirms the score you allocated, outlines the potential symptoms you or your business may be experiencing, and illustrates the business impact. Areas are then listed in order of commercial significance to guide your next steps.

Executive Summary

Based on your self-assessment, Pemberlow Coffee Roasters Ltd is performing at a developing overall level with a weighted score of 53%. Your six steps of the BBE Sequence — Strategy (strong – 70%); Financial (developing – 50%); Products & Services (good – 60%); Customers & Prospects (good – 67%); Processes (good – 60%); People (developing – 52%) — reveal a business with clear strengths and identifiable areas for development. The data indicates that **Strategy** represents your most developed area, providing a solid foundation to build from. Conversely, **Financial** emerges as the most significant opportunity for improvement. Addressing your highest-priority areas in a structured, sequential manner will have the greatest commercial impact, accelerating growth, improving profitability and building a more resilient, high-performance organisation.

How You Compare — BBE Reference Range

Each answer against the BBE reference range for that question. These are the 1–5 self-assessed scales, so treat them as a sense-check rather than a measurement — a positive delta (+) means you scored above the reference.

STRATEGY

Vision & Values

You: 4 +2.1 vs avg

STRATEGY

Business Strategy & Goals

You: 2 -0.4 vs avg

STRATEGY

Corporate Image

You: 4 +1.2 vs avg

STRATEGY

Corporate Culture

You: 4 +1.8 vs avg

FINANCIAL

Profitability

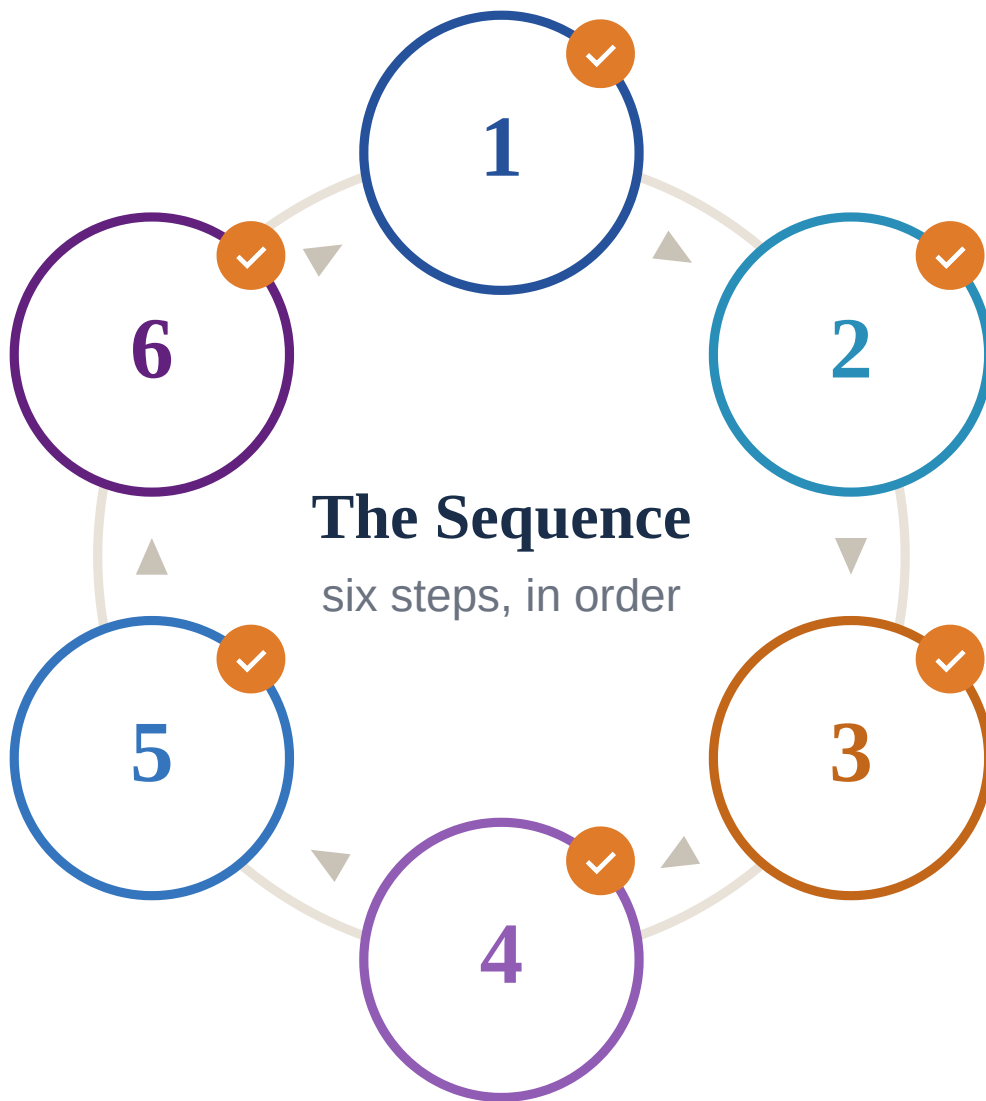
You: 3 +0.4 vs avg

FINANCIAL

Cash Generation

You: 2 -0.5 vs avg

FINANCIAL**Raising Finance****You: 3** +0.9 vs avg**FINANCIAL****Financial Processes****You: 2** -0.4 vs avg**PRODUCTS & SERVICES****Product Sales****You: 3** +0.3 vs avg**PRODUCTS & SERVICES****Pricing & Margin****You: 2** -0.2 vs avg**PRODUCTS & SERVICES****Product & Service
Development****You: 4** +1.9 vs avg**CUSTOMERS & PROSPECTS****Your Customers****You: 3** +0.1 vs avg**CUSTOMERS & PROSPECTS****Your Marketing****You: 3** +0.7 vs avg**CUSTOMERS & PROSPECTS****Your Market Place****You: 4** +2.0 vs avg**PROCESSES****Customer Processes****You: 3** +1.0 vs avg**PROCESSES****Production****You: 3** +0.4 vs avg**PROCESSES****Your Suppliers****You: 4** +1.8 vs avg**PROCESSES****Systems & Documentation****You: 2** +0.0 vs avg**PEOPLE****Recruitment & Induction****You: 3** +1.2 vs avg**PEOPLE****Staff Development****You: 2** +0.0 vs avg**PEOPLE****Communication****You: 3** +0.5 vs avg**PEOPLE****Performance Management****You: 2** +0.1 vs avg**PEOPLE****Personal Skills****You: 3** +0.9 vs avg**14/20****STRATEGY****Strong****10/20****FINANCIAL****Developing****9/15****PRODUCTS & SERVICES****Good****10/15****CUSTOMERS & PROSPECTS****Good****12/20****PROCESSES****Good****13/25****PEOPLE****Developing**



STRATEGY

Vision & Values

Score: 4/5 — Strong

Reality: Your business has a written Vision and a set of Values in place, but your Vision could be clearer and more compelling, and the values could be better lived by your team.

POTENTIAL SYMPTOMS

- Some areas of the business appear unorganised and ill-structured.
- There is poor communication across the business, with your staff not sharing best practices or supporting key challenges.
- Service levels are diminishing and complaints are rising.
- Customers like the product, but they receive different levels of service depending on who they talk to.

BUSINESS IMPACT

- Some staff will be confused and unsettled; as a result they don't achieve their full potential.
- Customers and products have unfulfilled potential, and profit flows out of the door.
- Your hard work will not be rewarded as you have failed to fit the last piece in your business jigsaw.
- Consequently you will not achieve the levels of success you and your business are capable of.

Business Strategy & Goals

Score: 2/5 — Developing

Reality: You have some ideas as to how you will achieve your Compelling Vision but these are vague and have not been fully thought through.

POTENTIAL SYMPTOMS

- You and your business will be reactive.
- There will be a regular feeling of fire fighting and never getting to grips with operational challenges.
- With no road map to follow you and your staff will often look for the shortest route.
- Your staff will regularly wonder what they should be doing and by when.

BUSINESS IMPACT

- You will struggle to define, develop, resource and manage the range of critical elements that drive a successful and sustainable business.
- It is highly unlikely that your business will achieve its full performance and growth potential.
- There will be limited growth in sales, productivity, and profits.
- Ultimately, your medium to long-term survival could be placed at serious risk.

Corporate Image

Score: 4/5 — Strong

Reality: During the majority of interactions with your prospects and customers there is a consistent and professional delivery of your brand that enhances your product and service.

POTENTIAL SYMPTOMS

- You feel you do all you can to present a uniform brand and image to your customers and prospects.
- You know that the small things matter but sometimes there simply aren't enough hours in the day to tackle everything.
- Only as a last resort do you accept a compromise on brand quality.

BUSINESS IMPACT

- In order to build a long term sustainable business you need consumers who feel that you care. However, if you appear not to care about your own business through a lack of attention to detail, what do you think this will say to them about how you will potentially value their custom?

Corporate Culture

Score: 4/5 — Strong

Reality: Your business has developed a culture that is built on trust and collaboration; but there are some inconsistencies as to how this is adopted and applied across your organisation.

POTENTIAL SYMPTOMS

- The vast majority of your staff clearly share your attitude or beliefs.
- You may have what you feel is a 'terrorist' within your business; someone who regularly tries to undermine what you and the rest of your staff are trying to achieve.
- In the main you have a happy and contented team.
- Most of your employees are customer driven and serve your customers well.

BUSINESS IMPACT

- Any inconsistencies in adopting your culture can quickly undermine any advantages your business may have gained.
- Staff will quickly identify and question inconsistencies, which will then lead them to query the openness and honesty of the culture you have created.
- It will potentially impact on the effectiveness of communication and team-working within your organisation.
- Consequently, this could affect the morale, motivation and productivity of your employees and the quality of customer service.

FINANCIAL

Profitability

Score: 3/5 — Good

Reality: Your business currently provides sufficient sustainable profit and allows you to draw a reasonable salary; there is also room for some slow growth in your business.

POTENTIAL SYMPTOMS

- Your financial information is fairly accurate, but not particularly timely.
- You regularly wonder what you have to do to improve your financial position.
- Whilst you have a reasonable relationship with the Bank, they do not appear too supportive.

BUSINESS IMPACT

- You will miss out on opportunities due to your limited financial resources.
- You need to carefully assess how your current financial performance sits with your overall business strategy; particularly if you want your business to grow.
- Even if you are happy with your current performance, it is important to keep looking for ways to develop, otherwise you will go backwards.

Cash Generation

Score: 2/5 — Developing

Reality: There are times when your cash-flow would benefit from a temporary injection of funds; however, you find it difficult to anticipate these.

POTENTIAL SYMPTOMS

- You spend far too long fending off calls from your suppliers.
- You never have accurate and up to date financial information to hand.
- You regularly ask yourself if it is worthwhile carrying on in business.
- Nobody seems to understand the pressure you are under.

BUSINESS IMPACT

- Without the ability to plan and forecast these temporary blips in your cash-flow your business is vulnerable to even the smallest of your short-term liabilities.
- Any large or prolonged shortage in cash will kill a business.

Raising Finance

Score: 3/5 — Good

Reality: *You have some knowledge of the various sources of finance available to you, and you have some idea of how to present your business case.*

POTENTIAL SYMPTOMS

- You are confident about your business performance.
- You have no idea what a bank or investor looks for when they assess an opportunity.
- Other than your bank, you have little real idea of where else to go for impartial help.
- You rarely chase down new opportunities as you are unsure as to how best to finance them.

BUSINESS IMPACT

- Very often you only get one chance to present your case to a lender or investor and therefore to give your business the very best chance of success you must learn how to present a compelling case.

Financial Processes

Score: 2/5 — Developing

Reality: *You have a basic understanding of your financial accounts, but you have difficulty in extracting the information that you need to help you make better business decisions.*

POTENTIAL SYMPTOMS

- You rarely have up to date financial information.
- The information you have fails to help you make effective strategic decisions.
- You often wonder how other businesses in your sector manage to survive and prosper.

BUSINESS IMPACT

- Failure to know what good looks like will impact on your efficiency and, therefore, your profitability.
- Whilst you have a basic understanding of the financial health of your business, you are not as effective as you could be.
- If you do decide to grow your business, at best you could easily lose control and at worst run out of cash and see your business fail.

PRODUCTS & SERVICES

Product Sales

Score: 3/5 — Good

Reality: You have consistent sales across most of your product range and occasionally bring new ones to market, but with limited success.

POTENTIAL SYMPTOMS

- One or two of your products will be tired and will not be performing well.
- The level of new customers will be reasonably acceptable but you could do with more.
- Some of your customers will not know everything that you provide.

BUSINESS IMPACT

- Consistent sales suggest that you have an established and loyal customer base, but your apparent failure to capitalise effectively on any new innovations could ultimately impact on how your business and your brand is perceived in the medium to long-term.
- There is likely to be a disappointing return on any investment from any new product launch.
- Your business will become vulnerable to any successful competitor initiatives further down the track.

Pricing & Margin

Score: 2/5 — Developing

Reality: You know your overall gross margin from your accounts, but you cannot break it down by product or service, so you don't know which lines are carrying the business and which are draining it.

POTENTIAL SYMPTOMS

- You know your overall gross margin percentage but not the margin on any individual product or service.
- You have a sense of which jobs 'feel' profitable, but nothing to confirm it.
- Quotes are built from a standard mark-up regardless of the work involved.
- You have not raised prices in over a year despite your costs rising.

BUSINESS IMPACT

- An overall margin figure hides the detail that matters; a healthy average can easily contain lines that lose money on every sale.
- Instinct about profitability is wrong more often than owners expect, and the products that feel good are frequently the ones you enjoy rather than the ones that pay.
- A flat mark-up ignores the fact that some work consumes far more of your scarce capacity than others, so your busiest lines may be your least rewarding.
- Absorbing cost increases rather than passing them on is a slow, invisible erosion of profit that is very hard to reverse once customers are used to the old price.

Product & Service Development

Score: 4/5 — Strong

Reality: You have a recognised way of developing and launching new products and services, and you retire the ones that no longer earn their place, but the pipeline is thin and you would struggle to say what is coming in twelve months.

POTENTIAL SYMPTOMS

- You have a recognised process for developing and launching, and people other than you can run parts of it.
- You retire products and services that no longer earn their place.
- The pipeline exists but is thin.
- You would struggle to describe your range twelve months from now with any confidence.

BUSINESS IMPACT

- Having a process means development survives busy periods, which is the difference between occasional innovation and a genuine capability.
- Retiring weak lines deliberately releases capital, attention and shelf space back into the business, and most owners underestimate how much.
- A thin pipeline means you are one failed launch away from having nothing new to sell, and the lead time to refill it is longer than most owners expect.
- Not being able to describe next year's range makes it very hard to plan recruitment, investment or marketing with any confidence.

CUSTOMERS & PROSPECTS

Your Customers

Score: 3/5 — Good

Reality: Working relationships with your clients could be better but, overall, you're satisfied that they see your business as adding value; they occasionally refer people to you.

POTENTIAL SYMPTOMS

- Your team are fairly good at what they do, but you wish some of them would enhance the way they treat your customers.
- When you negotiate it often hits your margins hard.
- You maintain a fairly level volume of customers, but wish you had more.

BUSINESS IMPACT

- You appear to have a reasonable foundation to your customer relationships, but there are still potential revenue streams and/or new customers that remain untapped.
- Customer referrals are one of your strongest marketing tools, so with only occasional recommendations from your existing clients, your organisation is losing a key area of supply for your business funnel.

Your Marketing

Score: 3/5 — Good

Reality: You have a marketing strategy and budget in place; however, your marketing efforts tend to focus on the 'tried and tested' channels that you're familiar with.

POTENTIAL SYMPTOMS

- If a prospect doesn't respond the first time to a marketing approach you rarely try again.
- You know there are different ways of working, but are unsure as to which could best help your business.
- There is no real system in place to measure how effective a marketing campaign is.

BUSINESS IMPACT

- You feel safe with long-established methods of marketing. However, customer buying habits do change and you will eventually find yourself vulnerable to your competitors when it comes to reaching customers and prospects.

Your Market Place

Score: 4/5 — Strong

Reality: You've tested the market place a few times and whilst it did provide some useful information it's proved difficult to draw any meaningful conclusions.

POTENTIAL SYMPTOMS

- You struggle to see how you can take advantage of your market place.
- You sometimes lead the market, but prefer to react once the market place is more mature.
- You know everything is cyclical, but are unsure as to how you can use this to your advantage.

BUSINESS IMPACT

- The value of research is to decrease uncertainty, to increase the effectiveness of your decision-making, and to improve your marketing performance.
- Without taking firm action on the back of the market research, you will remain reactive and unable to effectively assess and/or develop key areas of your business.

PROCESSES

Customer Processes

Score: 3/5 — Good

Reality: You have a Client Management System that informs you about your customers, but this is rarely used and you have little idea about what they really think about your business.

POTENTIAL SYMPTOMS

- You have invested heavily in your database, but it is simply under-utilised.
- You continue to rely on gut feel rather than hard facts, and are surprised when you finally find out you have lost a customer.
- Complaints do feature and are often about the same aspect of your business.

BUSINESS IMPACT

- Not making use of your systems and processes means you are unable to objectively assess customer value.
- You will miss the potential in your customer base as you will continue to focus on your current top 20% rather than those with the medium to long-term potential of high growth.
- Without understanding what customers complain about you will not be able to make amends and you will continue to lose customers and/or fail to obtain referrals.

Production

Score: 3/5 — Good

Reality: Your business has a quality control system in place, and whilst you're reasonably satisfied with the results, you feel you could be more efficient and further improve quality.

POTENTIAL SYMPTOMS

- You receive a few complaints about the quality of your products, but you soon put them right.
- There will be less wastage, but unless you are able to operate your system efficiently, you may find that you require more staff/operations to maintain quality control, thereby adding more time to your initial process.
- Your product could be so much better if you just sorted out your processes.

BUSINESS IMPACT

- You could probably produce better products and services, which would improve your reputation and thereby increase the number of customers you have.
- Your Gross Margin is adversely affected by the inefficiencies in the way you work.

Your Suppliers

Score: 4/5 — Strong

Reality: Although you've developed good working relationship with your suppliers you feel some of these associations could be further expanded to your mutual benefit.

POTENTIAL SYMPTOMS

- You hardly ever check delivery notes and invoices to purchase orders to make sure they are accurate.
- You value the advice and support that most of your suppliers provide.
- You know that if you work more closely together you could both benefit, but you are unsure as to how this may work.

BUSINESS IMPACT

- You are getting a good deal from most of your suppliers, but if closer working with some of your key relationships could potentially positively impact on key areas such as your production costs and profit margins you would be interested.
- Establishing a closer working relationship allows both parties to effectively assess the value of the relationship and for both parties to collaborate successfully.

Systems & Documentation

Score: 2/5 — Developing

Reality: A few things are documented, usually because a customer or an insurer asked for them, but the documents are out of date and nobody works from them day to day.

POTENTIAL SYMPTOMS

- A few procedures are written down, usually because a customer, an insurer or a regulator asked for them.
- The documents are out of date and everyone knows it.
- Nobody consults them in the course of normal work.
- You would have to scramble if an audit were announced tomorrow.

BUSINESS IMPACT

- Documentation written to satisfy someone else rather than to run the business is dead paper; it carries all of the cost and none of the benefit.
- Out-of-date procedures are worse than no procedures, because they create a false sense that the risk is covered.
- Scrambling for audits is expensive in a way that never shows up as a line in the accounts, because it is paid for in disrupted operations and lost management attention.
- Buyers, lenders and large customers all look at this area early, and finding it thin colours everything else they subsequently assess.

PEOPLE

Recruitment & Induction

Score: 3/5 — Good

Reality: You have a process in place for recruiting and inducting staff, but this is not used on a regular basis and there is a need to review and update your existing procedures.

POTENTIAL SYMPTOMS

- You are worried that you are not following the right and lawful processes.
- You struggle to get your staff up to speed with their role and responsibilities – either quickly or effectively.
- New recruits have been known to leave after a few months.

BUSINESS IMPACT

- You will get a reasonable quality of candidate for your business, but your lack of up to date knowledge regarding key elements of the process could leave your business vulnerable to tribunal claims by unscrupulous candidates; this can be both costly and time consuming.
- A lack of effective induction methods will impact on the proficiency and productivity of your staff member in their role, thereby increasing costs.

Staff Development

Score: 2/5 — Developing

Reality: You occasionally send your staff on training courses, but these tend to be of a technical nature and required by law e.g. Health and Safety.

POTENTIAL SYMPTOMS

- Your team will be far from inspired.
- Staff are slow to respond to any change initiatives.
- You feel that if you develop them they will only leave anyway.

BUSINESS IMPACT

- Whilst technical training is critical to ensure you meet current legislation, a lack of development in staff skills and capabilities will impact on production.
- You could find yourself with a retention issue and, as a result, you will never achieve outstanding results.

Communication

Score: 3/5 — Good

Reality: You've established lines of two-way communication across your business and you try to ensure there is regular dialogue; this is not as frequent or effective as it should be.

POTENTIAL SYMPTOMS

- A lack of clarity in your communication means that your message is lost amongst everything else that your staff have to deal with on a daily basis.
- There are times when you have to deliver the same message to the same people on a number of occasions before it gets actioned.
- It is rare for someone to suggest a better way of working.

BUSINESS IMPACT

- Having established effective lines of communication, there are 101 other things that require your attention during the day, so regular communication has become a nice to, rather than a need to.
- Clarity and consistency are cornerstones of good communication, but your inconsistent approach to your communication activity is likely to undermine your credibility and the trust your staff have in you.

Performance Management

Score: 2/5 — Developing

Reality: You've tried to implement a system to manage staff performance, but it took so much time that you now simply have a chat at the end of the year to review their performance.

POTENTIAL SYMPTOMS

- You focus on recent anecdotal stories rather than a balanced, objective assessment based on fact when reviewing performance.
- Staff behaviours leave a lot to be desired.
- Your team usually tell you what they can't do and rather than what they can do.

BUSINESS IMPACT

- You will not be able to objectively and constructively identify and/or address any areas of underperformance; nor will you be able to reinforce and reward positive actions and behaviours.
- Your business will find it difficult to effectively respond to a changing market and customer demands.
- Due to the lack of factual evidence gathered over a 12-month period you are likely to treat individuals unfairly.

Personal Skills

Score: 3/5 — Good

Reality: *You try to make time for your own professional and personal development, but you struggle to effectively balance your own needs with those of your business.*

POTENTIAL SYMPTOMS

- There is seldom enough hours in your working day.
- You spend many of your working hours being a technician rather than leading your business to greatness.
- You sometimes worry about making the wrong decision; consequently, you put off making one for as long as you can.

BUSINESS IMPACT

- Having made the investment, the lack of time and/or understanding of how best to implement your learning will prevent you from getting a good return on your investment.
- There may be some initial benefit to your business, but it is unlikely that this will be sustained over the long-term, which may adversely impact on your motivation, productivity and service levels.

This report is based on your self-assessment and is indicative only. The BBE Business Diagnostic Framework is proprietary to Better Business Expert. © Better Business Expert Ltd.

Priority Action Plan — Pemberlow Coffee Roasters Ltd

Based on your diagnostic we have prioritised all 23 business areas below. Your perception of what is a priority may differ; however we have ranked them in the order we believe reflects their commercial significance, potential benefit and positive impact on your business.

Research has consistently shown that the foundations must be laid in the right order. A structured and measured approach to resolving your issues makes certain you are able to effectively plan and implement the necessary change while continuing to deliver business as usual.

What you are going to do about it

These travel with the diagnostic. Anything on this list appears in **My Actions** on your dashboard, next to the actions from every other tool you have run, sorted by what is due soonest.

Nothing on the list yet. Add from the suggestions below, or write your own. Anything here appears in **My**

Actions on your dashboard, alongside the actions from every other tool you have run.

From your lowest-scoring areas

Set aside a half-day each quarter for strategic thinking — book it in your diary as a non-negotiable appointment with the future of your business.

Add

#1 · Strategy — Business Strategy & Goals · Scored 2 of 5 · quick win

Implement a simple performance management cycle: set clear goals at the start of the year, review progress quarterly, have a formal annual review.

Add

#2 · People — Performance Management · Scored 2 of 5 · quick win

Work out the gross margin on every product and service you sell, not just the overall figure — the average always hides at least one line that is losing money on every sale.

Add

#3 · Products & Services — Pricing & Margin · Scored 2 of 5 · quick win

Implement a monthly management accounts pack: P&L, balance sheet, cash-flow, KPIs against targets — review it within 10 days of month end.

Add

#4 · Financial — Financial Processes · Scored 2 of 5 · quick win

Build a 13-week rolling cash-flow forecast and update it every week — cash surprises are almost always preventable with the right visibility.

Add

#5 · Financial — Cash Generation · Scored 2 of 5

Segment your customers by value and develop a tailored relationship strategy for each tier — not all customers deserve the same level of attention.

Add

#6 · Customers & Prospects — Your Customers · Scored 3 of 5

Map your full product/service portfolio and categorise each as a Star (high growth, high margin), Cash Cow, Question Mark or Dog — then act accordingly.

Add

#7 · Products & Services — Product Sales · Scored 3 of 5

Start with the process that would hurt most if the person who owns it left tomorrow. Write it down with them, in their words, this month.

Add

#8 · Processes — Systems & Documentation · Scored 2 of 5

Add your own

Your 20 Priority Areas — Most Urgent First

1

Strategy > **Business Strategy & Goals** Score 2/5 ▲ Priority ⚡ Quick Win

You have some ideas as to how you will achieve your Compelling Vision but these are vague and have not been fully thought through.

✓ TOP 6 TIPS FOR BUSINESS STRATEGY & GOALS

1. Set aside a half-day each quarter for strategic thinking — book it in your diary as a non-negotiable appointment with the future of your business.
2. Create a one-page business plan using the simple framework: Where are we now? Where do we want to be? How will we get there? Who does what by when?
3. For every strategic goal, assign a clear owner, a measurable outcome and a specific deadline —

vague goals produce vague results.

4. Break annual targets into 90-day sprints; shorter cycles create urgency, maintain momentum and allow you to course-correct quickly.
5. Share your strategy with your senior team — people who understand the destination are far better equipped to help you get there.
6. Review your KPIs monthly against your strategy; if a metric doesn't connect to your goals, stop measuring it and replace it with one that does.

2

People > Performance Management

Score 2/5

▲ Priority

⚡ Quick Win

You've tried to implement a system to manage staff performance, but it took so much time that you now simply have a chat at the end of the year to review their performance.

✓ TOP 6 TIPS FOR PERFORMANCE MANAGEMENT

1. Implement a simple performance management cycle: set clear goals at the start of the year, review progress quarterly, have a formal annual review.
2. Ensure every team member has 3–5 clear, measurable objectives aligned to your business goals — people perform best when they know exactly what success looks like.
3. Train your managers to have regular one-to-one conversations with their team — monthly 30-minute check-ins dramatically improve performance and reduce disengagement.
4. Address underperformance early, consistently and with documentation — managing poor performance is one of the most important and most avoided leadership responsibilities.
5. Link development conversations to performance data — the annual appraisal should never contain surprises; it should be a structured summary of conversations held throughout the year.
6. Recognise and reward exceptional performance — whether through pay, progression, public praise or extra responsibility, great people need to know their contribution is valued.

3

Products & Services > Pricing & Margin

Score 2/5

▲ Priority

⚡ Quick Win

You know your overall gross margin from your accounts, but you cannot break it down by product or service, so you don't know which lines are carrying the business and which are draining it.

✓ TOP 7 TIPS FOR PRICING & MARGIN

1. Work out the gross margin on every product and service you sell, not just the overall figure — the average always hides at least one line that is losing money on every sale.
2. Rank your products and services by margin, then by the time they consume. The best ones are high on the first and low on the second; put your selling effort there.
3. Stop pricing off your competitors. Their cost base is not yours, and you have no idea whether their numbers actually work.
4. Set a written discount policy with a floor your team cannot go below without your agreement, so margin is never given away by accident at the point of sale.
5. Put your prices up by a small amount every year rather than a large amount every five — customers absorb the first and revolt at the second.
6. Before your next price rise, list what the customer actually gains from working with you. Price against that, not against your costs.
7. Model what a 1% price increase does to your net profit. For most SMEs it is a bigger number than a 1% cost saving, and far easier to achieve.

4

Financial > Financial Processes

Score 2/5

Quick Win

You have a basic understanding of your financial accounts, but you have difficulty in extracting the information that you need to help you make better business decisions.

TOP 3 TIPS FOR FINANCIAL PROCESSES

1. Implement a monthly management accounts pack: P&L, balance sheet, cash-flow, KPIs against targets — review it within 10 days of month end.
2. Learn to read and interpret your key financial metrics — profit margin, debtor days, stock turn, ROCE — these are the vital signs of your business.
3. Set an annual budget broken down by month, and track actuals against it monthly — the gap between budget and actual is where the real insights live.

5

Financial > Cash Generation

Score 2/5

There are times when your cash-flow would benefit from a temporary injection of funds; however, you find it difficult to anticipate these.

TOP 3 TIPS FOR CASH GENERATION

1. Build a 13-week rolling cash-flow forecast and update it every week — cash surprises are almost always preventable with the right visibility.
2. Invoice promptly and follow up overdue accounts systematically — the single fastest way to improve cash-flow is to collect what you're already owed.
3. Negotiate payment terms proactively — aim to get paid faster by customers and pay suppliers slightly later where relationships allow.

6

Customers & Prospects > Your Customers

Score 3/5

Working relationships with your clients could be better but, overall, you're satisfied that they see your business as adding value; they occasionally refer people to you.

TOP 3 TIPS FOR YOUR CUSTOMERS

1. Segment your customers by value and develop a tailored relationship strategy for each tier — not all customers deserve the same level of attention.
2. Implement a formal referral programme — ask satisfied customers to recommend you, and make it easy and rewarding for them to do so.
3. Set up a simple Net Promoter Score (NPS) survey and run it quarterly — one question ('How likely are you to recommend us?') tells you more than a 20-question satisfaction survey.

7

Products & Services > Product Sales

Score 3/5

You have consistent sales across most of your product range and occasionally bring new ones to market, but with limited success.

TOP 3 TIPS FOR PRODUCT SALES

1. Map your full product/service portfolio and categorise each as a Star (high growth, high margin), Cash Cow, Question Mark or Dog — then act accordingly.
2. Talk to your top 10 customers about what else they would buy from you — the easiest sale is always to a customer who already trusts you.

3. Set up a simple system to track your sales pipeline — knowing what's coming in and when transforms your ability to plan and forecast.

8 Processes > Systems & Documentation Score 2/5

A few things are documented, usually because a customer or an insurer asked for them, but the documents are out of date and nobody works from them day to day.

✓ TOP 3 TIPS FOR SYSTEMS & DOCUMENTATION

1. Start with the process that would hurt most if the person who owns it left tomorrow. Write it down with them, in their words, this month.
2. Keep procedures short and usable — a one-page checklist that people follow beats a thirty-page manual nobody opens.
3. Give every documented process a named owner and a review date. Documentation without ownership goes stale within a year.

9 Processes > Customer Processes Score 3/5

You have a Client Management System that informs you about your customers, but this is rarely used and you have little idea about what they really think about your business.

✓ TOP 3 TIPS FOR CUSTOMER PROCESSES

1. Implement a CRM (Customer Relationship Management) system, even a simple spreadsheet to start — you cannot manage what you cannot measure.
2. Track customer retention rate monthly — if it's falling, investigate why before the problem becomes a crisis.
3. Set up a systematic feedback loop: survey customers after every significant interaction and act visibly on what they tell you.

10 Processes > Production Score 3/5

Your business has a quality control system in place, and whilst you're reasonably satisfied with the results, you feel you could be more efficient and further improve quality.

✓ TOP 3 TIPS FOR PRODUCTION

1. Map your core production process end-to-end and identify the three biggest bottlenecks — eliminating the biggest constraint always delivers the biggest improvement.
2. Implement a simple quality checklist at each key production stage — preventing a defect costs a fraction of fixing it downstream.
3. Track your re-work, waste and complaint rates as KPIs — what gets measured gets managed, and these metrics directly impact your profitability.

11 People > Communication Score 3/5

You've established lines of two-way communication across your business and you try to ensure there is regular dialogue; this is not as frequent or effective as it should be.

✓ TOP TIP FOR COMMUNICATION

1. Hold a brief weekly team meeting with a consistent agenda — updates, priorities, blockers, wins. Ten minutes of structured communication is worth hours of confusion.

12 **People** > **Staff Development** Score 2/5

You occasionally send your staff on training courses, but these tend to be of a technical nature and required by law e.g. Health and Safety.

✓ **TOP TIP FOR STAFF DEVELOPMENT**

1. Conduct an annual training needs analysis with each member of staff — ask them what skills would help them do their job better and support their career development.

13 **Financial** > **Profitability** Score 3/5

Your business currently provides sufficient sustainable profit and allows you to draw a reasonable salary; there is also room for some slow growth in your business.

✓ **TOP TIP FOR PROFITABILITY**

1. Calculate your gross and net profit margin monthly — if you don't know your numbers, you can't manage them.

14 **Customers & Prospects** > **Your Marketing** Score 3/5

You have a marketing strategy and budget in place; however, your marketing efforts tend to focus on the 'tried and tested' channels that you're familiar with.

✓ **TOP TIP FOR YOUR MARKETING**

1. Define your Ideal Customer Profile in detail — age, industry, size, challenges, goals, where they spend time online — then ensure every marketing message speaks directly to them.

15 **Financial** > **Raising Finance** Score 3/5

You have some knowledge of the various sources of finance available to you, and you have some idea of how to present your business case.

✓ **TOP TIP FOR RAISING FINANCE**

1. Prepare a structured business plan before approaching any lender — include a clear use of funds, realistic projections and your repayment plan.

16 **People** > **Personal Skills** Score 3/5

You try to make time for your own professional and personal development, but you struggle to effectively balance your own needs with those of your business.

✓ **TOP TIP FOR PERSONAL SKILLS**

1. Identify the three skills that would have the greatest impact on your business if you developed them further — then invest in developing them with intent.

17 **People** > **Recruitment & Induction** Score 3/5

You have a process in place for recruiting and inducting staff, but this is not used on a regular basis and there is a need to review and update your existing procedures.

✓ **TOP TIP FOR RECRUITMENT & INDUCTION**

1. Write a clear, compelling Job Description for every role before you start recruiting — clarity about what you need is the foundation of finding the right person.

18

Products & Services > **Product & Service Development** Score 4/5

You have a recognised way of developing and launching new products and services, and you retire the ones that no longer earn their place, but the pipeline is thin and you would struggle to say what is coming in twelve months.

✓ **TOP TIP FOR PRODUCT & SERVICE DEVELOPMENT**

1. Keep a single written list of product and service ideas with a named owner and a next action against each, so ideas stop dying in conversation.

19

Strategy > **Vision & Values** Score 4/5

Your business has a written Vision and a set of Values in place, but your Vision could be clearer and more compelling, and the values could be better lived by your team.

✓ **TOP TIP FOR VISION & VALUES**

1. Write your Vision in one powerful sentence that describes what your business will look like in 3–5 years — make it ambitious, specific and emotionally compelling.

20

Customers & Prospects > **Your Market Place** Score 4/5

You've tested the market place a few times and whilst it did provide some useful information it's proved difficult to draw any meaningful conclusions.

✓ **TOP TIP FOR YOUR MARKET PLACE**

1. Set a budget and schedule for regular market research — even a simple annual customer survey and a quarterly competitor review will give you a significant edge.

21

Strategy > **Corporate Culture** Score 4/5

Your business has developed a culture that is built on trust and collaboration; but there are some inconsistencies as to how this is adopted and applied across your organisation.

✓ **TOP TIP FOR CORPORATE CULTURE**

1. Start leading by example — your team watches everything you do. The culture you want begins with the behaviours you model every single day.

22

Processes > **Your Suppliers** Score 4/5

Although you've developed good working relationship with your suppliers you feel some of these associations could be further expanded to your mutual benefit.

✓ **TOP TIP FOR YOUR SUPPLIERS**

1. Conduct an annual supplier review — assess each key supplier on quality, reliability, price,

communication and innovation, and share your findings with them.

23

Strategy > Corporate Image Score 4/5

During the majority of interactions with your prospects and customers there is a consistent and professional delivery of your brand that enhances your product and service.

✓ TOP TIP FOR CORPORATE IMAGE

1. Conduct a brand audit — collect every customer touchpoint (website, emails, invoices, signage, uniforms) and check they tell a consistent, professional story.

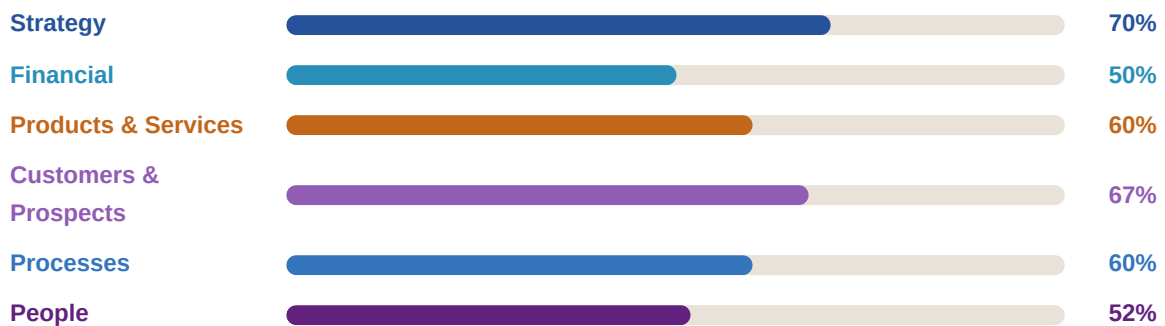
▲ **Priority** Top 3 most urgent

⚡ **Quick Win** Score 2 in a high-impact area — easy gains available

✉ Email Summary

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Performance by Category



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