

# Checklist: Where Are You on the River?

## Your Monthly Business Risk Assessment

Check all boxes that apply to your situation.

### Financial Health Check

- ☐ My monthly sales are predictable and growing
- ☐ I have 3-6 months of operating expenses saved
- ☐ I know my profit margins and they're healthy
- ☐ I rarely stress about making payroll or paying bills
- ☐ My business generates consistent positive cash flow

### Operational Health Check

- ☐ I have time for strategic planning and business development
- ☐ My business runs smoothly even when I'm not present
- ☐ I have reliable systems and team members who work independently
- ☐ Most of my decisions are strategic rather than reactive
- ☐ I can take time off without business operations suffering

### Market Position Check

- ☐ My customers are loyal and refer others regularly
- ☐ I feel confident about my competitive market position
- ☐ Industry changes create opportunities for my business
- ☐ I consistently attract ideal customers
- ☐ My customers pay on time with minimal collection issues

### Legal and Risk Protection Check

- ☐ I have proper business insurance and legal protections
- ☐ My client agreements protect my business and prevent disputes
- ☐ I'm compliant with all industry regulations and requirements
- ☐ I have documented processes and procedures
- ☐ I've planned for business continuity if something happens to me

<https://getinweredoingbusiness.substack.com>

<https://dawnkennedy.com>

