

- Did your actual monthly sales vary by greater than 5% of your forecasted sales?
- Are your gross margins showing noticeable trends for the last 3 months?
- Did you have any significant expenses outside the established budget?
- Have you recently reviewed your loans for possible rate reductions?
- Were you able to achieve any savings in your direct material costs?
- Have you considered outsourcing some of your labor to achieve savings?
- Did you hire any new employees or independent contractors?
- Do any employee travel, meals or entertainment expenses seem unusual?
- Did any professional fees change?
- Do you need to make a quarterly tax payment this month?
- Did you pay your payroll taxes?
- Are you significantly over or under budget on any items for the last month?
- Did you sell any assets? Don't let this misrepresent your cash flow or revenue.
- Have you begun reviewing existing insurance policies in anticipation of renewals?
- Do you understand why these events are happening and what they mean?
- Have you made any necessary adjustments to optimize the impact of these events?



Review your answers

Do you have questions about any item?
Want to talk about what you found?

- Yes** – Send me an email right now at Jeff@eco-cfo.com.
- No** – Great, you're on top of it – keep up the good work!
Make sure you continue to monitor this