



FOR MARKETING AND EDUCATIONAL PURPOSES

Business Health

Checklist — US 2026

The areas CMB Core examines in an operational review of a US business — finance, tax, people, systems and governance.

June 2026

01

How to Use This Checklist

This is the checklist CMB Core works through when we review a US business. Use it as a self-assessment: anywhere you cannot answer confidently is usually where friction, cost or risk is hiding.

It is general guidance and not accounting, tax or legal advice. For your specific obligations, speak to a qualified professional and check the relevant authorities directly.

02

Finance & Cash Flow

Do you run a rolling 13-week cash-flow forecast, and do you know your cash conversion cycle and runway? Most owner-run businesses manage cash by bank balance rather than by forecast — which hides problems until they are urgent.

Area	Healthy looks like	Risk signal
Cash flow	13-week rolling forecast	Managed by bank balance
Margin	Known per product/line	Blended margin only
Pricing	Reviewed vs input costs	Unchanged for 12+ months
Runway	Known in months	Unknown

03

Tax & Compliance

Are federal and state filings on a reliable calendar? For anyone selling across state lines, is sales-tax nexus mapped post-Wayfair? Multi-state nexus is the most common silent compliance gap for growing US SMBs, and it compounds quickly.

Area	Healthy looks like	Risk signal
Federal & state filings	On a reliable calendar	Scrambling at deadlines
Sales-tax nexus	Mapped post-Wayfair	Unsure where you owe

Area	Healthy looks like	Risk signal
Payroll & withholding	Clean across states	Errors / gaps
Estimated taxes	Paid quarterly	Surprise bills

04 People & Process

Are workers correctly classified as W-2 employees vs 1099 contractors, and is payroll, withholding and benefits administration clean across every state you operate in? Misclassification carries real exposure, and multi-state payroll adds complexity most owner-run businesses underestimate.

Area	Healthy looks like	Risk signal
Roles	Clear ownership	Key-person dependency
Records	Compliant & current	Gaps / informal
Process	Documented & repeatable	In one person's head

05 Systems & Data

Is the core stack (accounting, CRM, payments, operations) integrated, or are staff re-keying between tools, spreadsheets and email? Manual hand-offs are where errors and lost hours accumulate. We look for one source of truth per data type and automation of the repetitive hand-offs between systems.

Area	Healthy looks like	Risk signal
Integration	Connected stack	Re-keying between tools
Reporting	One source of truth	Conflicting numbers
Backups & access	Documented & secure	Undocumented

06

Governance & Continuity

Is the entity structure still right for the stage, are key-person risks documented, and is there a basic continuity plan? Single points of failure — one person who “knows how it works” — are common and rarely written down. CMB Core returns a prioritised, written plan after a structured operational review; engagements are fixed-scope and fixed-fee in US\$.

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