SAMPLE RESULTS · WORKED EXAMPLE

Growth Scorecard

Is Brightwater ready to grow, or will growth strain it? Four pillars, 24 statements, five minutes.

MEET BRIGHTWATER FABRICATIONS

A fictional sheet-metal fabricator that sells to other businesses on 30–60 day terms. It's profitable and busy, and the owner wants to grow. We use it in our Levers for Growth guide and as the example in every Castle FD tool.

Annual sales	£4,000,000
Gross margin	40%
Overheads	£1,200,000
Operating profit	£400,000
Debtor / stock / creditor days	60 / 45 / 40
Cash in the bank	£250,000

What Brightwater answered

24 statements, six for each of the four pillars, each scored from 1 (not true) to 5 (fully true). Its owner scored what was true today, not what was planned.

76 / 120
"Solid, with gaps." Fix the weakest pillar before you accelerate.

Cash
weakest pillar, 14 / 30, and the place to start

6
statements scored 1 or 2

How each pillar scored



A pillar below 15 out of 30 (an average of 2.5) is a place to start. The weakest pillar sets your speed limit, because the pillars depend on each other.

Brightwater Fabrications is a fictional business. Figures are illustrative and were produced by the free tool from the answers shown. Not financial advice: individual circumstances vary.

Statements scored 1 or 2

- We know our cash position and forecast for the next 13 weeks.
- We know the gross margin of each customer or product line.
- Overheads are reviewed line by line at least once a year.
- We have enough cash or funding headroom to cope with a bad quarter.
- Each team member knows the two or three numbers they are measured on.
- The owners spend most of their time working on the business rather than in it.

Its three starter plays

1. **13-week cash forecast** (Cash). Done when it has been updated every week for a full quarter.
2. **Gross margin by customer** (Cash). Done when margins are ranked and action is agreed on the bottom tenth.
3. **Owner's time audit** (People). Done when two tasks are handed over each month.

What the scores mean

Score	Rating	What to do
96–120	Growth-ready	Keep the rhythm and push the levers harder.
72–95	**Solid, with gaps**	**Fix the weakest pillar before you accelerate. Brightwater: 76**
48–71	Growth will strain the business	Build capacity first.
24–47	Foundations first	Start with cash and execution.

What Brightwater did next

Its operations director scored the scorecard separately and marked People two points lower than the owner had, because too many decisions still waited for the owner. Brightwater started the 13-week forecast that month, ran the Funding Growth Calculator, and agreed to re-score every quarter.

TRY IT ON YOUR OWN NUMBERS

Take the Growth Scorecard

castlefd.com/growth-scorecard

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