The SaaS Financial Visibility Scorecard

Twelve questions that measure whether you can answer the financial questions your company will ask you this quarter — MRR movements, churn, margins, unit economics, burn, hiring, assets, tax readiness, and expansion.

How to score: for each question, circle the option that honestly describes today — not the process you intend to build. Sum the points in parentheses. Maximum score: 36.

1. REVENUE

Can you produce this month's MRR bridge (new, expansion, contraction, reactivation, churned) without building a spreadsheet from scratch?

- Yes, it reconciles automatically (3)
- Roughly, with manual work (2)
- I only know total MRR (1)
- I'm not confident in our MRR number (0)

2. RETENTION

Do you know your gross and net revenue retention for the last quarter?

- Yes, both, with definitions I trust (3)
- One of them (2)
- I track logo churn only (1)
- No (0)

3. MARGIN

Do you know your gross margin — with hosting, support, and payment processing consistently included?

- Yes, with a stable COGS definition (3)
- Approximately (2)
- Our COGS definition changes month to month (1)
- No (0)

4. UNIT ECONOMICS

Could you state your CAC, LTV, and CAC payback and explain how each is calculated?

- Yes, all three, methodology documented (3)
- I have numbers but the method is fuzzy (2)
- Only CAC (1)
- No (0)

5. CASH

Do you know last month's net burn and current runway?

- Yes, from reconciled cash data (3)
- A rough number in my head (2)

- I check the bank balance only (1)
- No (0)

6. BREAK-EVEN

Do you know how much MRR you need to break even — and how that number moves when you hire?

- Yes, and it updates with our plan (3)
- A static estimate exists (2)
- I've never calculated it (1)
- I don't know our fixed vs. variable costs (0)

7. CONCENTRATION

Do you know what share of MRR your five largest customers represent?

- Yes, tracked monthly (3)
- I could work it out (2)
- No, but it's probably fine (1)
- No idea (0)

8. HIRING

Before your last hire, did you model the fully loaded cost and its effect on burn and runway?

- Yes, incl. payroll burden and one-time costs (3)
- Salary only (2)
- We hired on gut feel (1)
- N/A — avoided hiring due to uncertainty (0)

9. ASSETS

Are equipment, capitalized development costs, and other assets tracked with useful lives and carrying amounts?

- Yes, a maintained register exists (3)
- Partially / accountant's file only (2)
- A pile of receipts (1)
- No (0)

10. FORECASTING

Do you compare forecast to actual results and understand the differences?

- Yes, monthly, variances explained (3)
- We forecast but rarely revisit (2)
- Only when fundraising (1)
- No forecast exists (0)

11. TAX READINESS

Could you hand your tax adviser a documented reconciliation of accounting profit to estimated taxable income?

- Yes, documented year-round (3)
- Assembled painfully at year-end (2)
- Adviser starts from raw books (1)
- No adviser / no process (0)

12. EXPANSION

If you considered entering a new market, could you compare options on cash required, break-even, and risk?

- Yes, a comparable framework exists (3)

- We'd build something ad hoc (2)
- We'd decide qualitatively (1)
- Not on the horizon (0)

Your result

Score	Band	What it means — and what to do next
30–36	**Connected**	Unusually strong visibility. Automate the reconciliations you maintain by hand, add scenario stress-testing, and document metric definitions so the system survives team changes.
21–29	**Partial picture**	You see headline numbers but the connections are manual or missing. Build a reconciled MRR bridge, connect workforce costs to burn and runway, and standardize one definition per metric.
11–20	**Instruments you don't trust**	Numbers exist but can't safely drive decisions. Start with three reliable metrics — reconciled MRR, net burn, runway — and fix the data sources feeding them.
0–10	**Decisions in the dark**	Major decisions are being made without instruments. Normal for early companies, fixable in weeks: clean monthly cash picture first, then billing-reconciled MRR, then the rest.

Want the gaps mapped precisely?

The **Financial Data & Decision Diagnostic** turns this self-assessment into a concrete blueprint: your financial questions, your data readiness, a metric map, a reporting-gap analysis, and a dashboard blueprint — as a fixed-scope project with defined deliverables.

Rosalind Gash — SaaS Financial Intelligence Developer. Fixed-scope financial dashboards, forecasting models, and decision systems for founder-led SaaS companies.