

## The StraightForward Cash Stress Test™

*A 10-Minute Diagnostic for Profitable Businesses That Still Feel Tight*

If you're profitable but cash still feels heavier than it should, this will show you why.  
Quick Yes/No or Scale (1–5) questions:

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### Section 1: Cash Conversion Reality

- Do you know your true cash conversion cycle?
- Can you forecast 13 weeks of cash with confidence?
- Have receivables days increased in the past 12 months?
- Is inventory or Work-In-Process higher than it was two years ago?
- Do large customer deposits actually improve liquidity — *or just timing?*

Score interpretation:

***If 3+ answers are uncertain, you likely have structural cash drag.***

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### Section 2: Growth Pressure Indicators

- Has revenue growth increased cash stress?
- Does hiring feel riskier than it should at your size?
- Do you delay investments because “cash feels tight”?
- Do you rely on a line of credit more than planned?
- Are pricing decisions driven by market pressure instead of cash requirements?

Score interpretation:

***High score = growth is amplifying structural weakness.***

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### Section 3: Decision Architecture

- Do you make decisions from the bank balance?
- Is there a forward-looking cash model tied to strategy?
- Can you model downside scenarios quickly?
- Do you know the working capital required for your next growth phase?
- Is your leadership team aligned on cash priorities?

Score interpretation:

***If clarity is inconsistent, you're operating reactively.***

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### Results Framework

Three simple outcomes:

● Structurally Sound (zero negative interpretations)

You're designed for scale. Keep tightening.

● Under Pressure (1-2 negative interpretations)

Growth is exposing weak design. Correctable.

● Architecturally Fragile (all three – call now!)

Profitability is masking risk. Immediate attention recommended.

If you scored Yellow or Red, email me at [jason@straightforward.today](mailto:jason@straightforward.today) and we'll set up a short walkthrough on how to fix the highest-risk area first.