

Financial Visibility Diagnostic

Is your financial architecture reliable under pressure — or does it depend on heroes?

For each question, select the response that most honestly describes your current situation — not where you'd like to be, but where you are today.

Core principle: Financial wellness isn't about what exists — it's about what is **reliable under pressure**. A budget that sits in a drawer, a report that depends on one person, a compliance register nobody else can find — these exist, but they are not reliable. This diagnostic tests for reliability.

The Six Questions

| | QUESTION | RED | AMBER | GREEN |
|---|---|--|--|--|
| 1 | Can you see your organization's cash position 60 days from now? | <input type="checkbox"/> No — we don't have a forward-looking cashflow | <input type="checkbox"/> Roughly, but it's not updated regularly | <input type="checkbox"/> Yes — rolling cashflow, updated at least weekly |
| 2 | Do monthly financial reports come out on a predictable cycle? | <input type="checkbox"/> No — reports are late, irregular, or not produced | <input type="checkbox"/> Sometimes — depends on who's available | <input type="checkbox"/> Yes — every month, on schedule, to defined recipients |
| 3 | Could someone other than your finance lead identify upcoming compliance deadlines? | <input type="checkbox"/> No — only one person tracks this | <input type="checkbox"/> Possibly, but it would take significant digging | <input type="checkbox"/> Yes — grant register and compliance calendar are shared and current |
| 4 | Is your current-year budget used for actual decision-making? | <input type="checkbox"/> No — budget exists but isn't referenced | <input type="checkbox"/> Occasionally — consulted for major decisions only | <input type="checkbox"/> Yes — budget vs. actuals reviewed monthly and drives choices |
| 5 | Are your core bookkeeping cycles (AP, AR, payroll, bank recs) systematic and current? | <input type="checkbox"/> No — ad-hoc, behind, or inconsistent | <input type="checkbox"/> Mostly — but gaps appear when someone is away | <input type="checkbox"/> Yes — systematic, documented, and not person-dependent |
| 6 | If your finance lead were unavailable for 30 days, what would happen? | <input type="checkbox"/> Significant disruption — no one else can run the finances | <input type="checkbox"/> We'd manage, but with delays and uncertainty | <input type="checkbox"/> Minimal disruption — processes and information are shared |

Reading Your Results

Mostly Red or Amber? You're not alone. This is the most common pattern we see across the sector. It's not a reflection of your team's competence — it's a structural condition, and it's addressable. But knowing the pattern is only the first step. The question is what to do about it, in what order, and how to make it hold.

Mostly Green? Your financial foundations are visible and current — that's significant, and it's where the real work begins. With reliable visibility in place, the journey moves through building durable systems and policies, to confident financial interpretation across the organization, to strategic use of financial information — and ultimately to financial architecture that serves what your organization actually exists to do. That's the destination. These foundations make it reachable.

Turn This Diagnosis into Action

This diagnostic is part of the Five Stages of Financial Wellness™ framework. It shows you where your visibility breaks down. The session shows you what to do about it.

Join Pamela Oliva and Gordon Holley for **When Money Tightens, What Actually Holds?** — a three-hour interactive virtual session where you'll take the diagnosis you've just done, work with practical tools designed for each Stage 1 deliverable, and leave with a concrete action plan you can implement immediately.

Part of the *Building Reliable Financial Capacity in Times of Uncertainty* seminar series, delivered in partnership with CharityVillage.

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