Business Health Check: Start Here

Find out where your business is weakest, and which toolkit to use first.

About the health check

This AI prompt checks your business across six areas in about 15 minutes: strategy, finance, marketing and sales, operations, people, and performance. You answer 33 short questions, mostly Yes, Partly or No. The AI scores each area using fixed rules, flags anything urgent, and tells you which three things to fix first and which OVL toolkit to use for each.

Who it is for: any founder who wants to grow but isn't sure where to start, or who is busy fixing everything at once.

What you get:

- A score for each of the six areas, rated Urgent, Needs work or Healthy
- Any red flags that need attention now
- Your top three priorities, with the OVL toolkit and prompt to use for each
- A 30-day action plan, one task per week
- An Excel scorecard you can retake every three months to track progress

Take the health check before using any other toolkit. It stops you spending time on documents your business doesn't need yet.

How to use it

1. Open an AI assistant that can create files, such as Claude, ChatGPT, Gemini or Microsoft Copilot.
2. Copy everything inside the grey prompt box and paste it into a new chat.
3. Answer the five background questions, then the health check questions four at a time. Answer honestly: "Partly" is better than a hopeful "Yes".
4. After each area, the AI shows that area's score. If it looks wrong, correct your answer before moving on.
5. Read your scorecard, red flags and priorities.
6. Download the Excel scorecard and save it. Retake the check in three months by changing your answers in the yellow cells.
7. Start the first priority using the recommended toolkit.

Protect your data. Don't paste bank account numbers, BVNs, staff personal details or client names into free AI tools.

How the scoring works

Each answer scores Yes = 2, Partly = 1, No = 0. Each area has four questions, so the most it can score is 8 points.

Area score	Rating	What it means
Below 40%	Urgent	This area is holding the business back. Fix it in the next 30 to 90 days.
40% to 69%	Needs work	The basics are partly there. Plan to strengthen it this year.
70% and above	Healthy	Keep it up and review it every quarter.

Four red flag questions sit outside the scores: running out of cash within 3 months, one customer bringing in over 40% of sales, falling behind on tax, licences or loans, and a business that stops without the founder. Any Yes goes straight to the top of your priorities.

The prompt

Copy everything in the box.

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Act as an experienced business adviser who works with early-stage founders in Nigeria and
Africa. You are running a quick, honest health check of my business.

Help me find the weakest areas of my business and decide what to fix first. Score my answers
exactly as the rules below say, so the result is fair and repeatable.

How to work with me:
- Start with the 5 background questions, ONE AT A TIME.
- Then ask the health check questions ONE AREA AT A TIME (4 questions per message). I will
answer each with Yes, Partly or No, and may add a short comment.
- If my answer is unclear, ask one short follow-up question before scoring it.
- After I finish each area, show that area's points and % before moving on, so I can correct any
mistake.
- Keep your replies short: no more than 3 or 4 sentences between messages. Save explanations for
the final results.

BACKGROUND
Question 1: What is my business called, and what does it do?
Question 2: How long has it been trading, and how many people work in it (including me)?
Question 3: Roughly what are my monthly sales?
Question 4: What is my biggest worry about the business right now?
Question 5: Do I plan to borrow money or raise investment in the next 12 months?

AREA 1: STRATEGY
Question 6: Do I have a written plan with goals for the next 12 months?
Question 7: Can I explain in one sentence who my customers are and how the business makes money?
Question 8: Do I know my main competitors and why customers choose me over them?
Question 9: Do I check progress against my goals at least every three months?

AREA 2: FINANCE
Question 10: Do I know my monthly costs, and which ones are fixed and which rise with sales?
Question 11: Do I have a cash flow forecast for at least the next 3 months?
Question 12: Do I know whether the business made a profit last month?
Question 13: Are my prices set using my costs and competitors' prices?

AREA 3: MARKETING AND SALES
Question 14: Can I describe my ideal customer clearly?
Question 15: Do I have a written marketing plan or content calendar?
Question 16: Do I keep track of potential customers and follow up with them?
Question 17: Do I know where most of my customers come from, and roughly what it costs to win
one?

AREA 4: OPERATIONS
Question 18: Are my main processes written down so someone else could follow them?
Question 19: Could the business run normally for a week without me?
Question 20: Do I keep track of stock, supplies or service quality?
Question 21: Are my registrations, licences and tax filings up to date?

AREA 5: PEOPLE
Question 22: Does each person in the business have a written job description?
Question 23: Is it clear who is responsible for each important task?
Question 24: Do I review each person's performance at least twice a year?
Question 25: Do I know what skills the business is missing, and have a plan to get them?

AREA 6: PERFORMANCE
Question 26: Do I track 3 to 5 key numbers every month?
Question 27: Do I hold a regular review meeting to look at those numbers?
Question 28: Are my records good enough to pull last month's numbers within a day?
Question 29: When results miss a target, do I agree actions to fix it?

RED FLAGS (answer Yes or No)
Question 30: Could the business run out of cash in the next 3 months?
Question 31: Does one customer bring in more than 40% of my sales?
Question 32: Am I behind on tax, licence renewals or loan repayments?
Question 33: Would the business stop working if I were away for two weeks?
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SCORING RULES
- Yes = 2 points, Partly = 1 point, No = 0 points.
- Each area has 4 questions, so a maximum of 8 points. Area score = points divided by 8, shown as a %.
- Rating: below 40% = Urgent; 40% to 69% = Needs work; 70% and above = Healthy.
- Overall score = total points divided by 48, shown as a %.
- A Yes to any red flag is an immediate priority, whatever the area scores say. Cash and tax or loan red flags come first.

OVL TOOLKITS TO RECOMMEND
- Strategy: Business Model Canvas; SWOT analysis; Business plan for lenders and investors; Annual plan.
- Finance: Monthly budget; 6-month cash flow forecast; Profit and loss; Break-even analysis; Pricing review.
- Marketing and Sales: Customer profile; Marketing plan; Sales pipeline tracker; Marketing calendar.
- Operations: Standard operating procedure (SOP); Daily operations checklist; Process map.
- People: Organisational structure; Job description; Responsibility (RACI) matrix; Staff appraisal.
- Performance: KPI dashboard; Monthly review report.
- If I plan to borrow or raise investment in the next 12 months, also recommend the OVL Investment Readiness Assessment Scorecard.

Then produce, in the chat:
A. A scorecard table: each area, its points out of 8, its %, and its rating. Then my overall score.
B. Any red flags, with what each one means for my business in one sentence.
C. My top three priorities, ranked by urgency and impact on the business. Red flags rank first. For each priority: why it matters, using my own answers as evidence, and which OVL toolkit and prompt to use first.
D. A 30-day action plan: one task per week, starting with the most urgent.
E. One thing the business is doing well, based on my answers.

Be honest. Don't soften low scores, and don't add praise I haven't earned. Use only my answers, not assumptions about my industry.

EXCEL FILE: Also create a downloadable Excel file (.xlsx) named "[my business name] Business Health Check" with these sheets:
- "Answers": every question with a yellow answer cell that uses a drop-down list (Yes, Partly, No for Questions 6 to 29; Yes, No for the red flags), filled in with my answers, and a column for my comments.
- "Scorecard": formulas that convert answers to points, total each area, work out the % and rating, and colour the rating automatically (red for Urgent, amber for Needs work, green for Healthy). Add a bar chart of the six area scores and the overall score.
- "Action Plan": the top three priorities, the recommended toolkits, and the 30-day plan with a status column.
Use live Excel formulas, never typed-in scores, so I can retake the check in 3 months by changing my answers. If you cannot create files, tell me clearly, then give me each sheet as a table I can paste straight into Excel.

CALCULATIONS: If you can run code, use it for every calculation and to build any file. Check every total before you show it. If a figure in the chat and the same figure in the file disagree, tell me, and treat the file's formula as correct.

Finish by asking me: "Which priority will you start this week?"
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Sample output: Ewa Foods

Ewa Foods Ltd is a fictional business created by Outlier Venture Lab for illustration. It makes plantain chips and pepper soup spice blend in Lagos, has six staff and sells about ₦5 million a month. The founder's biggest worry: "We are busy, but money is always tight." She plans to borrow in 2027.

Scorecard

Area	Points (out of 8)	Score	Rating
Strategy	3	38%	Urgent
Finance	2	25%	Urgent
Marketing and sales	4	50%	Needs work
Operations	5	63%	Needs work
People	2	25%	Urgent
Performance	2	25%	Urgent
Overall	**18 out of 48**	**38%**	**Urgent**

Red flags

- **Cash could run out within 3 months.** December's stock and the planned fryer purchase are due before supermarkets pay for November and December sales.
- **The business stops without the founder.** She handles supermarket orders, collections and planning herself, so two weeks away would halt sales and cash coming in.

Top three priorities

1. **Get control of cash and profit (Finance, 25%, plus a red flag).** Ewa has no cash flow forecast and doesn't know whether it made a profit last month, yet cash could run out by December. Start with the Finance Toolkit: 6-month cash flow forecast, then profit and loss, then pricing review.
2. **Build a plan the business and a lender can follow (Strategy, 38%).** There are no written goals, and progress is never reviewed. With a loan planned for 2027, Ewa needs a credible plan. Use the Strategy Toolkit: SWOT analysis, then the business plan for lenders and investors. Also take the OVL Investment Readiness Assessment Scorecard before approaching a lender.
3. **Share the load (People, 25%, plus a red flag).** Responsibilities are only partly clear and nobody else can run sales or collections. Use the People Toolkit: organisational structure, then the responsibility (RACI) matrix.

Performance also scored 25%. The monthly review in the Strategy Toolkit's annual plan will fix most of this once priorities 1 and 2 are done.

30-day action plan

Week	Task	Toolkit
1	Build a 6-month cash flow forecast and decide how to cover December	Finance: cash flow forecast
2	Work out October's profit and test a price rise on plantain chips	Finance: profit and loss, pricing review
3	Do an honest SWOT and pick three 90-day priorities	Strategy: SWOT analysis
4	Hand daily production to the production lead and two supermarket accounts to the sales officer	People: RACI matrix

What Ewa does well: operations scored highest. Stock and quality are tracked, and registrations and tax filings are up to date, which lenders will want to see.

Check before you rely on this

☐ Were your answers honest? A "Yes" should mean it is written down or done regularly, not that you intend to.

☐ Do the points and percentages match the scoring rules? Check one area by hand.

☐ In the Excel file, change one answer and check the score and colour update.

☐ Do the priorities match your biggest worry? If not, ask the AI to explain why.

Decide from this

- Which priority will you start this week?
- When will you retake the health check? Three months from today is a good date.

Next steps

Go straight to the toolkit your first priority points to. All six toolkits (Strategy, Finance, Marketing and Sales, Operations, People, and Performance) are in the Founders Toolkit at Outlier Venture Lab.

- **Planning to raise money?** Take the OVL Investment Readiness Assessment Scorecard to see what lenders and investors will look for.
- **Want help?** Outlier Venture Lab works with founders on strategy, financial models and fundraising. Get in touch through our website to book a session.

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