OWNER CONFIDENCE SELF-CHECK · MMM TRAINING

What You'd Have To Explain

90 SECONDS

Six things someone might ask about your business. Tick what you could answer today.

These are the questions a buyer, a lender, or a lawyer asks first.

TICK ONLY WHAT IS TRUE TODAY — NOT WHAT YOU INTEND TO FIX

- ☐ **I could show how our core process works, in writing, today.**
  If not: the business is you. That's a valuation problem as much as an operations one.
- ☐ **I could produce training records for any employee.**
  If not: you'd be reconstructing them under a deadline set by someone else.
- ☐ **I could explain our labor cost trend over the last year.**
  If not: the biggest controllable number in the business is unexplained.
- ☐ **I could hand someone our policies and they'd be current.**
  If not: you'd be handing over documents you'd need to caveat while you hand them over.
- ☐ **I could say who is responsible for each critical function.**
  If not: responsibility is assumed rather than assigned, which holds until it's tested.
- ☐ **I could take four weeks off and it would still run.**
  If not: that's the single clearest measure of whether you own a business or a job.

Now count the boxes you left empty.

Nobody asks these until there's a reason — a sale, a loan, a claim, or an illness. All four arrive without notice.

____ / 6

0–1 blank
Well documented
You've done the work most owners keep postponing.

2–3 blanks
Ordinary exposure
Nothing alarming. But each blank is a question you can't answer quickly under pressure.

4–6 blanks
Concentrated risk
Too much depends on memory and goodwill. Both are fine until the day they aren't.

WHAT THIS USUALLY COSTS

A business that needs you is worth less.

Buyers and lenders both discount owner-dependence, heavily. The Operational Clarity Audit shows exactly which dependencies to remove first.

Operational Clarity Audit
From $750
Book at mmmtraining.org

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