AM I IN THE FOUNDER'S TRAP?

20-Question Self-Assessment

SECTION A — CASH & FINANCE

☐ I check my bank balance more often than my management accounts

☐ I have been profitable on paper but struggled to pay salaries or suppliers in the last 12 months

☐ My average client payment terms are longer than 45 days

☐ I don't have a cash flow forecast that shows the next 13 weeks

☐ I couldn't tell you my gross margin % without looking it up

SECTION B — SYSTEMS & DELEGATION

☐ Most important decisions in my business require my direct involvement

☐ I would struggle to take 2 weeks completely offline without the business suffering

☐ We don't have documented processes (SOPs) for our key activities

☐ My team frequently interrupts me with questions that should have a standard answer

☐ If I left, key client relationships would likely leave too

SECTION C — GROWTH & PRICING

☐ My revenue has grown but my profit margin has stayed the same or shrunk

☐ I haven't meaningfully increased my prices in the last 18 months

☐ I sometimes win work by being the cheapest option

☐ I have clients who demand more than they pay for but I'm afraid to lose them

☐ I'm not sure exactly which products/services/clients are most profitable

SECTION D — BUSINESS RESILIENCE

☐ One client represents more than 25% of my total revenue

☐ My business would struggle to be sold for a meaningful amount right now

☐ I haven't had a proper holiday (completely offline) in the last 2 years

☐ I feel trapped — I built this for freedom but it feels more like a demanding job

☐ I don't have a clear financial plan for where the business needs to be in 3 years

YOUR SCORE

TOTAL SCORE	YOUR RISK LEVEL
0-5	You're in good shape. A few areas to watch.
6-10	Early-stage trap. Take action before it gets worse.
11-15	You're in the trap. Start with cash flow and delegation.
16-20	Deep in the trap. This needs urgent attention.