



**Financial  
Optics**

# RESTAURANT FINANCIAL SYSTEMS SCORECARD

A SELF-ASSESSMENT FOR INDEPENDENT RESTAURANT OWNERS

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Strong profit and healthy cash flow are outputs of reliable financial systems.

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# INTRODUCTION

Running a restaurant is relentless. Between managing staff, keeping guests happy, and putting out daily fires, the financial side of the business often gets whatever attention is left over.

Most owners know their sales. Fewer know their true prime cost. And even fewer know whether the systems producing their numbers are actually reliable.

Here's the uncomfortable truth: strong profit and healthy cash flow are outputs of systems. If the systems are weak, the results will be unreliable. You can work harder, cut costs, or raise prices—but if your financial infrastructure isn't dependable, you're making decisions based on assumptions.

This scorecard gives you a quick, honest read on where your financial systems may be supporting good decisions — or quietly limiting them.

It won't tell you exactly what's wrong or how to fix it. That requires professional diagnosis. But it will show you where to look.

This scorecard is for serious operators who want clarity, not reassurance. Take ten minutes. Answer honestly. See where you stand.



# HOW TO USE THIS SCORECARD

This self-assessment evaluates five areas that determine whether your financial systems support good decisions—or undermine them.

## THE FIVE CATEGORIES



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For each question, score yourself as follows:



Answer based on what you know to be true—not what you hope is true or plan to fix later. At the end, you'll total your score and review what it means.

As you click on the score for each question, a black dot will appear to mark your answer. For each page, total up your points and fill in the score at the bottom. Add up your scores from each page and complete the scoring on page 9, and interpret your results.

CATEGORY 1

# PRIME COST CONTROLS

## WHY IT MATTERS

Prime cost—food, beverage, and labor—is your largest controllable expense. It often consumes 55–65% of every sales dollar. If you can't measure it accurately, you can't manage it. Small leaks here compound quickly.

## SCORE YOURSELF

Do you track food, beer, wine, and liquor costs separately (not lumped together)?

0 — 1 — 2

Is labor clearly split between front-of-house and back-of-house in your financials?

0 — 1 — 2

Do you know your actual prime cost percentage from last month (not a guess)?

0 — 1 — 2

Do you have a consistent process for reviewing prime cost with your team?

0 — 1 — 2

## CATEGORY SCORE

/8

## CATEGORY 2

# ACCOUNTING FOUNDATION

### WHY IT MATTERS

Your accounting system is the source of every financial decision you make. If it's messy, outdated, or built on a generic structure, your numbers will mislead you. A restaurant-specific foundation isn't optional—it's the baseline for clarity.

### SCORE YOURSELF

Is your chart of accounts structured specifically for restaurant operations?

0 — 1 — 2

Are your books reconciled and current within the last 30 days?

0 — 1 — 2

Is your POS integrated with accounting (not manually entered)?

0 — 1 — 2

Do your financial statements agree to your most recent tax return?

0 — 1 — 2

### CATEGORY SCORE

/8

CATEGORY 3

# INSIGHTS & PLANNING

## WHY IT MATTERS

Numbers only help if they reach you in time to act. Late or unclear reporting keeps you reactive. Strong operators don't just receive reports—they use them to lead.

## SCORE YOURSELF

Do you receive monthly financials by the 10th of the following month?

0 — 1 — 2

Do you have visibility into prime cost during the month—not just after close?

0 — 1 — 2

Do you trust the numbers enough to base decisions on them?

0 — 1 — 2

Do you operate with a budget or forecast for the current year?

0 — 1 — 2

Do you review actual vs. plan at least monthly?

0 — 1 — 2

## CATEGORY SCORE

/10

## CATEGORY 4

# MENU PROFITABILITY

### WHY IT MATTERS

Your menu is your profit engine. Without accurate costing and margin visibility, you may promote items that lose money and underprice the ones that should drive profit.

### SCORE YOURSELF

Do you have recipe costing for every menu item?



Do you know the contribution margin on your highest-volume dishes?



Are menu prices based on actual costs and margin targets—not gut feel?



### CATEGORY SCORE

/6

CATEGORY 5

# CASH FLOW VISIBILITY

## WHY IT MATTERS

Restaurants fail from cash crises—even when the P&L shows a profit. If you don't see shortfalls coming, you can't prevent them. Cash visibility isn't a luxury; it's survival.

## SCORE YOURSELF

Do you review your cash position at least weekly?



Do you maintain a forward-looking cash flow forecast (even a simple one)?



Are you current on all tax obligations (payroll, sales, liquor)?



## CATEGORY SCORE

/6

# YOUR SCORE & WHAT IT MEANS

## YOUR TOTAL SCORE

/ 38

## YOUR PERCENTAGE

/ 100%

## INTERPRETATION

**90–100% (A):** Strong systems supporting informed decisions. Focus shifts to optimization.

**80–89% (B):** Solid foundation with opportunities to improve consistency.

**70–79% (C):** Functional systems, but blind spots are limiting performance.

**60–69% (D):** Material weaknesses creating operational risk.

**Below 60% (F):** Financially fragile. Stabilization is required.

## A WORD OF CAUTION

Self-assessments reflect what's visible day to day. **System gaps usually show up where visibility breaks down.** A score reveals direction—not certainty. And a score alone doesn't explain *why* gaps exist or *what* to do next.

## WHAT TO DO NEXT

If your score surprised you—or confirmed what you suspected—you now have a clearer picture of where your financial systems may be helping or limiting your restaurant. But clarity alone doesn't fix anything.

That's why every engagement with Financial Optics begins with a **Restaurant Financial Systems Diagnostic** — **it's the only way to verify what's actually working before making recommendations.**

# WHAT IS THE DIAGNOSTIC?

The Diagnostic is a paid, professional review of the systems that produce your restaurant's financial results—not the results themselves. We evaluate how your accounting, POS, payroll, bill pay, reporting, and planning actually work together.

Because reliable recommendations depend on verified systems, diagnosis comes first.

## WHAT YOU RECEIVE



Financial Health  
Score (0–100) with  
Grade (A–F)



Contextual  
performance  
snapshot



Written  
findings and  
recommendations



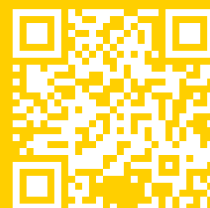
Clear next steps  
based on your  
situation

## INVESTMENT

\$500–\$1,500, depending on annual revenue. This is not a free consultation. It's a professional assessment that stands on its own. If you are ready to replace assumptions with verified clarity, the next step is to apply.

**APPLY FOR A RESTAURANT  
FINANCIAL SYSTEMS DIAGNOSTIC**

[financialoptics.com/diagnostic](https://financialoptics.com/diagnostic)





## ABOUT



# Financial Optics

Financial Optics provides outsourced bookkeeping, controllership, and advisory services exclusively for independently owned restaurants.

We help restaurant owners build lasting prosperity by creating financial clarity first—so actionable financial insight and strategic foresight lead to better decisions, stronger cash flow, and healthier profits. .

**TIM SERNETT, CPA**  
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