dijital team

MSP Finance Operations

Maturity Assessment

& Improvement Plan

Diagnose the gaps, prioritise improvements, assign owners and measure progress.

20	5	60	90
processes	finance areas	point score	day plan

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How to use this assessment

For MSP owners and the Finance, Operations and Service Delivery leaders who want to reduce revenue leakage and make financial operations scalable.

Four steps

1. **Score as a leadership team.** Bring Finance and Service Delivery together and agree one score for each process.
2. **Note the evidence.** If there is no evidence for a process, don't give it a 3.
3. **Add up your scores.** Adobe Acrobat and Reader do it for you. In other viewers, add them yourself.
4. **Choose no more than five improvements** for your first 90 days.

The scoring scale

0 — Not in place
No repeatable process. Material gaps, or no clear owner.

1 — Ad hoc
Manual. Depends on individuals and is followed inconsistently.

2 — Documented
Documented, owned and routinely followed, with some manual exceptions.

3 — Measured
Measured, controlled and proactively improved, with automation where useful.

Your details

Company

Assessment owner

Assessment date

Next review date

Back to the assessment on one page

The assessment on one page

Four sections, from your score to a 90-day plan. Select one to go straight to it.

	1 Score Pages 4 to 7	2 Diagnose Pages 8 to 10	3 Own and measure Pages 11 to 15	4 Plan 90 days Pages 16 to 19
What you do	Score 20 processes in five finance areas, with evidence for each score.	Find your stage, compare the five areas and choose five gaps to fix.	Name owners and approvers, answer five control questions and set KPI targets.	Work through the 90-day roadmap, plan five initiatives and size the business case.
What you'll have	✓ A score out of 60 ✓ Five area scores ✓ Evidence for every score	✓ Your maturity stage ✓ Your weakest areas ✓ Five priority gaps	✓ An ownership matrix ✓ Five control answers ✓ Ten KPI targets ✓ A monthly review agenda	✓ A 90-day roadmap ✓ Five initiatives with owners ✓ A business case ✓ A leadership commitment
Start here	Page 4 ›	Page 8 ›	Page 11 ›	Page 16 ›

Need capacity to run these processes? Dijital Team provides dedicated Finance Administrators for MSPs. **Book a conversation**

1. Score:
Rate 20 finance processes from 0 to 3

At the end of this section you will have a score out of 60, a score for each of the five finance areas and the evidence behind every score.

Be realistic. Score how consistently each process works today, not whether a policy or a software feature exists.

In this section

1 **Billing and revenue**
5 processes, page 5

2 **Procurement and supplier costs**
3 processes, page 5

3 **Receivables and cash flow**
3 processes, page 6

4 **Reporting and profitability**
5 processes, page 6

5 **Financial controls, automation and accountability**
4 processes, page 7

Back to the assessment on one page

Score billing and procurement

Worksheet: fill in on screen or print

Select one score for each process: 0 Not in place 1 Ad hoc 2 Documented 3 Measured

#	Process and what good looks like	How often	Score	Evidence, or the gap
1	**Billing and revenue**		Area score ____ out of 15	
1	**Standardised managed services agreements** Approved pricing, inclusions, exclusions and change rules	Annually and on change	0 1 2 3	
2	**Recurring billing reconciliation** PSA agreement quantities matched to contract and service records	Monthly	0 1 2 3	
3	**Microsoft 365 and licence reconciliation** Tenant and CSP commitments, supplier costs and PSA billing checked	Monthly	0 1 2 3	
4	**Billable time and out-of-scope capture** Time, scope changes and project charges recorded and approved	Daily, reviewed weekly	0 1 2 3	
5	**Pre-invoice validation and approval** Billing exceptions reviewed before invoices are released	Every billing cycle	0 1 2 3	
2	**Procurement and supplier costs**		Area score ____ out of 9	
6	**Purchase order management** Authorised purchasing linked to a customer, project or expense	Every purchase	0 1 2 3	
7	**Supplier invoice reconciliation** Invoices matched with orders, receipts and contracted pricing	As received	0 1 2 3	
8	**Vendor cost and margin monitoring** Cost changes detected and product profitability reviewed	Monthly	0 1 2 3	

Back to Score

Score cash flow and reporting

Worksheet: fill in on screen or print

Select one score for each process: 0 Not in place 1 Ad hoc 2 Documented 3 Measured

#	Process and what good looks like	How often	Score	Evidence, or the gap
3	**Receivables and cash flow**			Area score ____ out of 9
9	**Accounts receivable ageing and collections** Aged debts monitored; reminders, escalation and disputes owned	Weekly	0 1 2 3	
10	**Payment reconciliation** Receipts allocated; bank and accounting records matched	Daily or weekly	0 1 2 3	
11	**Rolling cash flow forecasting** A 13-week outlook with assumptions, actuals and weekly updates	Weekly	0 1 2 3	
4	**Reporting and profitability**			Area score ____ out of 15
12	**Month-end financial close** Close checklist, deadlines, reconciliations and sign-off	Monthly	0 1 2 3	
13	**Revenue and cost classification** Consistent chart of accounts and PSA product mappings	Ongoing	0 1 2 3	
14	**Customer profitability reporting** Revenue and directly attributable costs reported by agreement	Monthly	0 1 2 3	
15	**Budget vs actual reporting** Material variances analysed monthly, corrective actions assigned	Monthly	0 1 2 3	
16	**Financial KPI dashboard** Consistent definitions and a regular management review	Monthly	0 1 2 3	

Back to Score

Score controls, automation and accountability

Worksheet: fill in on screen or print

Select one score for each process: 0 Not in place 1 Ad hoc 2 Documented 3 Measured

#	Process and what good looks like	How often	Score	Evidence, or the gap
5	**Financial controls, automation and accountability**		Area score ____ out of 12	
17	**PSA-to-accounting reconciliation** Approved invoices and credits matched; sync exceptions controlled	Every billing cycle	0 1 2 3	
18	**Financial approvals and access controls** Payments, vendor bank changes and credits independently controlled	Ongoing	0 1 2 3	
19	**Finance automation and exception management** Repeat checks automated; failures visible and resolved	Ongoing	0 1 2 3	
20	**Financial accountability and management reviews** Named owners, weekly reviews and monthly action tracking	Weekly and monthly	0 1 2 3	

Your total ____ **out of 60**

Your maturity stage

In Adobe Acrobat and Reader, your stage appears once all 20 processes have a score.

What your score means >

Back to Score

2. Diagnose:
Find the weaknesses that cost you most

At the end of this section you will know your maturity stage, which of the five finance areas is weakest and the five gaps to fix first.

A high total does not cancel out a material weakness in financial approvals or security controls. Put control failures first.

In this section

1 What your score means
Page 9

2 Your five biggest gaps
Page 10

Back to the assessment on one page

What your score means

Your total puts you in one of three stages. The area scores, as percentages, show where to look first.

Finance area	Processes	Your score	Out of	Score as %
1 Billing and revenue	5		15	%
2 Procurement and supplier costs	3		9	%
3 Receivables and cash flow	3		9	%
4 Reporting and profitability	5		15	%
5 Financial controls, automation and accountability	4		12	%
Total	**20**		**60**	%

Your maturity stage

Reactive | **Developing** | **Optimised**

0 20 40 60

0-20
Reactive

Your processes are largely manual or inconsistent.
Build foundations: billing controls, reconciliations and accountable owners.

21-40
Developing

Processes exist, but execution isn't always consistent.
Standardise and measure. Reduce repeat exceptions and manual work.

41-60
Optimised

Your finance operations are structured, measurable and increasingly automated.
Improve exception handling, automation and profitability insight.

These bands are a practical diagnostic framework, not independently validated industry benchmarks.

Back to Diagnose

Your five biggest gaps

Worksheet: fill in on screen or print

List the processes with the weakest scores, the highest financial exposure or the most frequent exceptions. Put control failures first, even if other scores are strong.

	Process or issue	Business consequence	Type of fix
1			○ Quick win ○ Structural fix
2			○ Quick win ○ Structural fix
3			○ Quick win ○ Structural fix
4			○ Quick win ○ Structural fix
5			○ Quick win ○ Structural fix

Quick wins

- ✓ Approve billing corrections
- ✓ Clear unmatched invoices
- ✓ Fix mappings
- ✓ Give overdue actions an owner

Structural fixes

- ✓ Standardise agreements
- ✓ Integrate systems
- ✓ Redesign controls
- ✓ Automate repeat reconciliations

Decision rule

Prioritise issues that combine **high financial impact, frequent recurrence and weak existing control.**

Don't automate a process until you understand its billing and approval rules.

Back to Diagnose

3. Own and measure:
Give every process an owner and a number

At the end of this section you will have an owner and an approver for each finance process, answers to five control questions, targets for ten KPIs and a monthly review agenda.

Many finance activities are operational rather than strategic, so they don't all belong with the Finance Manager.

In this section

1 **Finance process ownership matrix**
Page 12

2 **Five control questions**
Page 13

3 **The finance KPI scorecard**
Page 14

4 **The monthly finance review**
Page 15

Back to the assessment on one page

Finance process ownership matrix

Worksheet: fill in on screen or print

A recommended starting point. Adapt it to your team size, and make sure sensitive financial transactions have an independent approval.

	Process	Day-to-day owner	Approver or oversight	Your owner	Your approver
1	**Recurring billing and licence exceptions**	Finance Administrator	Finance Manager or Account Manager		
2	**Billable time and project variations**	Service Delivery or Project Manager	Commercial approver		
3	**Procurement matching**	Finance Administrator or Procurement	Authorised purchaser		
4	**Accounts receivable collections**	Finance Administrator	Finance Manager		
5	**Bank and ledger reconciliation**	Bookkeeper or Accountant	Finance Manager or Controller		
6	**Cash flow forecast**	Finance Manager	Managing Director or CFO		
7	**Customer profitability**	Finance Manager and Service Delivery	Leadership team		
8	**PSA-to-accounting exceptions**	Finance Administrator	Finance Manager		
9	**Automation and access changes**	Automation or Systems Engineer	System owner and Security		
10	**Payments and vendor bank changes**	Authorised finance role	Independent approver		

Back to Own and measure

Answer five control questions

Worksheet: fill in on screen or print

Write down who can do each of these today. Tick the box once your leadership team has agreed the answer.

Agreed	Control question	Name or role, today
☐	**Who can change customer prices and credits?**	
☐	**Who can add suppliers or change bank details?**	
☐	**Who can approve and release supplier payments?**	
☐	**Who investigates failed PSA-to-accounting synchronisations?**	
☐	**Who signs off the month-end close?**	

One person should not be able to create a supplier, change its bank details and authorise payment without independent verification.

Non-negotiable

- ✓ Separate payment initiation from payment approval wherever practical.
- ✓ Verify changes to vendor bank details out of band.
- ✓ Preserve audit trails.
- ✓ Restrict access to customer financial data by role.

These controls matter even more when you use remote or offshore finance resources.

Back to Own and measure

The MSP finance KPI scorecard

Worksheet: fill in on screen or print

Practical indicators for your monthly leadership review. Set your targets from your own contracts and historical performance.

KPI	Definition or calculation	Cadence	Your target	Current
Billing accuracy	Invoices without internal error corrections ÷ invoices issued	Monthly		
On-time billing	Invoices issued by the scheduled date ÷ invoices due	Monthly		
Unbilled revenue	Approved chargeable value not yet invoiced	Weekly		
PSA to ledger match	Approved PSA invoices fully matched or documented	Monthly		
AR follow-up compliance	Follow-ups completed on time ÷ follow-ups required	Weekly		
Days sales outstanding	Average accounts receivable ÷ credit sales × days in period	Monthly		
Customer gross margin	(Customer revenue - direct delivery costs) ÷ revenue	Monthly		
Gross margin by service	(Service revenue - direct service costs) ÷ revenue	Monthly		
13-week forecast variance	Actual net cash movement compared with the forecast	Weekly		
Exception resolution time	Average business days to close billing discrepancies	Weekly		

Back to Own and measure

Run a 50-minute monthly finance review

Use the KPI scorecard and the same five-part agenda every month, and leave with decisions, owners and deadlines.

1 10 min	2 10 min	3 10 min	4 10 min	5 10 min
0	10	20	30	40
Revenue, gross margin and net recurring revenue movement	**Billing exceptions, leakage and unbilled work**	**Accounts receivable, cash and forecast variance**	**Customer margin outliers and supplier increases**	**Decisions, owners and deadlines**

50 min

Every week

Review billing exceptions, accounts receivable and cash flow.

Every month

Review profitability and your KPIs with this agenda.

Measure outcomes

Don’t confuse “reconciliation completed” with “all issues resolved”. **Report both coverage and the age of unresolved exceptions.**

Book it in

Day each month

Chair

Attendees

Back to Own and measure

4. Plan 90 days:
Turn your score into a 90-day improvement plan

At the end of this section you will have a 90-day roadmap with a leader for each phase, up to five initiatives with owners and success measures, a business case and one improvement your leadership team commits to.

Don’t redesign all 20 processes at once. Start with the areas that carry the greatest financial risk.

In this section

1 Your 90-day roadmap
Page 17

2 Your action plan and commitment
Page 18

3 Business case worksheet
Page 19

Back to the assessment on one page

Your 90-day improvement roadmap

Worksheet: fill in on screen or print

Three phases of five actions. Tick each one off as it is done, and name the leader who answers for each phase.

30 Days 1 to 30 Stabilise and baseline

- [ ] Score all 20 processes with Finance and Service Delivery
- [ ] Reconcile billing and software commitments for your 10 largest customers
- [ ] Audit unbilled work, aged receivables and failed accounting syncs
- [ ] Assign owners and set immediate approval controls
- [ ] Publish your first KPI baseline and exception register

Accountable leader _____ Review date _____

60 Days 31 to 60 Standardise and control

- [ ] Document month-end and pre-invoice sign-off steps
- [ ] Fix PSA agreement, customer and product-to-account mappings
- [ ] Start weekly licensing, procurement and AR exception reviews
- [ ] Define finance role boundaries and segregation of duties
- [ ] Pilot one reconciliation automation in read-only or exception-only mode

Accountable leader _____ Review date _____

90 Days 61 to 90 Automate and optimise

- [ ] Extend validated automation to more customers
- [ ] Report gross margin by customer and by service
- [ ] Measure billing cycle time, leakage recovered and overdue exceptions
- [ ] Refine pricing and contract-review triggers with account managers
- [ ] Re-score the 20 processes and agree next quarter's priorities

Accountable leader _____ Review date _____

Back to Plan 90 days

Turn the assessment into an action plan

Worksheet: fill in on screen or print

Choose up to five initiatives from your gaps and your roadmap. Make every action specific, measurable and time-bound.

	Initiative	Owner	Due	Success measure
1				
2				
3				
4				
5				

90-day leadership commitment

The single biggest improvement we will make

Executive sponsor

Date

Business case worksheet

Worksheet: fill in on screen or print

Size the improvement before you invest, using your own figures.

Opportunity	Working assumption	Annual impact
1 Unbilled recurring charges	$ ____ a month × 12	$ ____
2 Supplier cost savings	$ ____ a month × 12	$ ____
3 Finance and admin capacity Hours released a year, at a valid cost or redeployment value	____ hours × $ ____ an hour	$ ____
Annual benefit Rows 1 to 3		$ ____
4 Implementation cost Staff, software and integration investment		$ ____
Net annual impact Annual benefit less implementation cost		$ ____
Collections improvement A cash timing benefit, not profit. It stays out of the net figure.		$ ____

Keep it conservative

- ✓ Quantify every opportunity conservatively.
- ✓ Don't count redeployed staff time as a cash saving unless it reduces spending.
- ✓ Treat faster collections as a cash timing benefit, not profit.

In Adobe Acrobat and Reader, the annual figures and totals work themselves out as you type.

Back to Plan 90 days

Build a more profitable, predictable MSP

Growth alone doesn't guarantee stronger margins. Mature financial operations help you capture the revenue you've earned, understand your cost to serve, improve cash flow and create capacity without growing overhead as fast as revenue.

How Dijital Team can help

Finance Administrators	Dedicated support for billing reconciliation, software licensing, procurement, collections and operational reporting.	The Finance Administrator role ›
Automation Engineers	Improve repeatable PSA, Microsoft 365, distributor and accounting workflows.	The Automation Engineer role ›
Better Business Pathway	Helps MSP leaders strengthen margins, build operational maturity and establish predictable performance.	About the pathway ›



Your next 90 days start here

- [ ] **Assessment completed**
- [ ] **Five priorities agreed**
- [ ] **Owners assigned**
- [ ] **First review booked**

Talk to us about your results, your highest-impact gaps and the capacity you need to deliver your plan. **Book a conversation**

This assessment is an operational planning tool, not accounting, tax or legal advice. Confirm financial control and statutory reporting requirements with qualified professionals.

‹ Back to the assessment on one page