



2026 Strategic CFO Audit Worksheet

Company Name: _____ Date: _____

Phase 1: The "Peak & Valley" Expense Audit

Review your 2025 General Ledger. Identify any expense that does not directly contribute to revenue or compliance.

Expense Category	2025 Total	Strategic "Keep/Cut" Audit	2026 Goal
SaaS & Tech Stack	\$	Are there "Zombie" subs? Can you consolidate?	\$
Marketing Spend	\$	Which channels delivered the lowest CAC?	\$
Office & Utilities	\$	Is your hybrid/remote model optimized for cost?	\$
Professional Fees	\$	Are you paying hourly or for value-based outcomes?	\$

Phase 2: Cash Flow Leak Detection (The "CFO" Metrics)

Fill in these numbers to see where your cash is currently "trapped."

1. **Days Sales Outstanding (DSO):** $(\text{Accounts Receivable} / \text{Annual Revenue}) \times 365 =$
_____ **Days**
 - *Goal:* Decrease this. If it's over 45 days, your billing process is a cash flow leak.
2. **Days Payables Outstanding (DPO):** $(\text{Accounts Payable} / \text{Cost of Goods Sold}) \times 365 =$
_____ **Days**
 - *Goal:* Optimize this. Are you paying early for no discount? You're losing "float."
3. **The "One Big Beautiful Bill" Act Check:** * Did you place new equipment in service in 2025? [] Yes [] No
 - *Strategic Note:* If yes, ensure you are utilizing **100% Bonus Depreciation**.

Phase 3: Tax Strategy Checklist (The "Luca" Edge)

Check the boxes that apply to your current business setup.

- [] **Entity Structure Review:** Have you performed a cost-benefit analysis of an S-Corp vs. LLC under 2026 brackets?
- [] **Accountable Plan:** Do you have a formal plan to reimburse employee expenses without triggering payroll taxes?
- [] **QBI Maximization:** Is your W-2 salary optimized to capture the full 20% Qualified Business Income deduction?
- [] **Estimated Tax Alignment:** Are your quarterly payments based on 2025 data or actual 2026 projections?

Phase 4: Top 3 Cash Flow Objectives for 2026

1. _____
2. _____
3. _____

Expert Insight from Luca Financial:

A standard bookkeeper tells you what you *spent*. A CFO tells you how to *spend smarter*. If your DSO is rising or your tax liability feels like a "black box," you don't need a better spreadsheet; you need a better strategy.

Ready to turn this worksheet into a growth roadmap? 🙌 [Click Here to Schedule Your 2026 Strategy Session](#)