LEAP Executive Banking Readiness Assessment™

A 100-Point Organizational Financial Capacity & Banking Readiness Diagnostic

Helping organizations understand how financial institutions evaluate readiness for deposits, treasury services, investments, credit, and long-term financial sustainability.

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Executive Introduction

Banks evaluate far more than an organization's financial statements when determining readiness for banking services, treasury management, investments, or credit. They assess the organization's overall financial capacity, leadership, governance, operational discipline, and ability to manage risk over time.

The **LEAP Executive Banking Readiness Assessment™** was developed to provide nonprofit organizations with a practical, objective framework for evaluating these critical areas. Rather than relying on a simple checklist, this assessment uses measurable criteria that reflect the factors commercial bankers and nonprofit credit professionals commonly evaluate when establishing or expanding banking relationships.

Whether your organization is preparing to strengthen its banking relationship, pursue financing, improve treasury management, or enhance overall financial sustainability, this assessment is designed to identify strengths, reveal opportunities for improvement, and support informed executive decision-making.

The assessment is intended to be completed collaboratively by the Executive Director or Chief Executive Officer, Chief Financial Officer or Finance Director, Board Treasurer, Finance Committee, and other members of the executive leadership team.

Assessment Categories

The assessment evaluates organizational readiness across seven key areas.

Assessment Category	**Maximum Points**
Financial Capacity	20
Revenue Sustainability	15
Governance & Leadership	15
Financial Management & Reporting	15
Treasury Management	10
Credit Readiness	15
Enterprise Risk Management	10
TOTAL POSSIBLE SCORE	**100**

How to Complete the Assessment

Each section contains a series of objective measures designed to evaluate your organization's current level of banking readiness.

For each assessment item:

- Review the criteria provided.
- Select the option that most accurately reflects your organization's current condition.
- Record the corresponding points earned.
- Total your points at the end of each section.
- Use the interpretation guide to understand your level of readiness before moving to the next section.

Because every organization is unique, the assessment should be viewed as a planning and advisory tool rather than a pass-or-fail evaluation. The goal is to identify opportunities to strengthen organizational capacity and improve long-term financial resilience.

Understanding the Scores

At the end of each section, calculate your total points and compare your results using the following guide.

Percentage of Section Score	Readiness Assessment
90–100%	Excellent – Strong organizational capacity with minimal improvement needed.
75–89%	Good – Solid foundation with opportunities for enhancement.
60–74%	Developing – Core systems exist but additional strengthening is recommended.
Below 60%	Needs Improvement – Priority attention should be given to this area before pursuing expanded banking opportunities.

Before You Begin

Successful banking relationships are built long before an organization applies for financing or seeks additional banking services.

Financial institutions look for evidence of:

- Consistent financial performance
- Strong governance and executive leadership
- Sound financial reporting
- Effective treasury management
- Diversified and sustainable revenue
- Prudent risk management
- Strategic planning and organizational discipline

Organizations that intentionally strengthen these capabilities are typically better positioned to establish trusted banking relationships, access capital when needed, and support long-term organizational sustainability.

SECTION 1 — Financial Capacity (20 Points)

Why This Matters

Financial capacity is one of the strongest indicators of an organization's ability to maintain stable banking relationships and successfully access financial products and services. Financial institutions evaluate liquidity, operating performance, reserves, and overall financial health to determine whether an organization can effectively manage both routine operations and unexpected financial challenges.

This section measures your organization's ability to sustain operations, manage cash flow, and demonstrate financial resilience.

Assessment 1 — Months of Unrestricted Operating Liquidity (5 Points)

Definition: The number of months the organization can continue normal operations using unrestricted cash and cash equivalents without receiving additional revenue.

Liquidity	Points	Your Score
Less than 1 month	0	____
1–2 months	2	____
3–6 months	4	____
More than 6 months	5	____

Assessment 2 — Operating Results (5 Points)

Review your operating results for the past three fiscal years.

Financial Performance	Points	Your Score
Operating deficits in all three years	0	____
Mixed operating surpluses and deficits	2	____
Small operating surplus in most years	4	____
Operating surplus in all three years	5	____

Assessment 3 — Operating Reserve Position (5 Points)

Evaluate the organization's unrestricted operating reserves.

Reserve Position	Points	Your Score
No operating reserves	0	____
Less than 30 days	2	____
30–90 days	4	____
Greater than 90 days	5	____

Assessment 4 — Cash Flow Stability (5 Points)

Evaluate the predictability of organizational cash flow.

Cash Flow Condition	Points	Your Score
Frequent cash shortages requiring emergency action	0	____
Seasonal cash flow challenges with limited planning	2	____
Cash flow monitored with periodic forecasting	4	____
Rolling cash flow forecast with consistently positive liquidity	5	____

Financial Capacity Score

Assessment	Maximum	Score
Operating Liquidity	5	____
Operating Results	5	____
Operating Reserves	5	____
Cash Flow Stability	5	____
SECTION TOTAL	**20**	____

Financial Capacity Interpretation

Score	Readiness Assessment
18–20	**Excellent** – Demonstrates strong financial resilience and capacity to support long-term banking relationships.
15–17	**Good** – Financial position is generally strong with opportunities for continued improvement.
12–14	**Developing** – Core financial practices exist, but additional strengthening is recommended.
Below 12	**Needs Improvement** – Financial capacity should be strengthened before pursuing expanded banking relationships or financing opportunities.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

SECTION 1 COMPLETE

Running Total: _____ / 20

SECTION 2 — Revenue Sustainability (15 Points)

Why This Matters

One of the primary indicators of long-term organizational sustainability is the ability to generate reliable and diversified revenue. Financial institutions evaluate whether an organization depends too heavily on a single funding source, maintains predictable revenue streams, and demonstrates the financial flexibility necessary to navigate changing economic conditions.

Organizations with diversified revenue are generally viewed as lower risk because they are less vulnerable to the loss of a single grant, contract, donor, or funding partner.

Assessment 1 — Revenue Diversification (5 Points)

Definition: The percentage of total annual revenue generated by the organization's single largest funding source.

Largest Revenue Source	Points	Your Score
Greater than 75%	0	____
50%–75%	2	____
30%–49%	4	____
Less than 30%	5	____

Assessment 2 — Revenue Reliability (5 Points)

Evaluate the predictability of annual revenue.

Revenue Stability	Points	Your Score
Revenue frequently unpredictable	0	____
Moderate fluctuations each year	2	____
Generally predictable with occasional variation	4	____
Highly predictable and consistently achieved	5	____

Assessment 3 — Revenue Growth Trend (5 Points)

Review total organizational revenue over the past three fiscal years.

Revenue Trend	Points	Your Score
Declining revenue	0	____
Relatively flat revenue	2	____
Moderate annual growth	4	____
Consistent, sustainable revenue growth	5	____

Revenue Sustainability Score

Assessment	Maximum	Score
Revenue Diversification	5	____
Revenue Reliability	5	____
Revenue Growth Trend	5	____
SECTION TOTAL	**15**	____

Revenue Sustainability Interpretation

Score	Readiness Assessment
14–15	**Excellent** – Revenue sources are diversified, stable, and well positioned to support long-term financial sustainability.
11–13	**Good** – Revenue structure is generally healthy with opportunities to reduce funding concentration and improve predictability.
8–10	**Developing** – Revenue sustainability is emerging, but additional diversification and growth planning are recommended.
Below 8	**Needs Improvement** – Heavy dependence on limited revenue sources may increase financial risk and reduce banking confidence.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

LEAP Executive Insight

Financial institutions are not simply interested in how much revenue an organization generates—they evaluate **where the revenue comes from and how dependable it is**. Organizations that demonstrate diversified, recurring, and sustainable revenue streams are generally viewed as more resilient and better positioned to manage economic uncertainty, invest in strategic growth, and support long-term banking relationships.

SECTION 2 COMPLETE

Running Total: _____ / 35

SECTION 3 — Governance & Leadership (15 Points)

Why This Matters

Strong governance is one of the most important indicators of organizational stability. Financial institutions place considerable emphasis on the quality of board oversight, executive leadership, financial accountability, and organizational decision-making because these factors directly influence an organization's ability to manage risk and achieve long-term sustainability.

Organizations with engaged governing boards, effective financial oversight, and clear accountability structures are generally viewed as lower-risk banking partners.

Assessment 1 — Board Financial Oversight (5 Points)

Definition: Evaluate how actively the Board of Directors monitors the organization's financial condition.

Board Financial Oversight	Points	Your Score
Financial reports reviewed infrequently or only as required	0	____
Financial reports reviewed quarterly	2	____
Financial reports reviewed monthly with limited discussion	4	____
Monthly financial review with active discussion, questions, and documented oversight	5	____

Assessment 2 — Financial Governance Framework (5 Points)

Evaluate the organization's financial governance policies.

Governance Practices	Points	Your Score
Few documented financial policies	0	____
Basic financial policies exist but are rarely reviewed	2	____
Most key financial policies are documented and periodically updated	4	____
Comprehensive board-approved policies reviewed annually and consistently followed	5	____

Examples include:

- Conflict of Interest Policy
- Investment Policy
- Reserve Policy
- Purchasing Policy
- Expense Reimbursement Policy
- Whistleblower Policy
- Document Retention Policy

Assessment 3 — Leadership & Committee Effectiveness (5 Points)

Evaluate the effectiveness of financial leadership and governance.

Leadership Structure	Points	Your Score
No active Finance Committee or financial expertise on the Board	0	____
Finance Committee exists but meets infrequently	2	____
Active Finance Committee with regular reporting to the Board	4	____
Highly engaged Finance Committee with members possessing financial expertise, supporting executive leadership and strategic decision-making	5	____

Governance & Leadership Score

Assessment	Maximum	Score
Board Financial Oversight	5	____
Financial Governance Framework	5	____
Leadership & Committee Effectiveness	5	____
SECTION TOTAL	**15**	____

Governance & Leadership Interpretation

Score	Readiness Assessment
14–15	**Excellent** – Governance practices demonstrate strong oversight, accountability, and leadership capacity that inspire confidence with financial institutions.
11–13	**Good** – Governance is generally effective with opportunities to strengthen policy review, committee engagement, or financial expertise.
8–10	**Developing** – Foundational governance structures exist but require greater consistency and board engagement.
Below 8	**Needs Improvement** – Governance weaknesses may increase organizational risk and reduce confidence among banking partners and other stakeholders.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

LEAP Executive Insight

Banks evaluate more than financial statements—they evaluate the people responsible for them. Strong governance demonstrates disciplined leadership, effective oversight, and sound decision-making. Organizations that invest in capable boards, clear financial policies, and active financial stewardship strengthen both organizational performance and banking credibility.

SECTION 3 COMPLETE

Running Total: _____ / 50

SECTION 4 — Financial Management & Reporting (15 Points)

Why This Matters

Reliable financial information is the foundation of sound organizational decision-making and one of the strongest indicators of banking readiness. Financial institutions expect organizations to produce accurate, timely, and transparent financial reports that demonstrate fiscal discipline, accountability, and effective internal management.

Organizations with strong financial reporting practices inspire greater confidence among lenders, investors, donors, grantors, and banking partners.

Assessment 1 — Financial Reporting Timeliness (5 Points)

Definition: Evaluate the frequency and quality of financial reporting provided to executive leadership and the Board.

Financial Reporting Practice	**Points**	**Your Score**
Financial reports are inconsistent or delayed	0	____
Reports are produced quarterly	2	____
Reports are prepared monthly but with limited analysis	4	____
Comprehensive monthly financial reports with executive analysis and board review	5	____

Typical reports include:

- Statement of Financial Position
- Statement of Activities
- Budget-to-Actual Report
- Cash Flow Report

Assessment 2 — Budget Management & Forecasting (5 Points)

Evaluate how effectively the organization manages its budget throughout the year.

Budget Management Practice	Points	Your Score
Budget is rarely monitored after approval	0	____
Budget reviewed periodically	2	____
Monthly budget-to-actual review with corrective actions when needed	4	____
Continuous forecasting with budget revisions and executive financial planning throughout the year	5	____

Assessment 3 — Financial Controls & External Assurance (5 Points)

Evaluate the strength of financial controls and independent financial oversight.

Financial Control Environment	Points	Your Score
Minimal documented controls and no external financial review	0	____
Basic controls with occasional external review or compilation	2	____
Annual independent financial review or audit with documented internal controls	4	____
Annual independent audit with strong internal controls, management letter follow-up, and continuous process improvements	5	____

Financial Management & Reporting Score

Assessment	Maximum	Score
Financial Reporting Timeliness	5	____
Budget Management & Forecasting	5	____
Financial Controls & External Assurance	5	____
SECTION TOTAL	**15**	____

Financial Management & Reporting Interpretation

Score	Readiness Assessment
14–15	**Excellent** – Financial reporting practices demonstrate a high level of transparency, accountability, and executive financial management.
11–13	**Good** – Reporting systems are effective with opportunities to strengthen forecasting, analysis, or internal controls.
8–10	**Developing** – Basic financial reporting exists but should be enhanced to support stronger executive decision-making and banking confidence.
Below 8	**Needs Improvement** – Financial reporting and internal controls should be strengthened before pursuing expanded banking relationships or financing opportunities.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

LEAP Executive Insight

Financial statements do more than report history—they communicate the organization's financial story. Banks and other financial partners look beyond the numbers to determine whether leadership understands its financial position, manages resources proactively, and responds effectively to changing conditions. Strong financial reporting reflects strong organizational leadership.

SECTION 4 COMPLETE

Running Total: _____ / 65

SECTION 5 — Treasury Management (10 Points)

Why This Matters

Treasury management encompasses the systems, controls, and banking services that safeguard an organization's financial assets and support efficient cash management. Financial institutions evaluate treasury practices to determine whether an organization has implemented appropriate safeguards against fraud, cyber threats, operational errors, and unauthorized transactions.

Organizations with strong treasury management practices are generally viewed as lower operational risk and better positioned to manage larger deposit relationships and more sophisticated banking services.

Assessment 1 — Cash Management & Banking Controls (5 Points)

Definition: Evaluate the effectiveness of the organization's treasury management practices and internal banking controls.

Treasury Management Practices	Points	Your Score
Limited banking controls with primarily manual processes	0	____
Basic online banking with minimal security controls	2	____
Multiple treasury management services and documented banking procedures	4	____
Comprehensive treasury management program with layered banking controls and proactive fraud prevention	5	____

Examples include:

- ACH Origination Controls
- Positive Pay
- Remote Deposit Capture
- Merchant Services
- Lockbox Services
- Investment Sweep Accounts

Assessment 2 — Fraud Prevention & Cybersecurity (5 Points)

Evaluate the organization's protection against financial fraud and cyber risk.

Fraud Prevention Practices	Points	Your Score
Minimal fraud prevention or cybersecurity controls	0	____
Basic banking security and password controls	2	____
Documented fraud prevention procedures with periodic staff training	4	____
Comprehensive cybersecurity program including multi-factor authentication, dual authorization, wire verification procedures, incident response planning, and ongoing employee education	5	____

Examples include:

- Multi-Factor Authentication (MFA)
- Dual Authorization for ACH and Wire Transfers
- Positive Pay Services
- Wire Transfer Verification Procedures
- Cybersecurity Awareness Training
- Incident Response Plan
- Regular Data Backups

Treasury Management Score

Assessment	Maximum	Score
Cash Management & Banking Controls	5	____
Fraud Prevention & Cybersecurity	5	____
SECTION TOTAL	**10**	____

Treasury Management Interpretation

Score	Readiness Assessment
9–10	**Excellent** – Treasury operations demonstrate strong internal controls, effective fraud prevention, and sound banking practices.
7–8	**Good** – Treasury management is well established with opportunities to further strengthen operational safeguards.
5–6	**Developing** – Basic treasury controls exist but additional banking services and fraud prevention measures are recommended.
Below 5	**Needs Improvement** – Treasury management practices should be strengthened to reduce operational risk and improve banking readiness.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

LEAP Executive Insight

Treasury management is often viewed as an operational function, but it is a critical component of organizational risk management. Effective treasury practices protect financial assets, strengthen banking relationships, reduce fraud exposure, and enhance executive confidence in the organization's financial operations. As organizations grow, treasury management should evolve from basic transaction processing to a strategic function that supports financial stability and long-term organizational performance.

SECTION 5 COMPLETE

Running Total: _____ / 75

SECTION 6 — Credit Readiness (15 Points)

Why This Matters

Credit readiness is not determined solely by an organization's desire to borrow—it is demonstrated through disciplined financial management, strategic planning, and the ability to present a complete financial story. Financial institutions evaluate whether leadership has the information, governance, and planning necessary to responsibly manage debt and successfully achieve organizational objectives.

Organizations that are credit ready can respond quickly to opportunities, finance strategic initiatives, manage periods of growth, and strengthen long-term financial sustainability.

Assessment 1 — Financial Documentation & Planning (5 Points)

Definition: Evaluate whether the organization maintains current financial documents commonly requested during the credit underwriting process.

Documentation Readiness	Points	Your Score
Few required financial documents are current or readily available	0	____
Most core financial documents are available but not consistently updated	2	____
Financial documents are current and organized for periodic review	4	____
Comprehensive financial documentation is current, board-approved where appropriate, and readily available for underwriting	5	____

Typical documents include:

- Three years of financial statements
- Current operating budget
- Budget-to-Actual reports
- Cash Flow Forecast
- Strategic Plan
- Board-approved financial policies
- Organizational chart

Assessment 2 — Debt Capacity & Financial Performance (5 Points)

Evaluate the organization's financial ability to responsibly support debt obligations.

Financial Capacity	Points	Your Score
Persistent operating deficits, weak liquidity, and limited repayment capacity	0	____
Financial position is improving but debt capacity remains uncertain	2	____
Positive operating performance with adequate liquidity and demonstrated repayment capacity	4	____
Strong operating performance, healthy reserves, positive cash flow, and capacity to responsibly support strategic financing	5	____

Bankers typically evaluate:

- Operating Surpluses
- Cash Flow
- Liquidity
- Debt Service Capacity
- Financial Trends
- Management Performance

Assessment 3 — Strategic Borrowing Readiness (5 Points)

Evaluate leadership's preparedness to use financing as a strategic organizational tool.

Strategic Readiness	Points	Your Score
No formal capital planning or borrowing strategy	0	____
Borrowing considered only when immediate needs arise	2	____
Leadership periodically evaluates financing options as part of organizational planning	4	____
Financing decisions are integrated into long-term strategic planning with clear board oversight, repayment planning, and measurable organizational outcomes	5	____

Examples include:

- Facility Expansion
- Equipment Purchases
- Working Capital
- Bridge Financing
- Program Growth
- Strategic Investments

Credit Readiness Score

Assessment	**Maximum**	**Score**
Financial Documentation & Planning	5	____
Debt Capacity & Financial Performance	5	____
Strategic Borrowing Readiness	5	____
SECTION TOTAL	**15**	____

Credit Readiness Interpretation

Score	**Readiness Assessment**
14–15	**Excellent** – The organization demonstrates strong financial capacity, planning, and documentation to support responsible borrowing and strategic financing opportunities.
11–13	**Good** – Core credit readiness indicators are in place with opportunities to strengthen financial planning or organizational documentation.
8–10	**Developing** – Foundational elements exist, but additional financial preparation is recommended before pursuing new credit facilities.
Below 8	**Needs Improvement** – Leadership should strengthen financial performance, planning, and documentation before seeking financing or expanded credit relationships.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

LEAP Executive Insight

Many organizations believe they become creditworthy when they need financing. In reality, credit readiness is established years before a loan application is submitted. Financial institutions evaluate trends, consistency, governance, planning, and leadership as much as they evaluate financial statements. Organizations that maintain strong financial discipline and strategic planning position themselves to access capital when opportunities arise rather than when circumstances become urgent.

SECTION 6 COMPLETE

Running Total: _____ / 90

SECTION 7 — Enterprise Risk Management (10 Points)

Why This Matters

Enterprise Risk Management (ERM) is the process of identifying, assessing, and managing the strategic, financial, operational, compliance, and reputational risks that could affect an organization's mission and long-term sustainability. Financial institutions recognize that organizations with mature risk management practices are better equipped to respond to uncertainty, protect organizational assets, and maintain operational continuity.

Strong risk management demonstrates proactive leadership, effective governance, and organizational resilience.

Assessment 1 — Risk Governance & Business Continuity (5 Points)

Definition: Evaluate the organization's overall approach to identifying, managing, and responding to organizational risk.

Enterprise Risk Practices	Points	Your Score
No formal risk management process or business continuity planning	0	_____
Informal risk discussions with limited documentation	2	_____
Documented risk management practices with periodic review by leadership	4	_____
Comprehensive Enterprise Risk Management program with board oversight, business continuity planning, disaster recovery procedures, and annual risk assessments	5	_____

Examples include:

- Enterprise Risk Assessment
- Business Continuity Plan
- Disaster Recovery Plan
- Insurance Review
- Vendor Risk Assessment
- Regulatory Compliance Review

Assessment 2 — Organizational Resilience & Operational Risk (5 Points)

Evaluate the organization's ability to anticipate, monitor, and respond to operational risks.

Organizational Readiness	Points	Your Score
Reactive approach to organizational risks	0	____
Some risk mitigation practices exist but are inconsistently applied	2	____
Leadership routinely evaluates operational risks and implements mitigation strategies	4	____
Risk management is fully integrated into strategic planning, executive decision-making, and board oversight with regular monitoring and continuous improvement	5	____

Examples include:

- Cybersecurity Risk
- Financial Fraud Prevention
- Regulatory Compliance
- Human Capital Risk
- Technology Risk
- Reputational Risk
- Strategic Risk
- Succession Planning

Enterprise Risk Management Score

Assessment	Maximum	Score
Risk Governance & Business Continuity	5	____
Organizational Resilience & Operational Risk	5	____
SECTION TOTAL	**10**	____

Enterprise Risk Management Interpretation

Score	Readiness Assessment
9–10	**Excellent** – The organization demonstrates a mature and proactive approach to enterprise risk management that supports long-term resilience and organizational sustainability.
7–8	**Good** – Risk management practices are well established with opportunities to further integrate risk oversight into strategic planning and board governance.
5–6	**Developing** – Foundational risk management practices exist, but additional planning and formal oversight are recommended.
Below 5	**Needs Improvement** – Enterprise risk management should become an executive priority to strengthen organizational resilience, governance, and banking confidence.

Executive Notes

Key Strengths

Primary Opportunities for Improvement

Priority Actions Before the Next Fiscal Year

LEAP Executive Insight

Risk cannot be eliminated—it can only be understood, managed, and monitored. Organizations that integrate enterprise risk management into strategic planning, governance, and executive decision-making are better prepared to navigate uncertainty, protect stakeholder confidence, and sustain long-term organizational performance. Financial institutions recognize this level of organizational maturity as a hallmark of strong leadership and prudent management.

SECTION 7 COMPLETE

Running Total: _____ / 100

EXECUTIVE BANKING READINESS DASHBOARD

LEAP Executive Banking Readiness Assessment™ Summary

Transfer your score from each section into the table below to calculate your organization's overall Banking Readiness Score.

Executive Scorecard

Assessment Category	Maximum Points	Your Score
Financial Capacity	20	____
Revenue Sustainability	15	____
Governance & Leadership	15	____
Financial Management & Reporting	15	____
Treasury Management	10	____
Credit Readiness	15	____
Enterprise Risk Management	10	____
TOTAL BANKING READINESS SCORE	**100**	____

Banking Readiness Rating

Locate your Total Banking Readiness Score and identify your organization's current level of readiness.

Total Score	Readiness Level	Executive Interpretation
90–100	**Executive Banking Ready**	Your organization demonstrates exceptional financial leadership, governance, operational discipline, and organizational resilience. It is well positioned for sophisticated banking relationships, treasury services, investment management, and strategic financing opportunities.
80–89	**Banking Ready**	The organization has a strong financial foundation with only minor opportunities for improvement. Continued strengthening of organizational capacity will further enhance banking relationships and financial flexibility.
65–79	**Building Capacity**	Core financial and governance systems are in place; however, targeted improvements are recommended before pursuing more complex banking products, treasury services, or financing opportunities.
50–64	**Emerging**	The organization demonstrates several foundational strengths but should prioritize improvements in financial management, governance, reporting, or operational capacity to improve banking readiness.
Below 50	**Needs Immediate Attention**	Significant organizational improvements are recommended before pursuing expanded banking relationships or new financing opportunities. Leadership should focus on strengthening financial management, governance, and organizational capacity.

Category Performance Summary

This table helps leadership quickly identify where organizational attention should be focused.

Assessment Category	Your Score	Readiness Level	Priority
Financial Capacity	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐
Revenue Sustainability	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐
Governance & Leadership	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐
Financial Management & Reporting	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐
Treasury Management	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐
Credit Readiness	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐
Enterprise Risk Management	____	☐ Excellent ☐ Good ☐ Developing ☐ Needs Improvement	High ☐ Medium ☐ Low ☐

Executive Assessment Summary

Based on the results of this assessment, summarize the organization's overall banking readiness.

Overall Organizational Strengths

Highest Priority Areas for Improvement

Areas Requiring Immediate Executive Attention

Organizational Banking Readiness Profile

Check all banking services your organization is currently prepared to support based on the results of this assessment.

Banking Service	Ready Now	Ready Within 12 Months	Future Goal
Operating Deposit Relationship	☐	☐	☐
Treasury Management Services	☐	☐	☐
Merchant Services	☐	☐	☐
Fraud Prevention Services	☐	☐	☐
Investment Management	☐	☐	☐
Working Capital Line of Credit	☐	☐	☐
Commercial Real Estate Financing	☐	☐	☐
Equipment Financing	☐	☐	☐
Construction Financing	☐	☐	☐
Other Strategic Financing	☐	☐	☐

LEAP Executive Insight

A Banking Readiness Score is more than a measure of financial performance—it is an indicator of organizational capability. The strongest organizations are distinguished not simply by their financial results, but by disciplined leadership, effective governance, strategic planning, prudent risk management, and the ability to sustain long-term organizational performance.

This assessment is intended to serve as a leadership tool for continuous improvement. Organizations that revisit their Banking Readiness Score annually can measure progress over time, strengthen banking relationships, and position themselves to capitalize on future opportunities.

EXECUTIVE ACTION PLAN

From Assessment to Action

Completing the **LEAP Executive Banking Readiness Assessment™** is only the beginning. The greatest value of this assessment comes from using the results to strengthen organizational capacity, improve financial management, and build stronger banking relationships over time.

Use this action plan to prioritize improvements, assign accountability, and establish measurable milestones for continued organizational growth.

Executive Priority Matrix

Identify the three highest-priority initiatives based on your assessment results.

Priority	Improvement Initiative	Expected Organizational Impact
Priority 1	______________________	______________________
Priority 2	______________________	______________________
Priority 3	______________________	______________________

90-Day Action Plan

Focus on immediate actions that can strengthen banking readiness within the next three months.

Action Item	Executive Owner	Target Date	Status
			☐
			☐
			☐
			☐

Six-Month Action Plan

Identify organizational improvements that require additional planning or implementation.

Action Item	Executive Owner	Target Date	Status
			☐
			☐
			☐
			☐

Twelve-Month Action Plan

Identify strategic initiatives that will significantly improve organizational financial capacity and banking readiness over the next year.

Action Item	Executive Owner	Target Date	Status
			☐
			☐
			☐
			☐

Leadership Commitments

Based on the assessment results, identify the commitments leadership will make over the next twelve months.

Executive Leadership

Finance Committee

Board of Directors

Annual Banking Readiness Review

This assessment is designed to be completed annually. Record your progress below.

Year	Banking Readiness Score	Readiness Level	Completed By
Year 1			
Year 2			
Year 3			
Year 4			
Year 5			

LEAP Executive Perspective™

Banking Readiness Is an Organizational Capability

Financial institutions do not establish banking relationships based solely on an organization's mission, passion, or financial statements. They evaluate the organization's ability to demonstrate consistent leadership, sound governance, disciplined financial management, effective internal controls, and long-term organizational sustainability.

Banking readiness is not a destination reached when financing is needed—it is an organizational capability that is intentionally developed over time.

Organizations that consistently strengthen these capabilities are better positioned to:

- Build trusted banking relationships.
- Access capital when strategic opportunities arise.
- Protect organizational assets through sound financial stewardship.
- Strengthen board and executive decision-making.
- Improve long-term financial sustainability.
- Inspire greater confidence among donors, funders, investors, and community partners.

Ultimately, banking readiness reflects more than financial performance. It reflects the maturity of the organization itself.

The strongest organizations understand that every financial decision, every governance practice, every operational control, and every strategic investment contributes to a stronger financial identity and a more resilient future.

That journey begins with intentional leadership.

Professional Use Notice

This resource is provided by **LEAP Skill Builders** as an educational and executive planning tool. It is intended to support leadership discussion, organizational planning, and informed decision-making. It should not be relied upon as legal, accounting, tax, investment, or other professional advice. Every organization operates within unique circumstances, and leaders should exercise independent judgment and consult appropriate professionals when making significant organizational, financial, governance, or regulatory decisions.

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