Name		Date	
Business		Role	

Summit SCALE® Coaching

Medtech Commercial Resilience Assessment

Is your business too dependent on you?

A practical self-assessment for medical suppliers and distributors to diagnose growth readiness, commercial risk and operational resilience

This questionnaire is designed for SME medical suppliers and distributors who want a sharper view of the real health of their business. It goes beyond surface-level performance and looks at the structural drivers of growth, risk and value: revenue quality, supplier exposure, commercial discipline, procurement access, operational scalability, cash flow and leadership dependency. Use it to assess where the business is strong, where it is vulnerable, and where focused action could materially improve resilience, profitability and strategic attractiveness.

As a rule of thumb, strong businesses can explain their numbers, their dependencies and their route to scale with confidence. Weaker businesses often discover that growth is masking concentration risk, fragile supplier relationships, poor pipeline visibility or cash pressure. The real value of this tool is not just in answering the questions, but in understanding what the answers imply about future growth, valuation, succession readiness and commercial control.

How to Score Each Statement

1	2	3	4	5
Strongly disagree	Mostly disagree	Sometimes true	Mostly true	Strongly agree

Answer based on how the business operates today, not how you would like it to operate.

Section 1 Revenue Quality

Revenue quality is one of the clearest indicators of business health. If a large share of turnover sits with a handful of accounts, products or individuals, growth can look impressive while the business remains fragile.

Strong performers typically show a balanced customer base, repeatable demand and stable or improving gross margin. If revenue is concentrated, unpredictable or margin is drifting down, the implication is usually higher commercial risk, weaker negotiating power and lower strategic value.

For each question mark your business

Statement	Score 1-5
Revenue concentration among the top five customers is understood and monitored.	
Repeat revenue is predictable and sustainable.	
Profit margins are stable and not eroding.	
New customer acquisition consistently replaces churned revenue.	
Revenue growth is driven by profitable customers rather than discounting.	
Upsell and cross-sell opportunities are regularly converted into revenue.	

Section Total		**/30**

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Section 2 Supplier Dependency Risk

Many SME distributors believe supplier loyalty is stronger than it really is.

In practice, over-dependence on one principal or a small number of manufacturers can create a hidden strategic weakness, especially if the supplier reviews channel strategy, changes terms or chooses to go direct.

A healthy business can demonstrate supplier diversification, differentiated market access and a clear reason why manufacturers need them. If that case is weak, the business may be more exposed than it appears.

For each question mark your business

Statement	Score 1-5
Our business could be vulnerable if our largest supplier changes its strategy or priorities.	
There is a risk that manufacturers could choose to bypass us and engage directly with customers.	
The strength and resilience of our business depends on how diversified our supplier base is.	
A significant proportion of our revenue relies on products sourced from a small number of key suppliers.	
Replacing a critical supplier would be difficult, costly, or time-consuming.	
Disruption to a major supplier would have an immediate and material impact on our ability to serve customers.	

Section Total		**/30**

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Section 3 Sales & Commercial Structure

Commercial structure is where many growing medtech SMEs either mature or stall. Strong businesses do not rely solely on founder instinct, rep memory or relationship momentum; they build consistent pipeline discipline, opportunity visibility and repeatable sales process. If deals are hard to forecast, opportunities live in inboxes or the business cannot see beyond the next quarter, the implication is usually lower control, lower scalability and a heavier dependency on individuals.

For each question mark your business.

Statement	Score 1-5
We have accurate visibility of our pipeline beyond 90 days.	
We track opportunities systematically throughout the sales process.	
Our sales process is driven by defined systems and processes, not by individual relationships.	
We have a clear and consistent process for converting leads into qualified opportunities.	
Sales forecasts are reviewed regularly and accurately predict future revenue.	
Customer acquisition and account growth are driven by a defined commercial strategy rather than ad hoc activity.	

Section Total		**/30**

Section 4 Procurement & Buying Journey

In healthcare, winning is rarely just about product superiority. The strongest suppliers understand the real buying journey across clinical stakeholders, procurement, finance and wider system pressures. They also adapt their message accordingly.

If the business relies heavily on one tender route, one framework or a generic sales approach, it may be vulnerable to slow adoption, commoditisation or price pressure. This section tests whether you are aligned to how buying decisions are made.

For each question mark your business.

Statement	Score 1-5
We have a clear understanding of how buying decisions are really made.	
We tailor our approach to meet the needs of clinical, procurement and finance stakeholders.	
We are not overly reliant on frameworks and tenders to generate business.	
We influence customer requirements before they are formally defined.	
Our pipeline is driven by proactive account development rather than solely by inbound opportunities.	
We clearly articulate the financial, operational and clinical impact of our solutions to decision-makers.	

Section Total		**/30**

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Section 5 Operational Scalability

Operational scalability determines whether growth creates value or simply more complexity. A robust business can absorb additional customers, products and activity without service levels falling or key people becoming bottlenecks.

If knowledge is tribal, processes are undocumented or growth regularly causes disruption, the business is likely carrying execution risk. That may not stop growth in the short term, but it often limits margin, consistency and confidence in future scale.

For each question mark your business.

Statement	Score 1-5
Growth does not create significant operational strain on our business.	
Customer knowledge is systemised, captured and shared effectively across the organisation.	
Key processes are documented, understood and followed consistently.	
We have the capacity, capability and resources to support growth without compromising performance.	
Roles, responsibilities and accountability are clearly defined across the business.	
We can scale our operations without becoming overly dependent on a small number of key individuals.	

Section Total		**/30**

Section 6 Inventory & Cash Flow

Inventory and cash flow are where many otherwise good businesses become strategically constrained. In medtech distribution, cash can disappear quietly into excess stock, poor forecasting or elongated customer payment cycles.

Strong operators understand exactly how much working capital is tied up, how stock decisions are made and how resilient the business would be under payment delay or supply disruption. If cash is tight despite sales growth, this section will usually reveal why.

For each question mark your business.

Statement	Score 1-5
We have clear visibility of cash flow and can accurately forecast future cash requirements.	
Working capital is managed effectively to support growth and operational stability.	
We have sufficient financial resilience to absorb unexpected costs or market changes.	
We maintain sufficient cash reserves to support day-to-day operations and future growth.	
Our inventory levels are regularly reviewed and optimised to maximise cash flow and profitability.	
We have effective processes in place to manage credit control and minimise the impact of late payments.	

Section Total		**/30**

Section 7 Leadership & Dependency

Leadership dependency is a critical but often underestimated issue in owner-led medtech businesses. When customer relationships, supplier confidence and decision-making are concentrated in one or two people, the business may perform well but remain hard to scale, transfer or de-risk.

Healthier businesses have clarity of roles, broader accountability and an operating rhythm that does not depend on constant intervention from the founder or a small inner circle.

For each question mark your business.

Statement	Score 1-5
Knowledge, relationships and responsibilities are shared effectively across the leadership team.	
We have clear succession plans in place for critical roles and responsibilities.	
The business can continue to operate effectively and achieve its objectives even when key leaders are absent.	
We have a strong leadership bench with the skills needed to support future growth.	
Important customer and supplier relationships are owned by the business, not just individual leaders.	
Our leaders spend more time driving improvement and growth than resolving recurring problems	

Section Total		**/30**

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For many medtech SMEs, the opportunity is not simply to grow faster, but to become more commercially robust, less dependent, and more investable as they grow.

Area	*Your Score*	*Maximum*
Revenue Quality		*30*
Supplier Dependency Risk		*30*
Sales & Commercial Structure		*30*
Procurement & Buying Journey		*30*
Operational Scalability		*30*
Inventory & Cash Flow		*30*
Leadership & Dependency		*30*

Overall Score		**/210**

Overall Score Indicator

Overall Score	Indicator	What this suggests
168–210	**Strong / Scale-ready**	The business appears commercially robust, with many of the core foundations for sustainable growth already in place.
126–167	**Developing / Mixed resilience**	The business has strengths, but some categories may be creating drag, inconsistency or avoidable exposure.
84–125	**Exposed / Needs focus**	Several structural areas may need attention before growth, succession or investment readiness can be strengthened.
42–83	**High risk / Vulnerable**	The business may be carrying significant commercial, operational or dependency risk that requires prompt action.

Use the overall score as a broad indicator only. The most useful insight usually comes from comparing the seven category scores: a low score in one area can signal a material vulnerability even when the overall score appears reasonable.

Identify Your Most Important Improvement Opportunity

Your lowest-scoring section is likely to be the first area to address. Use the questions below to identify a practical starting point.

1. Which three areas scored lowest, and what do those scores reveal about the biggest risk to your business right now?

2. Where is the business most dependent on you, a key person, a supplier or a small number of customers?

3. What would become slower, weaker or more uncertain if that dependency was not reduced?

4. What is one responsibility, decision or process that could be shared, documented or transferred in the next 30 days?

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5. Who needs to take greater ownership, and what support, clarity or authority would they need to succeed?

6. What first action will you commit to, by when, and how will you know it has made the business more resilient?

Your First Action

1. Which one area will you address first because improving it would make the biggest difference to resilience, growth or dependency risk?

2. What specific responsibility, decision, process or relationship needs to become less dependent on one person?

3. What is the smallest practical action you can take in the next 30 days to reduce that dependency or risk?

4. Who needs to be involved or take greater ownership, and what exactly will they be responsible for?

5. What support, information, system or authority will they need to succeed without relying on you?

6. How will you know this action has made the business more resilient, and when will you review progress?

Final Question

If you were unavailable for four weeks, what would slow down, become confused or stop completely?

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