

The IT Debt Self-Scorecard

20 questions. 5 minutes. A debt score and a priority list.

Most SMEs run on more IT than they think and document less than they need. Renewals come round unannounced, the one person who knows the WiFi password leaves, and the audit asks for a network diagram that nobody has drawn. This scorecard is for whoever owns the consequences – ops, finance, or the CEO.

HOW TO USE

1. Work through the 20 questions on pages 2-3. Tick one box per question.
2. Each answer scores 0, 1, 2 or 3 points. Total them up.
3. Read your band on page 4 and the three or four actions that follow.
4. Bring the scorecard to whoever owns the budget. The list does the talking.

Tick one box per question. Each answer scores 0, 1, 2 or 3 points.

1. STAFFING & TIME

How resilient is the team behind your IT?

Q1. Is there one named person accountable for IT day-to-day?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q2. Has anyone left in the last 12 months who took knowledge with them?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q3. Does the IT person spend more than 50% of their week on the listed IT priorities (vs firefighting)?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q4. Are external partners (suppliers, MSPs) clearly named per system?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q5. Has a successor or cover been identified for the IT lead?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

2. RENEWALS & CYCLES

Are dates and contracts visible before they bite?

Q6. Is there a single document listing every SSL certificate (the security certificate that makes URLs show https), software licence and support contract with renewal date?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q7. Has cyber-insurance been renewed in the last 12 months and the questionnaire kept on file?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q8. Is Cyber Essentials Plus (CE+, the UK government's basic cyber-hygiene certification) up to date?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q9. Has a hardware refresh been scheduled in writing for the next 12-24 months?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q10. Have all known certificates been checked in the last 90 days?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Tick one box per question. Each answer scores 0, 1, 2 or 3 points.

3. ASSET MANAGEMENT

Do you know what you own, where it lives, and who uses it?

Q11. Is there a register of every device (laptops, phones, network kit, servers) currently in use?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q12. Is there a register of every cloud service the firm pays for?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q13. Is there a network diagram showing how the office is wired and which switches feed which rooms?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q14. Are user accounts reviewed quarterly so leavers are removed?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q15. Is there a documented process for onboarding/offboarding a staff member?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

4. CORE DOCUMENTATION & RESILIENCE

If something breaks tomorrow, can a second person fix it?

Q16. Are the most important runbooks (disaster recovery, password recovery, backups) accessible to someone other than the IT lead?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q17. Has a backup restore actually been tested in the last 90 days?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q18. Is there a documented incident-response process?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q19. Are all admin accounts on multi-factor authentication (MFA, a code plus a password)?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Q20. Is there a documented dependency map showing which business functions rely on which systems?

- 0 No / never 1 Sometimes 2 Mostly 3 Yes / always

Your score, and what to do first

Add the numbers under each ticked box across all 20 questions. The total sits between 0 and 60. Find your band below.

0 – 30 · Healthy

You have the basics covered. Most likely you have a named IT lead, a renewal calendar, and someone who could pick up the phone if the lead were away. Use the unticked questions as a punch-list – they are the cheap wins.

What to do first

- Set a quarterly diary entry to re-run this scorecard.
- Close the three lowest-scoring questions within 30 days.
- Share the result with your finance director so renewal dates land in the budget.

31 – 60 · Carrying debt

You are running, but the system depends on a small number of people remembering things. A leaver, a missed renewal or a failed restore would hurt. The debt is fixable but it will not fix itself.

What to do first

- Build one master spreadsheet of devices, licences and renewal dates this month.
- Document the top three runbooks (backup restore, password recovery, firewall config).
- Identify a second pair of hands – internal cover or an external MSP – within 60 days.
- Run a backup-restore test in the next 90 days, with someone other than the IT lead present.

61+ · At risk

Critical knowledge sits with one person, renewals are arriving unannounced, and there is no documented way to recover. A single resignation or a single audit could become a crisis. The priority is to remove single points of failure, not to optimise.

What to do first

- Stop and write down what you have – devices, services, suppliers – before adding anything new.
- Hand the next renewal cycle to a named second person.
- Bring in external help for a 4-week handover audit if the IT lead might leave.
- Restore one backup this week. If it fails, that is the most important fact in the building.

Working through this?

Depending on which area scored highest, you'll be looking at our Managed Services, Security Solutions, or Consulting Services practice. Drop us a note at info@jmopartners.co.uk.