

Technology Risk Scorecard for UK SMEs

Use this in a board meeting, a team review, or as a structured conversation starter. Score your business across four dimensions. No technical knowledge required.

Business Name: _____ Date: _____

Completed by: _____ Role: _____

How to score each dimension

Score	What it means	Status
8 to 10	You can answer confidently. Controls are in place and reviewed regularly.	GREEN
4 to 7	Partial controls in place. Some gaps you are aware of but have not yet addressed.	AMBER
0 to 3	Significant gaps. Either controls are not in place or you are not certain.	RED

CYBER EXPOSURE Dimension 1 Score: ____ / 10

- We know what a cyber attack would look like and who would respond first.**
Do you have a named person responsible? A written plan?
- We have checked whether our credentials are exposed on the dark web.**
Last check date, tool used, action taken on any findings.
- All former employee and contractor access has been formally removed.**
Is there a formal offboarding process? When was it last reviewed?
- Multi-factor authentication is enabled on all email and cloud services.**
MFA is now mandatory under Cyber Essentials v3.3 (April 2026).

Recommended entry point: The Hack Check | 72 hours | Fixed fee £195

COST CONTROL Dimension 2 Score: ____ / 10

- We have reviewed every software subscription in the last three months.**
Line-by-line review. Not a rough estimate. Actual invoice review.
- We have confirmed that every licence paid for is actively being used.**
UK SMEs waste up to £10,000 per year on unused SaaS tools.
- We are on the correct Microsoft 365 plan for our actual usage.**
When were licences last reviewed? Are former staff still counted?
- Our IT contracts have been reviewed for value in the last 12 months.**
Support contracts, hosting, connectivity, maintenance agreements.

Recommended entry point: IT Bill Review | 5 days | Fixed fee £195

TECHNOLOGY CLARITY Dimension 3 Score: ___ / 10

- We can list every system and software tool the business relies on.**
CRM, accounting, operations, communications, storage, security.
- We have a documented technology plan for the next 12 months.**
Aligned to business growth plans. Reviewed by senior leadership.
- Our IT supplier is proactive and strategic, not just reactive.**
When did they last bring an idea to you rather than wait to be called?
- We know what our technology estate costs in total and whether it delivers value.**
Not just the headline invoice. All associated costs and overheads.

Recommended entry point: Technology Baseline Audit | 1 week | Fixed fee £950

TECHNOLOGY LEADERSHIP Dimension 4 Score: ___ / 10

- Technology decisions are made with independent strategic input.**
Not the vendor. Not the existing IT supplier. An independent voice.
- A named person at board level is accountable for technology and cyber risk.**
Only 31% of UK businesses have formal board-level cyber accountability.
- We have a documented response plan for a technology failure.**
Not a hope. An actual plan. Tested. With contact numbers.
- Technology is actively discussed at board or leadership meetings.**
Quarterly at minimum. With a structured agenda item, not ad hoc.

Recommended entry point: Tech Strategy Session | 2 hours | Fixed fee £395

Overall Score Summary

Dimension	Score / 10	RAG Status	Priority Action
Cyber Exposure	___ / 10	G / A / R	
Cost Control	___ / 10	G / A / R	
Technology Clarity	___ / 10	G / A / R	
Technology Leadership	___ / 10	G / A / R	
TOTAL	___ / 40	G / A / R	

What your score means

32 to 40

In Control

Book a Tech Strategy Session to move from managed to strategic. £395.

20 to 31

At Risk

Start with the Technology Baseline Audit to map every gap. £950.

0 to 19

Exposed

The Hack Check is your first step. Find out what is already out there. £195.

Not sure? Book a free 30-minute conversation at underpin-it.co.uk. No obligation.