The 5-Minute Theft Check

Five questions, one from each of the five places every restaurant and bar loses money. Circle 0 if the control is in place and someone actually does it, 1 if it only happens sometimes, and 2 if it doesn't exist or you don't know.

POINT 1: PEOPLE

1 **On the day an employee leaves, are their POS login, alarm code, keys and scheduling app access removed, and is it checked off a list?** 0 1 2

WHY IT MATTERS	WHAT GOOD LOOKS LIKE
Access that outlives employment is one of the most common gaps in small businesses. A departed manager with a live POS login can void from the parking lot.	A one-page separation checklist, completed the same day, signed by a manager.

POINT 2: POINT OF SALE

2 **Do you know your void, comp and discount totals as a percentage of sales for last week, and by employee?** 0 1 2

WHY IT MATTERS	WHAT GOOD LOOKS LIKE
The pattern is invisible in totals and obvious by person. One server at three times the average is either struggling at the job or taking money.	A weekly report by employee. Anyone well above the rest, or above roughly 2 to 3% of their own sales, gets a conversation.

POINT 3: PRODUCT

3 **Do you calculate pour cost (cost of liquor used divided by liquor sales) every week or period, by category, and compare it to what your recipes say it should be?** 0 1 2

WHY IT MATTERS	WHAT GOOD LOOKS LIKE
Theoretical versus actual pour cost is the single best theft detector a bar has. If you only know your overall pour cost, you cannot see which category or shift is leaking.	Weekly or period pour cost by category (liquor, beer, wine) against theoretical, with the gap tracked over time. A well-run bar usually stays within a point or two.

POINT 4: PREMISES

4 **Is footage kept for at least 30 days, and do you review one shift a week against the POS exceptions from that shift?** 0 1 2

WHY IT MATTERS	WHAT GOOD LOOKS LIKE
A problem found in the numbers two weeks later cannot be checked if the footage is gone in seven days, or if the camera clock is minutes off from the POS. Footage that is never watched deters nothing.	30 to 90 days of retention, a weekly 15-minute review of one shift chosen from the void and comp report, and camera and POS clocks synced so the times match.

POINT 5: PAYMENTS

5 **Would your bookkeeper or manager change a vendor's bank details, or pay an unusual invoice, based on an email alone?** 0 1 2

WHY IT MATTERS	WHAT GOOD LOOKS LIKE
Payment redirection by fake email is one of the largest fraud losses for small businesses. It works because nobody picks up the phone.	Any bank detail change is confirmed by a phone call to a number you already have, and the owner approves unusual payments.

Add it up: ______ / 10

Score	Rating	What it means
0 to 2	**Solid start**	The basics are in place. The full scorecard will show whether the other 31 controls are too.
3 to 5	**Gaps worth closing**	At least one of the five places is open. Start with the question you scored highest; most of these fixes cost nothing.
6 to 10	**Exposed**	Money may be leaving without anyone noticing. Work through the full scorecard this week, starting with Point of sale.

Any single question you scored a 2 is worth fixing this week, whatever your total.

Go deeper: the full Theft Exposure Scorecard

36 questions across all five points, a score for each one, the free fixes that close the most exposure, the five POS reports to read every week, how to spot under-ringing, and what to do (and not do) when something looks wrong.

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