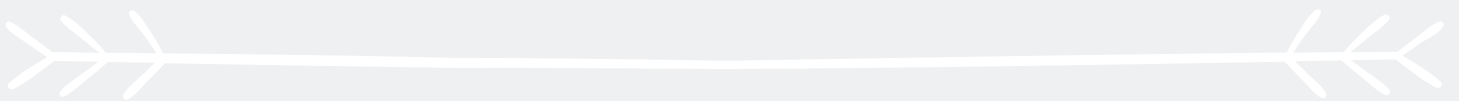


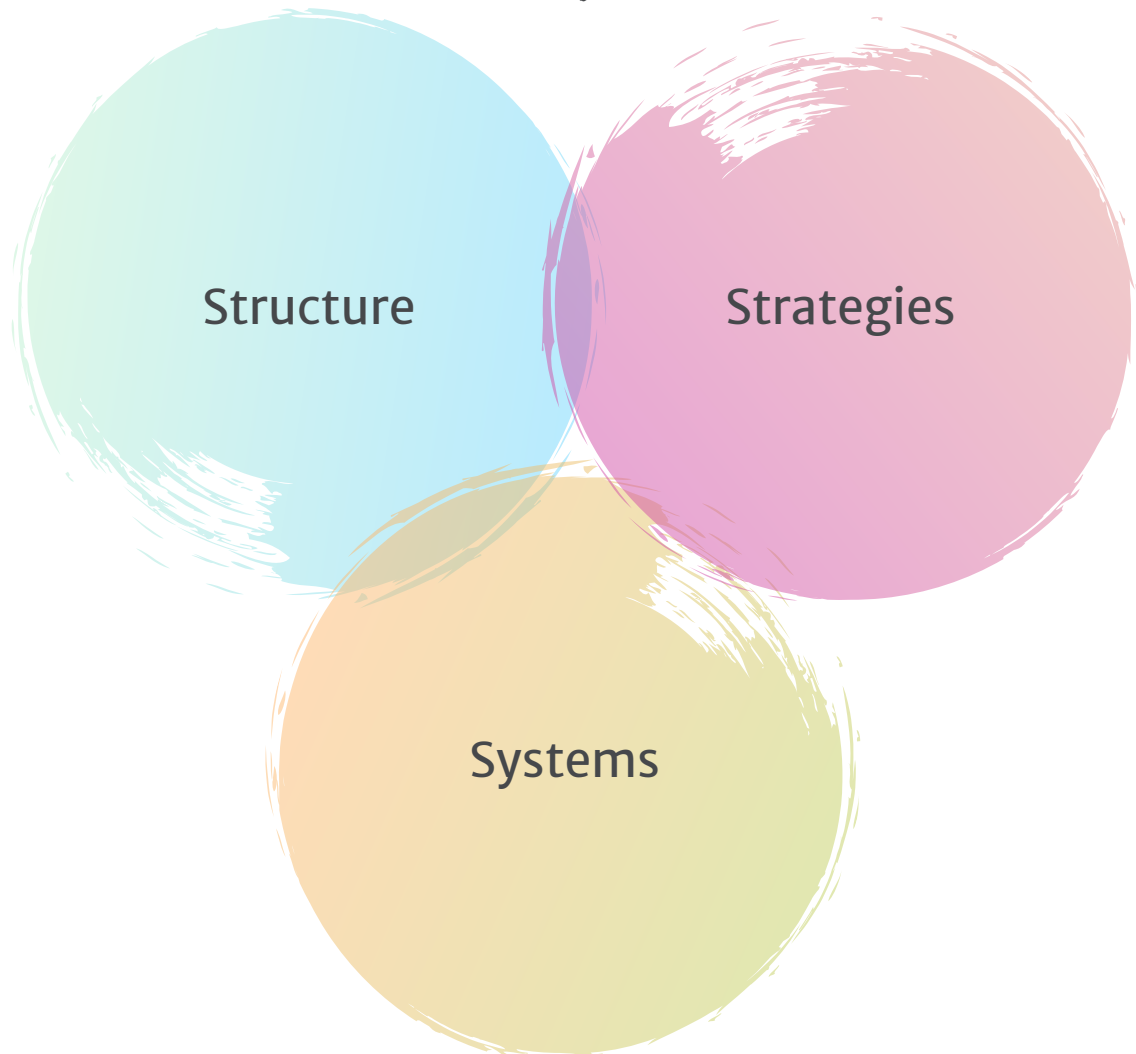
# **Minimalist CFO Framework Guidebook**



# The 3 areas to focus on....

It can be a little stressful when you realise that in running your own business, there is no-one else responsible for the making or managing the cash. So to reduce the overwhelm, here is your own guidebook to being your own CFO, till you can afford to hire one.

## *The 3 'S' Financial framework*



# 1. Your Business's Structure

This is your Business Model or architecture.

What

To whom

How

When

This business architecture is the foundation of your livelihood and directly impacts your lifestyle. Which parts of it are working for you? Fill them in. Which parts are not working for you? What can you change them to?

From this your business expenses and prices can be determined. And this is a key piece of the puzzle to getting them right.

## 2. Financial Strategies

If your goals are the X on a map, this is the possible pathways to take you there from where you are now. Fill in some ideas...

*Do you need to sell more?*

*Would reviewing your expenses help?*

*Could you create a package?*

*Do you have a premium offer?*

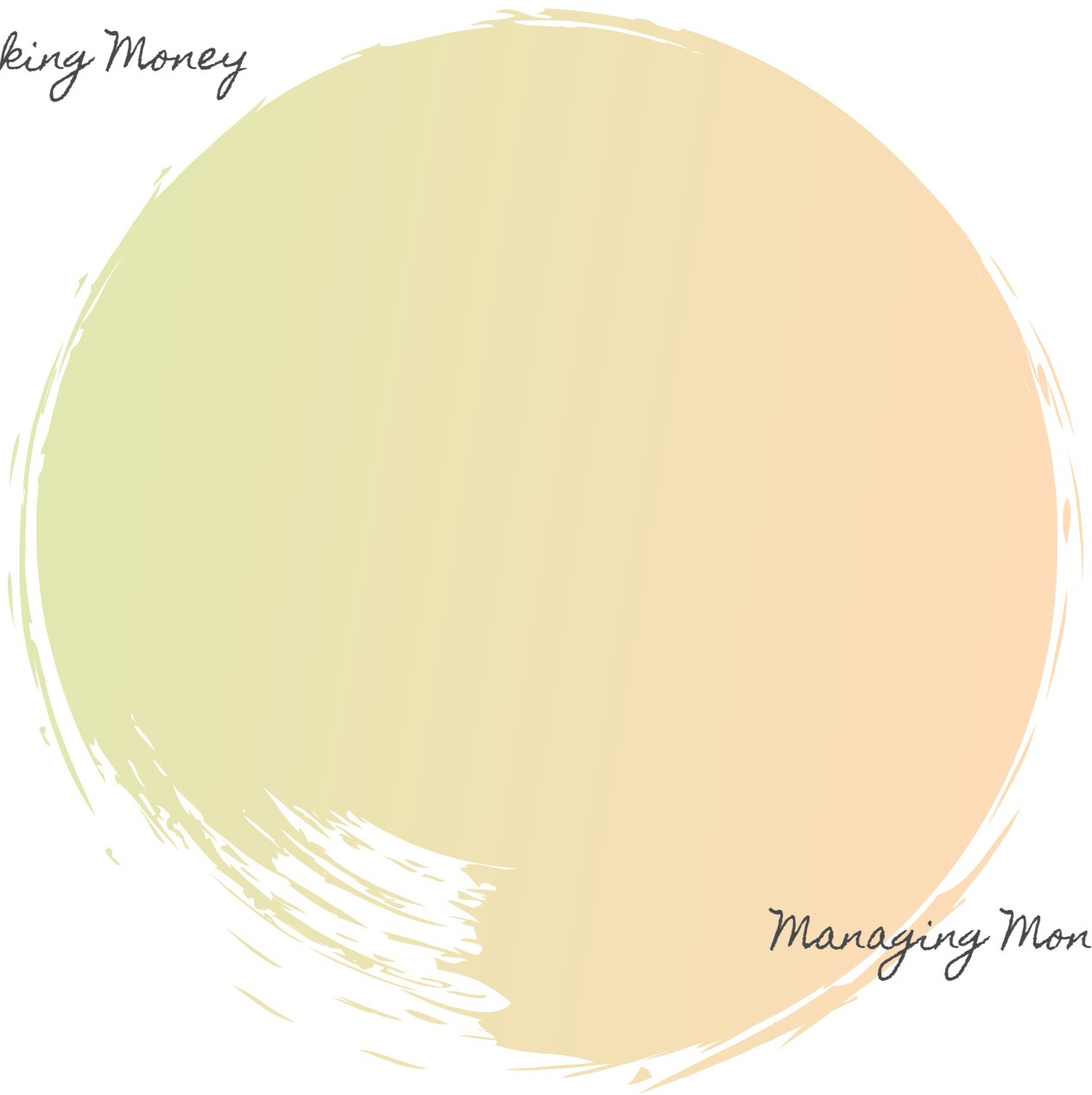
*Could you increase your prices?*

*Do you need to create more options?*

### 3. Systems

Systems are the way you make achieving those goals more easeful. Where do your finances feel chaotic or time-consuming in your business?

*Making Money*



*Managing Money*

---

## Who wrote this?

Me. Lynda James.



I'm the (non-grey suit wearing) accountant and business analyst behind Valo Financial. I help business owners make and manage money differently.

I work with businesses to 'uncomplicate' business finances, focusing on increasing profitability and cash flow and designing sustainable businesses.

I believe the financial landscape is more confusing than it needs to be and that you don't need to be a 'numbers nerd' to make great financial decisions in your business.

And that running your own business shouldn't compromise your health or lifestyle.

**You can find me here.**