



FORWARD VISIBILITY FOR SCALING SME OWNERS

Cash Flow & Budget Services

Detailed cash flow forecasts and budgets, built on our own model, so you can make decisions on where the business is going.

A GUIDE FOR OWNERS WHO WANT TO STOP FLYING BLIND

WHO WE WORK WITH

You're profitable. That's not the same as being in control.

You're doing \$4M–\$20M+ in revenue, the numbers look good on paper, and yet forward visibility is still the thing keeping you up at night. Profit doesn't automatically translate into cash in the bank, and growth has a habit of consuming working capital faster than expected. You need a forecasting model you can actually trust - and someone who helps you read it.

THE PROFILE, AT A GLANCE

\$4M–\$20M+

ANNUAL REVENUE

5–50

EMPLOYEES

Established & scaling

BUSINESS STAGE

Founder / MD

DECISION MAKER

Growth-oriented

MINDSET

Growth exposes what informal tracking hides

Three categories of pressure we see consistently as businesses scale.



Visibility

- Forward-looking financial clarity lacking
- Financial reporting that's inconsistent or arrives too late
- No reliable way to see cash position months out



Growth Pressure

- Profit leakage despite strong revenue
- Scaling inefficiencies in systems and people
- Systems not keeping pace with the pace of growth



Decision-Making

- Time pressure and decision fatigue from flying without instruments
- Difficulty translating strategic goals into a funded plan
- Business and personal wealth blurring without budget discipline

A forecasting model built for how you run the business



Cash Flow Forecasting

Rolling forecasts built on our proprietary model - showing where cash is heading, not just where it's been.



Budget Preparation & Monitoring

Detailed budgets set against real targets, tracked and revisited regularly, not filed away after they're built.



Scenario Planning

Stress-testing growth plans, hiring decisions and capital expenditure before you commit to them.



Structured Reporting Rhythm

Monthly or quarterly touchpoints that keep the numbers in front of you, and the conversation commercial.

HOW WE WORK

Proactive, not reactive

- We build the model with you - it reflects your business, not a template
- Fixed-fee engagement, agreed upfront
- Direct, commercially-focused conversations about what the numbers mean
- We flag cash pressure points before they become a problem



“Profit doesn't automatically mean cash in the bank.”

WHAT CLIENTS TELL US THEY WANT

- ✓ Clear financial visibility and forward planning
- ✓ A trusted commercial sounding board, not just a report
- ✓ Support to scale sustainably without cash surprises
- ✓ Proactive advisory - not reactive compliance

Is this the right fit for your business?



This is likely a strong fit

- \$4M+ revenue, profitable, and actively scaling
- Wants forward visibility, not just historical reporting
- Values a structured, disciplined approach to planning
- Ready to act on what the numbers tell you



Probably not the right fit

- Revenue under \$2M or inconsistent profitability
- Wants a one-off report rather than an ongoing rhythm
- Not yet ready to commit to structured financial discipline



LET'S START THE CONVERSATION

Stop flying-blind on last quarter's numbers.

If you're making growth decisions without genuine visibility over where cash is heading, let's fix that.

AFFINITY ADVISORY

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