



# THE FINANCE COACH

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Empowering Businesses To Achieve Ambitious Goals

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Virtual CFO, Coaching and Advisory Services



[www.thefinancecoach.au](http://www.thefinancecoach.au)



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# SERVICE GUIDE

- From the Founder
- Services
- Why use a Virtual CFO
- The Finance Coach Process
- Case Studies
- Values and Ways of Working







## FROM THE FOUNDER



The Finance Coach was established by Matthew Gamblin to provide high quality strategic and financial support to CEO's, MD's, Business Owners and Entrepreneurs.

The increased use of cloud based financial systems has automated many administrative tasks performed by finance teams. This combined with the rising costs of labour means there is now an opportunity to provide a new service offering to Australian Businesses.

In traditional operating models, the cost of even a small finance team is becoming too high for small to medium sized businesses (SME's) to sustain. Often SME's are forced to pay too much for untrained and inefficient labour resulting in constant mistakes and unreliable information.

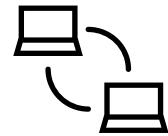
Furthermore, SME's require a key advisor to help with decision support and work on strategic items. The Virtual CFO offering is an economically viable solution to place confidence back into the finance function and offer real value and strategic support to the organisations that need it the most.

Matt passionately believes in this model and welcomes the opportunity to discuss options further.



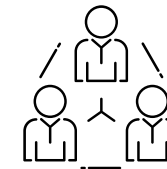
# SERVICES

What do we specialise in?



## VIRTUAL CFO

- Outsourced Finance Function Management
- Board Management and KPI Reporting
- Financial Performance Reviews
- Budgeting and Forecasting
- Cashflow Management
- Decision Support and Management Meetings



## COACHING AND ADVISORY

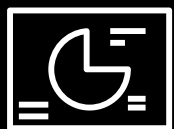
- Business Coaching
- Leadership and Team Development
- Change Management
- Ad-Hoc Projects





# WHY USE A VIRTUAL CFO?

To access reliable information, insights and utilise experienced professionals



## Reliable Information

Access to timely, reliable and insightful financial information.

Make informed decisions quicker.



## Experienced Support

Immediate access to an experienced professional and network.



## Value and Flexibility

Businesses constantly evolve and so do our plans.







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## THE FINANCE COACH PROCESS



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# THE FINANCE COACH PROCESS

Reliable financial information is The Key To Success!

1

Understand You and Your Business

Focus on improving your processes and creating reliable financial information.

2

Develop Management Reporting

Create insightful management reporting to bring the numbers to life.

3

Implement Finance Coaching and Advisory

With reliable and insightful information we can now plan for the future.





# CLIENT JOURNEY

How do we understand your business ?



## Intro Call

Find out about you and your business.

We will identify if The Finance Coach is the right fit for your business.



## Review

We will perform an initial assessment of your financial information, systems and processes.



## Recomendation

Based on your unique situation we will develop an onboarding roadmap and propose a suitable plan.



## Monthly Plan

Scale up and down as your business evolves.





# THE FINANCE COACH PROCESS

What does monthly management reporting look like ?

## KPI Analysis

### TOTAL REVENUE

**\$1,949,982**

▲ 3.1% from last month



A measure of the total amount of money received by the company for goods sold or services provided.

### GROSS PROFIT

**\$815,855**

▲ 5.3% from last month



Gross Profit is the residual profit after deducting all costs directly related to the sales.

### NET PROFIT AFTER TAX %

**24.49%**

▼ -1.65% from last month



A measure of the proportion of revenue that is left after all expenses have been paid.

## KPI Results

	RESULT	TARGET	TREND	IMPORTANCE
<b>A PROFITABILITY</b>	NOV 2021		vs OCT 2021	
Total Revenue	\$1,949,982	\$10,000	✓ ▲ 3.1%	Critical
Gross Profit Margin	41.84%	35%	✓ ▲ 0.86%	Medium
Operating Profit Margin	24.99%	25%	✗ ▼ -1.17%	High
Profitability Ratio	35.25%	15%	✓ ▼ -1.37%	Critical

## Breakeven Analysis

### TOTAL REVENUE

**\$1,949,982**

A measure of the total amount of money received by the company for goods sold or services provided.

### EXPENSES TO REVENUE RATIO

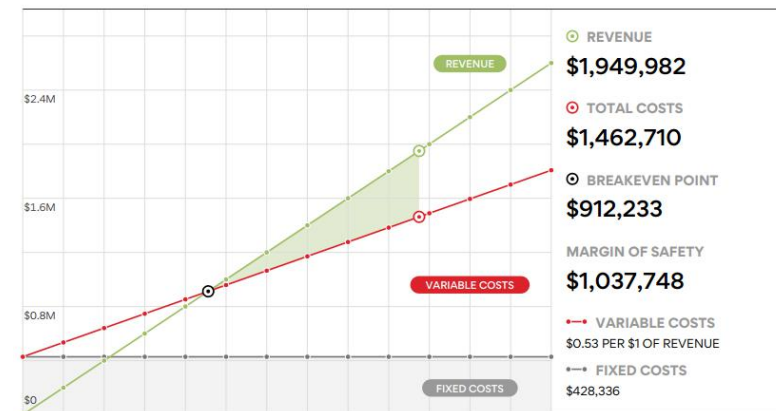
**75.01%**

A measure of how efficiently the business is conducting its operations.

### BREAKEVEN MARGIN OF SAFETY

**\$1,037,748**

The breakeven safety margin represents the gap between the actual revenue level and the breakeven point. In other words, the amount by which revenue can drop before losses begin to be incurred.



## Revenue Forecast



### Revenue breakdown

New York Shopfront Sales	\$569,621
Sydney Shopfront Sales	\$393,095
Shopify Sales	\$357,800
London Shopfront Sales	\$269,983
Amazon Sales	\$236,578
General Online Sales	\$62,396
San Diego Shopfront Sales	\$60,509





# OUR PLANS

What do our plans look like ?

## BEGINNER

Outsourced Finance Function  
Management

Monthly Management Reporting Pack

- Profit & Loss
- Balance Sheet
- Forward Looking Cashflows

Monthly Performance Review

## INTERMEDIATED

Outsourced Finance Function  
Management

Monthly Management Reporting Pack

- Profit & Loss
- Balance Sheet
- Forward Looking Cashflows
- Analysis of Actuals vs Budget

Monthly Performance Review

Annual Budgeting

Bi Annual Forecasting

Fortnightly Decision Support

## ADVANCED

Outsourced Finance Function  
Management

Monthly Management Reporting Pack

- Profit & Loss
- Balance Sheet
- Forward Looking Cashflows
- Analysis of Actuals vs Budget

Monthly Performance Review

Annual Budgeting

Quarterly Forecasting

Weekly Decision Support

KPI Reporting







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## CASE STUDIES



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# CASE STUDY: HIGH GROWTH E-COMMERCE MANUFACTURING

Operated in 3 international locations, 4 year goal to reach \$100million turnover, +30 FTE's and growing

## KEY OUTCOMES



Outsource Finance Function resulted in a streamlined and scalable services resulting in 30% annualised overhead saving vs on-site options



Operational savings were redeployed into product development, new systems and operational labour to support future growth



Improved forecasting lead to improvements in Inventory management, logistics and cash conversion



Detailed management reporting provided insights into business unit performance as well as customer and product profitability

*"We can see the impact of future decisions and more effectively manage a growing international operation"*

## SITUATION

Organisational Overview

- High growth, complex supply chain and restricted cashflow
- Established processes and systems were starting to breakdown and overwhelm staff
- Limited management reporting and forward-looking forecasts
- Decisions were becoming bigger and more complex to make with limited resources
- Inexperienced leadership team, finance team of four

## OBJECTIVE

Engaged by the companies Chief Executive Officer (CEO) to establish scalable processes and improve internal reporting and forecasting capabilities to support future growth

## KEY TASKS

- Review current systems and processes to identify major pain points
- Implementation of Outsourced Finance Function and scalable process and systems to appropriately manage a growing organisation
- Establishment and roll out of quarterly forecasting, monthly management reporting and KPI dashboarding to provide financial insights across key areas of the business
- Creation of complex multi entity budgets and departmental engagement sessions to develop realistic achievable plans



# CASE STUDY: INTERNATIONAL WHOLESALER

Operated internationally with 7 locations, 10year goal to reach \$80million turnover, +80 FTE's

## KEY OUTCOMES



\$200 - \$250K of annualised savings from the move to an Outsourced Finance Function



Key staff members were retained and redeployed into value add roles



Management reporting provided insights into business unit and product performance



KPI Tracking aligned business, team and individual performance to the organisational strategy

*"We now have visibility and structure in our business which never existed before. We can now make informed decisions"*



## SITUATION

Organisational Overview

- Declining revenues and operating margins
- Historic finance systems and over complicated manual intensive processes
- Unreliable, untimely and retrospective management reporting
- Inconsistent organisational structure and team accountability
- Inexperienced leadership team, finance team of six



## OBJECTIVE

Engaged by the companies Managing Director (MD) to develop and implement a finance and operational rebuild plan to support current challenges and future growth plans.



## KEY TASKS

- Review current systems, processes and team capabilities
- Implementation of Outsourced Finance Function to de-risk the business and reduce costs
- Develop and implement insightful and timely management reporting and forecasting
- Co-Design new Standard Operating Procedures with the MD to drive organisational accountability which included;
  - Team Structuring and Quarterly Meetings
  - KPI Development and Tracking







# CASE STUDY: NOT-FOR-PROFIT

National operations, \$50million Government funded research project

## KEY OUTCOMES



Outsource Finance Function resulted in a streamlined and scalable services resulting in \$700K of savings over five years



Operational savings were redeployed into the research program allowing for an additional 750 patients to be treated



The board could clearly see operational performance and focus attention towards project outcomes



Detailed management reporting provided insights into national performance to critically manage tight overheads and third party arrangements

*"I can confidentially control and manage a national program at a fraction of the cost"*



## SITUATION

Organisational Overview

- Newly established organisation with complex third party supplier arrangements
- No systems, processes or detailed operating plans existed
- Strict reporting and governance requirements required to be adhered to
- Research lead leadership team with basic level financial skills



## OBJECTIVE

Engaged by the companies Chief Executive Officer (CEO) to develop complex five year operating model and implement a cost effective finance and reporting solution.



## KEY TASKS

- Review reporting and governance requirements
- Assess suitable cost effective finance systems solutions
- Implementation of system along with Outsourced Finance Function support
- Creation of complex five-year operation model to monitor actuals vs plans
- Develop and implement timely and insightful management reporting and KPI dashboards to track national project performance





# CASE STUDY: GROWTH MINDED VETERINARY CLINIC

1 Site 6 figure revenue operation, expanding into a multisite operation

## KEY OUTCOMES



Outsource Finance Function resulted in a streamlined and scalable services resulting in \$130K - \$150K of savings p.a.



Operational savings were redeployed back to into the business to partially fund multisite locations and incentivise future leaders.



Business was de-risked as critical finance tasks could be managed and scaled beyond one key person.



Management reporting provided insights to allow for multisite benchmarking

*"As a lean and efficient organisation we can now make informed decisions, reward emerging leaders and are in control of future plans"*



## SITUATION

Organisational Overview

- Growth minded organisation wanting to expanding into multiple locations
- Tight profit margins and difficulties managing temporary staff
- High business risk operating with one finance team member processing and overseeing operations



## OBJECTIVE

Engaged by the companies Chief Executive Officer (CEO) to oversee current operations and implement a low risk scalable finance function and management reporting solution.



## KEY TASKS

- Review current financials, systems and ways of working
- Implementation of Outsourced Finance Function support
- Creation of multisite management reports and KPI dashboards to clearly identify under and over performance



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THE FINANCE COACH VALUES & WAYS OF WORKING



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# OUR VALUES

## INNOVATIVE

We can think outside the box to help solve problems

## COLLABORATIVE

We work with clients and partners to achieve high quality outcomes

## AUTHENTIC

We are genuine and don't pretend to be anything but ourselves

## RESPECTFUL

Of our clients and partners. Everyone has a voice and a right to be heard







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