JUNE 2026 NEWSLETTER #1 NAVE BOOKKEEPING AND CFO ADVISORY GROUP

One Step *Forward*

NVAE CFO ADVISORY GROUP

THE MONTHLY NEWSLETTER FOR BUSINESS LEADERS WHO GROW WITH INTENTION

Hey There,

It's been a while, and every bit of that time was spent with intention. I've spent the past year doing what I help my clients do: stepping back, reassessing, and building something better. The result is an expanded practice with a clearer mission — not just clean books, but the financial leadership and mindset tools to help you build something lasting.

That's what this newsletter is all about. I'm really glad you're still here.

If you want a deeper look at the foundation behind all of this, I shared more in this month's blog.

— Rita

Welcome to the very first issue of **One Step Forward** — a monthly letter for business owners who want to grow smarter, not just harder.

Each month, you'll get:

- One financial insight tied to where your business is right now
- One mindset shift to help you think differently
- One book worth your time
- One small action you can take this week

Not a massive overhaul. Not an overwhelming to-do list. Just one step forward.

📈 Numbers Without The Noise — Why Your Numbers Still Feel Unclear

🎨 The Mindset Corner — The Quiet Problem With Big Goals

📘 Book Recommendation — What Rita Is Reading This Month

💡 Numbers Without the Noise - Why your numbers still feel unclear

If you've ever thought "I made money this month… So why does it still feel tight?" you're not alone. That's not a hustle problem. It's a clarity problem. And more often than not, it starts with your numbers.

STAGE 1 · YEARS 0–3:	STAGE 2 · STABLE BUT STUCK:	STAGE 3 · SCALING ENTREPRENEUR:
If you're making decisions based on your bank balance, your numbers are lying to you. Without clean, reconciled books every other financial decision gets harder.	Your books may be tidy but if no one's reading them, they can't help you. The gap isn't the data. It's the translation into decisions.	A bookkeeper answers "what happened." A CFO answers "what's next." At this stage, you need both — and the difference matters.
→ Focus: clean books, consistent monthly close, reports you can trust	*→ Focus: monthly KPI review, understanding trends, moving from operator to CEO*	*→ Focus: forecasting, scenario planning, CFO-level decisions backed by data*

"A bookkeeper answers: What happened? A CFO answers: What should we do next? Knowing which question your business needs answered changes everything."

[See which stage fits you best:]

🧠 The Mindset Corner: Momentum - The quiet problem with big goals

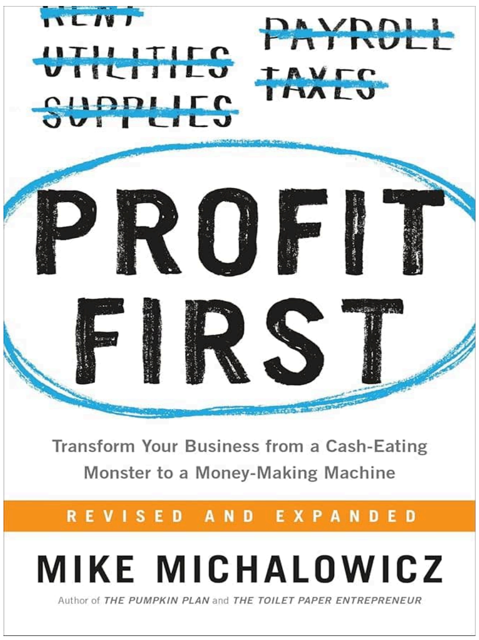
Big goals don't fail loudly. They fade quietly — under the weight of overwhelm, perfectionism, and waiting until everything feels "ready." That day rarely comes.

That's the momentum killer most business owners never see coming. It doesn't announce itself. It just slowly drains your forward motion until the goal that once excited you starts to feel out of reach.

Real momentum doesn't come from doing everything at once. It starts with one small, specific action done consistently until it becomes a rhythm. Ten minutes reviewing your numbers every Monday beats a quarterly "get it all together" sprint every time.

One decision. Made consistently. That's the whole shift.

📖 Book Recommendation:



If you've ever felt like revenue is growing but profit still feels unclear, this book will help make sense of it. Michalowicz flips the traditional accounting formula **(Sales − Expenses = Profit) to Sales − Profit = Expenses**. It sounds simple, but it rewires how you think about money in your business. Highly readable, no accounting background needed.

Rita's take: "I recommend this to nearly every Stage 1 and 2 client. It's the mindset shift that makes clean books feel worth having."

[More reading on the Nave blog:]()

👣 One Step Forward:

Each month this section gives you one low-lift action matched to your business stage. Do it this week. That's all.

STAGE 1 · YOUR ONE STEP	STAGE 2 · YOUR ONE STEP	STAGE 3 · YOUR ONE STEP
Review the last 30 days and fix one miscategorized transaction. Ask your bookkeeper for help if needed. → *You're building the habit of looking at your numbers without dread.*	Pull up last month's P&L. Find your largest expense category and ask: *"Is this what I expected?"* → Awareness is what leads to better decisions.	Write down one financial question you have. Ask yourself: *"Do I have data to answer this or am I guessing?"* → *The right question is where better decisions start.*

💬 Question of the Month:

What's one financial area in your business that, if it were clear, would make everything else easier?

Hit reply — one sentence is all I need. Your answers shape next month's issue.

Thanks for being here for Issue #1. I'm building this with you in mind—and the more you engage, the better it gets.

See you next month,

Rita Hoang

Nave Bookkeeping & CFO Advisory Group

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