

One Step *Forward*



THE MONTHLY NEWSLETTER FOR BUSINESS LEADERS WHO GROW WITH INTENTION

Hey there,

Last month we talked about clarity—understanding who does what in your financial team.

This month we're taking the next step: intention.

Because knowing the right professional is only valuable if you know when to ask them the right questions.

Welcome to the second 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.



[Read This Month's Issue](#)

 **Numbers Without The Noise — Your Tax Preparer Is Not Your Financial Advisor**

 **The Mindset Corner — Choose Support With Intention**

 **Book Recommendation — What Rita Is Reading This Month**



Numbers Without the Noise: Your Tax Preparer Is Not Your Financial Advisor

Your tax preparer helps make sure your returns are accurate, complete, and filed on time. But the financial questions that come up throughout the year often sound very different:

“Can I afford to hire someone?” “Why does cash still feel tight?” “Should I raise my prices?”

Those aren't tax-return questions. They're business growth questions. Knowing the difference helps you stop expecting one person to carry every financial responsibility in your business.

STAGE 1 · FINANCIAL FOUNDATION

You need clean, reliable books before you can make confident decisions.

→ **Focus:** *Accurate bookkeeping & reports you can trust.*

STAGE 2 · BUILDER CFO LITE

Your books may be organized, but you need help understanding what the numbers mean.

→ **Focus:** *Cash flow, trends, and monthly financial guidance.*

STAGE 3 · NAVIGATOR CFO PARTNERSHIP

As the business grows, decisions become more complex and require forward planning.

→ **Focus:** *Forecasting, scenario planning, and CFO-level guidance.*

Every financial professional has value. The key is knowing when to rely on each one.

[See which stage fits you best:](#)



The Mindset Corner: Choose Support With Intention

Many business owners rely on the person they already know for every financial question. But familiarity does not always mean fit. Before asking for advice, pause and consider:

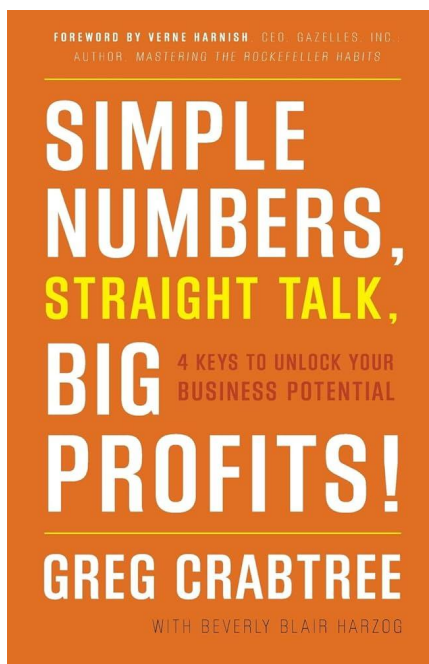
What decision am I trying to make?

Is this the right person to help me make it?

Clarity helps you understand the roles. Intention helps you use them wisely.

Business Book Club: August Feature

***Simple Numbers, Straight Talk, Big Profits!* By Greg Crabtree**



Crabtree shows business owners how a handful of meaningful financial numbers can simplify decision-making, improve cash flow, and increase profitability—without getting lost in accounting jargon.

Your numbers do not need to be complicated—but you do need to understand what they are telling you.

Rita's take: "This book helps business owners move beyond simply receiving financial reports. It shows you how to use your numbers to make intentional decisions about the future."

[Explore the August Business Book Club:](#)

One Step Forward:

Imagine where you want your business to be 90 days from now. What's one financial decision that will help you get there?

Intention is not knowing every answer in advance. It is slowing down long enough to make sure your next decision supports where you actually want the business to go.

One decision. One clear intention. One step forward.

Question of the Month:

What financial decision are you currently facing that deserves more than a tax-season answer?

Hit reply and tell me in one sentence. I'll send back an insight or question worth considering before you move forward. No pressure and no complicated assessment—just a clearer place to begin.

Because successful businesses rarely grow by accident. They grow through intentional decisions made one step at a time.

See you next month,



Rita Hoang

Nave Bookkeeping & CFO Advisory Group

Bonded & Insured · QBO & Xero Certified

navebookkeepingcfo.com · [Our services](#) · [Book a discovery call](#)