numbercrunch

The Finance Engine:
A Roadmap for Financial Confidence at Every Stage of Growth

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Most founders know their industry inside and out, but the numbers behind their business are another story. The Finance Engine is Numbercrunch’s seven-stage methodology for building financial confidence — from clean, accurate books to fractional CFO guidance.

Inside, you’ll learn what each stage involves, when it typically happens and how it helps your business scale, secure funding and prepare for an eventual sale.



Financial confidence, built in stages

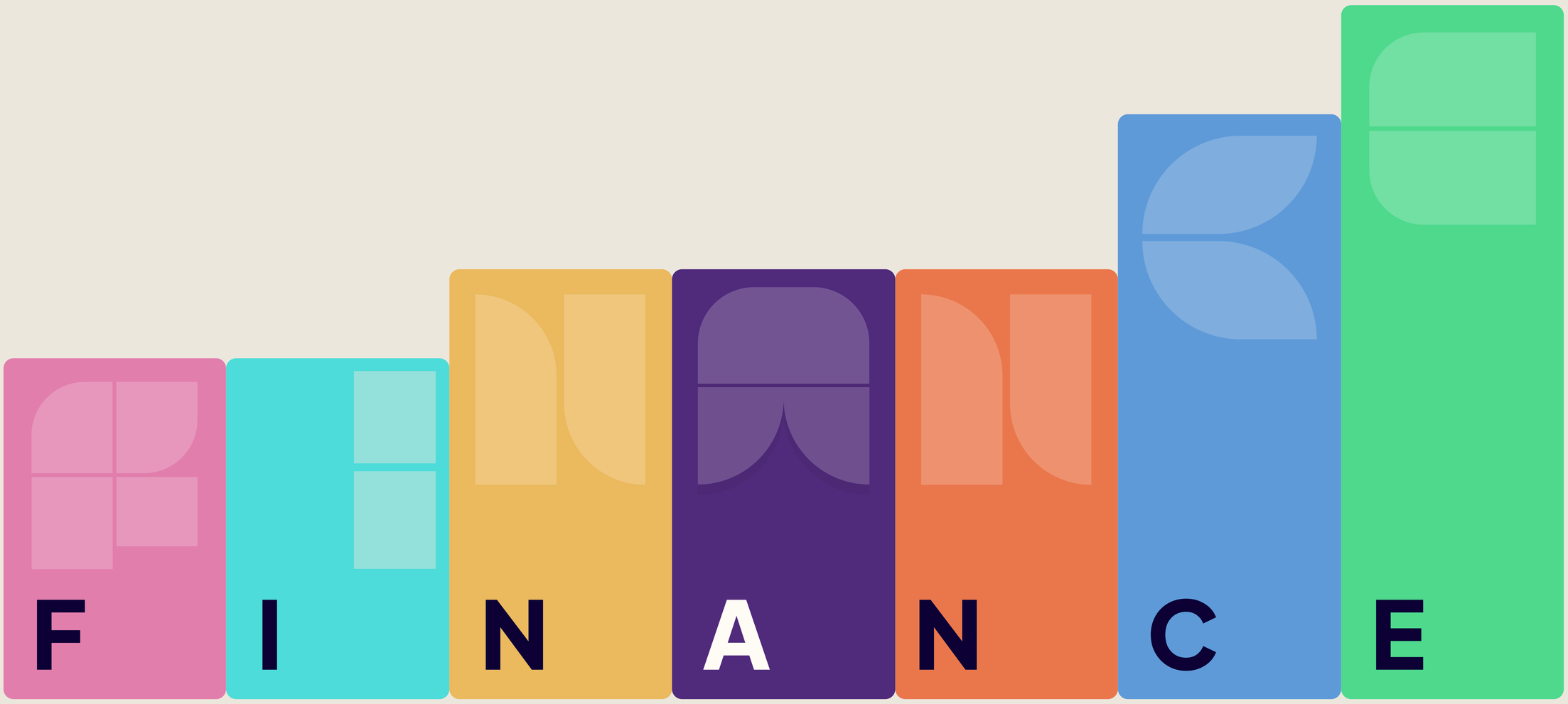
Business owners are often ambitious entrepreneurs with innovative ideas and solutions. They know their industry inside and out. They also know how to talk to prospective customers to get them on board and make the sale.

Where they're often less confident is the financial side of things. How to appropriately track revenue and expenses. How to plan so they don't run out of money. What their numbers actually mean for their business today, tomorrow and six months from now.

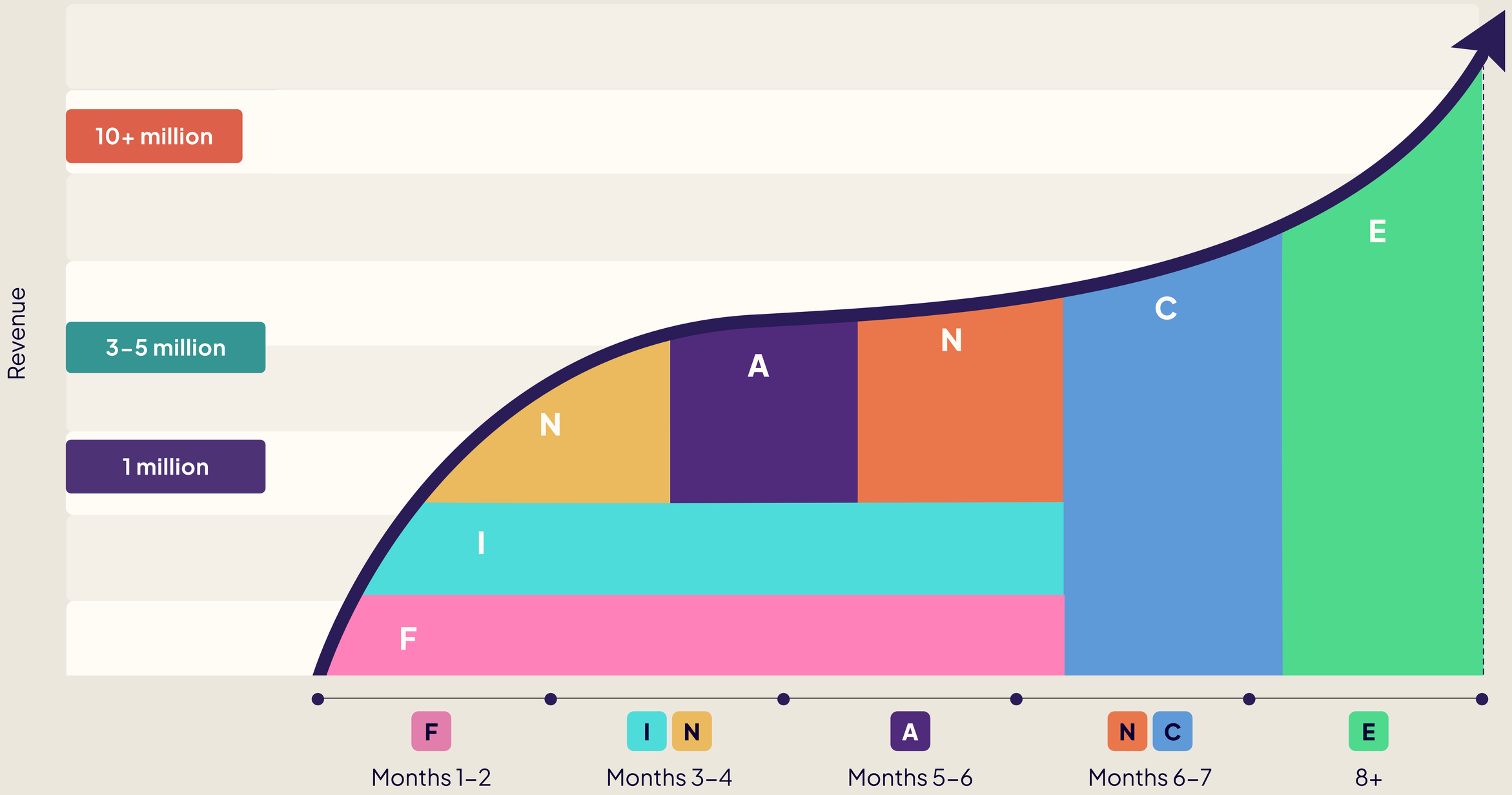
That's what the **Finance Engine** is for. It's our way of helping business owners understand their numbers with confidence, so they can make better decisions that will enable them to scale sustainably, secure critical funding and, eventually, sell the business.

By applying this proven methodology to every client engagement, we ensure every business we work with is evaluated through the same lens and every member of our team delivers consistent service.

But that doesn't mean it's a one-size-fits-all model. The Finance Engine is modular by design, because we know that different businesses at different stages have different needs. This approach lets us assess each client and prescribe the right services based on where they are today and where they want to be 12 to 18 months from now.



The Finance Engine at a glance



F **Foundation**
Clean, accurate books

I **Insights**
Reporting that explains performance

N **Navigation**
Forecasting and cash flow visibility

A **Alignment**
Spending tied to strategy

N **Net performance**
Deep dives to strengthen profitability

C **Capital readiness**
Preparation for funding, loans and M&A

E **Execution support**
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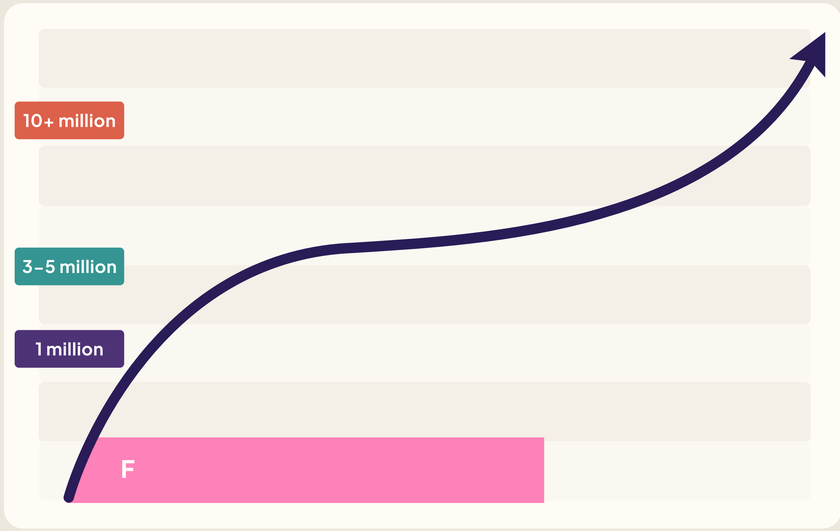
Foundation

Clean, accurate books

The foundation is the base every other stage depends on, so nearly every Numbercrunch engagement starts here. We spend the first 30 to 60 days making sure the books, systems and processes are clean, current and aligned with best practices.

Our goal is to establish modern, cost-effective bookkeeping that captures every transaction at a granular level. We fix common errors like reporting an entire credit card statement as a single transaction instead of logging each expense individually, or recording the sale of an annual software licence as one lump sum instead of assigning 1/12 of the value to each month in the year. We ensure compliance with tax and payroll obligations, avoiding errors that can incur interest and penalties, and can even block loans and funding agreements.

Ultimately, it’s about trust. A strong foundation won’t be the reason someone buys a business, but a weak one could be the reason they don’t.



Work during this phase includes:

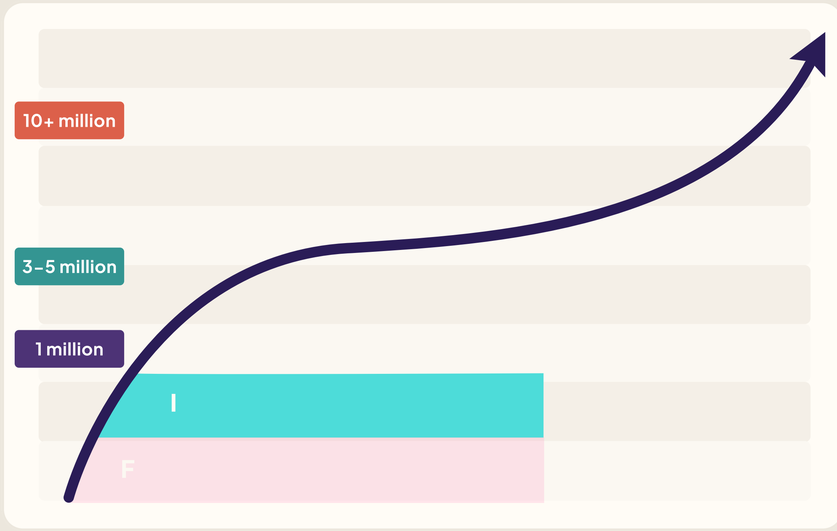
- Clean-up and accuracy validation
- Chart of accounts optimization
- SOP documentation across accounts payable, accounts receivable and payroll
- Tech stack review and improvements
- Monthly reporting setup
- Establishment of monthly close cadence

I

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Insights

Reporting that explains performance



This phase is all about translating financial data into insights founders can actually understand and use: clear charts, graphs and plain-language commentary instead of the usual income statements and balance sheets.

Without the right insights, many founders default to making decisions based on their bank balance, but that number is just a snapshot. It says nothing about whether revenue is growing, margins are improving or cash will be there next quarter.

Insights work like the rumble strips on the side of a highway: an early warning that a car is drifting, while there's still time to course correct. So with clear reporting, a founder can see a revenue drop of 30% from one quarter to the next and choose to hold off on a planned investment until things turn around, even if the bank account balance looks healthy right now.

Work during this phase includes:

- Reporting with variance analysis against budget
- Trend analysis for revenue, margins and cash flow
- Comparisons (e.g. this quarter vs. the same quarter last year)
- Identification and tracking of KPIs
- Interpretive guidance: what’s on track and where to watch out

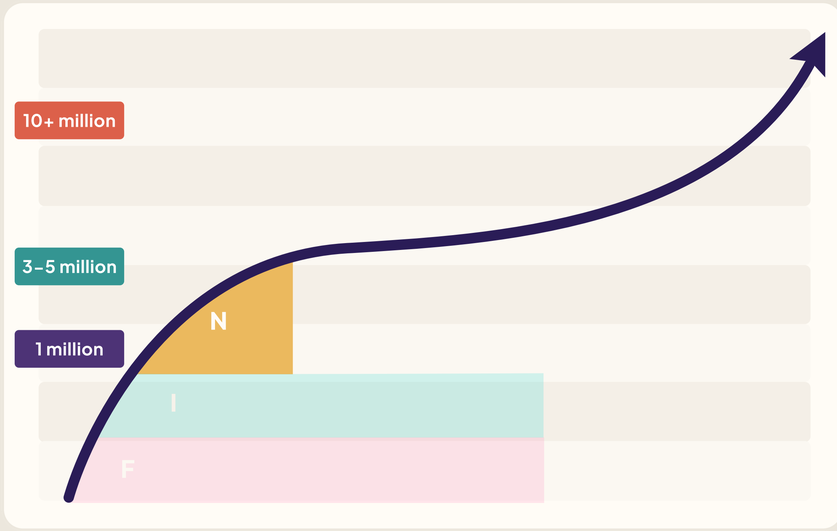
The same insights can also give founders peace of mind. When results are tracking to budget, the review is a quick confirmation so they can move on instead of lying awake every night worrying about how the business is doing.

N

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Navigation

Forecasting and cash flow visibility



Navigation is about forward-looking visibility into cash flow. It's a bit like a GPS: once a destination is set, progress is tracked against it and recalibrated as needed to stay on track based on actual results.

This is important because running out of cash is the number-one reason businesses fail. Having a destination in mind and a view of what's coming over the next 24 months lets founders spot and address problems far in advance, while there's still time to cut costs, pivot or raise new funds. It also answers practical questions, like what a pricing change would do to the business.

AI has made this work easier: forecasting models can be built much faster and they can test more scenarios in less time. But at the same time, AI is disrupting the tech sector quickly, so revenue assumptions shift more often. That makes regular recasting more important than ever.

Work during this phase includes:

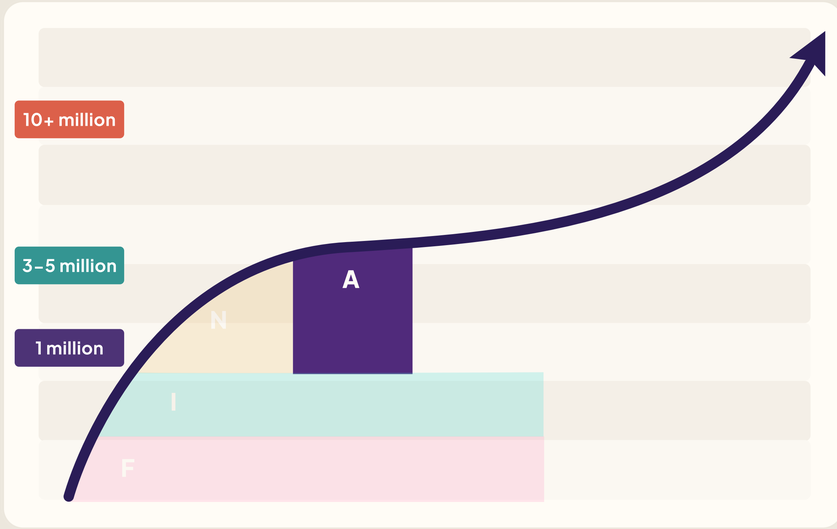
- 90–day weekly cash flow forecasting for business es navigating a tight cash position
- 12– to 36–month projections for strategic visibility
- Long-range models, especially for early-stage companies that may need to show investors up to five years' worth of projections
- Scenario planning, including best-, mid- and worst-case outcomes

A

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Alignment

Spending tied to strategy



Alignment is about making sure every dollar the business spends supports its strategy and earns the best possible return.

Some misalignments are small, but they can add up over time. For example, maybe a company has sponsored a trade show for years. But when was the last time anyone asked whether it still brings in customers? Or maybe there are software subscriptions that auto-renew even though no one's actually using them. Left unchecked, these costs drain cash without delivering a valuable return.

Some misalignments run deeper, such as when co-founders pull in different directions. One wants to innovate while the other wants to lead on price, and their opposing actions end up stalling momentum for the whole company.

The alignment phase reveals these conflicts and provides the financial evidence needed to make the strategic decisions that will get everyone rowing in the same direction.

Work during this phase includes:

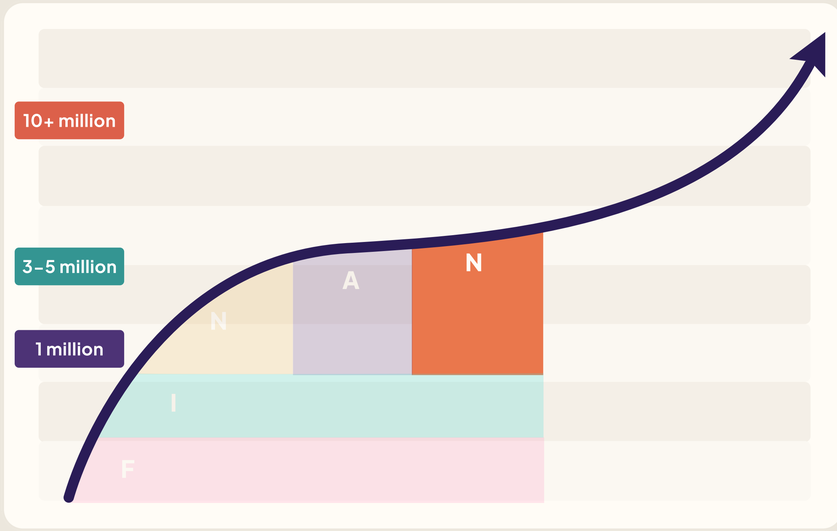
- Review of major spend categories
- Alignment of resources with revenue goals
- Identification of areas of under- and over-investment
- Balanced scorecard approach
- Start-stop-continue review of every expense

N

05 / 07

Net performance

Deep dives to strengthen profitability



At this stage, we use deep-dive analysis to show founders where to double down and where to pull back. It usually comes after we've gotten to know a business (typically about six months in) so we can work with founders to identify one to three high-impact areas to focus on. These often arise from hunches or questions founders have wondered about.

These deep dives can vary from company to company, but might focus on customer segments, pricing models or operational processes. The insights can be surprising. Large customers may pay more each month but leave after a year, while smaller customers stay much longer. Some low-priced customers may generate volume but tie up the support team. Identifying these patterns helps reveal opportunities to ensure as much revenue as possible stays with the business as profit.

Without this analysis, businesses risk trying to be all things to everyone, like a restaurant with a 30-page menu that does nothing especially well.

Work during this phase includes:

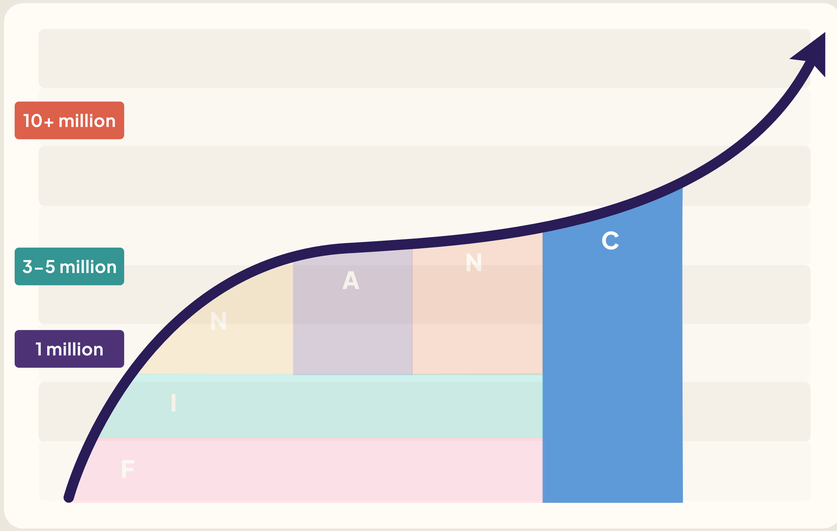
- Pricing strategy review and price-change scenarios
- Customer segment and cohort analysis
- Margin and unit economic analysis
- Lifetime value assessment by customer type
- Cost structure optimization
- Efficiency and process improvements

C

06 / 07

Capital readiness

Preparation for funding, loans and M&A



Capital readiness comes into play when a business is looking to close a bank loan, an investor round or an M&A transaction. Whatever the deal, the business will be subject to a thorough financial due diligence process and won't have long to prepare for it. Deals usually have a 90-day window to close. If a business can't produce clean, organized financials in that time, the lender or buyer loses trust and the deal falls apart.

Most founders only go through due diligence a few times in their lives. Because we do it all the time, we can gather up the necessary records quickly and make sure they're investor-ready.

We can also help avoid common mistakes, like failing to normalize EBITDA. This might include removing costs that aren't part of real operations (such as family members on payroll) or accounting for artificially low costs a new owner wouldn't inherit (such as reduced rent because of a personal relationship with the landlord). The result reflects the true performance a buyer or investor will value.

Work during this phase includes:

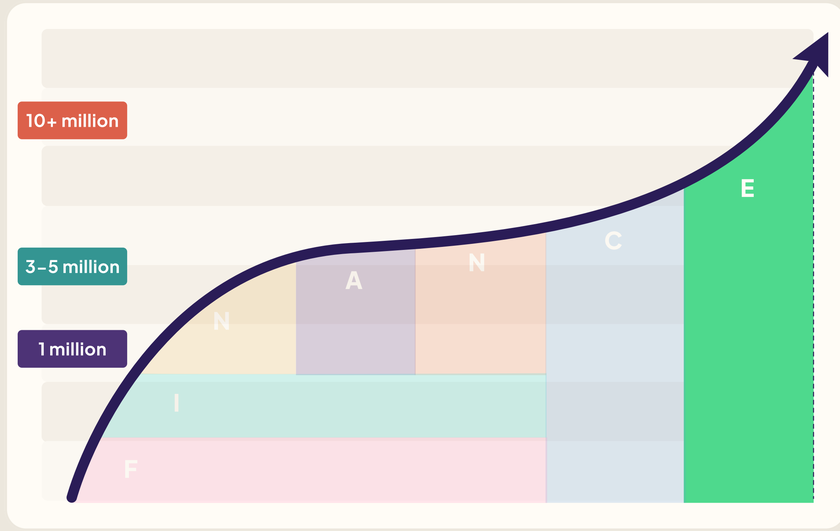
- Lender- and investor-ready financials, including normalized EBITDA
- Cash runway analysis and forecasts
- KPI standardization
- Documentation preparation (e.g., tax, insurance, contracts)
- Support at due diligence meetings

E

07 / 07

Execution support

Ongoing fractional CFO guidance



This phase is essentially our fractional CFO service: a senior financial leader who works alongside the business owner as a financial copilot. Most founders aren’t financial experts themselves, so they benefit from this kind of support that helps them make sound financial decisions that enable their strategic goals, without the cost of bringing on a full-time executive.

For solo founders, leading a company can be lonely, so a fractional CFO can also fill the role played by co-founders in joint ventures. The CFO is often the only other person who sees all of the business's sensitive financial information, making them a trusted, confidential sounding board.

Work during this phase includes:

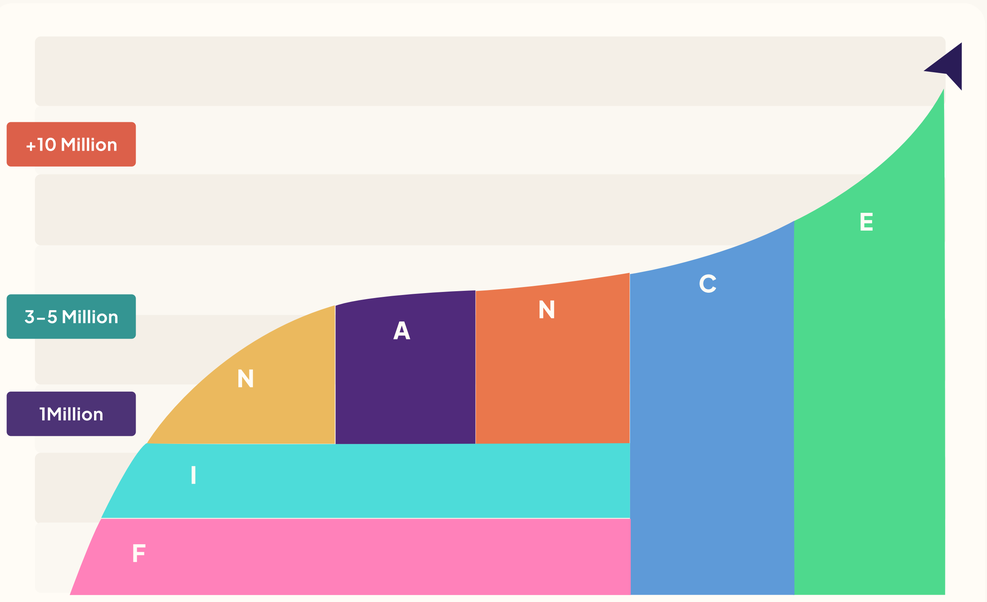
- Controller-led onboarding and workflows
- CFO strategic leadership
- Monthly advisory calls
- Board reporting
- Cash flow monitoring

This ongoing engagement usually starts after we’ve done about three months’ worth of foundational work with a business. This ensures the CFO has access to the clean data, compiled metrics and completed software migrations they need to deliver the greatest value. The exact terms depend on and adapt to each company's stage, complexity and mandate, with CFO time dedicated to the company ranging from one to 20 days a month.

A finance engine for every stage of growth

While some businesses go through each stage in sequence, others might skip some phases or focus more on the ones that make the most sense for their position and goals. So whether you're closing your first funding round, scaling past $1 million in recurring revenue or preparing to sell, the Numbercrunch Finance Engine meets your business where it is, prescribing only what your business needs today and over the next 12 to 18 months.

Our goal is the same at every stage: delivering numbers you can trust, decisions you can make with confidence and a finance function that keeps pace with your ambitions.



Let’s talk about your next stage. Contact Numbercrunch for a conversation about how the Finance Engine can help fuel your business and keep it on track.

Get started: numbercrunch.ca/get-started

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