NALO VENTURES GROUP

Strategic Advisory and Consulting

A BUSINESS OPERATIONS GUIDE

Your Business Should Not Need You for Everything

Find what is keeping you overworked, understand where your money goes, and set your next 30 days of priorities

Nataki Gardner

Nalo Ventures Group

A note from Nataki

You have customers. Money is coming in. You are answering questions, delivering services, paying bills, and trying to keep everything moving. Yet you reach the end of the month wondering where the money went. Taking a day off means checking your phone because something always needs your attention.

I know what it looks like to be involved in everything. In my own business and nonprofit work, I was responding to emails, answering calls, and handling tasks manually. Adding automations, processes, and a team changed how I worked. I could take days off, finish at a reasonable time, go on vacation, and make room for work that helped the business and organization grow.

That experience informs how I approach consulting. Before recommending more marketing, funding, or another service, I want to understand what is happening inside the business. What does it cost to deliver the work? Who handles each responsibility? What happens when the owner is unavailable?

This guide is for entrepreneurs and business owners who already have paying customers and need to understand why the business still feels so demanding. You will look at your numbers, examine recurring work, and choose three priorities for the next 30 days.

You may find something you can address this week. You may also recognize an area where you need professional support. Both are useful discoveries. Work through the exercises honestly, using records wherever possible. You can make better decisions when you have a clear picture of what needs attention.

Nataki Gardner

Nalo Ventures Group

Educational disclaimer

Nalo Ventures Group provides strategic advisory and business consulting services. We are not CPAs or accountants.

This guide is for educational and informational purposes. It helps business owners review operations, understand business numbers, and plan improvements. It does not provide personalized financial, accounting, tax, or legal advice.

The examples and worksheets are learning tools. Adapt them to your business and verify your records and assumptions. They do not guarantee profit, funding, growth, or other results.

Consult a qualified CPA, accountant, attorney, or other appropriate professional for guidance specific to your business.

How to use this guide

Set aside time to review your business while you read. Keep your calendar, recent business bank and card statements, sales records, and expense information nearby. If you have bookkeeping reports, use them. If the records are incomplete, make a note of what is missing and who can help you organize it.

Start with your most recently completed month. Look at the previous two months when available to see whether a problem repeats. Label estimates clearly. A number you need to verify should remain on your follow-up list.

Complete the worksheets in this guide or use a separate notebook. Each exercise helps you collect information for the three priorities you will select near the end. You can work through one section at a time.

When I refer to business structure here, I mean how your business operates: responsibilities, financial tracking, workflows, and decisions. The focus is on the work that supports your customers and your ability to lead.

Where to find what you need

Business self-assessment — page 4

Find where the work gets stuck — page 5

Understand your money and review your records — pages 6–7

Review expenses and pricing — pages 8–9

Organize systems and recurring work — pages 10–11

Use automation and delegate clearly — page 12

Prepare for growth and funding — page 13

Examples from my work — pages 14–15

Choose your priorities and build your plan — pages 16–17

Review progress and find resources — page 18

Work with Nalo Ventures Group — page 19

Your business self assessment

Mark each statement Yes, Partly, or No. Use Yes when you can point to a record, a written process, or a consistent practice that supports your answer. Use Partly when it happens sometimes or depends on you remembering.

1. I can show how much revenue the business earned last month.

Yes / Partly / No

2. I know last month's expenses and operating profit or loss.

Yes / Partly / No

3. I know which customers owe money and which bills are coming due.

Yes / Partly / No

4. My pricing considers delivery costs, my labor, and a reasonable share of overhead.

Yes / Partly / No

5. I review recurring expenses and know why I am paying for each one.

Yes / Partly / No

6. Inquiries, customer information, and follow-ups are tracked in a consistent place.

Yes / Partly / No

7. Recurring tasks have written steps that someone else can follow.

Yes / Partly / No

8. Each recurring task has a responsible person and a due date or trigger.

Yes / Partly / No

9. My team knows which decisions they can make and when to contact me.

Yes / Partly / No

10. I can step away for a full working day while routine work continues.

Yes / Partly / No

Circle the two answers that concern you most. They are starting points for investigation. A No identifies something to address; it does not explain the cause by itself.

Find where the work gets stuck

Think about your last five working days. Which tasks interrupted other work? Which questions did you answer more than once? What waited because you were the only person who could approve it, find the information, or explain the next step?

An owner becomes a bottleneck when routine work cannot move forward without them. Sometimes the issue is missing instructions. Sometimes the team lacks access, authority, or training. A full calendar can also hide a capacity problem: there may simply be more work than the available people can complete.

Choose three recurring tasks and record what happens. Include time spent answering questions, correcting errors, and following up. Rough time estimates are enough to begin.

Recurring task	Times each week	Minutes each time	Why it waits for me

Multiply the frequency by the time for each task. A task that takes 15 minutes and occurs 12 times uses three hours a week. That is a hypothetical example, but you can use the same calculation with your own work.

For each task, ask whether it needs to continue, can be simplified, can be automated, or can be assigned to someone else. Keep work that requires your judgment with you while you clarify what others can handle.

Choose one place to begin

The recurring task taking the most avoidable time is:

_____

It keeps coming back to me because:

_____

The first change I will test is:

_____

Understand what your money is telling you

Start by separating revenue, profit, and cash. They answer different questions. A busy month can produce strong sales and still leave very little cash available when bills are due.

Revenue is income earned from selling your products or services. Depending on your accounting method, a sale may appear in your records before the customer pays. Keep track of earned revenue and money collected so you can explain the difference.

Direct costs are tied to delivering a product or service, such as materials or labor for that job. Overhead supports the wider business, such as rent, administrative support, insurance, and software. Classifying expenses consistently helps you compare periods and review pricing.

Gross profit is revenue minus the direct costs recorded as cost of goods or services sold. Operating profit also subtracts operating expenses. Interest and income taxes come later. Confirm with your bookkeeper how these categories appear in your reports.

Cash flow tracks money entering and leaving the business. A loan can increase cash without creating revenue. Paying loan principal or taking an owner draw can reduce cash without being an operating expense. These differences help explain why your bank balance and profit report may disagree.

A hypothetical example

A business earns $10,000 in revenue for the month. Direct costs are $4,000, leaving $6,000 in gross profit. Operating expenses are $3,000, leaving $3,000 in operating profit before interest and income taxes.

If $2,000 of that revenue remains unpaid, the business has collected less cash than its revenue figure suggests. It still needs to meet obligations as they come due.

Ask your bookkeeper to explain your profit and loss report, your balance sheet, and changes in cash. Each report contributes to the picture. Your goal is to understand what the numbers mean for decisions you need to make.

Complete your financial review

Use one completed month and consistent records. Record revenue and expenses using the same accounting basis. Keep cash timing questions separate so the worksheet does not mix profit with money available to spend.

Month reviewed: _____ Records current through: _____

Profit review	Amount
Revenue recorded for the month	$
Direct costs of goods or services sold	$
Gross profit — revenue minus direct costs	$
Operating expenses excluding direct costs above	$
Operating profit or loss — gross profit minus operating expenses	$

Operating profit is before interest and income taxes. Count each expense once. If you are unsure how a cost should be classified, flag it for your bookkeeper.

Check upcoming cash needs

Business cash available today: $_____

Of that balance, amounts reserved or committed: $_____

Customer payments expected in the next 30 days, with likely collection dates:

_____

Bills, payroll, debt payments, taxes, and planned owner payments due in the next 30 days, with dates:

_____

Compare expected receipts with obligations week by week. Avoid counting an uncertain customer payment as money already available. Include the costs of delivering any new work you expect to sell.

What needs follow up

The number I cannot explain yet: _____

The record I need to locate or correct: _____

Who will help and by when: _____

Review what you are paying for

Pull your business bank and card statements and list recurring charges. Include annual renewals, installment payments, and tools billed through other platforms. Check whether a service is still needed, whether someone uses it, and whether another tool already provides the same function.

An expense can be necessary and still deserve a price review. Compare what you are paying with what you use. Ask about a more suitable plan, unused seats, or services that have expanded beyond what your business needs. Check contract terms and cancellation costs before making changes.

Questions for each expense

- What work does this support, and who uses it?
- What would happen if we stopped paying for it?
- Are we paying for duplicate features or unused access?
- Could we reduce the cost without disrupting delivery or required obligations?

Expense or subscription	Monthly equivalent	Keep reduce or cancel	Action and date
	$		
	$		
	$		
	$		

For an annual charge, divide the annual amount by 12 to compare its monthly cost. Keep the actual payment date in your cash plan.

Three unused subscriptions costing $40 each would total $120 a month, or $1,440 a year. That is an illustrative calculation, not a promised saving. Use your own charges to identify a realistic opportunity.

Record a reduction as confirmed only after you complete the change and check the next bill. Some costs protect your ability to operate or deliver good work. Consider their purpose before cutting them.

My confirmed monthly reduction: $_____

What I will do with the freed cash: _____

Check whether your pricing covers the work

Choose one product or service. List its delivery costs, including labor, supplies, transaction fees, and other costs tied to the sale. Include the value of your own delivery time for planning, even if your accounting records treat your pay differently. Then assign a reasonable share of operating overhead.

Allocate overhead using a basis that fits the work, such as delivery hours or expected sales volume. For example, $2,000 in monthly overhead spread across 20 similar jobs adds $100 per job. If you complete only 10 jobs, that share becomes $200. Use realistic volume and revisit the calculation.

Margin measures profit as a percentage of the selling price. Markup measures the amount added as a percentage of the cost used in the calculation. The percentages differ because their starting points differ.

A hypothetical pricing example

Assume one service costs $600, including direct costs and allocated operating overhead. The following planning margins are before interest and income taxes and depend on the cost estimate holding true.

Selling price	Allocated operating cost	Profit before interest and income taxes	Margin
$900	$600	$300	33.3%
$1,000	$600	$400	40%
$1,200	$600	$600	50%

Adding 50% to $600 produces a $900 price and a 33.3% margin. To calculate a price for a target margin, divide the included cost by one minus the margin expressed as a decimal. For 40%, that is $600 ÷ 0.60 = $1,000.

I like to examine whether a 40%–50% margin is workable. The appropriate target depends on the industry, costs included, customer demand, and business model. Clarify whether you are discussing gross, operating, or net margin before comparing figures.

My offer: _____ Current price: $_____

Costs I need to verify: _____

Use the calculation alongside customer value, demand, and delivery capacity when deciding what to change. Recheck actual results after the change.

Give your business a consistent place to work

When customer details live in texts, emails, notebooks, and memory, it becomes harder to know what happened and who should follow up. Decide where each type of information belongs and who is responsible for keeping it current.

A system includes the tool, the information it holds, and the way people use it. Buying software is one step. The business also needs rules for entering information, checking accuracy, and completing the next action.

Business need	What you need to track	Who keeps it current
Bookkeeping	Sales, expenses, receipts, payments, and financial reports	
Customer management	Inquiries, customer details, status, and next follow-up	
Work delivery	Assigned tasks, deadlines, progress, and completion	
Shared instructions	Current procedures, templates, and approved answers	

A customer relationship management system, or CRM, can help track inquiries and customer follow-up. Bookkeeping software handles financial records. Some tools connect or overlap, but confirm that your setup covers both needs.

Before buying anything, review what you already have. Ask which required functions are missing, what information needs to move, and how the team will learn the tool. Include subscriptions and setup time in the cost.

For a very small operation, a maintained spreadsheet may serve a limited tracking need. As the work becomes more complex, assess whether it still provides the access, accuracy, and controls you need.

Make one decision

Information we currently lose or struggle to find:

_____

Where it will be recorded and who will update it:

_____

Write one process someone else can follow

Start with a task that happens often and has a clear result. Describe what starts it, the steps, the responsible person, and how completion is recorded. Include what to do when the usual steps do not work.

An example for handling a new inquiry

1. An inquiry arrives through the business form and creates a customer record.
2. The assigned person reviews the information and checks for missing details.
3. An approved acknowledgment explains what the person should expect next.
4. The assigned person records the next action and its due date.
5. Questions outside that person's authority go to the designated reviewer.
6. The outcome is recorded so another team member can see the status.

This is a sample workflow. Set response times, responsibilities, and decision rules that your business can reliably meet.

Build your own process

Task name: _____

What starts the task: _____

Person responsible and backup: _____

Information or access needed: _____

Step 1: _____

Step 2: _____

Step 3: _____

Step 4: _____

Deadline or expected turnaround: _____

What a completed task looks like and where it is recorded:

_____

When to ask for help and whom to contact: _____

Have someone follow the instructions while you observe. Note where they hesitate or ask questions, then revise those steps. Store the current version where the people doing the work can find it.

Use automation and delegate with clear expectations

Once a process is clear, identify steps that repeat predictably. A form submission might trigger an acknowledgment. A scheduled appointment might trigger a reminder. An unpaid invoice might enter an approved follow-up sequence.

For each automation, define the trigger, the action, and the person who checks exceptions. Test it with a sample record from beginning to end. Check that it reaches the right person, uses accurate information, and stops when the situation changes.

An AI assistant can answer routine questions using approved business information. Give it current answers about services, hours, and next steps. Define the questions it should hand to a person, including requests that need judgment or information it does not have. Review its responses and limit its access to the information needed for the job.

Plan one automation

When this happens: _____

The system should: _____

If it fails or needs judgment, this person takes over: _____

How I will test it and review results: _____

Assign work so it can move forward

When handing off a task, explain the expected result, deadline, available resources, and decisions the person can make. Agree on when you will check progress. Give enough access and training for the assignment to be realistic.

For example, a team member might send approved intake instructions and resolve missing form fields. Changes to pricing or commitments outside the standard service could require your approval. Write those boundaries down.

Task I will hand over: _____

Person responsible and result expected: _____

Decisions they can make without me: _____

Training needed and first review date: _____

If you work alone, start by documenting and simplifying the task. Use the time and cost information to decide when paid support would be practical.

Prepare the business for more clients and funding

More clients increase the work behind the sale. Before promoting an offer more heavily, trace what happens after someone says yes. Who collects information, schedules the work, delivers the service, handles questions, and follows up on payment?

Estimate capacity using actual delivery time. If you have 40 hours available for client work each month and each client needs five hours, the starting capacity is eight clients. Leave room for variations and corrections. Administrative work and sales also require time, whether you do them or pay someone else.

Growth can mean more sales, locations, or staff. Scaling involves increasing revenue while managing how quickly costs and demands on the owner rise. Compare both revenue and the resources required to deliver it.

Check what would happen next

- How many additional customers can we serve well with current resources?
- What extra labor, materials, or software would those customers require?
- When would we pay those costs, and when would customers pay us?
- Which part of delivery would reach its limit first?

Give funding a specific job

Identify the use of funds, the amount needed, and the result you expect. If the funding requires repayment, include payment amounts, fees, and timing in a cash forecast. Consider a slower sales period as well as your expected results.

Gather current financial records and confirm what a particular funder requires. Requirements and permitted uses vary. A funding strategy should connect the money requested to a workable operating plan.

My intended use of funding: _____

Amount needed and basis for the estimate: _____

How repayment would fit expected cash flow, if applicable:

_____

One issue I need to resolve before adding more work: _____

What changed in my own work

In my business and nonprofit work, I was answering emails and calls and handling too many recurring tasks manually. Routine communication required my attention throughout the day. That made it harder to step away and focus on other responsibilities.

I added automations for emails, responses, forms, and reminders, along with an AI assistant that could answer many routine questions. I also put processes and a team in place. In the nonprofit, team members took responsibility for running programs, handling assessments, communicating with participants, and managing daily operations.

These changes gave other people and tools a defined role in keeping work moving. I could take days off, end my workday at a reasonable time, go on vacation, and spend time on work that helped expand the business and organization.

Your setup may look different. You may begin with a single written process, one automated reminder, or a few hours of administrative support. The useful question is which change would remove a recurring demand on your time while keeping the work dependable.

Apply the example to your business

If you were unavailable tomorrow, what would continue without contacting you?

_____

What would stop or wait?

_____

Which of those tasks could continue with better instructions, access, or authority?

_____

What would you do with the time that change could free up?

_____

Choose a normal working day to test a small handoff after training is complete. Review what happened and adjust the process before extending the time away.

A client who believed more revenue was the answer

A client came to me believing they needed more revenue. We began by examining what the business was already bringing in, what it was spending, and what was left. That review revealed expenses and operating gaps that needed attention.

There were unnecessary expenses and subscriptions, payments for things the business did not need, and areas where it was overpaying. Pricing also needed review to understand whether it accounted for the cost of delivering the work and a share of business expenses.

The business lacked consistent bookkeeping and customer management systems, along with a reliable way to track sales and expenses. That made it harder to answer basic questions about performance and follow-up.

We worked through the financial picture and areas to tighten up, then put systems, processes, and automations in place. The business subsequently began taking on more clients with a stronger structure to support the additional work. The changes helped prepare it for that volume. Attracting clients still required attention to the activities that generated inquiries and sales.

If you recognize these gaps in your own business, start with the records you have. Find out which expenses are necessary, whether your prices cover the work, and where a missing process creates delays. Use those findings to decide what needs to change before you take on additional work.

Apply the example to your business

What do you currently believe would solve your biggest business problem?

_____

What records or observations support that belief?

_____

What else could be contributing to the problem?

_____

What will you review before spending more money to solve it?

_____

Choose your next three priorities

Review the gaps you identified. Choose three that you can make meaningful progress on within 30 days. Address urgent obligations and service failures first. Then consider which changes would improve financial visibility or remove recurring delays.

Put the work in a sensible order. You may need accurate expense records before revising prices. You may need a written intake process before automating it. Starting with a prerequisite can make the next task easier to complete.

Write each priority as a specific result. "Get organized" is difficult to act on. "Record and categorize last month's transactions, then review the report with my bookkeeper" gives you a task and a way to confirm completion.

Priority one

The gap and why it matters: _____

Result I want within 30 days: _____

First action and person responsible: _____

Deadline and evidence of completion: _____

Priority two

The gap and why it matters: _____

Result I want within 30 days: _____

First action and person responsible: _____

Deadline and evidence of completion: _____

Priority three

The gap and why it matters: _____

Result I want within 30 days: _____

First action and person responsible: _____

Deadline and evidence of completion: _____

Other ideas I will revisit after these priorities: _____

Build your 30 day action plan

Schedule time for your priorities on your calendar. Assign work to someone with the time, authority, and resources to complete it. If your plan requires more time or money than you have, reduce the scope to a useful first step.

The example sequence below combines a financial review with one process improvement. Adjust it to match the priorities you selected.

Days 1 through 7

Collect recent sales and expense records. Identify missing information and arrange help to correct it. Review recurring charges. Choose one recurring task to document and record how much time it currently takes.

My action and responsible person: _____

Time scheduled and deadline: _____

Days 8 through 14

Complete the financial review and select any expense or pricing changes that need further work. Write the chosen process. Walk through it with the person who will use it and confirm what access or training is needed.

My action and responsible person: _____

Time scheduled and deadline: _____

Days 15 through 21

Test the process or automation on a small scale. Check the result from beginning to end. Correct unclear instructions, missed notifications, and handoff problems. Confirm any expense changes have taken effect.

My action and responsible person: _____

Time scheduled and deadline: _____

Days 22 through 30

Compare results with your starting point. Decide what to keep, revise, or carry into the next month. Record who will maintain the financial review and the process after this plan ends.

My action and responsible person: _____

Review date and next decision: _____

Keep a regular review on your calendar

Choose a weekly review time you can maintain. Check money collected, upcoming payments, open customer follow-ups, and work that is waiting. Use current records so you can act before a missed step becomes a larger problem.

At month end, compare revenue, expenses, and operating profit with the previous month. Check any pricing assumptions against actual costs and volume. Review whether your changes saved time, improved completion, or created new issues.

Track a few useful measures

Measure	Starting point and date	Latest result and date
Monthly operating profit or loss		
Overdue customer payments		
Hours you spend on the chosen recurring task each week		
Inquiries awaiting the agreed next action		

Use the same definitions and time periods when comparing results. A change in one measure may need context from another. For example, time freed up can be useful even before it produces additional revenue.

My recurring review appointment: _____

The next decision my records need to support: _____

Resources for further review

U.S. Small Business Administration — Manage your business. Financial recordkeeping and business management guidance supporting the review on pages 6–7.

https://www.sba.gov/counseling/manage-your-business/

Business Victoria — Calculate your breakeven point margin and markup. Further explanation of the pricing concepts used on page 9. This Australian government resource is included for the calculations.

https://business.vic.gov.au/business-information/finance/pricing-for-profit/calculate-your-breakeven-point-margin-and-markup

The examples and worksheets were prepared for this guide. The owner and client experiences reflect my work; other numerical examples are hypothetical.

Take the next step with Nalo Ventures Group

You now have a place to begin: the gaps you identified, the records you need, and three priorities for the next 30 days. Use that information to decide what you can move forward yourself and where additional support would be useful.

Nalo Ventures Group provides strategic advisory and consulting for businesses and nonprofits. We help owners examine challenges, establish priorities, and determine practical next steps based on their goals and circumstances.

Your needs may involve understanding business performance, reviewing operational structure, preparing for growth, or developing a funding strategy. The scope of support is determined by the work your business needs.

Start with an inquiry

Visit the Nalo Ventures Group consulting page and submit an inquiry. Tell us what your business does, what is keeping you stuck, and what you would like to change. Include the priorities you identified in this guide if you have completed the exercises.

We will review your inquiry to determine the appropriate next step. If a paid assessment is appropriate, you will receive information about that step before booking.

Nalo Ventures Group consulting inquiry:

https://a6de-info.systeme.io/b6f8e6e4

Support is based on an agreed scope

Consulting and strategic advisory can include recommendations and resources for you or your team to use. Hands-on implementation, automation setup, and system builds are separately priced services unless specifically included in a custom agreement. Guidance for your team through implementation can also be scoped and priced separately.

Bring your questions and a clear picture of what you want to address. We can determine whether Nalo is the right fit for the work ahead.

See you at the table.

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