NALO VENTURES GROUP

Strategic Advisory and Consulting

BUSINESS GROWTH GUIDE

Before You Grow Get Your Business in Order

A practical guide to stronger operations and a clear plan for your next stage of growth

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Build the business that can handle more

More clients create more work. Before you increase demand, you need to know how that work will get done, who will handle it, and whether the business can afford to deliver it.

I know what it feels like to answer every email, take every call, and keep daily operations moving yourself. In my business and nonprofit work, I added processes, automations, and a team. Team members took over programs, assessments, participant communications, and daily operations. That gave me room to take time off and work on expansion.

This guide helps you examine what your business can handle today and decide what needs to change before you grow. Complete the worksheets using recent records and real examples. You will leave with a specific growth goal, a list of gaps, and a 30 day action plan.

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 does not provide personalized financial, accounting, tax, or legal advice. Examples, planning tools, and suggested practices must be adapted to your business. They do not guarantee growth, profit, financing, or other results.

Consult a qualified CPA, accountant, attorney, lender, or other appropriate professional for guidance specific to your circumstances. Funding requirements and business obligations vary and may change.

Decide what growth means for you

Choose one growth decision to work through in this guide. Adding five clients, opening another location, hiring a program manager, and launching a new service create different demands. A broad goal like “scale my business” will not tell you what to prepare.

Write the change in numbers and put a date on it. For example: “Increase monthly service clients from 12 to 16 within the next 90 days while keeping delivery within the agreed deadlines.” This is a hypothetical planning example, not a recommended target for every business.

Name the reason behind the goal. You may want more operating profit, less dependence on you, steadier revenue, or the ability to serve more people. Make sure the growth decision supports that reason. A larger workload that reduces your pay and adds evening work may move you away from what you wanted.

Define your next move

The service or operation I want to grow is _____

Our current volume and time period are _____

The new volume and target date are _____

The result I want for the business and myself is _____

The service standard we must maintain is _____

For now, set other growth ideas aside. You can return to them after you understand what this first move requires.

Check the foundation with evidence

Review the areas below. Mark each one Working, Inconsistent, or Missing. Beside your answer, write what you checked. A process you remember explaining once is different from a process someone can follow today.

Area	Evidence to check	Status
Offer	Written scope and current pricing	
Delivery	Recent work completed as promised	
People	Named owners and trained backup	
Systems	Work status visible in one place	
Money	Current records and cash forecast	
Capacity	Available time for added work	
Business obligations	Relevant records reviewed for this change	

For the last row, identify questions about registrations, licenses, contracts, insurance, tax obligations, and worker arrangements. Ask the appropriate professional what applies to your planned change. Your legal entity and tax treatment affect obligations; an operating checklist does not determine the right entity for you.

Decide what needs attention first

An unresolved issue that could prevent lawful operation, harm a client, or leave you unable to meet payroll or delivery commitments needs attention before expansion. Address that issue directly rather than averaging it into a readiness score.

The most urgent gap is _____

The evidence or professional input I need is _____

The person responsible and review date are _____

Reference: SBA launch guidance and resources on page 19.

Find where the work gets stuck

Walk through the last five completed jobs, orders, or participant enrollments. Use a larger sample when your volume or risk calls for it. Check timestamps, messages, and corrections. Find where the same delay appears more than once.

“My team needs to communicate better” is too broad to fix. “Three of the last five files waited two days for the owner to approve a standard welcome email” identifies a specific delay. That example is hypothetical; use your own records.

Look for the reason behind the delay. The next person may be waiting on information, permission, payment, access, or a decision no one has been assigned to make. Hiring another person will not automatically remove those obstacles.

Diagnose one recurring problem

The step that stalls is _____

How often it happened in the work I reviewed _____

The usual waiting time is _____

What the person needs to move forward _____

The change we will test is _____

Who owns the change and when we will review it _____

Check whether the change reduces waiting without creating errors downstream. Faster handoffs are useful only if the next person receives what they need. Keep a short record of delays after the fix so you can see whether it worked.

Make the offer clear enough to deliver

Before selling more, make sure your team and your client understand the same offer. Unclear scope creates extra work, inconsistent pricing, and conversations that could have been settled before delivery began.

Choose the offer tied to your growth goal. Write what the buyer receives, what they must provide, and what is outside the agreement. Explain how additional requests are approved and priced. Review the cost of delivery before deciding that the offer can support more sales.

For a program, define the participant requirements, activities, staff responsibilities, and service boundaries. Do not promise outcomes that depend on factors outside your control.

Complete an offer brief

Offer name and intended buyer or participant _____

The problem it addresses _____

What is included and how much is included _____

What is excluded or separately priced _____

Required client information and due dates _____

Price, payment schedule, and delivery timeframe _____

Who approves changes to the agreement _____

Who reviews completion before the work closes _____

Give this brief to the person responsible for delivery. Ask them to explain the offer back to you and identify anything they could not deliver from these instructions. Update your proposal, intake form, and team instructions so they match.

Follow the client from inquiry to completion

Your client experiences the whole business. A good sales conversation can still lead to confusion if the next step is unclear or the team cannot find the information collected during intake.

Map the path for one offer. The example below is a starting point for a service business. Adapt it to your operation and assign an actual person to each role.

Stage	Responsible role	Evidence the step is complete
Inquiry	Intake coordinator	Request logged and next step sent
Fit review	Advisor	Decision and reason recorded
Agreement	Authorized lead	Scope and terms accepted
Payment	Billing owner	Agreed payment condition met
Onboarding	Delivery lead	Required information checked
Delivery	Assigned specialist	Work completed and reviewed
Closeout	Client coordinator	Handoff and open items recorded

At each stage, ask what triggers the next action. “Someone will follow up” does not assign responsibility. Set a response window your team can consistently meet and decide who checks overdue work.

Repair one weak handoff

The handoff that causes confusion is _____

The information required before it moves forward _____

The person receiving the work _____

Where completion and the next due date will be recorded _____

Test the handoff on a real file. Ask the receiving person what they still had to search for or ask you to explain.

Document one process your team can use

Start with a task that happens often or creates expensive mistakes. Record how to complete it while someone performs the work. A short, accurate process that is used every week is more useful than a long manual nobody opens.

A process template

Process name and purpose _____

Process owner and last review date _____

Start when this event occurs _____

Required information, access, or approval _____

Step 1 and the person responsible _____

Step 2 and the person responsible _____

Step 3 and the person responsible _____

Completion standard and where proof is stored _____

Exceptions that require help and who handles them _____

Backup person and location of current instructions _____

Add steps as needed. Include links to approved templates or examples rather than copying the same instructions into several places.

Test the instructions

Ask a trained team member who did not write the process to use it. Watch for missing steps, unclear wording, and decisions that still depend on you. Correct those gaps before assigning more work through it.

Name one person who maintains the current version. When the tool or service changes, update the instructions and tell the people who use them. Keep obsolete versions out of the active workflow so the team does not follow conflicting directions.

Give people responsibility and decision limits

A task can leave your desk and still depend on you. If every routine reply, scheduling change, or standard exception needs your approval, the team is waiting while you remain the person doing the thinking for everyone.

For each role, define the result they own, the decisions they can make, and the point where they need help. Give them the information and access needed for those decisions. Assigning responsibility without access leaves the work stuck.

Situation	Routine authority	Escalate when
Common question	Use current approved response	Answer is missing or case is sensitive
Schedule change	Use agreed availability and rules	Change affects scope or deadline
Missing intake item	Request item and update status	Delay threatens delivery commitment
Additional service	Document request for review	New price or scope needs approval

These are examples of boundaries to adapt. Financial approvals, complaints, refunds, and sensitive matters need rules appropriate to your business and the role.

Clarify one role

The result this person owns _____

The decisions they can make independently _____

The situations they must escalate and to whom _____

The backup when they are unavailable _____

Review a few completed cases together. Give specific feedback and adjust the instructions. The goal is consistent judgment within clear limits, supported by training and review.

Connect the tools to the actual work

List the tools you already pay for before buying another platform. Identify where inquiries enter, where client records live, how work is assigned, and where sales and expenses are recorded. A CRM can organize relationships and follow up; it does not replace accurate bookkeeping.

Choose one place where the team can see each job's owner, status, and next due date. Decide which system holds the current record for each type of information. Avoid asking people to maintain several competing lists.

Automate a stable process after you understand its steps. Useful candidates include acknowledgments, appointment reminders, missing form reminders, and internal task creation. Give each automation an owner who checks that it still works.

Plan one automation

The event that starts it _____

The action it should take _____

The information it needs _____

How we will detect a failure or duplicate _____

Who reviews failures and how work continues manually _____

Test a normal case, missing information, a duplicate submission, and a failed connection. Confirm that messages reach the right person and records update correctly.

If you use an AI assistant, limit its answers to approved information and provide a clear route to a person. Test questions it should not answer. Review its output and the provider's data handling before giving it sensitive information. Assign account access by role and remove access when responsibilities end.

Measure what your team can handle

Use actual delivery time to estimate capacity. Include preparation, client communication, review, corrections, and closeout. A two hour appointment may require more than two hours of work.

For each stage, divide usable delivery time by time required per client. The stage with the lowest capacity limits the flow, even when other team members have open time. Check equipment, room availability, and supplier limits too.

A hypothetical service example

One specialist has 30 usable delivery hours per week after meetings and administration. The business deliberately leaves six of those hours uncommitted for variation and corrections. That leaves 24 hours to schedule. Each standard client requires three hours, so that stage can handle eight clients per week under these assumptions.

However, the reviewer has only six hours available. Each client needs one hour of review. The whole process is limited to six clients per week until review capacity or the review process changes. The six hour allowance above is an example, not a universal staffing rule.

Calculate your limiting stage

The stage and person responsible _____

Usable hours after other duties _____

Hours intentionally held for variation _____

Hours left to schedule divided by hours per client _____

Current commitments and remaining capacity _____

Repeat this for each essential stage. Compare the result with your growth goal before accepting added work. Recalculate when the offer, team, or delivery time changes.

Put the cost of growth on a timeline

Growth can require spending before customers pay you. Training, supplies, software, and delivery costs may come first. Review the timing using a cash forecast that includes existing commitments as well as the proposed change.

Separate one time setup costs from recurring costs. Use supplier quotes, payroll estimates, contract terms, and actual collection patterns. Label assumptions so you can update them as facts become available. Include owner compensation and applicable taxes with professional guidance.

A hypothetical expansion example

A business expects $4,000 of available opening cash after reserving money for existing commitments. Its new service requires $2,500 of setup spending and $3,000 of delivery spending before it collects $4,000 from customers.

Before the collections arrive, the new service requires $5,500. With only $4,000 available, the forecast shows a $1,500 gap. Later receipts do not pay an earlier bill. This simplified example excludes other cash movements; a real forecast must include them.

Build your forecast

List expected receipts and payments by week through the setup and delivery cycle. Carry each week's closing balance into the following week. Identify the lowest expected balance and the dates of large payments.

The largest forecast cash gap and its date _____

The change that could reduce the gap _____

The result if customer payments arrive later _____

The cash level below which we will pause expansion _____

Agree on that limit using your actual obligations. Revisit the plan before making commitments if the forecast depends on unconfirmed sales or financing.

Prepare a funding request with a clear purpose

If your plan needs outside funding, define the use before choosing a product. “I need money to grow” leaves too much unanswered. Explain what you will purchase, when you need it, and how it supports delivery or added capacity.

Start a document folder and ask the lender or funder for its current requirements. Depending on the product and business, requests may include financial statements, tax returns, bank statements, ownership information, existing debt details, forecasts, and a business plan. This is a preparation list, not a universal application checklist.

Write the funding brief

Purpose of the funds _____

Amount requested and how it was calculated _____

Planned spending and dates _____

Existing resources available for the project _____

Expected source of repayment if borrowing _____

What happens if sales or collections are slower _____

Documents missing and who will prepare them _____

Accurate records and a useful plan support the conversation, but they do not guarantee approval. Eligibility and underwriting depend on the product, lender, and current program rules.

For example, SBA 7(a) financing involves participating lenders and includes eligibility and repayment requirements. Verify current details directly. The program is not a general promise of funding to every business or nonprofit.

Reference: SBA 7(a) program overview.

https://www.sba.gov/loans/7a-loans/

Understand the commitment before accepting funds

Compare funding against the forecast and the purpose of the project. The amount offered is only one part of the decision. Understand the money you receive, every required payment, the payment dates, and the conditions you are agreeing to meet.

Ask the provider to explain unclear terms in writing. Have the appropriate financial and legal professionals review obligations you do not understand before signing.

Questions for a financing conversation

• How much cash will the business receive after fees?

• What is the total scheduled repayment, including known charges?

• When do payments begin, and how often are they due?

• Can the payment or rate change, and under what conditions?

• Are collateral, personal guarantees, or account withdrawal permissions required?

• What happens after a missed payment or early repayment?

• Are there restrictions on how the money can be used?

For equity funding, examine ownership, control, reporting, and the investor's rights. For grants, confirm eligibility, allowable spending, reporting, timing, and any matching requirements. These arrangements create different obligations.

Record the decision

The commitment we are considering _____

Its effect on the forecast during slower sales _____

The terms still requiring explanation or professional review _____

The decision and reason _____

Keep unapproved funding out of your available cash. If the project cannot proceed without it, make approval and acceptable terms a condition before taking on related spending.

Protect delivery when something goes wrong

Growth adds more people and more handoffs. Decide how you will catch errors and continue essential work when a person, tool, or supplier is unavailable. Focus first on the failures that would interrupt service or expose clients to harm.

Choose a completion standard for your offer. For an assessment, that might mean required information is present, the assigned reviewer has checked it, and the participant receives the agreed next step. Use standards that fit the actual service and obligations.

Review one important failure

The failure we need to prepare for _____

How we would notice it _____

The person responsible for responding _____

The backup person, supplier, or manual method _____

Who informs affected clients and what they need to know _____

The record we will keep and the follow up required _____

Test the backup before you need it. Confirm that the backup person can access the necessary instructions and records within appropriate permissions. Check that important files can be recovered, rather than assuming a backup exists because a setting is turned on.

Track repeated complaints, corrections, and missed commitments. Review the cause and update the process. If quality slips as volume rises, reduce the pace while you investigate. Taking more work into a failing process increases the number of clients affected.

Test the next step before expanding further

Run a limited trial of the growth decision. Choose a volume and timeframe that let you learn while protecting existing commitments. For a business that already struggles with delivery, the first trial may be a repaired workflow at current volume.

State what you expect to improve and what evidence would support that conclusion. Use your recent baseline as the comparison. Keep a record of unusual events so you do not mistake a temporary advantage for a lasting improvement.

Write the trial plan

The change we are testing _____

The clients, service, location, or program included _____

The start date, end date, and maximum volume _____

The spending limit and person authorized to approve it _____

What we expect and how we will measure it _____

The condition that will make us pause _____

The person making the final review decision _____

At the review, compare delivery time, corrections, cash movement, and owner involvement with the plan. Check whether the team followed the process or depended on extra unpaid hours and repeated rescues from you.

Choose one decision: continue at the tested level, change the process and test again, expand in another measured step, or stop. Record why. A short trial can reveal problems, but it does not prove that demand or performance will remain the same over a longer period.

Review a few numbers every week

Use a short weekly meeting to compare the plan with what happened. Assign someone to update each measure before the meeting. Define the period and calculation so everyone reports the same thing.

The measures below are a starting point. Choose the ones that affect your growth decision and add a relevant quality or safety measure where your service requires it.

Measure	Definition for this review	Source
New work accepted	New agreed jobs during the week	Sales record
Work completed on time	On time completions divided by all jobs due that week	Delivery tracker
Corrections	Completed jobs returned for correction during the week	Quality log
Available capacity	Uncommitted time at the limiting stage next week	Team schedule
Cash position	Actual cash and lowest forecast balance ahead	Bank records and forecast
Owner involvement	Time spent on routine delivery and approvals	Owner time log

Keep carryover work visible. Do not count only completed jobs when reviewing deadlines; overdue unfinished work also needs attention. Avoid counting an invoice as collected cash.

End with a decision

The measure that changed _____

The cause we need to confirm _____

The action, responsible person, and due date _____

At the next meeting, review the previous action before adding new ones. A dashboard becomes useful when it changes what someone does.

Set your next 30 days of priorities

Choose three changes that most directly affect your growth decision. Put urgent operating or professional review needs first. Keep the work realistic for the people and time you have available.

Days 1 through 7

Define the growth goal and review recent jobs, financial records, and current commitments. Complete the foundation review. Identify the limiting stage and the most urgent gap. Schedule professional input where needed.

Days 8 through 14

Clarify the offer and repair one weak handoff. Document a recurring process. Assign its owner, decision limits, and backup. Test the instructions with the person who will use them.

Days 15 through 21

Check usable capacity and update the cash forecast. Prepare the funding brief if the plan requires it. Test the relevant system, automation, and backup method. Resolve gaps that would make a trial unreliable.

Days 22 through 30

Begin a limited trial only if the necessary conditions are met. Review the first results and set the next review date. A service with a longer delivery cycle may need more than 30 days to evaluate. Do not force a growth decision before the evidence is available.

Priority 1 with owner and due date _____

Priority 2 with owner and due date _____

Priority 3 with owner and due date _____

The evidence we need before taking on more work _____

The date we will decide what happens next _____

Resources for your next decisions

SBA launch guidance covers business structure and related launch obligations.

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

SBA growth guidance connects owners with expansion and funding topics.

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

SBA 7(a) information is linked on page 13. Confirm current requirements with the program and lender. These United States resources are starting points; owners elsewhere should use the relevant local authorities.

Get clear on the work ahead

You now have a way to examine the next stage of your business: a defined goal, evidence of what needs attention, and specific changes to make before accepting more work.

If you need help deciding where to focus, Nalo Ventures Group provides strategic advisory and business consulting. We help business owners examine operations, identify gaps, and set priorities for the next stage of growth.

Start with an inquiry

Tell us what your business does, what you want to change, and where you feel stuck. Submit an inquiry as the first step before an assessment. We can then determine whether your needs align with our services and discuss the appropriate next step.

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

Hands on system setup, automation builds, and implementation guidance for your team are separately scoped and priced unless expressly included in your agreement. Strategic recommendations do not automatically include implementation.

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