

# TOTAL WEALTH

## PHASE 1: FOUNDATION

Alignment & Clarity

- Set clear SMART financial goals
  - Calculated true living expenses
  - Confirmed income covers essential lifestyle
  - Cleaned chart of accounts & separated direct costs from overhead
  - Confirmed Profit & Loss, Balance Sheet & Cash Flow clarity
  - Installed core automation (bank rules, receipts, payroll, super)
  - Defined Freedom Number
- Clarity before complexity.

## PHASE 2: CASH FLOW & PROFITABILITY

The Engine

- Calculated burn rate & breakeven point
  - Built 13-week rolling cash flow forecast
  - Installed capital allocation system (tax, super, buffer)
  - Built personal & business emergency buffers
  - Identified top 3 margin improvements
- Profit protects growth.

## PHASE 3: TAX EFFICIENCY & STRUCTURE

The Guardrails

- Reviewed and optimised entity structure
  - Forecasted taxable income early
  - Planned trust and company distributions strategically
  - Reviewed franking account & retained earnings
  - Maximised concessional super & carry-forward caps
- Tax should be strategic, not reactive.

## PHASE 4: STRATEGIC GROWTH & SCALING

The Accelerator

- Identified highest-margin revenue streams
  - Eliminated or restructured low-margin work
  - Assessed good debt vs bad debt
  - Prepared clean books for lending/investor readiness
  - Allocated surplus capital intentionally
- Scaling without margin is stress. Scaling with clarity is leverage.

## PHASE 5: RISK MANAGEMENT & PROTECTION

The Shield

- Reviewed insurances (life, TPD, income protection, key person)
  - Confirmed asset protection structure
  - Identified operational & financial risks
  - Completed risk audit
- Growth without protection is fragile.

## PHASE 6: LEGACY & EXIT

The Finish Line

- Considered succession or exit pathway
  - Estimated business valuation & growth drivers
  - Reviewed estate plan & long-term wealth transfer
  - Defined long-term legacy vision
- Wealth is built for impact.

## CAPITAL ALLOCATION RULE

- Every dollar has a job
  - No idle capital
  - Tax & super provisioned automatically
  - Buffer maintained at all times
- Unallocated money disappears.  
Allocated money compounds.

## FINAL DECLARATION

- I operate as the CFO of my life
- I review financials monthly
- I track net wealth annually
- I make decisions with clarity
- I build with intention



GRANADA  
WEALTH ADVISORY

02 9072 0466  
admin@grandawa.com.au



07 3040 8282  
admin@organisemy.co