



SB FINANCIAL TRANSFORMATION WORKBOOK

Gain Clarity, Save Money
& Build a Strong Strategy

PGL3 Services LLC

Streamlined Finances. Strategic Growth.

Small Business Financial Transformation Workbook

- How to Gain Clarity, Save Money & Build a Strong Strategy -

This workbook will help you:

- ① Dig deeper into your current financial situation
 - ② Identify potential problems or missed opportunities
 - ③ Follow an action plan to improve financial outcomes and support sustainable business growth
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Section 1 — Where Are You Now?

- ☒ Do you review your Profit & Loss monthly? [Yes / No]
- ☒ Do you know your current cash flow status? [Yes / No]
- ☒ Do you have a clear budget? [Yes / No]
- ☒ Are you confident in your tax strategy? [Yes / No]
- ☒ Are you tracking key business metrics? [Yes / No]

Reflection:

→ What areas do you feel lost in today?

→ What financial tasks take up too much of your time?

→ How confident are you in making business decisions?

Section 2 — Common Pain Points to Identify

- ☐ No real-time financial visibility
- ☐ Missing tax deductions
- ☐ Disorganized records
- ☐ Surprise tax bills
- ☐ Cash flow problems
- ☐ No clear growth targets

Which of these do you experience? (Check all that apply)

Section 3 — Action Plan: How to Transform Your Business

STEP 1: Set Up a Clear Financial System

- Hire a professional bookkeeper
- Use cloud-based accounting tools (ex: QuickBooks Online)
- Organize income & expenses by category
- Reconcile bank accounts monthly

Example: A local gym owner saved 10+ hrs/month by switching to automated bookkeeping.



STEP 2: Tax Strategy & Planning

→ Meet quarterly with a tax professional

→ Implement proactive tax-saving strategies

- **Tip:** download our FREE '7 Tax Planning Strategies Workbook'

→ Track and categorize deductible expenses

- **Tip:** download our FREE 'Business Expenses List'

Example: A freelance designer reduced taxes by \$6K/yr by leveraging home office & mileage deductions (IRS-compliant).

STEP 3: Build Monthly Financial Review Habits

→ Schedule monthly review of:

- P&L
- Cash flow
- Balance Sheet

→ Identify trends, spot opportunities:

Example: A restaurant owner discovered their best-selling product — and boosted profit margins — by analyzing monthly reports.

STEP 4: Set & Track Growth Goals

→ Define revenue targets:

→ Identify KPIs (Key Performance Indicators):

→ Track progress monthly

Example: An e-commerce owner tripled revenue in 12 months after focusing on margin % and conversion rate KPIs.

STEP 5: Work With a Trusted Financial Partner

→ Collaborate with experienced financial services experts

→ Build long-term financial strategy aligned with your business goals

Section 4 — Your Vision & Next Steps

Write your Vision:

→ What does your ideal business look like in 12 months?



Services

Next 3 action steps you'll take:

1. _____
2. _____
3. _____

Who can help you? (CPA, tax planner, bookkeeper, coach):

Section 5: Special Offer

At PGL3, with 20+ years of experience, we make financial growth easy, efficient, and stress-free!

✦ Contact us today to book an appointment! **Your first 30-minute consultation is FREE!**

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