



Michael T. Tarrant - Vice President
 Financial Network Associates, Inc.
 1117 Perimeter Center West
 Suite N-307
 Atlanta, GA 30338
 (770) 350-2455
 mike@fnaplanners.com
 www.fnaplanners.com

TIMELY INFORMATION FOR BUILDING, PROTECTING, AND TRANSFERRING WEALTH

There's a Reason the Windshield is Bigger than the Rearview Mirror

I would like to introduce our new strategic partner, Robert Stephens. Robert is a great resource for those of you looking for an experienced Chief Financial Officer. This article, written by Robert, helps explain how he may be able to help your business. -Mike

How well could you drive your vehicle if the only view you had was through the rearview mirror? How fast could you go? How far? How confidently?

Truth be told, I don't think many people would get very far before finding themselves frustrated, lost and/or in a ditch.

However adept you become driving through the rearview mirror, you're never going to do it as well, go as fast or as far as you would if you were looking through the windshield.

Running a growing business with the only view of how you're doing being last month's financials or bank statement, is analogous to driving in the rearview mirror.

Now that your business is getting bigger, you can no longer rely on gut instincts alone to make decisions. You need to validate your gut by knowing what the numbers mean and how to use them today to make the business better tomorrow. It's not enough to just know what the numbers were (a rearview).

"Going with your gut" may have served you well when the business was smaller. But now, there are more moving parts and



decisions have implications throughout the operations. Understanding the intertwined ramifications a decision has to all parts of the business is a huge consideration.

Knowing what your numbers mean, and how to use them to navigate your business (looking out through the windshield) will allow you to anticipate obstacles or opportunities down the road and make better decisions today.

So how do you know what your numbers mean and how to use them?

An accountant, bookkeeper, controller will tell you what your numbers were; last month or last year. Most of these folks don't have the proper skills to know what your numbers mean, or how to use them to navigate the business; the best person to tell you that is a CFO.

A CFO (Chief Financial Officer) typically isn't a common resource in small to mid-sized businesses. Traditionally, the role of a CFO has been viewed as only being necessary in "big" businesses, mainly because

their skill set is expensive, and only a "big" business could justify a six-figure salary.

Fortunately for 'tween' and 'teen' size businesses, there is an alternative; add a "fractional" CFO. Today, tween and teen size businesses can have the same insights into their numbers as the "big boys", at just a fraction of the cost.

If your business has matured to this stage and you know you need to understand what your numbers mean and how to use them, perhaps a fractional CFO can clear up your windshield and help you navigate the numbers that drive your business.

About the Author

After 20+ years of navigating the numbers in corporate America, Robert saw a need for providing the same financial insights in companies that were too big to be small, but too small to be big. Robert founded CFO Navigator as a resource for 'tween' and 'teen' companies that need to know what their numbers mean and how to use them, but don't have the financial horsepower to do so. As a fractional CFO, Robert helps these companies navigate the numbers that drive their business.



Robert Stephens, CPA
 Managing Partner
 CFO Navigator
 6110 Cedarcrest Road,
 Suite 350-135
 Acworth, GA 30101
 (404) 642-2688
 robert@cfo-navigator.com
 www.cfo-navigator.com

Michael T. Tarrant is Vice President of Financial Network Associates, an independent financial planning firm and a Registered Representative of INVEST Financial Corporation. Mike helps families and businessowners build, protect, and transfer wealth tax-efficiently through a thoughtful, prudent approach to financial planning. Please visit www.fnaplanners.com to view a brief video of Mike's services and personal eMoney Wealth Management web portal.

INVEST Financial Corporation is not affiliated with Financial Network Associates, Robert Stephens, CPA or CFO Navigator.

Past performance does not guarantee future results. This information is general in nature and should not be construed as tax or legal advice. INVEST Financial Corporation does not provide tax or legal advice. Please consult your tax and/or legal adviser for guidance on your particular situation. The information in this report has been obtained from sources considered to be reliable but we do not guarantee that the forgoing material is accurate or complete. This article is not an offer to sell or a solicitation of an offer to buy any security, and may not be reproduced or made available to other persons without the express consent of INVEST Financial Corporation. **INVEST Financial Corporation**, member FINRA, SIPC, and affiliated insurance agencies offer securities, advisory services and certain insurance products. Financial Planning and consulting offered through Financial Network Associates, Inc.