

BusinessWiser™

Cash Flow Mastery System

Strategic Partner Member Complete Buyer's Guide

A thorough look inside the system before you decide whether it belongs in your business

BETTER DECISIONS. STRONGER CASH FLOW. MORE OPTIONS.

What the system does • What you receive • How the pieces work together • How to implement it • Who it is for • What it costs • What to expect

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Before You Invest \$800

As a member of a BusinessWiser™ Strategic Partner organization, you have access to the Cash Flow Mastery System at a preferred member price of \$800. Before you make that investment, you should be able to understand exactly what you are buying and whether it fits your business.

Strategic Partner Member Benefit: Regular Price \$990 | Your Member Price \$800 | You Save \$190

This guide is the detailed companion to the Cash Flow Mastery System webpage. It is intentionally more thorough. It explains the problem the system is designed to address, the complete system architecture, what each major component does, what files and tools you actually receive, how implementation works, and—just as important—what the system does not do.

This is not a teaser.

The purpose of this document is to give you enough information to make an informed yes-or-no decision. If the system fits your business and the way you want to manage it, you should understand why. If it does not, you should be able to see that too.

The Short Version

BusinessWiser™ is a self-directed cash-flow-centered business operating system for established owner-led product businesses. It uses the financial and operating information you already have to help you see the business more clearly, understand the decisions driving cash flow, anticipate financial pressure, focus management attention, execute priorities more consistently, and connect today's operating decisions to long-term enterprise value.

It is not a course, accounting software, bookkeeping service, or consulting engagement.

The Problem BusinessWiser™ Was Built to Solve

Most business owners do not struggle because they lack ambition or experience. The problem is that as the business grows, the number of interconnected decisions grows with it.

Inventory expands. Receivables grow. More employees and expenses are added. Purchasing commitments increase. Capital decisions become larger. Debt may increase. More people make decisions that affect cash.

At the same time, the owner can receive more financial information and still have less clarity about what is actually driving the result.

PROFIT ISN'T CASH	GROWTH ISN'T FREE	REPORTS AREN'T DECISIONS
A profitable period can still consume cash.	Growth can absorb working capital faster than profits replenish it.	Knowing what happened is different from knowing what to do next.

BusinessWiser™ organizes these issues around one management lens: cash flow. Not because every decision should be made solely to maximize cash, but because cash flow makes the cumulative financial consequences of important business decisions visible.

The operating principle

See Clearly. Decide Confidently. Execute Consistently.

Is This System Built for a Business Like Yours?

BusinessWiser™ was developed specifically for owner-led product businesses, generally with annual revenue of approximately \$2.5 million to \$25 million.

Strongest Fit

- Manufacturing
- Wholesale and distribution
- Consumer packaged goods
- Industrial and commercial products
- Other established product businesses with employees, inventory, customers, suppliers and working-capital demands

It Is Designed for Owners Who Want

- Greater visibility into what is driving financial performance
- A disciplined way to connect operating decisions to cash flow
- Better forecasting and fewer financial surprises
- A practical system for prioritizing and executing improvement
- More consistent financial reporting and management reviews
- A stronger connection between current performance and long-term enterprise value

It Is Probably Not for You If

- You are a startup or solopreneur with little operating complexity.
- You want someone else to run the system for you.
- You are looking for a quick-fix cash tactic rather than a management system.
- You do not have reasonably reliable financial statements or access to basic accounting information.
- You want motivational business content rather than analytical and management structure.

A useful self-test

If your business is large enough that growth, inventory, receivables, purchasing, expenses, capital investment and financing decisions routinely compete for cash, the system was built for the kind of complexity you are managing.

THE COMPLETE SYSTEM

What You Are Actually Buying

The Cash Flow Mastery System is not one workbook. It is a library of integrated resources organized into three layers.

9 EXECUTIVE GUIDES — CLARITY	Strategic perspective that changes how you think about cash flow, business decisions, owner outcomes and long-term performance.
4 EXECUTIVE TOOLS — VISIBILITY	Diagnostic, growth, reporting and meeting tools that help make financial reality easier to see and manage.
6 WISER™ FRAMEWORKS — CONTROL	Structured management systems for financial analysis, driver optimization, forecasting, execution, culture and enterprise value.

The individual components can be used independently, but they were designed to reinforce one another. The intended progression is straightforward:

CLARITY → VISIBILITY → CONTROL

Understand what matters. See what is happening. Put disciplined management processes around the decisions that drive the result.

UNDERSTAND THE THINKING BEFORE USING THE TOOLS

The 9 Executive Guides

The Executive Guides are written for business owners. They provide the strategic thinking behind the system and help explain why the tools and frameworks are structured the way they are.

Cash Flow Creates Options™

Explains why the ultimate value of stronger cash flow is the financial capacity and choices it creates—for growth, investment, debt reduction, resilience, enterprise value, owner wealth and quality of life.

Most SMBs Don't Have a Cash Flow Problem. They Have a Decision Problem.

Explains how ten fundamental operating and financial decisions—growth, pricing, COGS, operating expenses, inventory, receivables, accounts payable, capital expenditures, debt and owner distributions—ultimately shape cash flow.

The Cash Flow Trifecta™

Connects stronger cash flow to three simultaneous outcomes: a stronger business, enhanced owner wealth and improved quality of life.

The Five Uses of Cash Flow™

Provides a disciplined way to think about how cash is allocated among debt reduction, reserves, reinvestment, owner distributions and waste elimination.

The Business Optimizer Loop™

Introduces a recurring 90-day management rhythm for turning insight into execution.

The Hidden Fortune in Your Cash Flow™

Shows how incremental improvements across the business can release or preserve meaningful amounts of cash.

The Business Optimization Secret Hidden in Plain Sight™

Uses cash flow as a common lens connecting strategy, operations and finance.

WEALTHwiser™

Connects business performance to compensation, distributions, enterprise value and owner wealth.

Tales from the Career Vault™

Uses real-world operating experiences and lessons to provide context and pattern recognition.

Why include books in an operating system?

Because tools are more useful when you understand the management logic behind them. The guides are intended to improve the quality of the decisions you make with the tools—not merely tell you which cells to complete.

DIAGNOSE, REPORT AND REVIEW

The 4 Executive Tools

1. Cash Flow Health Assessment™

A structured 15-category assessment of both the mechanics and management of cash flow. It helps you evaluate where cash-flow practices are strong, where gaps exist, and which three to five areas deserve management attention over the next 90 days.

2. GROWwiser™

A two-part growth decision system designed to help determine whether growth is financially healthy and how much growth the business can support.

- Growing Broke Calculator™ — evaluates whether the current growth pattern is generating or consuming cash.
- Sustainable Growth Calculator™ — helps establish growth boundaries based on current financial capacity.

3. REPORTwiser™

A structured financial reporting system that brings cash-flow drivers into a recurring management view.

- Driver Scorecard
- Financial Dashboard
- Net Cash Flow Driver Report

4. MEETINGwiser™

A Monthly | Quarterly | Annual Cash Flow Meeting System that provides a repeatable leadership agenda for reviewing financial visibility, forecasts, drivers, priorities, ownership and follow-through.

The management cycle

Diagnose → Understand → Report → Review → Decide → Act

THE OPERATING BACKBONE

The 6 WISER™ Frameworks

The six frameworks answer six different management questions. Together they create the operating structure of the system.

CASHFLOWiser™

See the Truth.

The question it helps you answer

Are we actually getting stronger as we grow—or silently creating risk?

CASHFLOWiser™ transforms your existing financial statements into practical management intelligence. It is designed to show how profit, cash generation, working capital, funding and growth capacity interact rather than forcing you to evaluate them in isolation.

What you actually get

- 10-tab Excel financial command center
- Executive Summary
- Cash Flow Dashboard
- 3 Critical Cash Flow Numbers
- Quality of Cash Flow
- Capital Flow Analysis
- Sustainable Growth Model
- Profit vs. Net Cash Flow Reconciliation
- Profit Analysis
- Working Capital Analysis
- Power of 7

What changes for you

You move from simply reviewing financial statements toward seeing the structural cash-flow story behind them.

DRIVERwiser™

Focus on What Matters Most.

The question it helps you answer

What actually drives our cash flow—and where should we focus?

DRIVERwiser™ organizes improvement around the ten operating and financial drivers with the greatest influence on cash flow. The objective is disciplined prioritization rather than initiative overload.

What you actually get

- Driver Prioritization Matrix
- Rapid Driver Assessments
- 90-Day Optimization Roadmap
- Driver Dashboard
- Weekly / Monthly / Quarterly review structure
- Integration playbook

What changes for you

You stop trying to improve everything and focus management effort where it can matter most.

FORECASTwiser™

Eliminate Financial Surprises.

The question it helps you answer

Where are we headed—and how much runway do we really have?

FORECASTwiser™ creates a layered forecasting system across multiple time horizons so management can anticipate liquidity pressure rather than simply explain it afterward.

What you actually get

- Daily cash model
- 5-day cash model
- 13-week cash flow forecast
- 12-month cash flow forecast
- Model-specific user guides
- Implementation rules and cadence

What changes for you

You gain earlier visibility into potential cash pressure and more time to make decisions.

PLANwiser™

Turn Insight Into Execution.

The question it helps you answer

What are we actually committing to—and how do we make sure it gets done?

PLANwiser™ turns financial insight into focused quarterly priorities through a disciplined 90-day execution process.

What you actually get

- RAMP UP!® 10-step process
- One-Page Cash Flow Plan
- One-Page Action Plan
- Decision gates and execution disciplines
- Integration with forecasting and reviews

What changes for you

You replace scattered initiatives and priority drift with fewer, clearer commitments and structured follow-through.

CULTUREwiser™

Build Discipline That Lasts.

The question it helps you answer

How do we make cash-flow-conscious decision-making part of how the organization operates?

CULTUREwiser™ is designed to extend financial stewardship beyond the owner after the core structure is established.

What you actually get

- Phase-based rollout system
- Leadership guardrails
- 8 governed tools
- Executive decision framework for when to intervene—and when to stay out

What changes for you

The system becomes less dependent on constant owner involvement and more embedded in management behavior.

VALUEwiser™

Build a More Valuable Business.

The question it helps you answer

How are today's decisions shaping long-term business value and owner wealth?

VALUEwiser™ connects operating performance, cash flow, growth quality, risk and sustainability to enterprise value.

What you actually get

- EBITDA, SDE and DCF models
- Valuation interpretation framework
- Structured Excel models
- Valuation integrity safeguards

What changes for you

You gain a more disciplined way to understand how today's operating decisions influence the value of the asset you are building.

How the Six Frameworks Connect

SEE → FOCUS → ANTICIPATE → ALIGN → EMBED → COMPOUND

CASHFLOWwiser™ establishes financial reality. DRIVERwiser™ focuses attention. FORECASTwiser™ looks ahead. PLANwiser™ converts insight into execution. CULTUREwiser™ embeds the discipline. VALUEwiser™ connects stronger performance to long-term value.

What Is Inside the Digital System?

Each framework is supported by practical implementation resources. Depending on the framework, folders may include:

- Excel workbooks and calculators
- Owner Guides
- User Guides
- Tool Guides
- Executive Summaries
- Quick Start Guides
- Implementation Guides
- Templates
- Dashboards
- Supporting operational documents

The purpose of this structure is to reduce the amount of design work you have to do yourself. The frameworks, calculations, reporting formats, planning structures and implementation guidance are already built.

Done For You + Do It Yourself

DONE FOR YOU

Professional frameworks, structured workbooks, templates, dashboards, decision tools and implementation guidance are already built.

DO IT YOURSELF

Use your own financial information, implement at your own pace, involve your existing team and retain control of the process.

No new dependency

No subscription. No required consulting engagement. No full-time CFO requirement. No new accounting software platform.

YOU DO NOT IMPLEMENT EVERYTHING AT ONCE

How Would You Actually Implement It?

The system is intentionally modular. A business that tried to implement every workbook, framework and meeting discipline simultaneously would create unnecessary complexity—the opposite of what BusinessWiser™ is intended to accomplish.

A practical implementation begins with visibility and then adds structure as the business is ready for it.

START WITH VISIBILITY

Use CASHFLOWiser™ and the diagnostic tools to establish financial reality and identify where management attention is needed.

FOCUS THE WORK

Use DRIVERiser™ to narrow the improvement agenda rather than launching too many initiatives.

ADD FORECASTING

Use the appropriate FORECASTiser™ horizon based on the level of liquidity visibility the business needs.

TURN PRIORITIES INTO ACTION

Use PLANiser™ to translate the most important issues into a 90-day execution plan.

CREATE A MANAGEMENT RHYTHM

Use REPORTiser™ and MEETINGiser™ so cash-flow drivers become part of recurring leadership review.

EXPAND THE DISCIPLINE

Introduce CULTUREiser™ when the core management structure is working.

CONNECT PERFORMANCE TO VALUE

Use VALUEiser™ to understand how operating improvements affect long-term enterprise value.

Self-paced means self-paced

You can use a lighter 30-day starting approach, implement the core disciplines over several months, or build out the full system progressively. The system is designed to adapt to the business—not force the business into an artificial timetable.

What Information and Skills Do You Need?

BusinessWiser™ is designed around information an established business normally already has.

Typical Financial Information

- Income statement
- Balance sheet
- Cash flow statement
- Accounts receivable information
- Accounts payable information
- Inventory information
- Debt and capital information
- Basic operating assumptions used in forecasts and plans

Who Can Use It?

The owner does not need to be a finance professional. However, the business should have access to reasonably reliable accounting information and someone—internally or externally—who can obtain the underlying numbers when needed.

An owner can lead the management process while a controller, accounting manager, bookkeeper, CPA or other financial resource helps supply data. The system is intended to improve management use of financial information, not replace sound accounting.

Excel

Many analytical and forecasting components are Excel-based. Users should be comfortable opening workbooks, entering requested information and following the included instructions. The financial logic and structure are already built into the tools.

WHAT THE SYSTEM CAN—AND CANNOT—PROMISE

What Results Should You Expect?

BusinessWiser™ is designed to improve financial visibility, decision discipline, forecasting, prioritization, execution and management rhythm. Those are capabilities. They can support stronger cash-flow performance, but no legitimate management system can guarantee a specific dollar result.

What the System Can Help You Do

- Identify where cash is being generated, consumed, constrained or put at risk.
- Understand why profit and cash flow may be telling different stories.
- See the cash implications of growth and working-capital decisions.
- Quantify sensitivities and potential opportunities using your own financial information.
- Prioritize management attention.
- Forecast cash earlier.
- Establish more disciplined reporting, review and execution.
- Connect operating performance to enterprise value.

What It Does Not Do

- Guarantee that an identified mathematical opportunity is operationally achievable.
- Make business decisions for you.
- Replace management judgment.
- Replace accounting, tax, legal or other professional advice.
- Automatically improve cash flow simply because you own the system.

The value comes from use

The system provides the structure. The financial benefit depends on the quality of the underlying information, the decisions management makes, and the consistency with which those decisions are executed.

Why Cash Flow Is the Organizing Lens

BusinessWiser™ does not suggest that every decision should maximize short-term cash. A business sometimes should invest cash, carry additional inventory, extend customer terms, add people, make capital investments, or accept temporary cash pressure in pursuit of a sound strategic objective.

The point is to understand the cash consequences of those decisions before and after they are made.

Growth	Can consume working capital before profits replenish cash.
Inventory	Uses cash before the product is sold and collected.
Receivables	Can turn reported revenue into delayed cash.
Margins & Expenses	Determine the cash-generating power of operations.
Capex & Debt	Affect both financial capacity and future cash commitments.
Owner Distributions	Compete with reinvestment, reserves and debt reduction for available cash.

Cash flow becomes the common language connecting these decisions. That is what allows the six frameworks and supporting tools to operate as one system rather than as isolated solutions.

What Makes BusinessWiser™ Different?

There are many financial spreadsheets, business books, courses and advisory services available. BusinessWiser™ occupies a different position.

INTEGRATED	OWNER-LED	PRODUCT-SMB FOCUSED
Analysis, drivers, forecasting, planning, reporting, meetings, culture and value are designed to work together.	The system strengthens your management process rather than creating dependence on an outside advisor.	The financial logic reflects the working-capital and growth realities of established product businesses.

The Difference Is the Connection

Sales affect inventory. Inventory affects working capital. Working capital affects liquidity. Liquidity affects growth capacity. Growth quality affects risk. Risk and cash generation affect enterprise value.

BusinessWiser™ is designed to help you see those connections before they become financial problems—and to put management structure around the decisions that influence them.

Not more information for its own sake

The objective is not to make your financial reporting thicker. It is to make the important issues harder to miss and the next decisions easier to frame.

Before You Buy: Five Questions to Ask Yourself

1. Is my business complex enough to need a more disciplined cash-flow management system?

If you routinely manage inventory, receivables, payables, growth, capital investment, debt and competing uses of cash, probably yes.

2. Am I willing to use financial information as a management tool—not just review it after the fact?

The system is built for owners who want to make cash-flow visibility part of decision-making.

3. Do I want a self-directed system?

BusinessWiser™ gives you structure and tools, but you and your team remain responsible for implementation and decisions.

4. Will I actually use it?

A comprehensive system has little value if it stays in a digital folder. You do not need to use everything at once, but you do need to engage with the components that address your priorities.

5. Is \$800 reasonable relative to the decisions I am trying to improve?

As a Strategic Partner member, you receive the complete \$990 Cash Flow Mastery System for \$800. For an established product business, the relevant comparison is not the price of a spreadsheet. It is the value of having a more disciplined way to manage decisions involving growth, working capital, margins, capital and financial capacity.

Your Strategic Partner Member Investment

BusinessWiser™ Cash Flow Mastery System

\$800 — Strategic Partner Member Price

Your Strategic Partner Member Savings: \$190

Regular Price: \$990

IMMEDIATE DIGITAL ACCESS	LIFETIME ACCESS	NO SUBSCRIPTION
Begin using the system as soon as access is provided.	Return to the guides, workbooks and frameworks as your business evolves.	No recurring system fee or required consulting relationship.

What Your \$800 Member Price Includes

- 9 Executive Guides
- 4 Executive Tools
- 6 integrated WISER™ Frameworks
- Excel-based analytical, forecasting, reporting, planning and valuation tools
- Implementation and reference guides
- Templates, dashboards and supporting documents
- Self-paced implementation resources

There are no required recurring subscription fees for the Cash Flow Mastery System itself. Optional third-party software or services you independently choose to use are outside the purchase.

The purchase decision

Your Strategic Partner membership gives you a \$190 preferred-price benefit on the complete system. The more important question, however, is whether your business has reached the point where better visibility, stronger financial discipline and a more structured operating system would improve the way you lead it.

The Bottom Line

If your business is simple, your existing management process may be enough.

But as a product business grows, the financial consequences of operating decisions become increasingly interconnected. Profitability, working capital, growth, debt, capital investment and owner decisions begin competing for the same financial capacity.

BusinessWiser™ was built to make those relationships easier to see and more disciplined to manage.

You receive the strategic thinking to understand the issues, the analytical tools to see what is happening, the forecasting structure to anticipate what is coming, the planning disciplines to act, the reporting and meeting systems to maintain visibility, the culture framework to broaden accountability, and the valuation tools to connect current performance to long-term value.

Cash Flow Creates Options.

Better decisions can create stronger cash flow. Stronger cash flow can create greater financial capacity. And greater financial capacity gives you more choices about what your business—and your life as its owner—can become.

Better Decisions. Stronger Cash Flow. More Options.

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