



“Growth follows clarity: when you know what you want, manage what you have, and invest in what matters, your business and your life move from surviving to thriving.”

Growth & Finance Guidance Chart

Business Growth Chart

Area	Key Question	Action Focus	Metrics to Track
Vision & Strategy	What future am I building?	Set 1–3 bold goals for the next 12 months.	Annual goals, milestones achieved
Customers	Who do we serve best?	Improve customer experience & solve deeper	NPS, repeat customers, churn
Sales & Marketing	How do we grow demand?	Strengthen messaging, content, and	Conversion rate, CPL, revenue
Operations	Where can we get more efficient?	Automate tasks, streamline workflow.	Cost savings, cycle time
Innovation	What can we create next?	Experiment with new offers, markets, or tools.	MVP launches, test results
Financial Health	Are we profitable and sustainable?	Track cash flow, reduce waste, reinvest smartly.	Cash flow, profit margin, burn rate

Personal Finance Growth Chart

Area	Key Question	Action Focus	Metrics to Track
Income	How can I earn more?	Upgrade skills, negotiate, start a side stream.	Monthly income, additional revenue
Budgeting	Where is my money going?	Use a simple 50/30/20 or zero-based system.	Monthly spending vs plan
Saving	Am I building stability?	Save automatically; build emergency fund.	Savings rate %, emergency fund size
Investing	Am I preparing for the future?	Invest consistently (index funds, retirement).	Portfolio growth, monthly contributions
Debt Management	What debt slows me down?	Pay high-interest debt first (snowball or avalanche).	Debt balance, interest paid
Wealth Building	What assets am I growing?	Acquire appreciating assets (stocks, real estate).	Net worth, asset-to-debt ratio