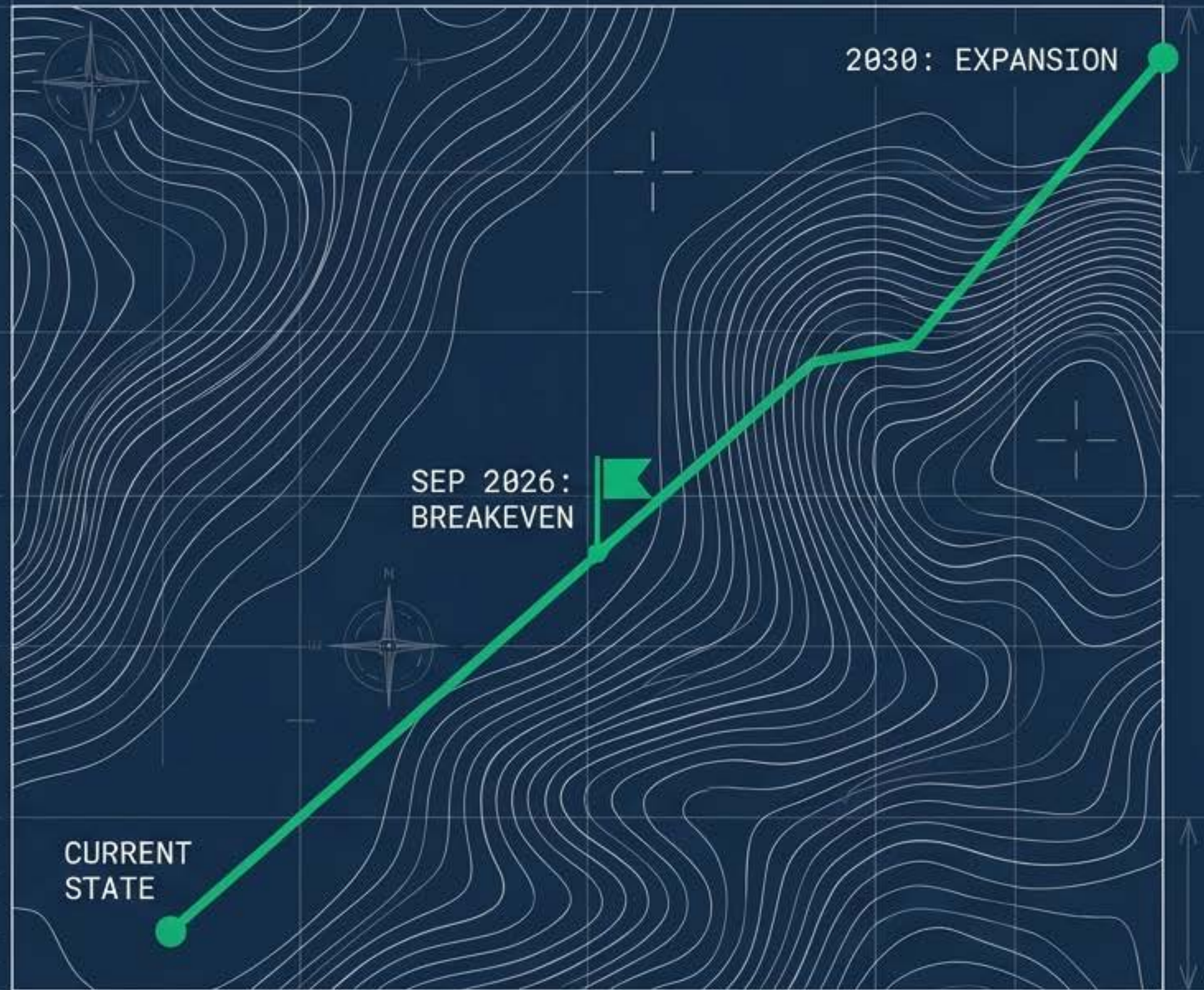


# THE PATH TO PROFITABILITY

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## STRATEGIC ROADMAP 2026-2030

Operational KPIs and Financial Benchmarks  
for Precision Financial Partners.



# MISSION OBJECTIVE: SURVIVAL & STABILITY

Target Break-even: September 2026



MONTHLY FIXED COST FLOOR

**\$35,000**

TARGET BREAK-EVEN DATE

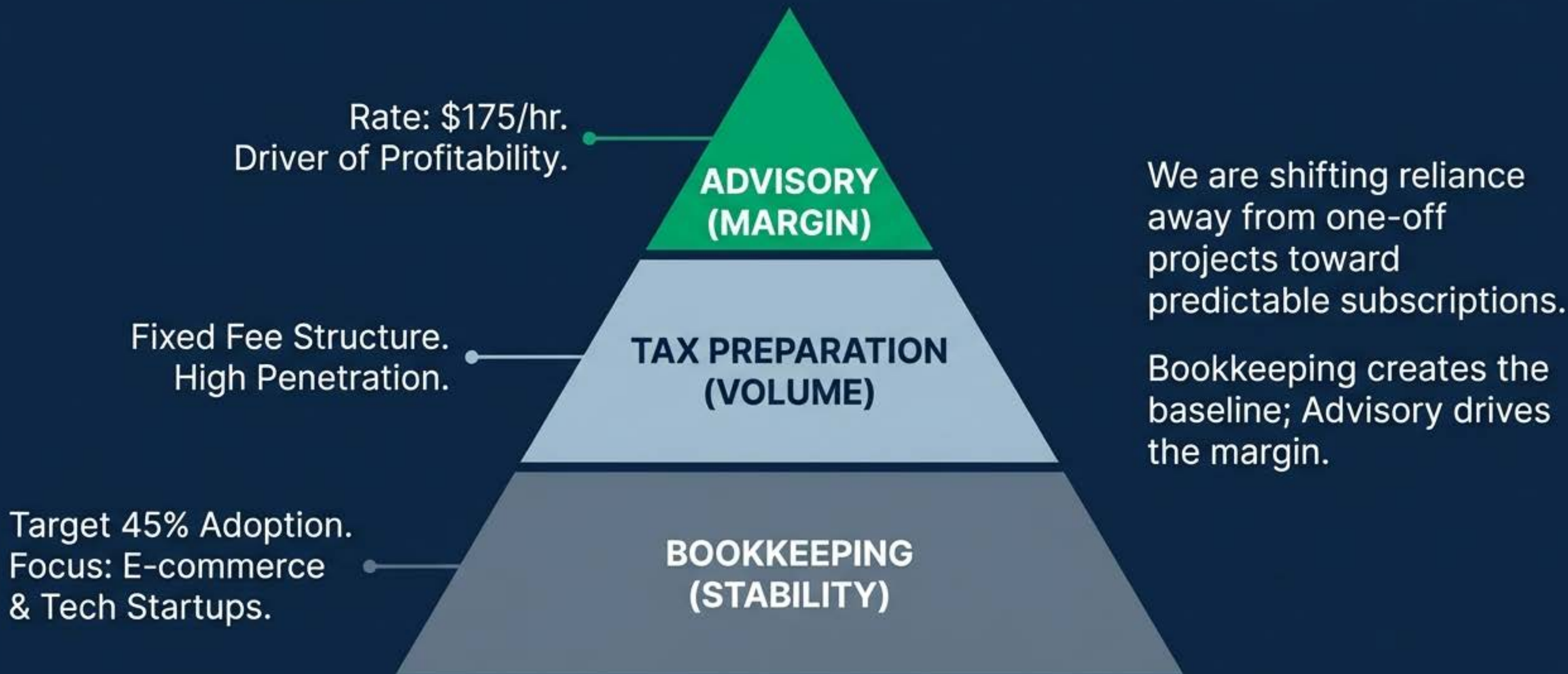
**SEPTEMBER 2026**



**RISK ALERT:** Missing the September 2026 breakeven date burns through operating capital fast. Immediate focus on recurring revenue is required.

# THE REVENUE STACK

From Stability to High Margin



# KPI 1: ACQUIRING CLIENTS EFFICIENTLY (CAC)

$$\frac{\text{Total Marketing Budget}}{\text{New Clients}} = \$800$$

Industry Norm: \$1k - \$3k

**Math of Success**  
Example: \$40,000 spend /  
50 new clients = \$800 CAC.

To hit \$800, we must rely on efficient digital channels and referrals, avoiding expensive traditional acquisition methods.

**! RISK ALERT:** A CAC of \$800 is only sustainable if churn is low. High churn destroys the unit economics of this acquisition cost.

# KPI 3: MAXIMIZING CLIENT VALUE (CLV & ARPC)



**MIN CLV**  
\$2,400

**ARPC TARGET**  
\$1,500 / mo

**STRATEGY**  
Bundle Audit  
Support (\$200/hr)

ARPC is the predictor of long-term profitability. If ARPC sits below \$1,500, we are underpricing core compliance work.

# KPI 5: DEEPENING THE RELATIONSHIP

Service Penetration Strategy

## PAYROLL ADOPTION



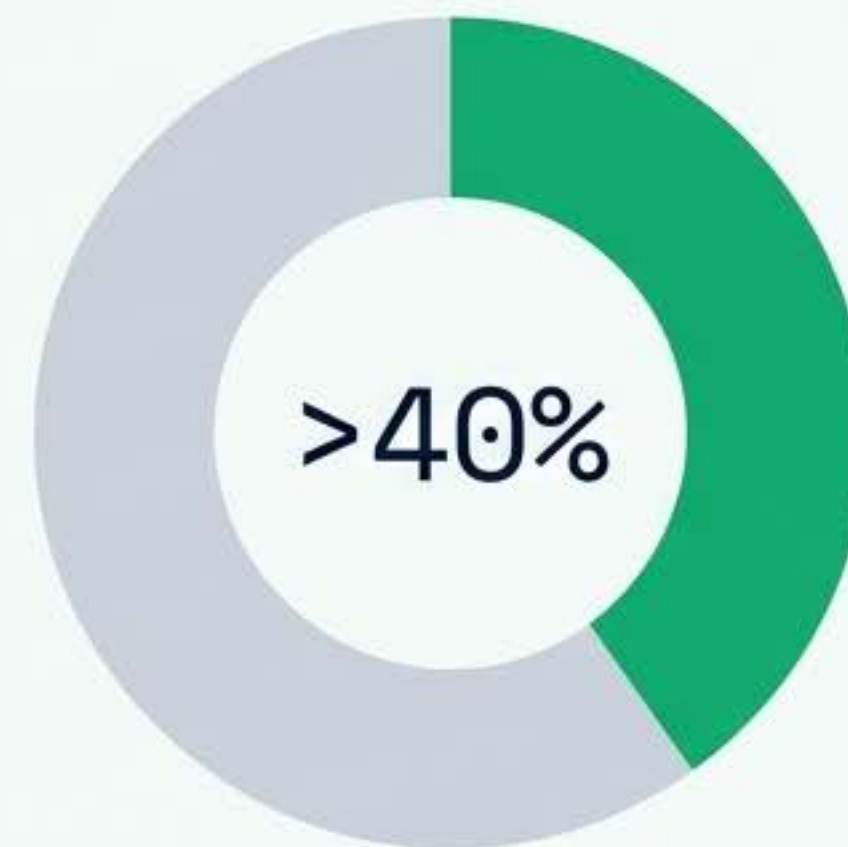
High Stickiness

## TAX PREP TARGET



2026 to 2030 Growth

## AUDIT SUPPORT



Moving up the value chain

Service penetration is the **primary lever to boost CLV** without raising marketing costs. We must drive **Tax Prep adoption to 80% by 2030**.

## KPI 2: THE EFFICIENCY FLOOR (UTILIZATION)



**TARGET: 75% – 85% BILLABLE**

**CRITICAL:** With high software/CPE costs, running below 70% utilization makes the firm unprofitable. Time is our only inventory.

# ECONOMICS OF LABOR

Aligning Costs with Billing Rates



\$54.50 is the absolute floor. If complexity requires non-billable time, the effective cost rises, and the margin shrinks. In Deep Navy Inter.

# KPI 6: OPTIMIZING VOLUME

Average Billable Hours Per Customer



## SCOPE CREEP WARNING:

Any client consistently requiring **>130 hours/month** needs immediate repricing. This exceeds the bounds of standard subscription tiers.

# PROCESS VELOCITY: ONBOARDING

The Speed of Time-to-Value



**Actionable Insight:** Streamlining client onboarding reduces acquisition lag time. **Automate internal compliance checks immediately.**

# KPI 4: SOLVING THE MARGIN PROBLEM

Bridging the Gap to Profitability




Current COGS are 110% of revenue (Unsustainable). We must cross-sell high-margin advisory to dilute fixed software costs and bridge the gap to >85% margin.

# VISION 2030: FROM FOUNDATION TO MATURITY

## 2026 FOUNDATION

Tax Penetration: **65%** 

Billable Hours/Client: **85** 

Service Mix: **Bookkeeping Heavy** 

Breakeven: **Month 9** 

## 2030 MATURITY

 **80%** Tax Penetration:

 **120** Billable Hours/Client:

 **Advisory Led** Service Mix:

 Status: **Full Payback (Month 28)**

# EXECUTIVE COCKPIT

KPI Summary & Risk Thresholds

CAC

**\$800**

Churn > 10%

UTILIZATION

**75-85%**

Risk < 70%

ARPC

**\$1,500**

Stagnant Upsells

GROSS MARGIN

**>85%**

Risk COGS > 20%

PENETRATION

**40%+**

Low Adoption Velocity

HOURS/CLIENT

**85-120**

>130 Scope Creep

BREAKEVEN TARGET

**SEP 2026 (9 Months)**

Risk Lag in Revenue Floor

MONITOR WEEKLY. CORRECT IMMEDIATELY.