
Your money.
Your business.
Your future.



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LAUNCH IT
FounderFinance Academy

The logo features a stylized house icon composed of blue and yellow geometric shapes above the text. 'LAUNCH IT' is in white, 'FounderFinance' is in blue and orange, and 'Academy' is in white.

Today you'll learn

- How to take control of your personal finances
- The financial foundations of successful businesses
- The common money mistakes that trip founders up



Master Your Personal Money First

Before you build a business,
build control over your own money.



Personal finance tips

→ **Make a monthly plan**

50% needs | 30% wants | 20% savings

→ **The 'Borrowing Rule'**

Only borrow if what you're buying is likely to go up in value

→ **Credit cards**

Repay the full balance each month

→ **Emergency fund**

Aim for 6 months of expenses

The Big 3

Your future self
matters too.





The 3 big life investments

→ **Pension**

Employer contributions & Gov tax relief = free money!

→ **ISAs**

Tax-free investment - up to £20,000 per year, stocks & shares 'trackers'

→ **Your home**

Buy carefully (borrowing rule), add value where possible

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You've got a business idea? Now what...

Where to Start With Building a Business



Pressure test it

- **The idea**
Market research, demand, competitors, projections
- **Financing**
Savings, loans, grants, crowdfunding
- **Structure**
Sole trader, limited company, tax implications
- **Delivery method**
How will you produce, market, sell it?
- **Profit**
Income more than cost!

**Not every idea
deserves to be
built!**

The Silent Business Killer

Cashflow:
Money in vs out





Profit is theory. Cash is survival.

→ **Common mistakes**

Unpaid invoices, paying suppliers before yourself, not forecasting

→ **How to safeguard**

12-month forecast, monthly detail, spreadsheet

→ **If every month shows as loss**

Increase revenue & Reduce costs

Separate from your business

Legally & financially,
you are separate



Separate yourself.

Separate Bank Accounts

- Open a business account
- Keep records clean
- Easier tax reporting

Track Everything

- Invoice properly
- Log every expense
- Use accounting apps
- Check monthly



*“Do not save what is left
after spending, but **spend**
what is left after saving.”*

Warren Buffet