

5 Signs you've outgrown your finance setup

A quick diagnostic for founders and MDs of £3-£15m businesses

Most businesses hit a point where their finance setup quietly stops keeping pace with growth. The bookkeeper is doing a great job keeping things running. The accountant is handling compliance. But somewhere in between, there's a gap — and it's costing you clarity, confidence and sometimes cash.

The tricky thing is, it doesn't announce itself. There's no alarm bell that goes off when you've outgrown your finance setup. Instead, it shows up as a slow accumulation of frustrations, blind spots and decisions made on gut feel rather than solid numbers.

Here are the five most common signs I see in growing businesses. If three or more sound familiar, it's probably time for a conversation.

5 common signs

1	Your monthly numbers arrive late — and you don't fully trust them
2	You know roughly where cash is — but "roughly" isn't enough any more
3	You're making big decisions based on gut feel, not financial modelling
4	Your bookkeeper is great — but can't tell you what the numbers mean for strategy
5	You've been told you need a finance director — but can't justify £100k+

1

Your monthly numbers arrive late — and you don't fully trust them

Month-end takes longer than it should. When the numbers finally land, they throw up surprises or don't quite match what you expected. You find yourself asking questions that nobody can answer quickly, or worse, you've stopped asking because the answers take too long.

***Why it matters:** Late, unreliable numbers mean you're always making decisions based on how things were, not how things are. In a growing business, a month is a long time to be looking in the rear-view mirror.*

2

You know roughly where cash is — but “roughly” isn't enough any more

You can probably tell someone what's in the bank today. But if they asked you where cash will be in 8 or 13 weeks' time, you'd be guessing. Cash feels harder to predict as the business grows — more invoices in flight, longer payment cycles, bigger commitments, and more moving parts.

***Why it matters:** Cash surprises kill options. When you don't see a crunch coming, you can't act early — and by the time you feel it, you've already lost negotiating power. A weekly rolling forecast changes everything.*

3

You're making big decisions based on gut feel, not financial modelling

Should you hire that new senior role? Can you afford to invest in a new market? Is it time to raise prices? What would happen to cash if your biggest client left? These are the decisions that shape your business — and if you're making them without a financial model underneath, you're essentially betting.

***Why it matters:** Gut feel isn't wrong — most founders have excellent instincts. But instinct backed by good numbers is significantly more powerful than instinct alone. Financial modelling doesn't replace your judgement. It gives your judgement something solid to work with.*

4

Your bookkeeper is great — but can't tell you what the numbers mean for strategy

Your bookkeeper keeps the books accurate, the invoices flowing, and the bank reconciled. They're good at their job. But when you ask a question like "which of our service lines is most profitable?" or "what would our margin look like if we changed our pricing model?" — that's a different conversation entirely. And it's one your accountant isn't set up for either, because their focus is compliance, not commercial strategy.

***Why it matters:** This is the gap between bookkeeping and finance leadership. Both are essential, but they serve completely different purposes. If nobody is connecting your numbers to your strategy, you're running the business with half the picture.*

5

You've been told you need a finance director — but can't justify £100k+

Maybe your bank has hinted at it. Maybe an advisor has mentioned it. Maybe you just know, deep down, that you need someone more senior involved in the finances. But a full-time FD at £100–150k plus benefits is a significant commitment — especially when you're not entirely sure what the role would look like day-to-day.

***Why it matters:** You probably don't need a full-time FD. Most businesses between £3m and £15m need finance director-level thinking 1–2 days a week, not 5. A fractional finance director gives you 80% of the value for 20% of the cost — and you can scale the engagement as your needs evolve.*

How many of the 5 resonate with you? Check your score below:

How did you score?

1–2 signs: You're probably fine for now, but keep an eye on these areas as you grow. It's worth reviewing your finance setup every 6–12 months.

3–4 signs: Your business has likely outgrown its current finance setup. A conversation with a fractional finance director could save you time, money and a lot of unnecessary stress.

All 5: This is urgent. You're flying blind on finances at a stage where the decisions you're making will shape the next 3–5 years of your business. The good news? This is fixable — and it doesn't require a full-time hire to fix it.

Ready to talk?

If three or more of these signs sound familiar, I'd love to have a conversation. No pitch, no pressure — just 30 minutes to understand where your business is and whether I can help.

[Book a free discovery call](#)

Or connect with me on [LinkedIn](#) - search for Jon Fellows

Jon Fellows FCCA | Fractional Finance Director

I help £3–15m professional services, technology and telecoms businesses build the finance layer between their bookkeeper and a full-time FD hire. From cash visibility to boardroom strategy — without the full-time cost.

