

WELCOME TO OUR STORY

MY PROFIT FIRST JOURNEY: FROM QUIET PANIC TO PURPOSE, PROFIT & CLARITY

IN MID-2024, I FOUND MYSELF IN A PLACE I NEVER EXPECTED TO BE AS A FINANCE PROFESSIONAL. EACH MONTH I LOOKED AT THE BANK BALANCE AND FELT THE SAME SINKING FEELING: WHY IS THERE NEVER ANY MONEY LEFT?

DESPITE SERVING CLIENTS WELL AND GENERATING CONSISTENT REVENUE, I WASN'T PAYING MYSELF PROPERLY. WE PRIORITISED STAFF PAY OVER OUR OWN INCOME, AND VAT AND PAYE BILLS WERE A CONSTANT SOURCE OF DREAD RATHER THAN ROUTINE.

I DIDN'T FEEL IN CONTROL — AND THAT EMBARRASSED ME. I KNEW THE NUMBERS, YET MY BEHAVIOUR DIDN'T MATCH WHAT I ADVISED OTHERS. SOMETHING HAD TO CHANGE.

THE TURNING POINT — AUGUST 2024

THE MOMENT EVERYTHING SHIFTED WAS WHEN I PICKED UP PROFIT FIRST.

IT WAS AS IF SOMEONE HAD FINALLY EXPLAINED THE MISSING PIECE IN A LANGUAGE MY BRAIN AND EMOTIONS BOTH UNDERSTOOD.

WITHIN DAYS, I OPENED ALL THE PROFIT FIRST ACCOUNTS.

I CUT EXPENSES.

I FROZE HMRC DEBT.

AND I BEGAN MOVING SMALL AMOUNTS OF MONEY — TINY, ALMOST SYMBOLIC MOVEMENTS, BUT ENOUGH TO FEEL LIKE HOPE.

FOR THE FIRST TIME IN YEARS, MONEY STOPPED BEING SOMETHING I FEARED... AND STARTED BECOMING SOMETHING I COULD SHAPE.

EARLY MOMENTUM — SEPTEMBER TO OCTOBER 2024

BY SEPTEMBER, I WAS MOVING LARGER AMOUNTS — STILL NOT PERCENTAGES, BUT CONSISTENTLY. MY CASHFLOW WAS STILL MESSY, BUT THE BEHAVIOUR WAS CHANGING.

BY OCTOBER, THE MOST EXTRAORDINARY THING HAPPENED:

MONEY STAYED IN THE ACCOUNTS.

NOT ALL OF IT. NOT PERFECTLY.

BUT ENOUGH TO MAKE ME FEEL SOMETHING I HADN'T FELT IN A LONG TIME: PEACE.

THAT'S WHEN I MADE THE DECISION:

I WANTED TO BECOME PROFIT FIRST CERTIFIED.

NOT BECAUSE IT SOUNDED IMPRESSIVE, BUT BECAUSE I HAD FELT WHAT PROFIT FIRST WAS DOING FOR ME — AND I WANTED MY CLIENTS TO EXPERIENCE THE SAME.

DEEP UNDERSTANDING — EARLY 2025

IN MARCH 2025, I BEGAN FORMAL TRAINING. IT WAS INTENSE, HONEST, AND TRANSFORMATIONAL. FOR THE FIRST TIME, I WASN'T JUST "DOING THE NUMBERS" — I UNDERSTOOD THE STORY BEHIND THEM.

THAT SAME MONTH, WE PAID OFF A £13,000 VAT BILL — A MILESTONE THAT FELT LIKE LIFTING A PHYSICAL WEIGHT OFF MY CHEST.

APRIL 2025 WAS EVEN BIGGER.

I BECAME PROFIT FIRST CERTIFIED, AND SHORTLY AFTER, PAID OFF A £7,000 PAYE DEBT.

THIS WASN'T JUST GOOD MONEY MANAGEMENT.

THIS WAS RECLAIMING CONTROL.

GROWTH, CONFIDENCE & SHARING THE IMPACT — SUMMER 2025

BY JUNE, I WAS SO ENERGISED BY MY OWN TRANSFORMATION THAT I SHARED PROFIT FIRST WITH OTHER PROFESSIONALS — INCLUDING THE FIRST ACCOUNTANT IN SOUTH AFRICA TO EXPLORE THE MODEL.

PROFIT FIRST WASN'T JUST CHANGING MY BUSINESS.

IT WAS EXPANDING MY WORLD.

LEARNING THROUGH IMPERFECT ACTION — AUGUST 2025

AUGUST TAUGHT ME ONE OF THE MOST IMPORTANT LESSONS OF ALL: PROFIT FIRST DOESN'T REQUIRE PERFECTION — JUST CONSISTENCY.

WHILE ON HOLIDAY FOR TWO WEEKS, I MISALLOCATED MONEY, RECALCULATED INCORRECTLY, AND FELT FRUSTRATED THAT CLIENTS STILL PAID INTO THE WRONG ACCOUNT. THERE WAS A MOMENT I THOUGHT:

“IS THERE ANYONE WHO COULD JUST DO THESE ALLOCATIONS FOR ME?”

BUT THAT MOMENT OF STRUGGLE TAUGHT ME SOMETHING VALUABLE: PROFIT FIRST IS NOT ABOUT FLAWLESS EXECUTION — IT'S ABOUT ALWAYS COMING BACK TO THE SYSTEM, EVEN WHEN YOU SLIP.

CONNECTION & INSPIRATION — SEPTEMBER 2025

AT PROFITCON, I MET PEOPLE FROM ACROSS THE WORLD — OWNERS, ACCOUNTANTS, CREATIVES — ALL USING PROFIT FIRST IN WAYS I HAD NEVER IMAGINED.

MEETING MIKE MICHALOWICZ WAS A FULL-CIRCLE MOMENT.

THE PERSON WHOSE BOOK HAD QUIETLY RESCUED ME FROM FINANCIAL OVERWHELM WAS SUDDENLY IN FRONT OF ME.

AND IT MADE MY MISSION FEEL EVEN MORE MEANINGFUL.

REFINEMENT & STRENGTH — OCTOBER 2025

IN OCTOBER, WE RE-RAN OUR ASSESSMENT.

EXPENSES HAD CHANGED, AND I WANTED TO STAY ALIGNED WITH REALITY.

WE REVIEWED PAYE, TIGHTENED THE DIARY, EMPOWERED STAFF TO TAKE MORE RESPONSIBILITY, AND RE-EDUCATED CLIENTS ON BOUNDARIES.

THAT MONTH, WE ALSO RECEIVED OUR SECOND QUARTERLY PROFIT DISTRIBUTION.

IT FELT LIKE PROOF:

PROFIT FIRST WASN'T JUST WORKING — IT WAS TRANSFORMING THE BUSINESS.

BREAKTHROUGHS — 2026

JANUARY 2026 BROUGHT A PROFIT DISTRIBUTION THAT FELT LIKE A LANDMARK MOMENT — THE STRONGEST YET.

BY MARCH, EVERYTHING HAD SHIFTED:

- WE HAD MORE THAN ENOUGH VAT SET ASIDE
- WE WERE ABLE TO PAY STAFF FAIRLY AND CONFIDENTLY
- I BOUGHT A SECOND COMPANY VEHICLE
- WE BEGAN DEVELOPING PURPOSE FIRST FINANCE FOR THE NONPROFIT SECTOR
- I STARTED SELLING MORE PROFIT FIRST SERVICES WITH GENUINE CONVICTION

AND THROUGH IT ALL, ONE REALISATION KEPT COMING BACK TO ME: PROFIT FIRST DIDN'T JUST FIX MY FINANCES — IT CHANGED WHO I AM AS A BUSINESS OWNER.

WHAT MY JOURNEY TAUGHT ME

- EVEN FINANCIAL PROFESSIONALS CAN STRUGGLE WHEN BEHAVIOUR ISN'T ALIGNED WITH SYSTEMS.
- PROFIT FIRST IS AS MUCH EMOTIONAL AS IT IS FINANCIAL.
- SMALL, CONSISTENT ACTIONS BEAT BIG, INCONSISTENT ONES.
- CONFIDENCE GROWS WHEN CLARITY GROWS.
- TRANSFORMATION BEGINS THE MOMENT YOU STOP AVOIDING YOUR BANK BALANCE.

THIS JOURNEY DIDN'T JUST CHANGE MY BUSINESS.

IT MADE ME A BETTER ADVISOR, A MORE EMPATHETIC PRACTITIONER, AND A LEADER WHO TEACHES FROM EXPERIENCE — NOT THEORY. AND NOW I HELP CLIENTS FIND THE CALM, CLARITY, AND CONFIDENCE I ONCE DESPERATELY NEEDED MYSELF.

WITH GRATITUDE FOR WHERE I'VE BEEN, AND EXCITEMENT FOR WHERE I'M GOING,

VICKI
CERTIFIED PROFIT FIRST PROFESSIONAL

