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I N A R A

FINANCIAL CORPORATION

CASE STUDY



HOW A CUSTOM HOME BUILDER REGAINED CASH CONTROL, REDUCED DEBT, AND CREATED MORE PREDICTABLE OWNER PAY

Client	Custom Home Builder
Location	Vernon, BC
Team	2 labourers + 2 site superintendents

The Situation

After more than 15 years in business, this custom home builder had steady work and strong client relationships, but the financial side of the business was under constant pressure. Cash flow was tight, vendor bills were often behind, corporate tax debt continued to grow, and the owner did not have a reliable way to determine what could safely be taken from the business. Month-end was not being closed in a disciplined way, making it difficult to assess true performance and plan ahead.

What Needed to Change

This was not a demand problem. It was a financial structure problem. The business needed a better system for cash allocation, clearer month-to-month visibility, and a more disciplined way to manage taxes, operating costs, debt repayment, and owner compensation.

Our Advisory Approach

We helped the owner rebuild the financial foundation of the business using the Profit First framework. Dedicated accounts were established for operating expenses, owner pay, taxes, materials and subcontractors, debt repayment, and a smoothing reserve for slower billing periods. We also improved the reporting structure by introducing a firm month-end close process, cleaning up the profit and loss presentation, and holding ongoing Numbers Mastery sessions to review results, plan debt repayment, and refine strategy. Supporting systems were also updated, including a move from Sage to QuickBooks Online, Dext implementation, and payroll setup through Payworks.

Why This Mattered

Before this work, the owner was dealing with ongoing uncertainty around cash and obligations. Once the structure was in place, the business had a clearer framework for managing essential costs, setting aside funds for taxes, addressing arrears, and creating more consistency around owner pay. Decisions were no longer being made from pressure alone.

Results at a Glance

- Stable, more predictable cash flow month to month
- Vendor bills brought current
- Corporate tax debt fully paid off
- One major credit card debt cleared
- Consistent owner pay implemented
- Significant reduction in financial stress

Client Feedback

“I finally feel in control. For the first time, I can see where my money is going and know there’s enough set aside for taxes, expenses, and pay. The stress is gone, and I can make decisions with confidence.”

Call to Action

If revenue is coming in but cash still feels tight, the issue may be financial structure, not sales. We help business owners create clearer reporting, stronger cash discipline, and a better foundation for decisions.

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CONTACT US

INARA FINANCIAL

If you're ready to gain clarity around your finances and build a more profitable business, we'd love to connect!

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