ZARACONSULTING1

Financial clarity. Business direction.

Accounting, fractional CFO leadership and practical business advisory.

From daily financial control to significant business decisions

01 **Reliable information**

02 **Better decisions**

03 **Stronger operations**

04 **Supported transitions**

Finance and business advice connected to daily execution.

ZaraConsulting1 supports business owners and leadership teams when financial and organizational decisions become more demanding.

Led by Maurizio Zazzetta, ZaraConsulting1 brings a finance leadership perspective to the practical challenges of running and developing a company. The work connects accounting information with commercial choices and the organization needed to deliver them.

An engagement may begin with a difficult accounting issue, a funding requirement or a recurring operating problem. From that starting point, we establish the facts and help management decide what to do next.

The scope can cover a defined project or an ongoing advisory role. Responsibilities, deliverables and the involvement of other advisers are agreed around the needs of the business.

Our proposition

Practical involvement in the work, clear financial analysis and support for implementation.

The trigger is usually a decision that can no longer wait.

Different symptoms can point to the same need for clearer information and stronger coordination.

The business is profitable, but cash remains tight. Financial reports arrive too late to guide decisions. The owner approves everything while managers struggle to understand their authority.

An expansion requires bank financing. A buyer asks for information the accounting system cannot readily produce. A transaction introduces unfamiliar accounting questions and competing deadlines.

We begin with the decision or operating problem that matters most. This helps focus the assignment on work management can use, with a visible route from analysis to action.

A useful first question

Which uncertainty, delay or recurring problem is currently making the business harder to manage?

The support changes as the company changes.

Different stages bring different demands on leadership, resources and financial control.

01

Create and launch

Test the business model, funding and the practical requirements for starting operations.

02

Consolidate and develop

Strengthen accounting, cash visibility and management capacity as activity grows.

03

Reorganize and reposition

Review the portfolio, reshape operations and manage transactions or transitions.

A CONSISTENT FOUNDATION

Reliable information and clear responsibility support every stage. Growth is a choice to evaluate against value, capacity and risk.

A connected range of financial and business services.

Clients can engage one area or combine workstreams around a broader objective.

Service area	Typical need	What the work provides
Accounting and controllership	Reliable records and timely close	Reconciliations and reporting routines
Fractional CFO and controlling	Financial direction and accountability	Forecasts, margins and decision support
Strategy and organization	Growth or operating friction	Commercial plans and workable processes
Transactions and risk	**A deal or material uncertainty**	**Diligence, readiness and mitigation**

HOW TO READ THE PORTFOLIO

The mandate determines the specific services, responsibilities and specialist support required.

A recommendation becomes useful when someone can act on it.

A consistent method helps management move from incomplete information to a supported decision.

We establish the question, the evidence needed and the decision owner. Interviews, financial records and operating data help distinguish the underlying issue from its symptoms.

We then develop realistic options, test their financial and organizational consequences and discuss the tradeoffs with management. We distinguish estimates from confirmed facts and challenge material assumptions.

The implementation plan assigns responsibilities and review dates. Where agreed, we remain involved to resolve practical obstacles and assess whether the expected improvement is taking place.

What connects the work

A defined problem, an agreed baseline, a decision and accountable implementation.

Each finance function addresses a different management need.

The functions can work together without becoming interchangeable.

Function	Primary question	Illustrative responsibility
Accounting operations	Are transactions recorded correctly?	Records, reconciliations and schedules
Controllership	Can we explain and support the close?	Review, policies and financial reporting
Fractional CFO	What should management do next?	Funding, tradeoffs and financial direction
Controlling / FP&A	**Where are results departing from plan?**	**Margins, forecasts and corrective action**

A PRACTICAL FIT

The company may need one function strengthened or a coordinated model across several of them.

Reliable accounting starts with a dependable operating routine.

Outsourcing can cover selected activities or a broader recurring accounting process. [1]

For an owner-managed business, accounting often competes with urgent commercial work. Documents arrive late, reconciliations accumulate and the year-end process becomes a repair exercise.

ZC1 can support transaction recording, bank and balance-sheet reconciliations, receivables and payables reporting, and the preparation of recurring financial information within an agreed scope.

The service begins with access, records and responsibilities. We establish how documents arrive, which checks apply and what management must approve so that the process remains visible and controlled.

Typical outputs

Reconciled accounts, an open-items log, recurring reports and a documented schedule of responsibilities.

The business retains clear authority over its money and records.

A workable service model makes approvals and review responsibilities explicit.

We agree who supplies source documents, approves invoices, authorizes payments and reviews the monthly results. Access permissions follow the assigned duties.

Payment preparation and payment authorization can remain separate. The process preserves supporting evidence and escalates missing information or unusual transactions to the right person.

Management also needs continuity: organized records, documented procedures and an agreed handover approach. The accounting process should remain understandable to the company and its external advisers.

Service agreement

Scope, transaction volumes, deadlines, access, approvals, escalation and handover arrangements.

A monthly close should explain what the balances contain.

A set of financial statements becomes more useful when the underlying accounts reconcile.

We help establish a close calendar with assigned tasks and review points. Material accounts receive supporting schedules, and unresolved items remain visible with an owner and a target date.

The review can address cut-off, accruals, prepayments, inventory support and intercompany balances. Management receives a clear explanation of material movements and estimates.

The resulting reporting package connects the balance sheet, income statement and cash movements. A consistent close also improves the information available for lenders, tax preparation and future diligence.

Close deliverables

A close checklist, reconciliations, supporting schedules and a concise management commentary.

Difficult balances need a documented resolution.

Unexplained clearing accounts and old reconciling items weaken confidence in the numbers.

We trace balances back to source records and compare bank activity, invoices, contracts and prior entries. Missing evidence and competing interpretations enter an issue register.

Proposed corrections show the rationale, affected periods and impact on the financial statements. Management and the responsible accounting advisers review significant judgments before posting.

The assignment also addresses why the issue developed. A revised reconciliation or document flow helps prevent the same problem from returning after the cleanup.

Examples of scope

Unreconciled accounts, intercompany differences, historical miscoding and incomplete supporting schedules.

Unusual transactions need more than a journal entry.

The facts, contractual terms and reporting framework determine the accounting questions. [2]

A new lease, an owner transaction or an acquisition may affect recognition, measurement, presentation and supporting disclosures. The first task is to assemble a complete factual record.

ZC1 can organize contracts and schedules, identify the issues requiring analysis and prepare a proposed treatment for review. Specialist technical input forms part of the work where the matter requires it.

The implementation then connects the agreed conclusion with entries, reconciliations and future reporting. Significant judgments need a clear evidence trail for management and its external CPA or auditor.

Possible workstreams

Lease schedules, multi-currency balances, revenue cut-off, related-party activity and transaction accounting support.

An unexplained balance becomes a traceable resolution.

Invented workflow example. The assignment follows evidence and appropriate review.

The symptom

A clearing account contains old transfers that management cannot explain.

The investigation

Bank records and source documents separate timing items from errors and missing entries.

The resolution

Reviewed adjustments and a reconciliation schedule establish a supported balance.

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A monthly reconciliation owner and escalation rule address the recurring cause, alongside the historical correction.

Senior financial leadership can fit a part-time engagement.

A fractional CFO provides recurring leadership and decision support within an agreed time commitment.

A business may need a senior finance perspective without requiring a full-time CFO. The engagement creates a regular forum for cash, performance, investment and funding decisions.

ZC1 can lead the planning cycle, develop decision papers and challenge assumptions with management. The role also coordinates the financial work needed from internal staff and external advisers.

The mandate establishes decision rights, availability and escalation. As the business grows or its priorities change, management can revisit the level of support and the resources needed underneath it.

What changes for the owner

A recurring financial agenda, a clearer view of options and a senior counterpart for important decisions.

Management needs to understand what changed and why.

A dashboard should direct attention to decisions rather than repeat every available number.

We select measures that reflect the business model: margin by activity, cash conversion, backlog, capacity or customer concentration. Definitions and data sources remain consistent.

Actual results are compared with the plan and a meaningful prior period. Commentary distinguishes changes in volume, pricing, mix and cost from timing effects or accounting adjustments.

The management discussion concludes with actions and ownership. Subsequent reviews test whether the response improved performance or whether assumptions need revision.

Reporting package

Selected KPIs, financial trends, variance commentary, key risks and a decision-and-action record.

Controlling connects accountability with financial performance.

A management-control system helps leaders see where results arise and where intervention is needed.

We design reporting around business units, cost centers, projects or other responsibility areas that reflect how the company operates. Each view needs a clear purpose and a manager who can influence the result.

Budgets, actual results and updated forecasts share consistent definitions. Reviews distinguish controllable spending from allocations and other effects outside a manager’s authority.

The process links significant variances with corrective actions and a follow-up date. Management can then assess whether its response changes the result or simply moves a cost elsewhere.

Controlling outputs

Responsibility-center reporting, budget controls, variance analysis and a recurring performance review.

Revenue growth can hide an unfavorable profit mix.

The most visible customer or product may absorb more capacity and cash than management expects.

We examine profitability by product, service, customer or project using an appropriate cost structure. Direct costs and cost-to-serve drivers remain distinguishable from allocated overhead.

Contribution analysis supports decisions about pricing, discounts and resource use. Fully allocated results can help assess longer-term economics but need care when evaluating an incremental order.

The model also identifies the constraint: a scarce technical skill, limited delivery capacity or cash tied up in inventory. The decision considers that constraint alongside the reported margin.

Analytical applications

Cost-center models, project margins, contribution analysis, break-even and customer cost to serve.

A growing segment can dilute the company’s contribution margin.

Invented example. The next page connects a revenue increase with its contribution effect.

A company grows sales by adding lower-margin volume while its established business remains unchanged. Total revenue rises, but the additional work may require support capacity and working capital.

The controlling review separates volume from mix and considers the incremental costs required to deliver. Management can discuss pricing, service design and the customers it wants to pursue.

The objective is a supported choice. An intentionally lower-margin offer may still serve a strategic purpose, provided its cost and expected return remain explicit.

Management question

What does the new revenue contribute after its direct and incremental support costs?

Sales rise 25%, while the contribution rate falls.

Invented amounts in $000. Established sales remain unchanged. Contribution excludes fixed overhead.

Measure	Baseline	After new segment
Established segment revenue	1,000	1,000
Established contribution at 40%	400	400
New segment revenue	0	250
New contribution at 20%	0	50
Total revenue	1,000	1,250
Total contribution	400	450
Blended contribution margin	**40%**	**36%**

DECISION IMPLICATION

Contribution rises $50k before added fixed costs. If incremental fixed support costs are $60k, operating profit falls $10k.

A forecast should reflect how the business actually operates.

Planning is more credible when the revenue story connects with resources and cash.

We help build the planning process around responsibilities, data collection and a timetable. Commercial and operating managers contribute the assumptions they can support.

The financial model connects revenue drivers with staffing, operating costs, working capital and investment. Integrated income statement, balance-sheet and cash forecasts expose inconsistencies.

Alternative scenarios help management consider slower sales, delayed collections or higher costs. The forecast then becomes a recurring management tool with documented updates.

Client deliverables

A planning calendar, assumption register, integrated model, scenarios and a management review routine.

Profit can coexist with a funding problem.

Receivables, inventory and payment timing can absorb cash while reported earnings remain positive.

We develop a rolling cash view using actual balances and expected receipts and payments. The appropriate horizon can include a detailed 13-week forecast and a longer planning model.

Working-capital analysis examines overdue receivables, inventory commitments and supplier terms. Actions need commercial and operational ownership as well as financial monitoring.

The review identifies cash pressure early enough to discuss collection priorities, spending commitments or funding options. Payment decisions remain subject to management approval.

Practical outputs

Cash forecast, working-capital action list, funding scenarios and a recurring review of near-term commitments.

A funding request needs a credible explanation of repayment.

An expansion, investment or restructuring requires more than an optimistic revenue forecast.

ZC1 helps describe the project, test demand assumptions and quantify the full funding requirement. Uses of funds include implementation and working capital alongside the main investment.

The plan connects operating performance with cash available for debt service. It tests ramp-up, downside scenarios and the consequences for the existing company.

We help management prepare the financial narrative and supporting schedules for discussions with banks or investors. Financing terms and lender requirements shape the analysis.

What the financier can assess

Purpose, funding sources, assumptions, cash generation, repayment capacity and material risks.

Risk belongs in the same discussion as strategy and performance.

A proportionate risk process focuses on events that could disrupt the company’s objectives. [6]

We help management identify material exposures across liquidity, credit, operations and reporting. Customer concentration, supplier dependence and critical-person risk may connect several categories.

The assessment considers likelihood and impact, existing controls and the risk that remains. Management defines tolerances and decides which exposures to accept, reduce, transfer or avoid.

Each priority risk needs an owner, an action and a review trigger. The register supports decisions and follow-through rather than becoming a document prepared once and forgotten.

Risk deliverables

A prioritized register, agreed owners, mitigation actions and reporting of key risk indicators.

A control should address a specific risk in a workable way.

The business’s size, complexity and risk exposure shape the controls it needs.

We examine approval limits, segregation of duties, reconciliations and access rights. Where staffing limits separation, management considers documented compensating reviews.

Continuity planning addresses critical processes, backups and the consequences of losing a key person, supplier or system. Recovery priorities and responsibilities should be realistic and periodically tested.

The review can identify the need for insurance, legal or cybersecurity expertise. ZC1 coordinates the business and financial requirements with the specialists responsible for those areas.

Practical applications

Payment controls, fraud-risk responses, information access, critical-process coverage and continuity planning.

The risk review ends with an owner and a response.

Illustrative exposures and responses. Actual tolerances and thresholds require management approval.

Exposure	Potential consequence	Response and accountable owner
Customer concentration	Revenue loss and cash pressure	Diversification plan / commercial lead
Payment instruction fraud	Unauthorized cash transfer	Independent verification / finance lead
Critical employee absence	Interrupted billing or delivery	Cross-training and backup / operations
Liquidity shortfall	**Missed operating commitments**	**Cash forecast and triggers / CFO**

FOLLOW-THROUGH

Track the remaining exposure, action status and the evidence that each key control operates. Escalate breaches of agreed tolerances.

A $200,000 profit can accompany a $170,000 cash decrease.

Invented example in $000. Profit is after interest and tax, with cash payments equal to expenses. Other cash movements are zero.

Cash bridge	$000	Explanation
Net profit	200	Starting point
Add depreciation	30	Noncash expense
Increase in receivables and inventory	(220)	Cash absorbed by working capital
Capital expenditure	(120)	Investment payments
Debt principal repayment	(60)	Financing payment
Net change in cash	**(170)**	**200 + 30 - 220 - 120 - 60**

WHAT ZC1 HELPS CLARIFY

The sources of cash pressure and the operating, investment or funding actions management can consider.

A good idea needs a workable route to market.

The work begins before the company commits substantial resources.

We support the assessment of the target customer, the problem to solve and the commercial offer. Early evidence helps challenge assumptions before fixed costs become difficult to reverse.

The business model connects price and demand with delivery costs, initial investment and cash runway. Milestones define what the founder needs to learn before the next commitment.

The launch plan also addresses basic financial routines, ownership of key activities and the information needed to monitor progress.

Early-stage outputs

A feasibility view, business model, launch budget, cash runway scenarios and a staged action plan.

Growth choices need economic and operational discipline.

Market opportunities become more useful when the company understands what it can deliver profitably.

We connect positioning and customer segmentation with pricing, channel decisions and commercial execution. The analysis considers contribution and cost to serve alongside revenue.

Growth alternatives receive an explicit resource and capability assessment. Management can compare the investment, timing and working-capital implications of each option.

The selected strategy then translates into priorities for sales, operations and finance. A shared review tests whether the business is gaining the customers and margins it intended.

Commercial focus

Positioning, profitable segments, pricing discipline, sales opportunities and sustainable growth.

A SWOT becomes useful when it changes a decision.

A practical SWOT connects the company’s position with specific actions and evidence.

STRENGTH

Reliable technical service

Use service evidence to support the premium offer.

WEAKNESS

Slow quote turnaround

Assign ownership and simplify the approval path.

OPPORTUNITY

An underserved customer segment

Test demand and cost to serve before expansion.

THREAT

Dependence on one supplier

Assess alternatives, lead times and cash needs.

METHOD

Illustrative observations. Validate each claim, assign an action and define the evidence required at review.

The portfolio view helps frame the allocation question.

The BCG framework compares market growth with relative market share. [5]

MARKET GROWTH

	High relative share	Low relative share
HIGH	**Stars** High growth / high relative share	**Question marks** High growth / low relative share
LOW	**Cash cows** Low growth / high relative share	**Dogs** Low growth / low relative share

RELATIVE MARKET SHARE

Company market share divided by the largest competitor’s share.

INTERPRETATION

Use as a discussion lens. Actual cash generation, competitive position and strategic importance determine the investment decision.

Different growth routes require different capabilities.

The product–market framework organizes the alternatives before financial testing.

Route	Product and market choice	Questions to test
Market penetration	Existing offer / existing market	Win rate, retention and pricing economics
Market development	Existing offer / new market	Channel, local needs and acquisition cost
Product development	New offer / existing market	Demand, capability and cannibalization
Diversification	**New offer / new market**	**Evidence, investment and execution risk**

INVESTMENT DISCIPLINE

The matrix organizes choices. Demand evidence, margins, funding and risk determine whether a route is credible.

Growth becomes harder when the way of working stops fitting.

Overlapping roles and slow decisions can consume the resources intended for development.

We examine how work crosses departments, where decisions wait and which activities repeat. The review connects formal reporting lines with the actual flow of information.

Options may include clearer role ownership, delegated authority and simpler handoffs. Necessary controls and sustainable workloads remain part of the design.

Implementation involves the people affected and tests the revised approach in practice. Recovered capacity needs an agreed use before it becomes a financial benefit claim.

Typical outputs

Role profiles, responsibility maps, process improvements and a staged implementation plan.

A new process only helps when people can use it.

Reorganization, new systems and ownership transitions create operational and human demands.

We help management explain the purpose, assess the effect on roles and prepare the support people need. Listening can reveal practical barriers that the design team has missed.

Manager coaching and targeted training connect the new responsibilities with daily tasks. Practice, accessible guidance and follow-up help teams build capability.

The review monitors adoption alongside business results. Leaders remain responsible for resolving conflicting priorities and reinforcing the agreed way of working.

Relevant assignments

Change management, management training, leadership transitions and support for generational continuity.

A smaller cost base still needs a viable operating model.

A restructuring must account for the cost and disruption of reaching the intended future state.

We compare the proposed footprint with a defined baseline. Lost contribution, transition costs and retained capacity receive the same attention as gross savings.

The plan considers customer continuity, critical knowledge and the sequence of operational changes. Cash timing may differ substantially from the annual profit benefit.

Management receives scenarios and a transition roadmap. HR, legal and tax advisers address the specialist requirements arising from the selected actions.

Decision support

Recurring benefit, one-time cost, transition cash, remaining capacity and implementation dependencies.

An acquisition needs a business case and a path to integration.

The transaction should support a clear strategic objective that survives detailed examination. [3, 4]

ZC1 can help management articulate the acquisition rationale and organize the financial questions that matter before committing. The work links the investment case with funding and operating requirements.

Diligence findings may change the price discussion, the transaction terms or the integration plan. Financial, operational and specialist workstreams need coordinated follow-up.

The engagement can support the buyer or help an owner prepare for a sale. Scope and deliverables reflect the transaction, the available information and the advisers involved.

Transaction support

Financial analysis, diligence coordination, funding models and preparation for post-close operations.

The question is what the reported results mean for the deal.

Financial diligence focuses on the sustainability of performance and the financial exposures that affect the transaction. [3]

We analyze historical performance, unusual items and the support for proposed earnings adjustments. Revenue concentration and margin trends help explain the risk behind the totals.

Working-capital needs, debt and potential debt-like obligations require separate consideration. The analysis also tests whether the forecast depends on assumptions unsupported by past performance or current evidence.

The output connects findings with deal questions and further information requests. Financial diligence differs from an audit and does not remove the need for legal, tax or other specialist diligence.

Typical analyses

Earnings quality, normalized profitability, working capital, net debt, cash conversion and forecast challenge.

The earnings adjustment can change the value discussion.

Invented example in $000. The 5.0× multiple is an assumption, not a valuation recommendation.

Illustrative bridge	$000	Interpretation
Reported EBITDA	1,000	Initial management figure
Nonrecurring legal expense add-back	100	Requires evidence and agreement
Omitted recurring management cost	(150)	Necessary operating cost
Illustrative normalized EBITDA	950	1,000 + 100 - 150
Enterprise value at assumed 5.0×	4,750	950 × 5.0
Less net debt / agreed debt-like items	(800)	Assumed transaction definition
Illustrative equity value	**3,950**	**Before other agreed adjustments**

DEAL QUALIFICATION

Working-capital true-ups, fees, tax and other price mechanisms are excluded here. EBITDA and net-debt definitions require agreement.

A credible financial story starts before the buyer asks.

Preparing the information reduces disruption and helps management answer questions consistently.

We help organize historical financials, supporting schedules and explanations of significant changes. The data room follows a controlled request list with clear document ownership.

Potential inconsistencies and unsupported adjustments receive attention before the formal diligence process. Management can prepare a balanced account of performance and the issues a buyer is likely to investigate.

During the process, a question log tracks responses and unresolved matters. Access permissions and version control help protect sensitive information.

Readiness outputs

Financial schedules, a data-room index, an issues register and coordinated responses to diligence requests.

The combined business needs to operate from day one.

Integration connects the deal rationale with reporting, controls and day-to-day continuity. [4]

Before close, management identifies the critical readiness requirements: bank and payment access, payroll continuity, billing and the first reporting deadlines. Legal restrictions determine when teams may share information or act.

The finance workstream then aligns reporting definitions, the chart of accounts, close procedures and responsibilities. Opening balances and transaction accounting require coordination with the responsible specialists.

Integration initiatives have owners, costs and review dates. Claimed synergies need a baseline and evidence of realization rather than an assumed percentage of combined revenue.

Integration outputs

Day-one checklist, finance integration roadmap, reporting alignment and a benefits tracking process.

A deal needs a plan for the first close after completion.

Invented example of an owner-managed acquirer buying a smaller operating business.

Before completion	Diligence identifies incompatible reports and reliance on one finance employee.
At completion	Management preserves payment, payroll and billing continuity with named owners.
During stabilization	A common reporting package and reconciled opening balances support the first combined review.

ZARACONSULTING1 The financial implications of the integration should inform the investment case before management commits.

Financial leadership is stronger when responsibilities connect.

ZC1 can coordinate management’s work with the company’s existing professionals.

The CPA needs reliable schedules and clear explanations. The lender needs a supported financial case. Legal counsel needs timely facts about the transaction and the operating decisions.

We help prepare the information, track requests and resolve operational dependencies. Specialist conclusions remain with the appropriately engaged professionals.

The engagement defines who prepares, reviews and approves each deliverable. Statutory filings, audit opinions and legal representation require their own explicit professional mandates.

Coordination benefit

Fewer disconnected requests, better preparation and a clear owner for the next action.

The relationship can match the business need.

The scope and resourcing reflect the work, rather than a standard bundle.

Model	When it fits	Agreed operating arrangement
Defined project	A specific problem or transaction	Milestones, deliverables and a closeout
Recurring fractional CFO	An ongoing leadership requirement	Time commitment and management cadence
Outsourced finance support	Recurring accounting or close needs	Service calendar and approval rules
Transition or interim support	**A capability gap or period of change**	**Responsibilities, coverage and handover**

COMMERCIAL CLARITY

Fees, availability, dependencies and scope changes form part of the engagement agreement.

The first phase establishes what needs attention first.

A practical starting assignment creates a basis for wider support without assuming the answer in advance.

We agree the business objective, the sponsor and the information required. A focused review identifies the most material financial and operating issues.

Management receives a prioritized set of findings, immediate actions and options for the next stage. Uncertain estimates and missing information remain explicit.

The next mandate follows the evidence. It may involve recurring financial leadership, remediation, a planning project or support for an upcoming transaction.

Early deliverables

An agreed baseline, prioritized issues, named action owners and a proposed scope for the next phase.

The value lies in connecting the analysis with the business.

The strongest financial answer still needs to work within the company’s people, processes and resources.

ZC1 brings the financial and organizational questions into the same discussion. An investment model considers operating capacity. A process redesign considers cash and controls. A deal case considers integration.

The work aims to leave management with information it can explain and tools it can continue to use. Assumptions, ownership and handover form part of the assignment.

For the owner, the intended result is a clearer view of the business and a practical counterpart for moving important work forward.

The client experience

A defined scope, direct discussion of tradeoffs and tangible work products connected to decisions.

External references inform the service architecture.

Primary professional sources. ZC1’s proposed service scope is its own and does not imply affiliation.

[1] Deloitte	Finance Operate services.	OPEN
[2] EY	Financial accounting advisory services.	OPEN
[3] EY	Financial due diligence.	OPEN
[4] PwC	Acquisitions and integrations.	OPEN

SOURCE NOTE Sources checked October 15, 2026. All numerical examples are invented illustrations and do not represent client results.

Frameworks support judgment and proportionate design.

SWOT, BCG and Ansoff organize strategic choices. Risk management informs their evaluation.

[5] BCG	The growth-share matrix and its portfolio logic.	**OPEN**
[6] COSO	Enterprise risk management, strategy and performance.	**OPEN**

SWOT and the Ansoff product–market matrix are established strategy frameworks retained from the supplied presentation. Diagrams and business illustrations have been redrawn for this brochure.

APPLICATION

Frameworks organize the discussion. Evidence, company-specific economics and management judgment determine the recommendation.

Zara Consulting1

Your next business decision deserves a clearer financial picture.

A finance function to strengthen. A project to assess. A transition to manage.
Let’s establish the facts and define the work that moves you forward.

LET’S DISCUSS YOUR BUSINESS PRIORITIES

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