



THE
**WOMEN'S BUSINESS
MOMENTUM**
CENTER

90-DAY MOMENTUM MAP

FOCUS. BUILD. LEAD.

THE CEO PLANNING WORKBOOK
FOR WOMEN BUSINESS OWNERS

- ✓ IDENTIFY YOUR
BIGGEST BOTTLENECK
- ✓ BUILD YOUR
90-DAY ROADMAP
- ✓ INCREASE CAPACITY &
PROFITABILITY
- ✓ CREATE MORE
TIME FREEDOM


DESIGN
YOUR BUSINESS.
CREATE YOUR
FREEDOM.
LEAD YOUR
LEGACY.



LEADERSHIP
PILLAR



MARKETING
PILLAR



SALES
PILLAR



OPERATIONS
PILLAR



FINANCES
PILLAR

MORE TIME FREEDOM | **MORE PROFITABILITY** | **SUSTAINABLE GROWTH**

Plan it. Prioritize it. Protect your time and make the CEO shift.



MY IDEAL CEO SCHEDULE

Your most valuable asset is your time.

 Most days I will start work at _____ AM / PM

 Most days I finish work at _____ AM / PM

 My ideal week I work _____ total hours per/wk.

 I meet with clients _____ hours per/wk (including travel time and prep).

 I work IN/ON my business _____ hours per/wk.

I work -
Select the days
you typically work.

MON
 TUE
 WED
 THU
 FRI
 SAT
 SUN

STEP 1: Decide daily start and end times.

STEP 2: Draw a box around your work hours each day.

STEP 3: Highlight lunch and any exercise or breaks yellow

STEP 4: Add up work hours total for the week minus lunch and breaks.

STEP 5: Highlight orange the time slots you ideally meet with clients. Skip this step if you don't work with clients.

STEP 6: Subtract client hours from total work hours write total in I work IN/ON my business.

STEP 7: Block off at least 1 hour a day (or 5 hours a week) of CEO time. Color it blue.

TIME	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
DAILY THEME							
5 AM - 6 AM							
6 AM - 7 AM							
7 AM - 8 AM							
8 AM - 9 AM							
9 AM - 10 AM							
10 AM - 11 AM							
11 AM - 12 PM							
12 PM - 1 PM							
1 PM - 2 PM							
2 PM - 3 PM							
3 PM - 4 PM							
4 PM - 5 PM							
5 PM - 6 PM							
6 PM - 7 PM							
7 PM - 8 PM							
8 PM - 9 PM							

12-WEEK TIME TRACKER (HOURS WORKED VS. IDEAL)

Track your time working **IN** your business vs. **ON** your business each week.

DATE	MEETING CLIENTS	NOT WORKING W/CLIENTS	TOTAL HOURS	HOURS VS. IDEAL	DATE	MEETING CLIENTS	NOT WORKING W/CLIENTS	TOTAL HOURS	HOURS VS. IDEAL
1					7				
2					8				
3					9				
4					10				
5					11				
6					12				
6-WEEK TOTAL					12-WEEK TOTAL				



WHY THIS MATTERS



Time freedom doesn't happen by accident.

This score helps you see how aligned your time is with the life and business you want.

HOW IT WORKS

1

Rate how often each statement is true for you over the last 90 days.

2

Add up your points to get your total Time Freedom Score

3

Review your results, identify gaps & create a plan for the next 90 days.

YOUR SCORE

___ / 100

- GREEN = 10 POINTS
- YELLOW = 5 POINTS
- RED = 0 POINTS

#	STATEMENT	TRUE (10 POINTS)	ALMOST (5 POINTS)	NOT TRUE (0 POINTS)	SCORE
1	I start work on time according to my Ideal CEO Schedule each day.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
2	I finish work on time according to Ideal CEO Schedule each day.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
3	I do not work on weekends (unless it's part of my ideal schedule).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
4	I take regular breaks and time off without guilt.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
5	I spend at least 5 hours a week ON my business (strategy, growth, systems, etc).	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
6	I work within or close to my ideal number of hours each week.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
7	I have enough energy at the end of the day for personal life.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
8	I track my time and know where it's really going each week.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
9	I feel in control of my time and my schedule.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10
10	I have taken four <u>CONSECUTIVE</u> weeks completely away from my business in the last 12 months, with no work, emails or calls.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	___/10

MY SCORE INTERPRETATION

MY TOTAL TIME FREEDOM SCORE

___ / 100

80 - 100 POINTS TIME FREEDOM STRONG



Your business supports your life more often than it controls it.

60 - 79 POINTS MAKING PROGRESS



You're creating some boundaries & capacity, but there are still areas where your business is pulling on your time.

30 - 59 POINTS TIME FREEDOM BOTTLENECK



Your business needs you more than it should. Systems, delegation & schedule boundaries need attention.

0 - 29 POINTS TIME FREEDOM CRISIS



You're operating in constant reaction mode. Time Freedom should be a major focus over the next 90 days



CURRENT NUMBERS

Annual Gross Revenue (Last 12 months)
\$ _____

Last 90 Days Gross Revenue
\$ _____

Monthly Revenue (Average of last 12 months)
\$ _____

Monthly Operating Expenses (Average of last 3 months)
\$ _____ *% _____
**To calculate %: Operating Expenses/Revenue x 100*


HOURLY RATE

Last 90-Days Owner Pay
\$ _____

Weekly Owners Pay (# above/12)
\$ _____

Average Numer of Hours Worked Per Week _____

CURRENT HOURLY RATE

 This number show what you are actually earning for your time and expertise.

Weekly Owner Pay / Average Hours Worked Per Week

= \$ _____ per hour

**2026 Minimum wage in CA \$16.90+*

TARGET HOURLY RATE

Target Salary / Target # Hours

\$ _____

GUIDE TO IDEAL TARGET PERCENTAGES



PROFIT

If you are currently taking little or no profit:

Start: 5%-10%

Work your way up to 10-15%+ or the number your tax professional recommends.



OWNER'S PAY %

Work toward these suggested enchmark percentages:

- Under \$250K 50%
- \$250K - \$500K 35%
- \$500K - \$1M 20%
- \$1M - \$5M 10%
- \$5M - \$10M 5%



TAXES %

If you are currently setting aside nothing: **Start: 5%**

Work your way to 15%+ or the percentage recommended by your tax professional



OPERATING EXPENSES %

If your expenses are currently higher, gradually DECREASE to reach your target percentage. Suggested Benchmark:

- Under \$250K 30%
- \$250K - \$500K 40%
- \$500K - \$1M 50%
- \$1M+ 65%

3. FINANCIAL TARGETS

CATEGORY	TARGET %	TARGET MONTHLY PROJECTIONS \$ MONTHLY REVENUE X TARGET %	NEXT 90-DAYS TARGET %	LAST 90-DAYS % \$/90-DAY GROSS X100	↑ OR ↓
Gross Revenue		MONTHLY REVENUE \$ _____			
Profit	_____ %	\$ _____	_____ %	_____ %	
Owner's Pay	_____ %	\$ _____	_____ %	_____ %	
Taxes	_____ %	\$ _____	_____ %	_____ %	
Operating Expenses	_____ %	\$ _____	_____ %	_____ %	
Remaining Amount	_____ %	\$ _____	_____ %	_____ %	
TOTAL:	_____ %	\$ _____	100%	100%	

90-DAY DISBURSEMENT TRACKER (2X A MONTH FOR 90 DAYS)

DATE	TOTAL DISBURSED	OPERATING EXPENSES	OWNERS DRAW	PROFIT	TAX
1.	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
2.	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
3.	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
4.	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
5.	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
6.	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
TOTAL	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____
MONTHLY AVG	\$ _____	\$ _____	% \$ _____	% \$ _____	% \$ _____

MONTH 1 _____ OPEX:
\$ _____

MONTH 2 _____ OPEX:
\$ _____

MONTH 3 _____ OPEX:
\$ _____

90 DAY TOTAL OPEX:
\$ _____

% OPEX: _____ %
90 DAY TOTAL/90 DAY REVENUE X 100





FINANCIAL FREEDOM SCORE

Small improvements, repeated consistently, are what move you toward big bold goals.

WHY THIS MATTERS



Money freedom doesn't happen by accident.

This score helps you see how aligned your finances are with the life and business you want.

HOW IT WORKS

1

Rate how often each statement is true for you over the last 90 days.

2

Add up your points to get your total Money Freedom Score

3

Review your results, identify gaps & create a plan for the next 90 days.

YOUR SCORE

___ / 100

- GREEN = 10 POINTS
- YELLOW = 5 POINTS
- RED = 0 POINTS

#	STATEMENT	GREEN (10 POINTS)	YELLOW (5 POINTS)	RED (0 POINTS)	SCORE
1	PROFIT PERCENTAGE How close are you to your Profit Target %?	<input type="radio"/> AT OR ABOVE	<input type="radio"/> CONTRIBUTING BELOW TARGET	<input type="radio"/> NOT SETTING PROFIT ASIDE.	___/10
2	OWNER'S PAY PERCENTAGE How close are you to your Owner's Pay Target %?	<input type="radio"/> AT OR ABOVE	<input type="radio"/> CONTRIBUTING BELOW TARGET	<input type="radio"/> NOT SETTING PROFIT ASIDE.	___/10
3	TAX RESERVE PERCENTAGE How close are you to your Tax Target %?	<input type="radio"/> AT OR ABOVE	<input type="radio"/> CONTRIBUTING BELOW TARGET	<input type="radio"/> NOT SETTING PROFIT ASIDE.	___/10
4	OPERATING EXPENSE PERCENTAGE How close are you to your Operating Expense Target %?	<input type="radio"/> AT OR BELOW	<input type="radio"/> WITHIN 10% OF TARGET	<input type="radio"/> MORE THAN 10% ABOVE TARGET	___/10
5	EFFECTIVE HOURLY RATE How close are you to your Target Effective Hourly Rate?	<input type="radio"/> AT OR ABOVE	<input type="radio"/> MOVING IN THE RIGHT DIRECTION.	<input type="radio"/> BELOW MINIMUM WAGE	___/10
6	MONEY IN THE RIGHT ACCOUNTS How often do you disburse money to the correct accounts (tax, operating expenses, profit)?	<input type="radio"/> EVERY OTHER WEEK	<input type="radio"/> MONTHLY	<input type="radio"/> LESS THAN MONTHLY OR NOT AT ALL	___/10
7	REVENUE TREND (LAST 90 DAYS) Looking at the last 90 days, revenue is:	<input type="radio"/> INCREASING	<input type="radio"/> HOLDING STEADY	<input type="radio"/> DECLINING	___/10
8	CASH AVAILABLE If revenue stopped today, how long could your business operate?	<input type="radio"/> MORE THAN 3 MONTHS	<input type="radio"/> 1 - 3 MONTHS	<input type="radio"/> 1 MONTH OR LESS	___/10
9	FINANCIAL AWARENESS How often do you reconcile your accounts and review your business finances?	<input type="radio"/> MONTHLY OR MORE	<input type="radio"/> QUARTERLY	<input type="radio"/> RARELY	___/10
10	CONFIDENCE IN YOUR NUMBERS Which statement best describes you?	<input type="radio"/> I UNDERSTAND AND KNOW HOW TO IMPROVE	<input type="radio"/> I UNDERSTAND SOME NOT ALL	<input type="radio"/> I AVOID LOOKING AND FEEL CONFUSED	___/10

MY SCORE INTERPRETATION

MY MONEY FREEDOM SCORE

___ / 100

80 - 100 POINTS FINANCIALLY HEALTHY



Your finances are supporting growth and providing a strong foundation for future planning.

50 - 79 POINTS NEEDS ATTENTION



There are one or two areas limiting profitability, cash flow, or financial confidence.

BELOW 49 POINTS FINANCIAL BOTTLENECK



Your business may be generating revenue but financial weaknesses are limiting profitability, stability and future options.



1

ESSENTIAL MARKETING SYSTEMS



MARKETING

*Attract More of the
Right Clients*

- 1. Referral System**
Consistently generate, follow up with and thank referrals from strategic partners, clients and existing network.
- 2. Lead Capture System**
Capture inquiries and prospect information.
- 3. Professional Networking System**
Consistently create and nurture new business relationships that create opportunities.
- 4. Consistent Visibility System**
Marketing calendar, platforms and content to stay visible to ideal clients, delivered consistently.
- 5. Credibility & Authority System**
A system to ensure every lead receives a response and follow-up.

2

ESSENTIAL SALES SYSTEMS



SALES

*Turn Opportunities
into Happy Customers*

- 1. Lead Follow-Up System**
A system to qualify prospects and identify needs.
- 2. Try Before You Buy System**
A system to present recommendations and next steps.
- 3. Clear Converting Offer System**
How product solves a problem for your ideal client, shared so that it's easy for people to understand and buy.
- 4. Relationship Nurture System**
Consistent touches to share valueable content and engage leads to help them make their buying decision.
- 5. Sales & Lead Tracking System**
Contact relationship and management system that tracks sales through different stages of pipeline.

3

ESSENTIAL OPERATIONAL SYSTEMS



OPERATIONAL

*Build Systems & Stop
Being the System*

- 1. Welcome & After Purchase System**
Welcome, set-up and support clients. Exceed their expectations so they are excited about their purchase.
- 2. Project/Product Delivery System**
Automated tracking and delivery of product. Stay on track and keep clients informed and supported.
- 3. Communication Management System**
Clear communications standards to route and respond to phone calls, emails, texts, DM and mail.
- 4. Calendar & Scheduling System**
Calendar management, automated appointments, meetings, confirmations, reminders and meeting notes.
- 5. SOP and Training Library System**
Document and store clear processes in a library with easy access so work does not depend on one person.

4

ESSENTIAL FINANCIAL SYSTEMS



FINANCIAL

*Increase
Profitability and
Financial Freedom*

- 1. Revenue Collection System**
Automated invoice clients and collect payments. Recurring billing and failed payment alerts and retrys.
- 2. Profit First Allocation System**
Allocate profit before spending and move money into accounts 2x monthly to improve financial health.
- 3. Financial Tracking System**
Dashboard to track operating expenses, taxes, profit and revenue and stay within target percentages.
- 4. Debt Elimination System**
Track and systematically reduce business debt while also saving and creating a 3+ monthly reserve.
- 5. Profitable Pricing System**
How to price products and services to ensure business continues to generate sustainable profit.

5

ESSENTIAL LEADERSHIP SYSTEMS



LEADERSHIP

*Focus the Business.
Build Momentum
and Lead Growth*

- 1. 90-Day Roadmap System**
Clear targets every 90 days using the 5 pillars to target one bottleneck to increase capacity of the business.
- 2. Weekly Momentum System**
Review and celebrate progress, priorities, and bottlenecks each week and strategically plan the next week.
- 3. Daily Momentum System**
Intentionally plan and prioritize each day based on the weekly plan. Identify roadblocks and stay on track.
- 4. Team Momentum System**
Keep everyone aligned and accountable with efficiency. Include a scoreboard to keep everyone in the loop.
- 5. Job Description & Accountability System**
Roles, responsibilities, expectations and automated accountability and consequences (even for yourself).



BUSINESS HEALTH SCORE

Stop being the system. Build a business that runs better without you.

SCORING GUIDE

- **GREEN** = 4 POINTS
- **YELLOW** = 2 POINTS
- **RED** = 0 POINTS

Score each system based on how well it is implemented and consistently working to hit target metrics.

YOUR PILLAR SCORES (Out of 100 Total)

	LEADERSHIP	<input type="text"/>	/ 20
	MARKETING	<input type="text"/>	/ 20
	SALES	<input type="text"/>	/ 20
	OPERATIONS	<input type="text"/>	/ 20
	FINANCES	<input type="text"/>	/ 20

CURRENT BUSINESS HEALTH SCORE

/100

BUSINESS CAPACITY

POTENTIAL 90-DAY REVENUE TOTAL \$ <input type="text"/>	ACTUAL 90-DAY SALES TOTAL \$ <input type="text"/>
\$ OPPORTUNITY Potential-Actual \$ <input type="text"/>	% CURRENT CAPACITY Actual/Potential x100 % <input type="text"/>

90-DAY & MONTHLY CAPACITY CALCULATOR

ACTIVE Y/N	NAME OF PRODUCT OR SERVICE	PRICE <small>Average/Lowest Item Price in Collections</small>	MONTHLY CAPACITY <small># Clients/Products</small>	POTENTIAL MONTHLY REVENUE	POTENTIAL 90-DAY REVENUE (X3)	ACTUAL 90-DAY SALES <small>Last 90-Days</small>
TOTALS (ADD UP ONLY ACTIVE)						

25 ESSENTIAL BUSINESS SYSTEMS

- 1 STEP 1:** Score each system using the traffic light system below.
- 2 STEP 2:** Add up your points for each pillar.
- 3 STEP 3:** Add your pillar totals for your Business Health Score.

LEADERSHIP
THE CEO SHIFT

5 ESSENTIAL SYSTEMS

- 1 90-DAY ROADMAP SYSTEM ● ● ●
- 2 WEEKLY MOMENTUM SYSTEM ● ● ●
- 3 DAILY MOMENTUM SYSTEM ● ● ●
- 4 TEAM MOMENTUM SYSTEM ● ● ●
- 5 JOB DESCRIPTION & ACCOUNTABILITY SYSTEM ● ● ●

PILLAR TOTAL

/ 20

MARKETING
ATTRACT

5 ESSENTIAL SYSTEMS

- 1 REFERRAL SYSTEM ● ● ●
- 2 LEAD CAPTURE SYSTEM ● ● ●
- 3 NETWORKING SYSTEM ● ● ●
- 4 VISIBILITY SYSTEM ● ● ●
- 5 CREDIBILITY SYSTEM ● ● ●

PILLAR TOTAL

/ 20

SALES
CONVERT

5 ESSENTIAL SYSTEMS

- 1 LEAD FOLLOW-UP SYSTEM ● ● ●
- 2 TRY BEFORE YOU BUY SYSTEM ● ● ●
- 3 CLEAR CONVERTING OFFER SYSTEM ● ● ●
- 4 RELATIONSHIP NURTURE SYSTEM ● ● ●
- 5 SALES & LEAD TRACKING SYSTEM ● ● ●

PILLAR TOTAL

/ 20

OPERATIONS
DELIVER

5 ESSENTIAL SYSTEMS

- 1 WELCOME & AFTER PURCHASE SYSTEM ● ● ●
- 2 PROJECT/PRODUCT DELIVERY SYSTEM ● ● ●
- 3 COMMUNICATION MANAGEMENT SYSTEM ● ● ●
- 4 CALENDAR & SCHEDULING SYSTEM ● ● ●
- 5 SOP & TRAINING LIBRARY SYSTEM ● ● ●

PILLAR TOTAL

/ 20

FINANCES
COLLECT

5 ESSENTIAL SYSTEMS




- 1 REVENUE COLLECTION SYSTEM ● ● ●
- 2 PROFIT FIRST ALLOCATION SYSTEM ● ● ●
- 3 FINANCIAL TRACKING SYSTEM ● ● ●
- 4 DEBT ELIMINATION SYSTEM ● ● ●
- 5 PROFITABLE PRICING SYSTEM ● ● ●

PILLAR TOTAL

/ 20


BUSINESS NAME: _____


CEO: _____

BUSINESS SCOREBOARD		
Pull numbers from worksheets.	CURRENT %	NEXT GOAL%
 TIME FREEDOM SCORE	%	%
 FINANCIAL FREEDOM SCORE	%	%
 BUSINESS HEALTH SCORE	%	%


BUSINESS CAPACITY SNAPSHOT	
Pull numbers from Business Health Score worksheet.	
1. POTENTIAL 90-DAY REVENUE TOTAL \$	
2. LAST 90-DAYS REVENUE TOTAL \$	
3. GROWTH OPPORTUNITY \$ Subtract line 2 from line 1.	% Line 3 / Line 1


MOMENTUM 90-DAY PLAN


 **ONE SYSTEM** TO INCREASE GROWTH: _____ **TARGET METRIC:** _____


1 _____ Status 


THREE SUPPORTING PROJECTS:


2 _____ Status 


3 _____ Status 

4 _____ Status 

 **TIME FREEDOM PROJECT:**

5 _____ Status 

 **FINANCIAL FREEDOM PROJECT:**

6 _____ Status 

ADDITIONAL PROJECTS (OPTIONAL):

7 _____



8 _____



9 _____

10 _____

NOT-TO-DO LIST

What will I NOT do the next 90-days:

 _____  _____

 _____  _____






MOMENTUM MAP

F O C U S B U I L D L E A D

START DATE:

END DATE:

GROWTH TARGETS

PILLAR	TARGET METRIC	CURRENT #	TARGET #
 Leadership Pillar			
 Marketing Pillar			
 Sales Pillar			
 Operations Pillar			
 Finances Pillar			

BOTTLE NECK & OPPORTUNITY STRATEGIES

WHICH **ONE PILLAR** IS THE FIRST BOTTLENECK TO GROWTH RIGHT NOW?

WHICH **ONE SYSTEM** IN THAT PILLAR IS THE FIRST BOTTLENECK?



Leadership Pillar



Marketing Pillar



Sales Pillar



Operations Pillar



Finances Pillar

THREE PROJECTS TO TURN THIS BOTTLENECK INTO AN OPPORTUNITY

1

2

3

PROJECT: _____

Why this matters:

Done looks like:

PROJECT: _____

Why this matters:

Done looks like:

PROJECT: _____

Why this matters:

Done looks like:

WEEKLY MOMENTUM TRACKER

WEEK	1	2	3	4	5	6	7	8	9	10	11	12	13
SYSTEM PROGRESS %													
PROJECT 1 PROGRESS %													
PROJECT 2 PROGRESS %													
PROJECT 3 PROGRESS %													
CEO HOURS #													
WEEKLY MOMENTUM COMPLETED (Y/N)													

PLAN IT. PRIORITIZE IT. PROTECT YOUR TIME AND MAKE THE CEO SHIFT.

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