THE FINANCIAL EDGE

DECIDE · QUARTERLY DECISION SYSTEM

FINANCIAL EDGE BOARDROOM™

The central question
Given what has changed, what do we now need to decide?

Turn financial signals into disciplined decisions, commitments and accountable action

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The Boardroom is the decision layer

The first five Financial Edge resources create information, strategy, actions and signals. The Financial Edge Boardroom™ brings those outputs together every quarter and turns them into decisions, commitments and accountability.

Use the companion Excel Boardroom Decision & Action Register to keep decisions, actions, opportunities and risks visible between meetings. Use this workbook to run each Boardroom discussion.

Resource	Boardroom Input
Business Owner's Scorecard™	Broader diagnostic refresh when required; normally annual rather than quarterly.
Family Balance Sheet™	Material movement in family wealth, business dependency and financial runway.
Four Wealth Buckets™	Current capital-allocation strategy and material changes in priorities.
Wealth Allocation Planner	Completed, outstanding, advice-dependent and liquidity-sensitive actions.
Financial Edge Dashboard™	Status, trend, alerts and emerging 90-day priorities.

Boundary
The Boardroom does not reproduce the underlying tools. It asks what their information now requires us to decide.

THE METHODOLOGY

The five Boardroom rules

1. Discuss exceptions, not everything.
Spend time where circumstances, performance or assumptions have changed.

2. Decisions come before tasks.
Understand what needs to be decided before creating an action list.

3. Every material decision has an owner.
Responsibility must be explicit.

4. Nothing important disappears between meetings.
Open decisions and actions remain visible until completed or formally closed.

5. Every Boardroom ends with commitment.
The meeting should change what happens next.

PREPARE

Boardroom details and preparation

Quarter	Meeting Date	Participants	Chair

Previous Boardroom	Next Boardroom	Annual Session?	Advisers Attending

Before the meeting

☐ Review previous decisions and 90-day commitments.

☐ Review Financial Edge Dashboard™ exceptions and deteriorating trends.

☐ Identify material changes in business, family or financial circumstances.

☐ Bring forward unresolved Wealth Allocation Planner actions, advice dependencies and liquidity issues.

☐ Identify significant opportunities or risks requiring a decision.

REVIEW

What changed?

Area	What Changed?	Why It Matters
Business		
Family / Life		
Financial Position		
Capital Allocation		
Risk / Protection		
Opportunity		

Opening question
What has materially changed since we last met?

REFLECT

What is the information telling us?

What is improving?

_____

What is deteriorating?

_____

What surprised us?

_____

Where are results different from what we expected?

_____

What are we avoiding?

_____

Which issue has become more important?

_____

Are our current priorities still the right priorities?

_____

DISCUSS

The five dimensions

Dimension	Boardroom Question	Exception / Discussion
Business Health	What does the business now require?	
Family Wealth	Is business success translating into family wealth?	
Financial Resilience	Has our capacity to absorb risk improved or weakened?	
Freedom & Lifestyle	Is the business creating greater choice—or greater dependence?	
Legacy & Future	Are longer-term objectives becoming clearer and more achievable?	

Exception-driven
Do not spend valuable Boardroom time discussing a measure that is On Track and improving unless there is a genuine decision to make.

DISCUSS

Dashboard exceptions

Dimension	Status / Trend	Why It Matters Now	Decision Needed?
Business Health			
Family Wealth			
Financial Resilience			
Freedom & Lifestyle			
Legacy & Future			

Material overdue implementation actions or liquidity issues:

_____

DISCUSS

Opportunities worth considering

Opportunity	Potential Benefit	Capital Required	What Would Need to Be True?	Decision Date
		$		
		$		
		$		

Balance the agenda
The Boardroom should not become purely problem-focused. Significant opportunities deserve the same disciplined decision process as risks.

DISCUSS

Emerging risks

Risk	Potential Impact	Exposure	Response	Owner

Keep it lightweight
This is an emerging-risk discussion, not an enterprise risk-management framework. Only material risks that could change a financial decision belong here.

DECIDE

Boardroom decision agenda

Decision	Why Now?	Options	Consequence of Delay
1.			
2.			
3.			
4.			
5.			

Decision discipline
A task list is not a decision agenda. Identify the issue, make the decision, then determine the action required.

DECIDE

Decisions made

Issue	Decision / Resolution	Rationale	Owner	Due Date

Decision requiring deeper Financial Edge Review™? ☐ No ☐ Yes

If yes, why? _____

COMMIT

90-day commitments

Commitment	Why It Matters	Owner	Due Date	Success Measure
1.				
2.				
3.				

Maximum three
The Boardroom should finish with a small number of material commitments. Detailed implementation can then move into the appropriate Financial Edge resource.

REVIEW

Previous decisions and actions

Previous Item	Status	Outcome / Blocker	Carry Forward?

Carry-forward rule
Nothing important disappears. If an action remains overdue, decide whether it still matters. If yes, recommit deliberately. If no, formally close it.

COMMIT

Financial Edge Boardroom™ resolution

The most important financial decision we made this quarter was:

_____

The most important action we have committed to completing is:

_____

Owner	Due Date	Success Measure

Five closing questions
What changed? • What matters most now? • What have we decided? • What will we do next? • Who owns it?

ANNUAL REVIEW

Annual Financial Edge Boardroom™

☐ Did Family Net Wealth increase?

☐ Did Business Wealth Dependency improve?

☐ Did Financial Runway improve?

☐ Did the business become stronger?

☐ Did owner freedom increase?

☐ Did we implement our Four Wealth Buckets™ allocation?

☐ Which major decisions created the greatest value?

☐ Which decisions did we avoid?

What needs to be different over the next 12 months?

_____

Annual handoff
Where the annual Boardroom identifies a structural, strategic or material life change, the appropriate next step may be a deeper Financial Edge Review™.

FINANCIAL EDGE REVIEW™

Where the Boardroom identifies structural, strategic or material life changes, step back and review whether the financial architecture still supports what you are trying to create.

Financial Edge Principle
Information creates awareness. Decisions create movement. Accountability turns decisions into outcomes.

FIND THE FULL RESOURCE SET

All seven Financial Edge resources and their Excel companions are free to download at **thefinancialedge.com.au**.

To discuss a Financial Edge Review™, contact AD Partners on (03) 9349 3499, email **admin@adpartners.com.au** or visit **adpartners.com.au/contact**.

This resource is general educational and informational material only. It does not constitute accounting, taxation, legal, financial, investment or insurance advice. Obtain professional advice appropriate to your circumstances before implementing material financial decisions.