NAVIGATOR BOOKKEEPING

CLIENT STORY · TURNAROUND

Restructuring pay and paying off every credit card

Group therapy practice · with Navigator since 2025

NET PROFIT	NET MARGIN	CARD DEBT
from $85K	from 11%	
$143K	**19%**	**$0**
+69%	**on 5% less revenue**	**paid off in full**

WHERE THEY STARTED

She joined in August 2025 with payroll and tax records that needed cleanup and a practice carrying credit card debt.

WHAT WE DID TOGETHER

- Cleaned up payroll and tax records
- Built a scenario model to test changes to pay and overhead before making them

WHAT CHANGED

October 2025 was a record $78K month. She restructured pay and overhead using the scenario model and paid off all of her card debt. Through September 2026, profit has already passed all of 2025.

Revenue is down about 5%, but profit is up 69%. Same practice, better structure.

THE NUMBERS

	2025	LAST 12 MONTHS
Revenue	$803K	**$762K**
Net profit	$85K	**$143K**
Net margin	11%	**19%**

THE LESSON

You don't always need more revenue. Sometimes the fastest path to profit is changing how the dollars you already have get spent.

Curious what your own numbers could show?

Book a free discovery call at navigatingyourbooks.com

Figures come from this practice's own books, with names withheld. "Last 12 months" ends August or September 2026. Every practice is different, and results depend on your own numbers.