

Feel good finance to build your best life on Earth



HOLISTIC CFO STRATEGIC FINANCE FRACTIONAL,
CONSULTING, COACHING & MENTORSHIP

**Nourish your business dreams
with bespoke strategic financial expertise
and guidance - with your own Mini CFO!**



Harriet Formby MA ACA

Holistic CFO | Chartered Accountant | Business Mentor

Hello From

Harriet Formby

✨ Succeeding with businesses finances can feel hard and scary. That's why I am here to support you to thrive with my practical and down-to-earth financial expertise and guidance ✨



My mission is to financially empower mission-driven founders to achieve their goals confidently and sustainably. With a solid financial foundation combined with savvy, strategic decision making abilities and support, you are best prepared for the future of abundance and security - with healthy incomes, profits, cashflows and GOOD VIBES!

With a warm, practical and hands-on approach, you no longer feel alone or confused by your finances. You'll gain direct access to a knowledgeable commercial finance expert without fear of judgement, because I believe no question is ever too small to ask.

Feel assured that you know you'll have a supportive Fractional CFO on hand to help you create your unique dreams, offerings and outcomes in a way that feels good to you and sustains you for the future and enables your business to reach its potential.

Harriet Formby MA ACA

Fractional CFO | Chartered Accountant | Business Growth Specialist

Founder of Below The Line Finance

www.belowthelinefinance.co.uk

Get to know

Below The Line Finance

Below The Line Finance



Our Purpose

Financial empowerment to shake things up, bring light to the world, and positively change the game for conscious creators 🌍



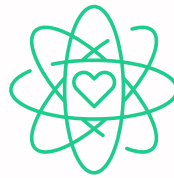
Our Mission

To equip purposeful founders & business owners with the financial know-how to scale their vision with abundant profits, purpose, healthy cashflows & good vibes ✨



Curious & Flexible

Actively explore new ideas, posing meaningful questions, and seamlessly adapting to diverse situations. Approaching your innovations with an open-mind and flexible approach.



Our Values



Always Learning & Growing

Always seeking out opportunities for knowledge expansion, skill refinement, and personal development. This value isn't confined to a classroom or workshop; it's ingrained in our daily interactions, projects, and challenges.



Conscious & Collaborative

We strive for heightened awareness and intentionality in everything we do. It means approaching our work and relationships with a conscious understanding of the impact we have on our surroundings, stakeholders, and the broader world.



Inclusive & Accepting

We strive to cultivate an inviting environment where everyone can experience inclusion and acceptance of their authentic selves. That being said; we unequivocally denounce racism, discrimination, and any semblance of harm within our community.

Harriet's Expertise

Harriet Formby MA ACA brings a wealth of experience as a Fractional CFO, ICAEW Chartered Accountant, Finance Coach & Business Growth specialist.

Before setting up Below The Line Finance in 2020, a forward thinking accountancy & finance consulting practice, Harriet had a successful corporate career in Accountancy Practice, advising SMEs, start ups, scale ups to grow profitably and attract investment. She has led finance transformation projects and undertaken FD roles in the profitable integration of SME acquisitions, for Fortune 500/ PE backed international groups and finance change projects for Not For Profit Organisations.

Harriet also has a first class academic background in business strategy as a published researcher and speaker.

Harriet utilises her commercial and strategic expertise, savvy financial mindset and positive approach to nurture, support and advise business owners - to help them achieve sustainable and profitable results, aligned with their goals and ambitions.

Harriet is a Trauma of Money™ Certified Practitioner, bringing a revolutionary holistic and empathetic approach to money topics.

She has also attained the ILM Level 7 in Executive Business Coaching & Mentoring and provides strategic business mentoring under the Help to Grow Scheme and the Natwest Accelerator Programme.

Harriet is regulated by the ICAEW as a Registered Chartered Accountancy Practice Certificate Holder and is a Certified Xero Advisor.



ICAEW
CHARTERED
ACCOUNTANTS



ICAEW CHARTERED ACCOUNTANT
ACA | > 8 years PQE

POST GRAD BUSINESS STRATEGY
BA (Hons) First Class & MA Distinction. Published
Research | Academic Speaker

ILM LEVEL 7 EXECUTIVE BUSINESS COACH
TRAUMA OF MONEY™ CERTIFIED PRACTITIONER

OTHER QUALIFICATIONS:
PRINCE2® | Lean Six Sigma | Scrum Master

[Read more about Harriet's experience here](#)

Human-Centred Finance

At the heart of our practice lies a deep-seated respect for the human experience behind the business.

We understand that each entrepreneur carries their unique narrative, complete with personal aspirations, apprehensions, dreams, and deeply held beliefs about money. It's these human elements that shape the entrepreneurial journey, and we're here to honour that.

Harriet champions the philosophy of nurturing individual needs, advocating for a finance ethos that transcends the cold mechanics of corporate bureaucracy.

Our commitment to ethical finance is about recognising you as a complete person, not just a cog in the system. This is precisely why we adopt a holistic approach to finance, an approach that resonates with business owners who are driven by a strong sense of purpose, often flourishing in creative and neurodiverse environments. What this means for our partnership:

Time flexibility - You are not a robot!

Should you need to reschedule a discussion on finances, we offer an exceptionally accommodating policy. Our schedule is designed to adapt to yours, ensuring that if life happens and you're running late, or if a conversation needs to extend beyond the allocated time, we're prepared to adjust. We intentionally limit our client list to ensure that each business owner receives the attention they deserve and we offer additional meeting slots to suit a variety of time zones.

Communication That Feels Good

We believe in communication that's engaging and efficient. To avoid the tedium of lengthy emails, we employ a variety of tools such as Loom for visual explanations, and instant messaging for quick, informal updates. Our goal is to connect with you in a way that suits your style and preferences, ensuring that our conversations are as productive and stress-free as possible..

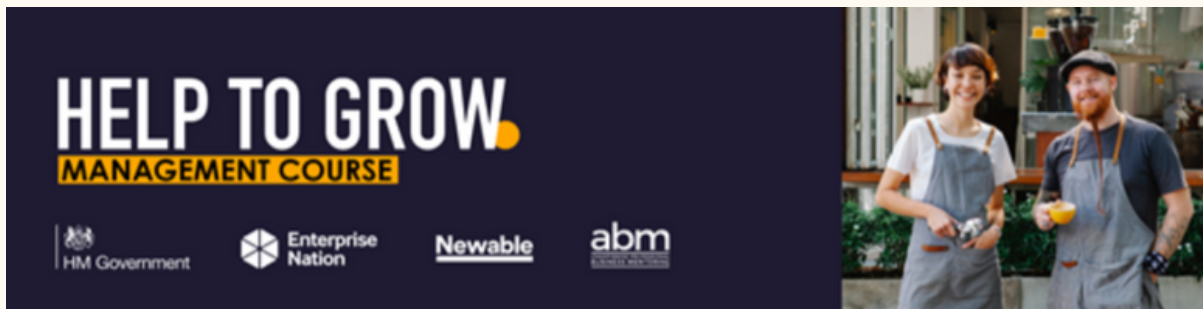
Ethical Pricing

We strive for honesty and transparency in our pricing, steering clear of misleading sales tactics and artificial scarcity that can negatively influence buying decisions and play havoc with our nervous systems. Additionally, we are introducing sliding scale pricing options to expand our accessibility and enhance our overall impact.

Community Ethos

Giving back through voluntary mentoring

Harriet dedicates many hours each month as a voluntary mentor to business owners on a range of programmes including the Help To Grow Scheme and The Natwest Business Accelerator. Her dedication extends to mentoring ICAEW students, embodying a commitment to nurturing the next generation.



Not For Profit Trustee Roles

Over the years Harriet has served as a Trustee for a variety of charities, most recently for the Cotswold Riding For Disabled Association and Museum of Bath Stone . And we offer concessionary pricing for small Not For Profit Organisations.

Accessible Resources



Harriet offers a series of free and low cost finance workshops and resources to offer quality support and insights more widely, which are designed to be particularly accessible for creative and neurodivergent business owners.

We are also introducing sliding scale pricing options to expand our reach on one-off advisory. You can discover more on this by visiting our training platform: [Get Number Savvy](#).

Environment Impact

Low Environmental Impact

We operate primarily as a virtual business, significantly reducing our travel footprint. Our investment in remote technology and a low-energy off-grid office in rural Somerset reflects our dedication to eco-friendly practices. Tucked into our meadow, reclaimed from intensive arable farming and surrounded by ancient woodland, this space serves as a haven for diverse wildlife, including red kites, otters, newts, and even glow worms.

Conservation

Our commitment to conservation is further evidenced by the presence of rare breed poultry and endangered Dartmoor ponies, who live in harmony with our herd of retired ex-racehorses. Undertaking an ambitious tree planting initiative, we've contributed to the environment by planting thousands of native trees and establishing a traditional Somerset orchard featuring unique old apple varieties.



Supporting businesses who do good

At the core of our mission is supporting conscious businesses with a purpose—organisations that prioritise the environment, social impact and communities. We are proud to align our services with clients who share our commitment to creating positive change.

About out

Mini CFO Services

About Mini CFO™



✨ Every business, big or small, needs healthy financial foundations to succeed ✨

Mini CFO™ is our signature offering designed to help founders and business owners achieve financial sustainability, reach their unique goals and make a positive impact without feeling overwhelmed by their numbers, through bespoke strategic finance support and, where required trusted accountancy services.

Harriet's mission is simple, to empower good people doing good things with the financial know-how to realise their dreams. With a customised CFO support package, you get exactly what you need for your stage of growth.

How is Mini CFO different to the service typically offered by a standard accountant?

	Standard Accountant	MINI CFO
Accountancy/Compliance	✓	✓
Commercially Savvy CFO Insights & Support	✗	✓
Bespoke Solution that is flexible and adaptable	✗	✓
Approachable & Relatable Advice tailored to you & your business	✗	✓
Strategic Partner to CEO/Business Owner	✗	✓
Activities undertaken by an ICAEW Chartered Accountant - quality, accuracy & ethical	✗	✓

The Problem

When you're running a business, the financial elements can feel super daunting and confusing!

You're responsible for everything from generating funding, figuring out what to charge, managing your planning and budget cycle, stretching the cash flows, ensuring all the 'back office finance stuff' is set up to run smoothly... Possibly also along with managing a growing team, and keeping customers and other stakeholders happy... and so much more!

It's a lot! When running a venture is already a rollercoaster ride of ups and downs

The added financial responsibilities that come with being a founder can feel like a real headache - especially if you are a sensitive soul, a visionary creator and innovator at heart who perhaps doesn't naturally enjoy the logical numbers side of things or the confronting topic of money!



✨ Does tackling your finances make you want to
run back to your dreamworld? ✨

Ultimately many businesses struggle to achieve financial sustainability and meaningful impact

Sure you can hire an accountant to help you with the basics and tax filings but that's often a limited, impersonal experience that can leave you with more finance questions than answers. This lack of accessible, timely and practical strategic financial expertise can leave you falling short.

What can be truly challenging is finding an aligned financial partner

Someone who can assist you in making those often tricky financial decisions, guiding you as you revamp your pricing, offers and overall structure. Who not only understands your perspective with money but offers invaluable insights to guide you toward your unique goals. In essence, a finance partner to share the load with, who supports your journey to create the best version of your business that will give you balance, joy and impact.

The Solution

Good news! With Harriet's practical, friendly, and down-to-earth financial expertise, you'll have the support you've dreamed of with your finances every step of the way.

What really sets Harriet apart is our ability to support, business owners in a holistic manner that goes well beyond a traditional accountant.

We believe in customised solutions because a one-size-fits-all approach doesn't feel good when you are a brilliant unique person running a brilliant and unique venture. Harriet's aim is to meet you exactly where you are, boost your financial confidence, and resilience and focus on your strengths and realising your potential, regardless of your business's state right now.

Harriet's mission is to help you conquer the financial challenges that come with running your business, no matter the highs and lows.

Together, you'll transform those often daunting and triggering numbers into the driving force that allows you to enjoy a more balanced life and achieve the lifestyle you've always desired – without burning out or going broke!



✨How would it feel to finally stop freaking out about your finances? ✨

Through our Mini CFO service, we offer customised CFO Strategic Finance packages tailored especially for creative, ambitious, and purpose-driven business owners & founders.

We're committed to helping you build a sustainable business that aligns with your dreams and lifestyle, guided by commercial insight.

Our Mini CFO packages offer you a personalised combination of strategic CFO support, and if required accountancy and compliance services that fits you and your business.

Crafted for the stage you're at now, and fully adaptable to grow and adapt with you. By your side taking you in the direction of freedom, profits, purpose and abundance!

What people say...

Harriet's mission is to empower you with confidence, joy, and a sense of financial abundance, so you can create radical impact through your venture, shake things up, and live your dreams with prosperity and good vibes.

*And you know what... I actually discovered I really enjoyed getting into the numbers! Having resisted for so long, once I started it's actually been **really empowering to understand my business better** and given me **more confidence** on my pricing going into 2024!"*

I'm the first person in my family or friendship circle to be self-employed so it was great to get some guidance after guessing my way along for so long!

Thank you, honestly can't say how much this has made me excited about finances!!!

Sliding in to say thanks SO MUCH to @Harriet Formby 🙏🌟 for advising me on whether to go Ltd or not. Patiently talking me through my situ and letting me ask Qs. Invaluable advice 🙏 17:20

And thank you so much for your help this week. I feel way more empowered already 🙌



Oh Harriet that is so you, you really do emanate warmth and when I ask for feedback yours is always so thoughtful and full of compassion!

Exactly this! I'm completely terrified about all things finance. The way Harriet explained everything was perfect and she was so chill about everything ❤️ which I loved. Really informative but in simple terms. I actually watched it in Llantilio car park whilst waiting for [redacted] to arrive yesterday and I thought to myself I could listen to Harriet talk about finance for hours 😊 I'll give her a follow on Instagram now ❤️ 13:37

I love the joy and creativity you bring to something that for some (me) is usually a tick box exercise and a bit of an energy drainer 🙌

I was talking to someone about you and your content the other day! I never thought I'd be talking so enthusiastically about finance and accountancy but you're nailing it 🙌

request. I have met a number of accountants and you are already the friendliest accountant I have come across :-)

Benefits of Collaborating

Through our Mini CFO offerings, Harriet will help you take the guesswork out of growing and evolving your business.

By providing expert, commercially savvy guidance along with strategic financial planning and advice that actually makes sense and feels exciting.

You will never again feel alone and confused by business finances.

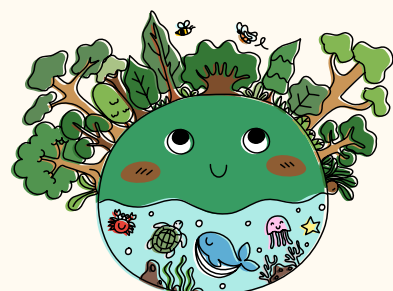
Now, you have a knowledgeable and approachable financial expert just a message away, guiding you towards a brighter financial future while considering you as that brilliant whole and very unique person, not just a business owner.

By putting our heads together on the financial planning you could gain the freedom to spend money and time on what truly matters to you. Being able to invest and play in both your business and personal life without fear of checking your bank balance.

By working together to re-imaging your offerings and business structure you can focus on making a meaningful impact, taking a stand, delving into more fun things and structuring your work hours according to your preferences—all while creating a prosperous future, to bring to reality all the things on on your vision board!

Let's put our heads together to eliminate the fear surrounding finances and pave the way for you to create your best business life on Earth!

✨Mini CFO is going to change the game for your business and life✨



More of that magic...

At the core of Harriet's philosophy is a belief that financial services are not merely transactional, we go way beyond simply 'growth metrics' and 'accounting deadlines'.

We are dedicated to fostering a profound transformation in your relationship with finance, reshaping how you interact with all the monetary aspects of your business and life – from your pricing and offers, to money management, cash flow and overall wellbeing through profits that feel good and build meaningful wealth.

Thanks for this Harriet. This is GOLD

Thank you for your email too, I will respond to it and review too.

It honestly has been so useful, and I look forward to chatting more,
Thank you 🙏 xx



Thank you very much for everything, I really enjoy working with you, you've made everything so much easier and understandable for me.

Hi Harriet,

I just want to say thank you so much for your chat. I feel so much better about everything, and really look forward to get started with you!
I feel like I'll be able to streamline everything, which feels like a weight will be lifted off my shoulders! X

A note to say thank you for yesterday - I felt so much better after speaking to you. Things now feel way more achievable than earlier on that day.

I'm nearly done!! I credit you with giving me the courage



Thank you! You've been incredibly supportive and I am so grateful for everything. Thank you for always being here Harriet 😊

08:18

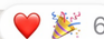


"Whenever I talk to Harriet about things that are troubling me with our business finances I feel so much better! She always has a reassuring and practical plan of action and really cares about our success."

Harriet Formby You're welcome! That 1:1 session was a gamechanger, so valuable! x

We've been running a company for nearly 10 years and I've always been scared of finance stuff because I do not understand it. @Harriet has set me up a spreadsheet and I've just done my first cash flow prediction for the next 3 months and it's changed my life.

15:16



I know I should have got to grips with this all a lot sooner (maybe 10 years ago) but I'm so glad I've finally done it.

15:19



Harriet took her time, to listen to me, and help me break everything down in ways that I hadn't thought about. Not only did Harriet help with my finances, but it also gave me more confidence in my services and offering.

Services

One-Off Growth Alignment Consultation

This is a 'Power Hour Style' Feel-Good Finance Advice session with Harriet Formby MA ACA, with an opportunity to share information and data upfront, Harriet will come prepared and up to speed to support you through a 90 minute consultancy session. You go away with a recording, Mini action plan, opportunity to ask follow up questions and book an integration call and explore continued collaboration.

Investment £1,250 + VAT

Mini CFO™: 3 Month Coaching Container

Welcome to the Thrive & Grow CFO Container, Harriet's bespoke financial coaching package. Delivered over 3 months this is designed for founders and business owners ready to transform their relationship with finances and get a taste of what it's like to have a Mini CFO by your side!

Together we will blend the CFO commercial savvy and logical finance know-how with a trauma-informed, empowering holistic approach to dealing with money topics.

You can say goodbye to numbers dread and hello to an exhilarating journey toward re-envisioning your business offerings, structure and outcomes. With Harriet's guidance, you'll be on the path to aligned feel good profits that intentionally link your business aspirations with your personal dreams, with abundance and good vibes.

Here's a flavour of the kind of transformational finance themes/topics /outcomes we can explore together:

- ☀ Shift your perspective on numbers from frustration and fear to an empowering spark for growth, change, and prosperity.
- ☀ Boost your confidence in making profitable, sustainable business decisions that resonate with your brilliant and unique vision.
- ☀ Bring your wonderful ideas and offers into reality with financial plans, offer suites, roadmaps, projections, and budgets, for ultimate clarity and momentum.

Services

- ☀️ Develop strategies to deliver incredible products and services without risking burnout, with tailored advice on pricing, profitability, money/cashflow management, and a seamless finance setup that's just right for you.
- ☀️ Collaborate to solve problems, pivot effectively, and fortify your financial resilience, paving the way to a flourishing future.
- ☀️ Put giving back and doing good with money at the heart of your impact, reimagining entrepreneurship as a form of highly impactful activism.
- ☀️ Benefit from our revolutionarily trauma-informed, and holistic approach to money topics every step of the way.

The Mini CFO™ Thrive & Grow Container Includes:

- ✓ **An introductory welcome chat** and orientation call to align and set you up for a fruitful 3 months, including welcome gift pack in post.
- ✓ **Series of 6 personalised CFO sessions**, each lasting 1-1.5 hours.
- ✓ **Ongoing support between sessions**, discuss topics and thoughts as they arise, usually via whatsapp or similar.
- ✓ **Exclusive access to Harriet's Mini CFO Finance Learning Wonderland** —your resource haven filled with workshop replays, finance guides, templates, training videos, and more.
- ✓ **Complimentary entry to the Pathway To Profits With Purpose Course**, A comprehensive 6-week self-study programme equipped with a wealth of resources.
- ✓ **Trauma of Money Method™** - NEW For the very first time, Harriet is excited to integrate this groundbreaking approach towards financial well-being. This innovative method acknowledges and respects your personal financial narrative and beliefs, offering a transformative alternative to traditional capitalist frameworks. It's designed to empower you by re-envisioning your relationship with money through a lens of healing and liberation.

Services

The investment for 3 month coaching container:

The investment for 3 month Thrive and Grow CFO Containers start from **£2,500-£6,000 + VAT**, depending on size and complexity of your organisation.

Upon completion, you'll have a suite of options for continued collaboration and CFO support, including the popular choice of **ongoing Quarterly CFO** meetings to ensure you remain on an abundant path to growth, impact and success.

Requires an initial no-obligation intro call to explore fit and bespoke options [book here](#).

Mini CFO™ Fractional CFO Services

We offer a full suite of bespoke Fractional CFO financial planning and advisory services including, budgeting, forecasting, cashflow management. Along with business planning, support with raising investment, growing and pivoting which are tailored to the needs of start ups and organisations at various stages of the journey. Along with business coaching and mentoring services.

Explore our Three core Fractional CFO packages:

Mini CFO™ Advisor - Minimum term 12 months, From £1,500 - £3,000 per month

Perfect for early-stage startups and small(er) businesses, this entry-level CFO package provides monthly strategic meetings, advisory, high-level planning, and financial health checkups to solidify your core financial strategies.

Mini CFO™ Focus - Minimum term 4 months, From £3,500 - £6,000 per month

Designed for ambitious businesses requiring more intensive support, this package builds on our Advisor offering with full system reviews, comprehensive financial modelling, and strategic budgeting and reporting and financial oversight to elevate your potential.

Services

Mini CFO™ Executive - Minimum term 6 months, From £8,000 - £10,000+ per month

Comprehensive offering, ideal for businesses needing close integration with a CFO for engagement, embedded commercial and strategic support, in-depth long-term financial planning and financial leadership to drive sustained growth.

We can also work with you to create **bespoke CFO consultancy packages** for intensive times of change or growth covering a combination of strategic financial advice and insights, business plans and financial projections, financial system implementations, budgeting, forecasting and reporting. Frequently a consultancy project container phase will proceed a Fractional CFO retainer.

[Book a call](#) with Harriet to explore options, discuss your needs and receive a bespoke quote.

Chartered Accountancy Services

We will often work alongside your existing accountant, however as an ICAEW regulated Chartered Accountancy Practice we do offer Accountancy & Compliance Services. Helping you to stay compliant and accurate with Companies House, HMRC & other stakeholder obligations so you can focus on running your business and doing what you love!

Our suite of accountancy services covers all your essential requirements, from annual company accounts, filing taxes, paying people and more.

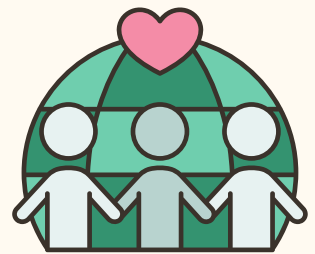
You can find out more [here](#).

Accessible Finance Training

Get Number Savvy™ Workshops, Masterclasses, Courses, Resources & Community

Through our [Get Number Savvy](#) Platform Harriet regularly hosts accessible workshops and masterclasses on a range of finance and business topics suitable for purpose-driven business owners and change makers. Check out our up coming workshop on [Down-To-Earth Finance Routines for Purpose-Driven Creators](#).

Here we also [sell a range of finance templates and tools](#).



We recently ran our first 6 week online course on the [Pathway To Profits With Purpose](#) , which is now available as a self study option. With lots more in the works for 2024, with new courses and experimental founder finance membership due to be announced soon.

Harriet also runs a free [Facebook Group](#) for creative and purpose-driven business owners.



Speaking & Events

Harriet is regularly booked to deliver talks, workshops, Q&A sessions, join panels for a range of communities, organisations, and institutions on various finance topics.

She is also available as a guest for aligned podcasts and to contribute to blogs/articles.

"I love how joyful and easy it feels! Lots of insights and opportunities to reflect /find resonance. With fun/friendly slides and delivery"

Blissful Finance Workshop Attendee

"The way Harriet explained everything was perfect and she was so chilled about everything which I loved. Really informative but in simple terms. I could listen to Harriet talk about finance for hours!"

Guest Finance Q&A Session Attendee

Topics of particular interest are around ethical finance, re-imagining capitalism and profits for the purpose driven, trauma-informed finance, accessibility for creative/neurodivergent business owners, balancing logical finance systems thinking with spirituality, creativity and innovation and general finance/accountancy guidance for ambitious founders and business owners.

To explore collaborative opportunities [book in a virtual coffee chat](#) or send a brief to harriet@belowthelinefinance.co.uk

[**Media Kit and more info**](#)



Let's Collaborate

The first step is to book in a chat with Harriet to get to know each other, because chemistry is everything.

[Harriet's diary is open here](#) to find a time to suit you.

Can't wait to meet you!



Other was to keep in touch

[Sign up to our newsletter](#)

For friendly finance tips, resources and support.

[Check out our events](#)

For inclusive and joyful finance training

[Visit our blog](#)

For helpful articles and insights - a favourite is our [Top 10 questions encountered by every entrepreneur](#)

Visit our websites

www.belowthelinefinance.co.uk - Fractional CFO & Advisory

www.getnumbersavvy.co.uk - Joyful, inclusive finance platform

Socials

[Linked In](#)

[Instagram](#)

[Facebook](#)

[X](#)

[Tiktok](#)

[Substack](#)



All the boring but important details

Company - Below The Line Finance is a trading name of Formby Forensic Services Limited or 'Formby Forensics'. Company number: 10531929

Practice status - We are registered as an ICAEW Chartered Accountancy Practice which means we are compliant and regulated by the Institute of Chartered Accountants England and Wales and fully insured.

Finance Director/CFO Services - Essentially this is consultancy services and advice. NOT a formal appointment as a Director with Companies House. You retain full control and responsibility for your company. When liaising with your in-house team and stakeholders we can rebadge the name of the support as appropriate.

Point of Contact - Your main point of contact is Harriet Formby MA ACA, she offers a bespoke and personal service. However, be assured we do have contingencies in place and another experienced ICAEW Chartered Accountant within our business structure to cover key dates and deadlines should it be required.

VAT - We are VAT registered so VAT is usually charged on top of all quoted fees, unless otherwise stated. VAT number 258514292.

Registered Office - Osborne House, 82 Carlingcott, Bath, Somerset, BA2 8AW

Contact number - 07866 700 911

Email - harriet@belowthelinefinance.co.uk

Websites - www.belowthelinefinance.co.uk www.getnumbersavvy.co.uk

Privacy Policy - available [here](#)

Anything else you want to know? - just ask and I am happy to help!