PROSPERA
CFO

prosperacfo.com
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Business Finance.

Every piece connected.

The right team, systems and support for the decisions ahead.

Plan · Implement · Support



PROSPERA
CFO

Built from experience.
Focused on your business.



I founded Prospera in 2024 with a simple idea: decisions are better when the pieces are connected. For a business owner, that means understanding not only what the numbers say, but what they mean for the company, the people who depend on it and the life you are building.

My career began in lending and grew to include commercial credit, liquidity management and financial forecasting. Working alongside entrepreneurs, including during the 2008 financial crisis, taught me that access to cash, reliable information and thoughtful risk management belong in the same conversation.

Prospera CFO brings that perspective to your business. We assemble the appropriate mix of financial leadership, accounting support, systems expertise and implementation capability around the work you need done. That can include your existing staff and outside professionals, not just people we bring in.

The goal is practical: a clear financial picture, a plan for what comes next and people accountable for putting it to work. Dashboards help make the information useful. Well-designed workflows and AI agents can help carry out the repeatable work, with people retaining oversight.

Your business is also part of your bigger financial picture. Through our Family Office Model, we help connect relevant business information with your personal planning, protection and long-term goals, while keeping the responsibilities of each professional clear.

> *I built Prospera to connect the pieces, planning methodically and executing relentlessly.*

Chad Heberly · Founder | CEO

Understand
the business and the owner

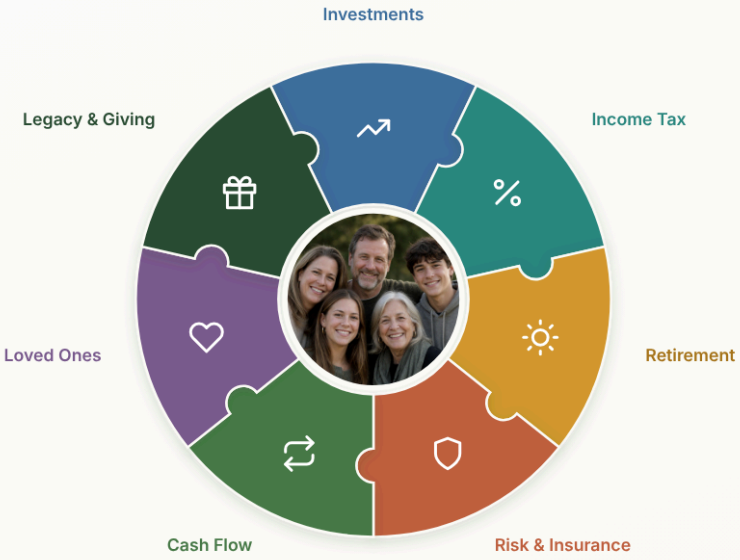
Coordinate
people, systems and services

Implement
with clear responsibility

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Your business belongs *in your bigger picture.*

The Family Office Model connects business decisions with the owner's wider financial life. Prospera CFO brings the business-finance perspective, so conversations about cash, growth and transition have the right context.



The full picture informs our work.
It is not a menu of services provided by CFO alone.

Prospera CFO

Business strategy, accounting, cash flow, forecasts, dashboards and implementation. Understand what the business can support before making the next commitment.

Prospera Investment Advisors

Financial planning, investment management, employer retirement plans and legacy planning. Connect business choices with the owner's broader goals.

Prospera Financial

Life insurance and retirement income strategies, including protection for key people and funding for appropriately structured business transitions.

Full context. Clear responsibilities.

Business and owner
consider the needs of both

Relevant professionals
coordinate with your CPA, attorney and advisers

Your permission
share the information needed for the decision

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The right team.
Built around the work.

Start with the decisions and responsibilities, then bring together the capabilities to support them. Your service arrangement defines the people involved, their scope and how the work is coordinated.

Financial leadership.

Fractional CFO and strategic planning support connect budgets, scenarios, cash needs and longer-term priorities with the decisions your leadership team is making.

Accounting and control.

Controller and staff accounting support bring structure to the close, reconciliations, reporting and day-to-day financial operations.

Systems and implementation.

Systems, data and AI implementation expertise helps select and connect tools, document workflows, train users and maintain the agreed solution.

Specialist support.

Bring in HR, payroll, sales-tax, entity-filing and other specialists where needed. Coordinate with the CPA, attorney and professionals you already rely on.

A shared plan needs clear ownership.

Define the work

priorities, responsibilities and deliverables

Connect the people

your staff, our team and outside specialists

Follow through

review progress and adjust the scope

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Business finance.

From the numbers to the next move.

Select the support your business needs, from a focused project to ongoing outsourced finance. People, systems and services should reinforce the decisions you are trying to make.

Accounting and reporting.

Bookkeeping, reconciliations, accounts payable and receivable, close support and management reporting.

Cash flow and forecasting.

Connect expected receipts, payments and operating needs. Model timing and scenarios before committing cash.

Planning and profitability.

Budgets, variance analysis, margins and business planning help leadership evaluate trade-offs and priorities.

People and administration.

Coordinate HR and payroll support, sales-tax workflows and entity-filing services with the appropriate specialists.

Systems and workflows.

Choose and integrate the right accounting, expense, payroll and operational tools. Define the process around them.

Capital decisions.

Evaluate funding needs, cash requirements and financing options. Support lender reporting and the application process.

Services, responsibilities and fees are defined in your engagement. Financing is subject to lender approval and terms.

Useful information should lead to action.

Understand

what is happening and why

Evaluate

options, timing and trade-offs

Implement

the decisions you approve

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Dashboards that support *the way you run your business.*

Prospera Intelligence connects agreed data sources and presents the measures that matter to you. The dashboard supports a conversation about what changed, what it means and what to do next.

Cash and working capital

Cash position · Receivables · Payables

Operating performance

Revenue · Costs · Margins

Plans and forecasts

Budget vs. actuals · Cash flow scenarios

Business-specific measures

By entity, channel, location or service line

Illustrative dashboard layout. Measures, connected systems and update schedules are defined for your engagement.

See the relevant detail.

Look beyond a blended total when a decision depends on an entity, location, channel or line of business.

Put the figures in context.

Use comparisons, forecasts and commentary to connect the information to a practical next step.

Connected data. A useful conversation.

Define
the decisions and measures

Connect
the available source systems

Review
data quality, refresh timing and next steps

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An agentic workforce.
With people accountable.

An agentic workforce is a set of AI agents with defined responsibilities, working inside approved systems alongside your team. Start with a specific process and the rules it must follow.

Document intake.

Organize incoming documents, extract agreed information and route exceptions for review.

Recurring reporting.

Gather information, prepare reports and draft commentary for the responsible person to review.

Receivables follow-through.

Prepare aging summaries and follow-up drafts, with approval rules for client-facing communication.

Administrative workflows.

Support scheduling, record updates and task coordination within the access and scope you authorize.

Build the controls into the work.

Define access, approval checkpoints and escalation rules. Test before deployment, document the process and train the people who will supervise it. Maintain the workflows as systems and business needs change.

AI can make mistakes. Human review and accountability remain essential, particularly for payments, commitments and sensitive information.

A responsibility, not just a chatbot.

A defined job

clear inputs and expected outputs

A controlled scope

permissions and human approvals

An accountable owner

review, exceptions and ongoing management

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Business Finance.

Every piece connected.

Bring the business decisions ahead of you. Together, we can identify the people, systems and support that fit.

Start with a conversation.

Schedule a free discovery meeting to discuss your business, your priorities and where support could make the most difference.

Important information

Prospera CFO is a division of Prospera Financial. While Prospera Financial operates independently, Chad Heberly also owns Prospera Investment Advisors, his financial planning and investment advisory practice. Chad Heberly offers Investment Advisory Services through Gradient Advisors, LLC (Arden Hills, MN 877-885-0508), an SEC Registered Investment Advisor. Prospera Investment Advisors is not a registered investment advisor and is independent of Gradient Advisors, LLC. The services performed by Prospera CFO do not constitute an investment recommendation. Additionally, this common ownership may create potential conflicts of interest when insurance products are recommended to clients of Prospera Investment Advisors. Insurance products offered through Prospera Financial may involve commission-based compensation, which differs from the fees charged for investment advisory services. Prospera Financial is committed to ensuring that all recommendations are based on your individual financial goals, needs, and best interests. For more information about our services or to address any concerns about conflicts of interest, please contact us.

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