Emily Bowie Explains Why Profitable Businesses Can Still Struggle With Cash Flow on Christian Entrepreneurs Rise Up

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/EINPresswire.com/ -- Thorne Advisors partner shares practical strategies for improving cash flow, pricing for true profitability, and approaching business finances through a faith-driven lens.

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>
> *Emily Bowie*

A business can look profitable on paper and still struggle to pay its bills. On a recent episode of Christian Entrepreneurs Rise Up, Thorne Advisors partner Emily Bowie joined host Rachel Gome to explain why the disconnect happens—and what business owners can do to create stronger cash flow and make smarter financial decisions.

Emily, who helps business owners turn profit into cash, reduce taxes, and build wealth, says one of the biggest problems entrepreneurs face isn't necessarily a lack of revenue. It's a lack of understanding about how money actually moves through their business.

Many entrepreneurs start businesses because they're excellent at what they do, Emily explained—not because they have expertise in accounting, bookkeeping, or financial strategy. As a result, they may see healthy revenue or gross margins and assume the business is performing well without accounting for the full cost of operating it.

During the conversation, Emily encouraged entrepreneurs to look beyond top-line revenue and understand their cost of goods sold, overhead expenses, and true net income.

Pricing is one area where that visibility becomes especially important. Rather than setting prices primarily based on what competitors charge, Emily recommends factoring in both the direct cost of delivering a product or service and the overhead required to run the business.

Without those numbers, an offer that appears profitable could actually be losing money every time it sells.



Emily pointed to two places business owners can often uncover additional cash: conducting an expense audit to eliminate unnecessary spending and performing a pricing analysis to determine whether products and services are generating sufficient margins.

The episode also explored how entrepreneurs should evaluate marketing investments. Using paid advertising and webinars as an example, Emily explained that profitability can't always be determined by looking at a single transaction. Business owners may need to consider the entire customer journey and lifetime customer value.

"If the webinar itself might not be profitable, but they then opt into another product or service that you have, and it makes their lifetime value profitable, then it may be worth it," Emily said.

For Emily, getting comfortable with financial data also means separating business performance from personal identity. She encouraged entrepreneurs to view their numbers as information that can help them make better decisions—not as a reflection of their worth or success.

That perspective is particularly important for faith-driven entrepreneurs. Emily and Gome discussed the tension some Christian business owners feel around charging for their work, as well as biblical principles around budgeting, tithing, stewardship, and trusting God with financial decisions.

Emily described a budget not as something restrictive, but as a tool that creates margin and allows business owners to be intentional about what they have and how they use it.

Ultimately, Emily encouraged listeners who feel overwhelmed by their finances—or entrepreneurship in general—to focus on the next step rather than waiting for complete clarity.

"Go sit with the Lord and pray and just say, 'Lord, what's my next step?'" Emily said.

The full conversation with Emily Bowie is available on Christian Entrepreneurs Rise Up. Find the episode here: https://podcasts.apple.com/us/podcast/why-profitable-businesses-still-run-out-of-cash-and/id1358520278?i=1000774706515

About Emily Bowie

Thorne Advisors is a modern accounting and advisory firm for high-earning women who want to feel confident about their money, not confused by it. The firm works with clients earning $100K+ in net income, including entrepreneurs, psychologists, and other service-driven professionals who want a clearer picture of their cash flow and a smarter approach to taxes.

Co-led by founder Andrea Mason and CFO Emily Bowie, both CPAs, Thorne Advisors helps women protect what they earn while building sustainable wealth that actually supports their lives. They deliver a true 360-degree view of finances, spotlighting cash leaks, tightening income strategy, and creating tax plans that align with real goals, not just compliance checklists.

What sets Thorne Advisors apart is their commitment to education over intimidation. Emily and the team translate complex financial concepts into clear, practical guidance, so clients can make informed decisions without jargon, judgment, or overwhelm.

Emily Bowie is a Cash Flow Strategist with 15+ years of experience, including her time as an audit manager in Big Four accounting. She’s known for bringing calm, clarity, and structure to financial conversations that often feel stressful or avoided. Outside of Thorne Advisors, Emily leads her church’s financial ministry, is a mom to three young kids, and enjoys a good DIY project almost as much as a well-organized set of financials

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