

- Kendra: [00:07](#) You are listening to the Level Up Podcast, a podcast for high performing business women and I am your host Kendra James Anderson. I am CEO of The Finance Femme LLC and a Virtual CFO to several successful women entrepreneurs. Here I'll be sharing business tips and the occasional life hack to help you get higher profits in business and more time to live your best life. Whether you want to scale your business to six or seven figures and beyond. I've already hit millionaire status or if you're just getting your business started, this is the podcast for you.
- Kendra: [00:50](#) Hey guys, Kendra here. In this episode we are going to talk about building the life of your dreams. Well, kind of, sort of. We're really going to talk about non-negotiable and what that means as far as building out the business that is in alignment to the life that you're wanting. And so I'll put a disclaimer out here from the beginning, that, when I say building the life and the business of your dreams, it does not mean that every day, all day is going to be filled with rainbows and unicorns. You know, building a business is hard, period. It's hard, but it's about putting all that hard work and energy into something that is going to result in what you're actually wanting, right? It's about being intentional. And not just, you know, working hard and grinding hard now because that's what the hashtag that's popular is right now. But it's about making sure that all of that energy and effort and resources are going towards something that's greater down the line. So we'll get into all of that later.
- Kendra: [01:45](#) Also in full transparency. I'm a very big on, you know, note-taking and preparation and you know, on the few episodes I've had before, I've definitely had my outlines and everything lied out. And this morning I woke up like, you know what? I'm going to put this podcast episode together. It was on my mind, it's been on my mind the past couple of days and I'll get into that more a little later as to why. But I didn't want to just sit and pause and, you know, map out all the, the notes and organize my thoughts. I was just like "intentional living", "non-negotiables", "intentionally crafting the business that you're wanting" -- that's all stuff that's near and dear to me that I talk about all the time. So hopefully, you know, the thoughts aren't all over the place, but we're just going to get right into it. So let's just jump right in and I think that we can jump right in with the concept around non-negotiables.
- Kendra: [02:37](#) So we all have non-negotiables, whether we like explicitly are aware of them or not. And you know, there are things that we will accept, things that we want to accept. And so what I just enjoy doing and what I definitely suggest that other people do is just sit down and become aware of them. Like know what your

non-negotiables are across the board in business with family. Okay. In life with friends, your coworkers or whatever that is, know what your non-negotiables are. Um, and also know why they are non-negotiables. Cause I do think sometimes we just say, Oh I won't stand for X, Y and Z and we don't necessarily have it tied to anything. And so then sometimes it can be hard to hold up to that non-negotiable. We don't exactly know what it's for. So to me it's all about being intentional.

Kendra: [03:25](#) And so actually let me, let me kind of share a little story with you about being intentional. So many, many, many years ago, I don't remember which coach this was. I've had a couple of different business coaches in my past, but many years ago one of my business coaches I remember gave me this exercise or maybe she didn't. I don't, I don't even know. Maybe I found it on Google, I'm not exactly sure. But back in the day when I first started my business, I found this exercise about intentionally creating the day and the week in the year that you want to live. So it's like sitting down and thinking about what do you want your day to look like your week, your year to look like? This might actually been in a book, but the exercise is great. And I do it all the time and now I've gotten to the point where my ideal day, week and year, it's pretty clear.

Kendra: [04:13](#) You know, it shifts and changes here and there. I try to do this exercise quarterly, but it's pretty clear to me, and this is an exercise that I have some of my clients do, it's an exercise that I have all of my students do. So for those who don't know, yes, they have a virtual CFO firm that caters to women entrepreneurs and small business owners. But I also coach other accounting, finance, and tax professionals and how to build a business that they love. And so those are my students. So when I say clients, it's those on the CFO side. When I say students, it's those that are also in the industry of accounting, finance, or tax. But I have every single one of my coaching students do this because in order to build any type of business, you really should be very clear on how you want to spend your days, your weeks, your years.

Kendra: [04:59](#) Don't build a business that requires you to be in office with your clients every day. If you want to be able to travel six months out of the year, right? You have to be very intentional. If you want to have a large family and you're wanting to go to all of their events and things of that nature, don't have an on call service where your clients can call you eight o'clock at night. It's being intentional because a lot of times what happens, not just in the accounting, finance, and tax industry, but just across the board is we are so anxious to want to get our business off the ground

that we will do, whatever it takes, and a lot of times whatever it takes are things that fall outside of what we want to do. They're there in that non-negotiable or outside of that non-negotiables list and so now all of a sudden we're doing things that we don't necessarily want to do just because it's paying us and so you don't want to fall into that trap.

Kendra:

[05:49](#)

You want to make sure that you are very clear on what your non-negotiables are, but that again should be tied to what it is that you're trying to build. Just saying that you don't want to do something just to not do it doesn't really make a lot of sense. Right. So here's an example that just comes to mind. Like vegetarians, right? Vegetarians don't eat meat. My self and my wife, we were vegan for like a year. Then now we're pescatarian. So we only eat seafood, but we have a reason behind it. We have a reason that we do not eat chicken, beef, pork. There's a reason behind it. So if you're vegetarian and you don't eat meat, you know it's typically tied to a purpose. The, the not eating meat is the end result of, you know, not wanting to support the butchering of animals or maybe it's health related or something of that nature.

Kendra:

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And so that's what's making you not eat meat. It's not like, Oh, I'm just being trendy. I'm not going to eat meat. Because if you're not-negotiables or just things that are trendy, it's not gonna stick. Right? Like who cares that being vegetarian is, you know, cute these days. It's the fact that you don't support the butchering of animals or it's health or whatever it is. Another example that's fresh on my mind because I'm talking to people about this all the time, saving money, right? So let's say that you are saving 30% of your income for some type of long term investing channel, whether that's real estate, retirement, whatever that is, you're saving that for a purpose, for a long term purpose. You're not just saving 30% because it's cute because it's part of some system. You're saving it because it's tied to the lifestyle that you wanting to have on the future.

Kendra:

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That's what's going to keep you going. When that check comes in, that's what's going to make it easier for you to hit that transfer button and transfer 30% of that income over because it's tied to something greater. It's the same reason why in business everyone always says you have to know your why. Like you have to know your why. I think it was Simon Sinek who had the book and the Ted talk on "Start With Why", right? You have to know that and the reason is because in business, you know you're going to have ebbs and flows, peaks and valleys, and when you have those valleys, if you're not thinking about the bigger goal, if you're not thinking about the bigger reason and

bigger why you will quit that business. It's the very same reason why so many people, I have been in business a month and then they give up because they're not seeing \$50,000 a month in sales after 30 days.

- Kendra: [08:11](#) It has to be tied to something greater. The non-negotiables are the exact same thing. A non-negotiable is just about being intentional, right? It's just about being intentional. That's really all that it is and I like to again, tie that to what I'm trying to create with my business and with my life. It doesn't have to be tied to business and I guess it doesn't even have to be tied to life, but it has to be tied to something, you know, in my opinion, in order to make it just stick. Another example is I had a client or I have a client who took maternity leave. I was so proud of her for taking maternity leave. She has a small business, you know, she might have a couple of contractors that she works with, but she doesn't have this huge team where, you know, if she's on a maternity leave, she's a service based entrepreneur, you know, so if she's gone and not available, who's taking care of the clients?
- Kendra: [09:00](#) Who's, who's getting new clients, who's handling all the marketing and all the different things. But she still took that maternity leave. And so I remember that myself and my team, we tried contacting her throughout her maternity leave to get information for some financials and things like that, but she was on a legit maternity leave. She came back refreshed. She came back and she crushed her business. She was able to spend that quality time with her child. So that was a non-negotiable for her. When she was on maternity leave, she was like, "Uh uh! I'm on mat leave. Like, no, I'm not working." It was tied to something greater spending that quality time with her child. That is that. That's my feelings on that. And honestly, you know, having non-negotiables, it isn't about saying no. It's really about being able to say yes to what's in alignment with you.
- Kendra: [09:49](#) So yes, the phrase is non-negotiables, but again, it's not really about saying no. It's about freeing up your time, your energy, your space, your resources to actually say yes to things that are in alignment with you. So I want to also read this caption. So the other day I had posted about building a business intentionally. And a lot of times guys, I will kind of go on a little bit of a tangent in my caption that sometimes they have very long captions. I don't apologize for it. Sometimes they are long though. But this one was one of the other day. And again it was about building a business for freedom, right? So I say "Oftentimes we build a business for freedom, freedom to create something our way, freedom of our time, freedom of our

future. But what we ended up building, is far from that. We built something that doesn't generate income without us working 12 hour days. We build something that doesn't operate without our hands in everything. We build something that requires our review, approval, and decision making. Every step of the way. We create a job. We create the opposite of freedom. When building my business, I did the very same thing and then I made a decision to intentionally make a change and that change involved me getting support in the areas that I needed because as women we are amazing beings but we don't know everything and we don't need to know everything." And then I go on to talk about if business strategy isn't your jam or accounting or finance isn't your profession, then we can support you in that area. So I go on to talk about that, but as you can see, you know, again, it's just about being intentional and it's about making sure that if you are in business to create freedom of your time and freedom to create something that you are wanting to create, then you have to be intentional about that.

Kendra: [11:36](#)

You can't just put a business out there and let it just run. You're going to have to course correct. You're going to have to check in every once in awhile and make sure that it's going down the path that you're wanting it to go down or else you can be 10 15 years in business and not happy with your days. Not happy with the type of work that you're doing that happy with the type of business that you've created because you kind of just let it run. I don't have children, so I don't know if this is even a good analogy or not, but I'm gonna throw it out there anyways. I would assume it's like having a child and just letting your child almost like raise itself. You know, you're not checking in to see, you know, "Hey, how are you doing? How are things going?"

Kendra: [12:16](#)

"Oh, you're not, you know, this isn't good. Well, let's try to figure out how to improve this. Oh, okay. Maybe you're not reading as fast as you should. Well, let's try to fix it by doing this." It's course correcting. If you're just putting your child out there or if you're just putting your, your business out there and letting it just run, it's not likely to run exactly the way that you're wanting it to run. So it's just about being intentional. There are far too many people that I've run into that have created a job. You know, they might be in business two years or they might be in business 20 years and they're unhappy with what it is that they've built. You know? Yes. I also run into women who love their business, but they just don't have a grasp around their finances or their accounting.

Kendra: [13:00](#)

And that's different, right? That's not your profession. You're not supposed to understand how to do all the things. So go and

get the support of someone who can help you in that area. That's one thing. But the other part about it is that intentional strategic part. You know, maybe you are okay with managing your finances or whatever it is. It's not a money issue. It's a strategy issue. It's a fact that you want it to build a business that did X, Y, and Z. And that allowed you to take off Tuesdays and Thursdays or whatever it is and you can't do that because it wasn't intentionally built to do that. It just kind of self ran. So yeah, that is what I'm talking about when I'm saying being intentional, creating the freedom that you wanted with your business versus just creating a job. This happens a lot in the beauty industry for those who work behind the chair and do beauty services, it happens all a lot because if you are the person who's making the income by actually, you know, standing on your feet behind a chair and you're not being very strategic about how to get yourself from behind that chair, you can spend your whole life behind the chair, which is again, fine for some.

Kendra:

[14:10](#)

Some people are okay with that, but for those of you who don't want to be behind the chair forever, don't build a beauty business that requires you to be behind the chair forever. You have to intentionally figure out how to grow that. You know, are you going to bring somebody else in there? Are you willing to do services that don't require you to actually be the one carrying them out? You have to be intentional about it. Right? Or again, you'll be 20 years down the line and you'll still be buying a chair and not be happy. So, all right guys, I know I said I did not have anything specifically mapped out here. My little notes organized. So I feel like I'm just kind of going on a tangent, but at the same time, this is really just fresh raw off of the mind how I feel about things.

Kendra:

[14:49](#)

Oh, and let me also pull up a, if you guys can't tell, I'm an IG girl. So Instagram is my social media avenue of choice right now. So I saw a post a couple of days ago actually, like I think the day or so after I had posted the one that I just read to you guys and a couple of my coaching students had DMed this to me. Like, Hey look, you know, she's saying, you know, it's, it's kind of the same thing. Now you guys will probably hear this name a couple of times on the podcast if you haven't already. I can't even remember if I mentioned her before, but Myleik, so everyone knows who Myleik Teele is. She's the owner of CurlBOX and she's just, you know, she just said gem dropper. She just always has such amazing things to say. She made a post the other day and a couple of my coaching students at DM me like, Hey, you know this, this is kind of similar to what you were saying.

- Kendra: [15:35](#) So she says in this post, "Really write down what matters to you and what kind of life you want to have so that when opportunities come to you that aren't aligned with that list, you know what to say because sure you'll get paid, but is it worth it?" Yes. Like that's it, right? It's about being intentional and it's about, you know, notice that she says in the beginning, really write down what matters to you. Don't just think about it. Don't just pontificate, like sit down, write it down, make it clear and then revisit it every once in awhile because priorities and things shift. But you want to be very clear on what it is that you're trying to build, not just business but life. And then when those opportunities come in front of you that are in alignment with that, great, now you know, but when they're not in alignment to that, it makes it all the easier to say no.
- Kendra: [16:24](#) And again, you're not just saying no for the sake of saying no, you're saying no so that you have the space to say yes to something that is in alignment. I just wanted to share that because I love a lot of what she says and so the fact that this was kind of in alignment to what we're talking about here, I just wanted to also share that. So one other thing I guess I can mention here on this episode or one quarter, some ideas of non-negotiables? That is one thing that I started to write down before hopping on this podcast. So just to give you guys a couple of ideas. Now, these are just ideas, right? These don't have to be at all related to what your non-negotiables are. But as an example, some of these are going to tie mainly into business, but it's that you won't take calls on certain days of the week.
- Kendra: [17:08](#) So as an example, that might be for me on Mondays and Fridays, specifically Fridays I do not take client calls. I'm trying to also make it so that Mondays, I don't say client calls cause it's more of a team day where I check in with my team and make sure that, you know, we're set for the week. But you know, if you have certain days of the week that you just won't take client calls or if you're in the retail industry, you know, maybe it's, those are the days that you focus only on customer service issues and you don't take team calls, whatever that looks like for you. But that's a non-negotiable. Like I don't take calls on X, Y and Z days. I'm another non-negotiable around that is office hours. So if you have set office hours, you know I work Monday through Friday, 8 to 5 or you know, Monday, Wednesday, Friday, whatever it is, having set office hours with a start time and an end time and you're like those are my office hours.
- Kendra: [17:59](#) I might check my email outside of those office hours, but I'm not going to even reply outside of those office hours cause I don't

want to confuse you, my customer or my client thinking that I am available during these times because I'm replying. So I might make my reply, save it in my drafts and then send it later during my office hours. That's just an example there. Something that's not business related is working out three days a week or four days a week or two days, whatever your number is. But I, you know, it might be I have to work out X days per week and again, knowing especially with workouts and diets and all of that, knowing what the end goal and the end reason is helps, right? So if you're like, I'm working out three days a week, I'm not just doing that just for the sake of doing it, but I'm doing it because I want to be more toned or because I want to just be healthier or I want to have clearer skin or whatever it is that is tied to that, it will be very helpful to know so that you have more drive to actually get that thing done.

Kendra: [18:59](#)

Another thing that I can think about, Oh, like grocery delivery service, right? Let's talk a second about when you're a small business owner and you work from home and everyone thinks that that means that you are the driver for everything or the delivery person or Hey, can you go pick this up from the store? That's not the case. Right? So you need to set those expectations and boundaries at home as well. But for some, and for me, for awhile, this was one, I wanted to only have my groceries delivered to the house. I did not want to have to go to the grocery store every week or every other day or anything like that. So I had it set in our family budget that, you know, the delivery service was part of it. That was a non-negotiable. I don't want to go to the grocery store.

Kendra: [19:40](#)

I'm not so we're getting our groceries delivered. It's not a non-negotiable anymore. Actually enjoy going to the grocery store now. But you know, again, things change. You just adjust it as you go, but you want to be clear about it. So those are some of my thoughts on non-negotiables, being intentional, building a business and a life that you enjoy. Again, it is not to say that the process of building this life that you love and business that you love and even the end result of having this business and life that you love, it means that there's not going to be days that get on your last nerve. There will be, it's not always going to be rainbows and glitter. It just, that's just not how it happens. So I think that we got all, remember that from the beginning is that it's not always wanting to be amazing, but it can be far more amazing than not, right?

Kendra: [20:29](#)

If you are intentional, if you know what you're trying to actually build and you can visualize it, it's a lot easier to get there. When that stuff is clear, then when it's not clear, then when it's

money, then you don't know how to make your next move. And actually I'll say this, there's part of my ideal day, year, whatever my ideal life that is so ingrained in my mind that I can see it so, so clearly. And I actually see it every morning when I, well not every morning, but many mornings when I wake up I can visualize this and it's because it's the part of my life, it's my home. Okay, so let me back up. Let me back up and explain to you guys that I'm talking about. So part of me writing out what my ideal day and all that is is also thinking about like where are we living?

Kendra:

21:12

Where is my family, you know, where are we living, what does our house look like? And there is a specific room in the house. I don't know what the other rest of the part of the house looks like. I haven't visualized that yet, but the bedroom I know and part of it is that the one wall in the bedroom is floor to ceiling windows and we live somewhere near a mountain because if I look out laying in my bed, the whole wall is basically a window and I'm laying on the bed and I can look out this huge window and I just see huge mountains in the distance, not far distance like almost like right there and the curtains on the window are remote control curtain. So I could just flip a little switch and the curtains will open and close and so many mornings I wake up and I can visualize that.

Kendra:

21:58

Like I visualize, I'm waking up and I, I look out this window, I see these mountains, the curtains are opening up, the aroma therapy is going throughout the home. Our, you know, housekeeper comes in and brings me my morning coffee. I go and I drink it out on the balcony, there's a nice chill brief, like this is what's in my mind most mornings when I wake up and you best believe it helps me in making decisions and business and in life. Because when my wife, for example says, you know, "Oh, we're going to live in Texas forever", I'm looking at her like, "no, we can't because I can't get that mountain like that mountain outside of the window." It's not in Texas. It's flat as Texas is. So it seriously, as a part of our conversation, it's like where we're gonna move and next there has to be terrain.

Kendra:

22:43

Like I have to be able to see something outside of the window. So you see how having something that clear in your mind helps you in making decisions. For some people they'll be like, "okay, well the mountain's not really what's important to me. It's the floor to ceiling glass windows or whatever, and that's fine." For me, that mountain is a big deal. Driving through mountains are big deals, like having scenery while driving is a big deal and that's going to be part of the decision making process that when we're looking at where we want to move next, there has to be

some type of scenery there. So anyway, so just wanted to share that story because it popped into my head as I was about to sign off here. But at the end of the day guys, I really, really, really would just love for everyone to just take a moment, you know, write down what it is that you're wanting to build, not the details and specifics of the, of the business that you're trying to create necessarily, but more so the lifestyle that you're trying to create.

- Kendra: [23:37](#) And then from there you can figure out how to adjust, pivot, tweak your business current day to fit that right. And you can know what moves to make to help you get closer to that. So definitely write them down. Shoot me a damn. If this has been helpful, go on Instagram at The Finance Femme and then shoot me a DM or shoot me a comment under one of the posts because I really do want to know if this style of recording worked for you. I do feel like I was all over the place, but at the same time I also feel like I'm just like sitting here across the table from my girlfriend, just chit chatting about life and how to be intentional. So hopefully that's how it came across and it didn't come across as me being all over the place and but anyways, let me know if you've gotten some value out of this and let me know if you want to share some of your non-negotiables or what it is that you're trying to create and build in. If you're stuck on something like shoot, like again, shoot me a DM and let's talk about it. But that is all for now guys and I will talk to you next week.

- Kendra: [24:40](#) That's a wrap for this episode. Be sure to go to thefinancefemme.com/podcast to get the show notes and links mentioned in this episode, and if you heard any gems, be sure to share it with a friend and subscribe. Reach out to me on Instagram at The Finance Femme. That's F E M M E and leave a comment. Thanks for listening.