

PROFITABLE GROWTH

# The 3P Framework

People, platform, and process – the healthy mix for scaling a finance department without margin dilution.

Chad Anselmo (Managing Partner, Lionshield Holdings) developed this framework through postgraduate work at Stanford and ten CFO roles across commercial subcontracting and global payments. It is the lens he uses for every growth stage covered in the June 2026 Billd CFO Webinar Series session, *Equipping Your Finance Department for Growth*.

**PEOPLE**

**Organizational debt**

Understaffed teams, burnout, or wrong hires – you babysit instead of lead.

**PLATFORM**

**Technical debt**

You fight your own tech instead of using it to compete.

**PROCESS**

**Efficiency debt**

Every decision runs through one person – a single point of failure.

When revenue outpaces any one of the three Ps, you throttle growth, quality suffers, or margin deteriorates. Timely investment across all three is the only sustainable path.

# Invest on time — not ahead of yourself

**Chad Anselmo**

Managing Partner, Lionshield Holdings · 10-time CFO

## The silk robe lesson

Chad tells the story of a merchant who sold his business, bought a silk robe, then upgraded his chair, his room, his house, and his lifestyle until he could no longer afford the robe itself. The lesson: buy what you need when you need it. Overstaffing finance creates the same trap — a PE firm once tripled Chad's finance expense overnight, forcing IT and sales to hire up just to support the new finance team. Cash flow suffered. Finance became a burden on the rest of the organization.

**Revenue tiers are a proxy.** Chad uses \$25M, \$50M, and \$100M as reference points. Your ceiling might be headcount, project count, or backlog maturity. Map the framework to the metric that matters for your business.

## How to use the 3Ps at every stage

### 1 Audit all three — not just the loudest problem

Fast growth outstrips one asset before another. Identify which P is creating debt today before you add headcount or software.

### 2 Find the tip of the spear

At each stage, one priority keeps leadership up at night — usually cash flow, project selection, or visibility. Build people, platform, and process around that spear tip first.

### 3 Anticipate the next ceiling

Before you hit the next revenue tier, prepare the next hire, process, and platform. The companion *3P Finance Roadmap* worksheet maps this by stage.

## SELECTION DISCIPLINE

Build a requirements list before every hire or vendor decision. Stack-rank what matters. Reject "it's on the roadmap" — insist on "show me now." Your controller hire and ERP selection both depend on this discipline.