

One project, one specialist, one answer

Senior, project-based advisory and consulting for boards and finance teams.

Taken off your team entirely, and handed back complete.

Every engagement is scoped to the situation. Nothing here is priced off a standard package.

ONE PIECE OF WORK AT A TIME · SCOPED PER ENGAGEMENT · FIRST CONVERSATION AT NO CHARGE

WHAT I DO	WHERE IT APPLIES
Board advisory	Board and committee evaluation, committee effectiveness, governance frameworks, audit and risk committee support, board pack quality.
Financial leadership	CFO appointment specification, adviser and system appointments taken to market, finance function review, supervisory and audit engagement readiness.
Management consulting	Commercial and structural diagnostics, options analysis, valuation for internal decisions, operational stabilisation.

Where a diagnosis is required, the CFO Levers™ framework is the lens applied: five tests of where an organisation leaks value, whether its numbers are believed and whether decisions convert into delivery.

The constraint is capacity, not capability. Most finance teams are not short of capability. They are short of room. When a one-off project arrives it goes to whoever is nearest, and that person carries it on top of everything else. This practice takes that work off the team entirely, so the monthly cycle is not disrupted and your best people stay.

SENIOR, END TO END

The person who scopes the work is the person who does it. Nothing is handed to a junior.

BOTH SIDES OF THE TABLE

Board packs prepared and defended as an executive, and received and challenged as a non-executive.

DEPTH WHERE IT IS REGULATED

Deepest sector knowledge in regulated insurance and financial services. The method does not depend on it.

How an engagement works

Four steps, and the first one costs nothing.

FIRST CONVERSATION

30 minutes to understand what has landed and whether it is mine to take.

SCOPING

A written scope setting out the work, the output, the timeline and the fee.

DELIVERY

Direct with you or your team, not through an intermediary. Progress is visible.

HANDBACK

A position you can act on, with the reasoning visible, and a session with your team.

MEET YUSUF

Yusuf Bodiāt CA(SA), Cert.Dir®

15 years in insurance and financial services.

Chief financial officer, audit committee chairman, board member.

Author, *The Bottom Line*.

Exclusive Books Recommended List, March 2026.

Writes and speaks on governance and institutional performance.

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WHEN PEOPLE CALL

The trigger is rarely a category

It is a specific thing that has arrived, matters and has landed on someone who was already full.

SOMETHING IS WRONG AND NOBODY CAN NAME IT

The numbers hold, but the business is not behaving as it should. A structured read of where value is leaking, ending in a named problem and a sequence for fixing it.

A MAJOR APPOINTMENT GOING TO MARKET

An audit, actuarial, investment or systems appointment that has to be tendered. The requirement defined, the matrix built and the process run to a scorecard that stands up to the board. Pragmatic Thinking does not tender for work it has helped to scope.

A STRUCTURE THAT NO LONGER WORKS

An intra-group arrangement or a distribution policy that made sense when it was set and no longer does. The options set out with their consequences attached, so the board can choose.

A NUMBER NOBODY CAN DEFEND

A valuation, transfer price or impairment position that has to survive an auditor, a shareholder or the board. For internal decision-making, not a fairness opinion.

A BOARD THAT NEEDS ASSESSING

Independent evaluation of how a board and its committees actually function, rather than whether the paperwork is in order.

A CFO APPOINTMENT

What the role actually requires, before the search starts. Caretaker, dealmaker and fundraiser are three different appointments, and the market does not sell them together.

A REGULATOR OR AUDITOR CONVERSATION COMING

Preparation for supervisory engagement or audit committee scrutiny, from someone who has sat on both sides of it.

What you are left with

The output is a position, not a menu.

- A named answer, and the reason it is the answer.
- The reasoning set out so it holds up to an auditor, a shareholder or a regulator.
- A sequence: what happens first, what follows and what can wait.
- Your own team's work uninterrupted throughout.

Who this is for

Built for finance needs that are event-driven rather than continuous. If your situation is on this list, it is in scope.

- Boards and committees needing an independent read.
- Chief executives whose finance team is fully occupied.
- Chief financial officers with something that cannot go to the team.
- Organisations inside and outside financial services. The method does not require sector familiarity.

Not everything that arrives is mine to take. Where a matter needs a tax opinion, a transaction adviser or a specialist I am not, that is said at the outset and referred on. It is a faster route to an answer than a broad brief.

TO START A CONVERSATION

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