

# RowCol: The Cash Runway Ritual for Advisors

## Who It's For

- CAS advisors and vCFO professionals managing **20–50 client businesses** (service-based agencies, consultancies, professional services firms with \$1–5M revenue, 10–30 staff) on QuickBooks Online.

## Why Advisors Need It

- **Cash swings weekly** across client portfolios: late client payments, bunched-up bills, looming payroll.
- **Hours lost** each week in spreadsheets per client just to decide what to pay or chase.
- **Manual tracking doesn't scale**: beyond ~20–30 clients, the ritual breaks.

## The Insight: The Weekly Ritual

Every week or two, advisors are forced into the same three questions for each client:

1. Can this client cover payroll and essential bills?
2. Which overdue invoices need chasing?
3. Which vendors must be paid now, and which can wait?

The ones who skip this ritual end up asking: *Why can't we make payroll? How did cash disappear when sales looked fine?*

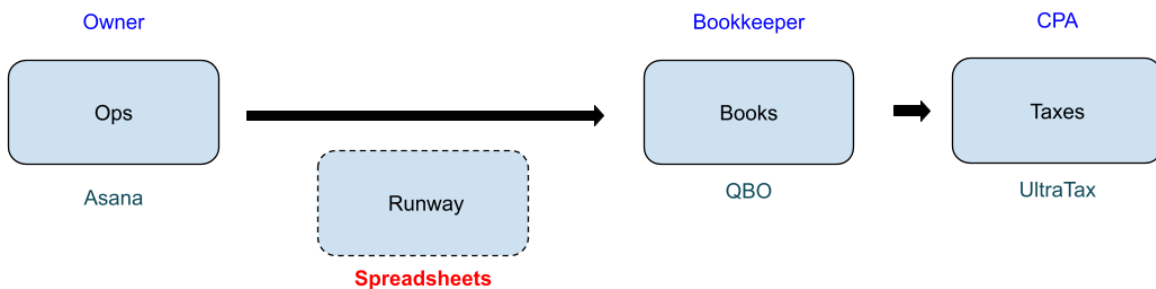
- **82% of small business failures** tie to cash flow (U.S. Bank).
- **Two-thirds of SMBs** say late payments hurt them (Intuit).
- **Half lose \$10k+ annually** from timing mismatches.

For advisors who *do* run the ritual, the problem is scale: spreadsheets + QBO reports + judgment calls = hours lost, no clear portfolio view.

## The Gap

- Advisors juggle multiple clients in multiple tools.
- Client data lives in QBO, but **decisions live in spreadsheets**.
- The gulf: “where the data lives” vs. “where decisions get made.”

Current Gap between Business Operations and Compliance Accounting



## The Opportunity

The ritual isn't bookkeeping or tax prep. It's the **operating layer** where advisory value lives: connecting operations to financial reality.

- QBO = journal-first (are the books right?)
- RowCol = runway-first (will payroll clear Friday?)

No tool today unifies **cash-in, cash-out, and cash-on-hand** into a single weekly decision surface across all clients.

**RowCol productizes that ritual:**

- **Scalable** enough to cover 20–50 clients.
- **Structured** enough to uplevel your advisory.
- **Lightweight** enough to run weekly without overhead.

# RowCol: Your Multi-Client Cash Flow Console

**Positioning:** A multi-client cash flow console for CAS advisors. Not a chatbot, not an autopilot — an intelligent system staging decisions across your client base, with you approving and executing.

**Core experience is the OODA loop:**

- **Weekly Overview (Observe):** All clients at a glance — runway days, risks, exceptions.
- **3-Tab Client View (Orient):** Digest (summary), Hygiene (fixes), Console (decisions).
- **Batch Actions (Decide/Act):** Approve bills, trigger collections, earmark payroll → syncs to QBO.
- **Variance Alerts (Learn):** Notifications when runway drops unexpectedly.

**The win:** Save 10–20 hours a week, avoid 20–30% runway misses, maintain client trust with expert oversight.

## How to Frame Scope

- **Not Ramp:** If clients need complex AP approvals, corporate cards, or large-team spend controls, Ramp is the better fit.
- **Not invoicing/timekeeping:** If they rely on Harvest, FreshBooks, or similar for AR, they still need those.
- **Where RowCol fits:** For professional services firms that already run from QBO, it's the unifying layer that finally scales the ritual.

## Extending Naturally to Agentic UI

- The **OODA loop is already agentic:**
  - Observe (overview) → Orient (3 tabs) → Decide/Act (console) → Learn (alerts).
- The “agentic” step is just making the ritual **feel interactive:**
  - “Here are the 5 things to clean to unlock 8 days of runway.”
  - “Delaying this bill saves 3 runway days.”
- Agentic framing becomes a **UI extension**, not a reinvention. The ritual is the anchor; the agentic experience is how it scales smoothly.

## Why It Matters for Advisors

## For Advisors

- Visibility: All clients in one console.
- Speed: 5–10 minutes per client vs. 30–45.
- Confidence: Every decision shows runway impact.
- Proactive: Alerts flag risks before clients panic.

## For Clients

- Trust: Advisor spots crunches before they hit.
- Clarity: One-page summaries they understand.
- Relief: Payroll clears, week after week.

## Why Now

- QBO agents will make **data cleaner**, but they'll remain journal-first.
- CAS advisors' value shifts to **judgment, not categorization**.
- RowCol is the only tool designed for advisors to run the ritual at scale across 20–50 clients.

**The weekly runway ritual is the advisor's moat.**