Oodaloo — The Cash Runway Ritual

- **Who it's for:** Initial ICP:
  - Professional services businesses (creative/marketing/IT, $1–5M revenue, 10–30 team)
  - Most of their financials are done on QBO.
- **Why they need it:**
  - Cash flow swings weekly: clients pay late, bills bunch up, payroll/labor looms.
  - Hours every week pulling reports, figuring out in spreadsheets what to pay or chase.

The Insight

The Ritual : Every week or two, owners (and, if they can afford them, their bookkeeper/CPA) sit down to answer three questions:

1. Can I cover upcoming payroll and core bills?
2. Which clients are late and need chasing?
3. Which vendors must I pay now, and which can wait?

The ones who *don't* ask these questions end up asking harder ones later: *Why did we overcommit? Why can't I make payroll? How did cash disappear when sales look fine?*

It's no surprise: 82% of small business failures are tied to cash flow issues (U.S. Bank). Two-thirds of SMBs say late payments hurt their business (Intuit, *State of Small Business Cash Flow*), and over half lose $10k+ a year from timing mismatches (CPA.com / Intuit surveys).

For those who *do* run the ritual, the frustration is the same: hours lost in spreadsheets, scattered reports, and judgment calls with no clear picture. Either way, the question persists: **isn't there a better way to get weekly runway clarity?**

The Gulf : The problem is **owners live in their ops tools, where the work happens, while bookkeepers live in QBO, where compliance happens.** Even though data flows into QBO, in practice there's still a gulf between those two worlds.

Current Gap between Business Operations and Compliance Accounting
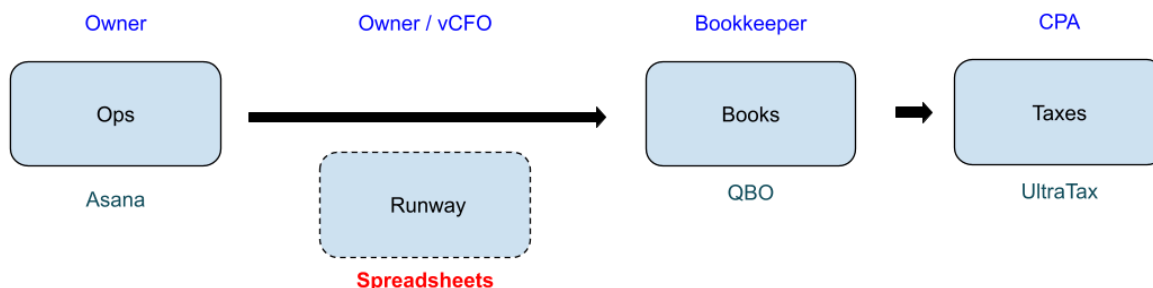
The Opportunity : The cash runway ritual bridges that gulf. It's not ops, and it's not compliance—it connects a business' operations to its financial reality at the point of maximum relevance. It's the missing operating layer where owners and advisors actually decide what gets paid and chased.

Is this Quickbooks by a different name? Here's the key orientation: **QBO is journal-first, but Oodaloo is runway-first.** QBO cares that every credit and debit is properly booked; Oodaloo cares whether payroll clears Friday. When cash is thin, even the so-called 'edge cases' matter. That's when software should unify the moving parts into one clear picture — how the business needs to run, not just how the books get recorded.

Yet no tool supports this ritual end-to-end. On the financial side, AR tools collect, AP tools pay, forecasting apps model, and QBO holds the ledger. But none bring **cash-in, cash-out, and cash-on-hand** together in one place where the owner can decide and act. **Oodaloo productizes that missing financial-ops layer.**

The ritual is the perfect candidate for software:

- light enough for an owner to self-serve,
- structured enough for a bookkeeper to uplevel, and
- scalable enough for CAS/vCFOs to serve dozens of clients.

Oodaloo — The Weekly Cash Console

"Oodaloo": From the OODA loop: observe, orient, decide, act— rinse and repeat.

For our ICP, Oodaloo's Core Ritual product fills the missing layer between ops tools and QBO:

- **Friday Digest:** A one-page email overview with runway, late AR, AP due, and hygiene flags.

- **Cash Console:** Click into the app to resolve hygiene, group bills into Must Pay vs Can Delay, earmark reserves, and chase priority AR.
- **Approve → Execute:** One approval button-click triggers QBO-native rails to send reminders, pay bills, and schedule payments against earmarks so you never overcommit.
- **Drift Alerts:** If reality deviates from plan, Oodaloo flags it and links to the fix.

Owners get back 5–7 hours a week and avoid the 20–30% runway misses that sink agencies.

Planned Modules

- **Core Ritual:** Weekly Email Digest, Cash Console, Hygiene Score, Prep Tray, Runway metric.
- **Smart AP:** Earmarking, timeline conditional releases, vendor credit handling.
- **Smart AR:** Priorities, custom reminder drips, auto-pause on payment, match/clean deposits.
- **Smart Budgets:** Guardrails for essential / discretionary spend, vacation pre-planning. Over time, these policies evolve into automation rules.
- **Analytics Pack:** AR/AP aging trends, profit analysis, 2–4 week forecasts, shareable dashboards, and criterion vs cohort-rank benchmarking.

Oodaloo is modular by design. Not every client has complex AR or AP needs that justify tools like Ramp, but every firm needs the weekly cash runway ritual. Smaller CAS-only shops can use RowCol as their core operating console; larger firms can layer it on top of existing rails, using Ritual + Analytics as the shared judgment surface even when AP/AR execution happens elsewhere.

Competitive Landscape

Category / Product	Report	Forecast	AR Reminders	AP Pay/Schedule	Cash Console (AR+AP+Runway)	Single Approval → QBO Actions
QBO	✅	✅ (Cash Flow Planner)	basic	basic via Bill Pay	❌	❌ (piecemeal)
Ramp / Relay	Partial	❌	❌	✅	❌	❌ (AP-only)

Float / Fathom	✅	✅	❌	❌	❌	❌
AR nudgers (Chaser, etc.)	Partial	❌	✅	❌	❌	❌
Oodaloo	✅	light	✅	✅	✅	✅ (bundled, owner-first)

Distribution Plan

Phase 1: QBO Marketplace (Oodaloo)
Oodaloo is the self-serve wedge:

- Owners and lone bookkeepers can adopt it directly from the QBO App Store.
- Expectations are lower: a clean weekly console is enough for immediate value.
- Each seat proves the model and builds design partners.

This gives us fast distribution and validation with minimal sales lift, while hitting the universal pain point: the weekly cash runway ritual.

Phase 2: CAS Firm Channel (RowCol)
Once proven with owners, the same ritual becomes the distribution wedge into firms:

- **RowCol Runway:** Batch weekly reviews, hygiene scoring, role-based access, audit trails.
- **RowCol Compliance Assist (future):** Human-in-the-loop transaction categorization & vendor normalization to help firms scale clean-up work beyond what QBO agents automate.
- **RowCol Close (future):** Monthly close workflows/checklists, fed by Oodaloo's weekly data exhaust.

That's why RowCol becomes the **professional-grade brand for firms**, while Oodaloo remains the owner-first wedge. Together, they cover the full stack of the ritual: **self-serve → bookkeeper → firm.**

Note: Keeper today is the best-known CAS-side tool, but it is **compliance-first**. As QBO's new UI-triggered Agents automate bookkeeping hygiene, Keeper's core gets squeezed. Firms will want to offer more defensible, client-facing services — and the weekly cash runway ritual is the obvious choice.

Why Oodaloo/RowCol

Why it works: The weekly cash call is already viewed as controller-level, high-leverage work. Until now, only businesses with access to internal finance/external CAS teams had the capacity to do it consistently. Oodaloo productizes the ritual on top of QBO rails:

- **QBO App Store:** high-intent buyers searching "cash flow."
- **CAS firms:** the fastest-growing service line, needing weekly proof of value.
- **Owners:** willing to pay more for judgment-driven tools than for dashboards—because this ties directly to payroll and peace of mind.

At the nexus of cash-in, cash-out, and cash-on-hand, Oodaloo and RowCol stand where owners and accounting pros meet every week. That makes them indispensable—and gives them pricing power—while incumbents remain focused on tax and compliance.

Why now (and why it's durable): Even as QBO adds agents and automation for bookkeeping hygiene, those features **strengthen the inputs**. Oodaloo focuses on the **judgment moment**—compressing AR/AP timing and runway into a single **owner approval that executes**. CAS firms benefit as low-value categorization is automated; Oodaloo/RowCol elevates their weekly advisory and feeds a cleaner month-end close.

Questions / Risks

- **Adoption & behavior change:** Will owners self-serve, or will usage skew toward bookkeepers/CAS firms running the ritual on clients' behalf?
- **Buyer clarity:** Who is the long-term buyer — the owner, the firm, or both?
- **Distribution reality:** Does QBO Marketplace drive real adoption, or is CAS/bookkeeper distribution the true growth engine?
- **Durability of the ritual:** Is the weekly runway ritual powerful enough — with AP/AR, budgeting, and analytics — to anchor an enduring app, or will firms still see it as "just another tool"?