

O L U T O

Financial Autopilot for the Modern Builder

Transitioning Canadian small businesses from reactive
record-keeping to proactive financial mastery.



Canada-First



Cashflow-First



AI-Powered

What We'll Cover

01



Vision & Philosophy

The 'Anti-QuickBooks' approach to cashflow management

02



Target Users

Service pros and bookkeepers — two personas, one platform

03



What's Built Today

Safe-to-Spend, AI categorization, CSV/PDF import, exceptions inbox

04



Technical Architecture

Python brain, TypeScript face — FastAPI, Next.js, Celery, K8s

05



Security & Compliance

Tenant isolation, JWT auth, encrypted data, audit-ready design

06



Roadmap

From working MVP to full financial autopilot

01 VISION & PHILOSOPHY

From Reactive to Proactive Financial Mastery

The Old Way

"Here's a report of what you did wrong last month."

The Oluto Way

"Here's what you need to do today to be safe next month."

"Oluto" means the guide or regulator — an active Financial Copilot, not a passive scribe.



Low-Overwhelm UX

Single cash command center + 5-minute exceptions inbox. Progressive disclosure minimizes cognitive load.



Trust & Verifiability

Import integrity checks, AI confidence scoring, and complete audit trail. Every number is explainable.



Canada Cashflow Semantics

Safe-to-spend logic with province-aware GST/HST/PST tax set-asides. Built for Canadian tax reality.

02 TARGET USERS

Two Personas, One Seamless Experience

PRIMARY



Sarah the Service Pro

Owner of a service-based small business (trades, consulting, home services) anywhere in Canada.

Core Goal

"I want to finish admin work quickly so I can focus on my business."

Pain Points

- Bookkeeping piles up until overwhelming
- Unclear on actual safe-to-spend amounts
- Dreads tax season every year

SECONDARY



The Accountant / Bookkeeper

Independent bookkeeper or fractional CFO managing 10-30 Canadian small business clients.

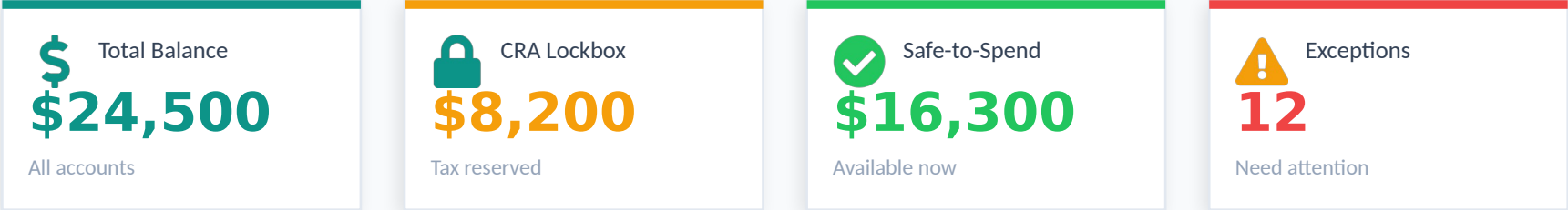
Core Goal

"Are the records complete? Can I close faster with fewer back-and-forths?"

Pain Points

- Chasing clients for missing receipts/info
- Month-end close takes too long
- No visibility into client financial health

Safe-to-Spend Dashboard



How Safe-to-Spend Works

Total Revenue

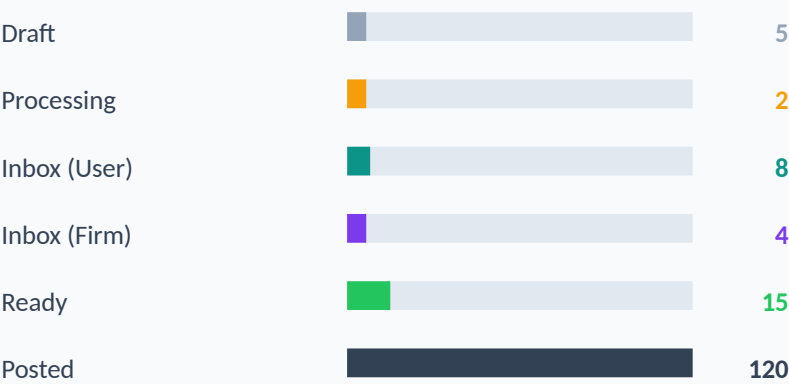
- Expenses
- Tax Reserved
- = Safe-to-Spend

Liquidity Health Indicator



67% — Green Zone

Transaction Status Pipeline



AI Categorization & Statement Import



AI-Powered Categorization

Fuelix AI Engine (OpenAI-compatible)

- 21 CRA T2125 expense categories
- Confidence scoring (0.0 - 1.0)
- Batch processing (up to 50 transactions)
- Single-transaction suggestions with caching
- Graceful fallback if AI unavailable

Design Rule: Every AI suggestion includes a Confidence Score, Reasoning, and One-Tap Undo.



Two-Phase Statement Import

CSV Import (Inline)

- Flexible column detection (date, amount, description)
- Multiple amount formats (\$, CR, parentheses)
- Year-spanning statement correction

PDF Import (Async via Celery)

- Mistral Document AI OCR (Azure-hosted)
- Real-time progress tracking (0-100%)
- Retry logic with exponential backoff

Both paths: Duplicate detection + AI categorization + batch creation

03 WHAT'S BUILT TODAY

Canadian Tax Engine & Exceptions Workflow



Province-Aware Tax Calculations

Province	GST/HST	PST
British Columbia	5% GST	7% PST
Ontario	13% HST	Included
Alberta	5% GST	None

Roadmap: Expanding to all 13 provinces + QST (Quebec)

- Python Decimal precision (never float for money)
- Reverse-calculation from total (tax-inclusive)
- Auto-applied on transaction creation



5-Minute Exceptions Inbox

Keep bookkeeping from becoming overwhelming by focusing only on what needs attention.

Needs Category

Low-confidence AI suggestion

12

Missing Receipt

Awaiting attachment

8

Possible Personal

Flagged for review

3

Transfer Match

Between-account match

2

04 TECHNICAL ARCHITECTURE

Python Brain, TypeScript Face

Backend API

Framework

FastAPI (Async Python)

Database

PostgreSQL + SQLAlchemy 2.0

Package Mgr

uv (Modern Python)

Background

Celery + Redis

Auth

JWT (7d) + Argon2

Tax Engine

Python Decimal math

Async Everywhere

Frontend

Web

Next.js 16 (TypeScript)

Mobile

Expo / React Native

Styling

Tailwind CSS 4.0

React

v19 with Server Comps

API Client

Custom typed client

Monorepo

npm workspaces

Type-Safe End-to-End



Infrastructure

Cloud

Azure (AKS, ACR, KV)

Orchestration

Kubernetes (dev+prod)

CI/CD

Azure DevOps Pipelines

Secrets

ExternalSecrets + KV

TLS

cert-manager + Let's Encrypt

Monitoring

Celery Flower (dev)

Production-Ready K8s

05 SECURITY & COMPLIANCE

Trust by Design



Tenant Isolation

Strict business_id scoping on every query. No cross-tenant data paths. Database-level enforcement.



JWT Authentication

OAuth2 bearer flow with 7-day token expiry. Argon2 password hashing. Secure session management.



Role-Based Access

Four role tiers: Founder, Bookkeeper, Staff, Admin. Least-privilege defaults on all operations.



Encrypted Transport

TLS 1.3 for all connections. Azure PostgreSQL requires encrypted connections (DATABASE_SSL=true).



Secrets Management

Azure Key Vault synced via ExternalSecrets Operator. No secrets in code or environment files.



Audit-Ready Design

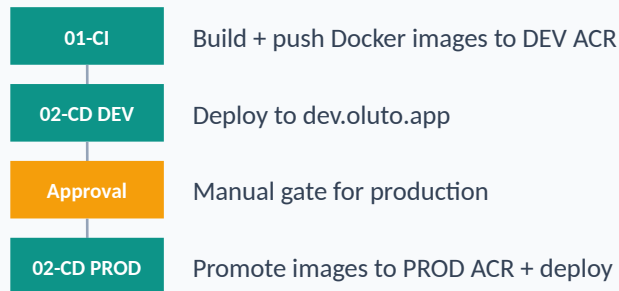
Transaction provenance tracking (import source, batch ID). Architecture designed for SOC 2 readiness.

04 TECHNICAL ARCHITECTURE

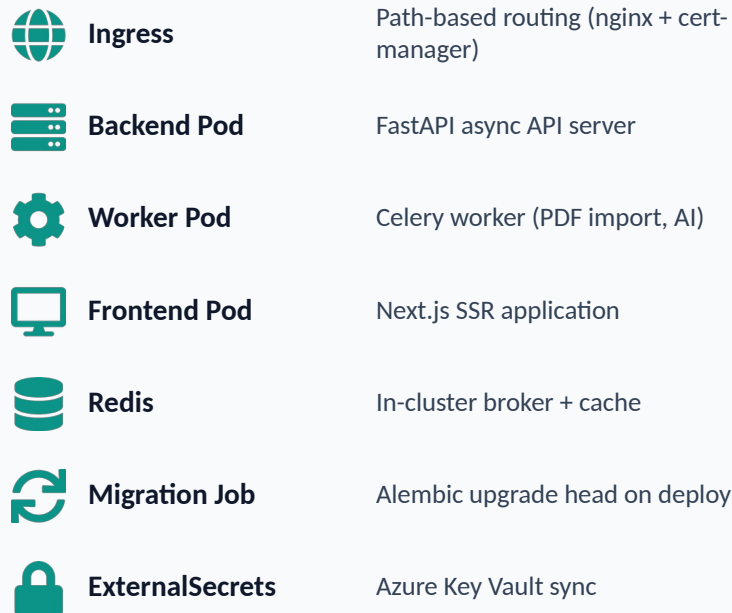
Deployment & CI/CD Pipeline

	DEV	PROD
Domain	dev.oluto.app	oluto.app
AKS Cluster	wackopscoach-dev-aks	wackopscoach-prod-aks
Replicas	1 per service	2 per service
Flower UI	Enabled	Disabled

CI/CD Pipeline (Azure DevOps)



Kubernetes Architecture



06 ROADMAP

From Working MVP to Full Financial Autopilot

SHIPPED

Completed

Phase 1: The Onramp

- Multi-tenant foundations
- Statement import (CSV + PDF)
- Safe-to-Spend dashboard
- Exceptions Inbox
- Tax set-asides (BC, ON, AB)
- AI categorization (Fuelix)
- Celery background processing
- K8s deployment (dev + prod)

NEXT

Months 3-4

Phase 2: Trust Layer

- Email-to-Inbox forwarding
- Full PDF verification workflow
- Receipt and attachment storage
- Immutable audit log
- All 13 provinces + QST
- Running-balance validation
- Soft-lock for month-end close
- Recurring transaction detection

PLANNED

Months 5-6

Phase 3: Scale

- Bookkeeper multi-client console
- Cross-client review queue
- Accountant export package
- Voice-to-Ledger (Whisper)
- Peer Compass benchmarking
- Predictive cashflow (Horizon)
- Open banking integration
- Co-branding controls

OLUTO

The Future of Small Business Finance

From reactive reporting to proactive guidance.

Building the financial autopilot that modern builders deserve.



AI-Native

Fuelix-powered categorization



Trust-First

Audit trail + confidence scoring



Canada-First

Province-aware tax engine

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