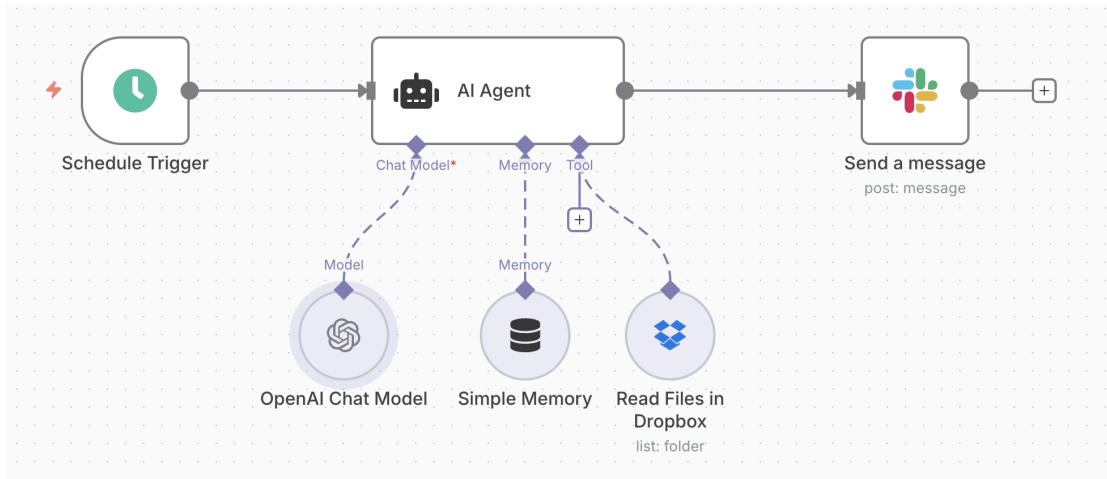


# n8n Tutorial: How to Build an AI CFO to Monitor Finances, Slack You Updates



## What You'll Get

**An n8n workflow that analyzes your financial documents every week and delivers prioritized action items to Slack — like having a junior analyst on staff.**

This workflow runs automatically on a schedule, pulls your financial documents from Dropbox, uses AI to analyze trends and opportunities, remembers week-over-week changes, and sends concise reports and red flags to your Slack. Set it up once, get consistent financial insights every week.

### ROCKET JONES CASE STUDY

#### Time savings

*Saved us 3+ hrs/week on manual analysis.*

#### Cost savings

*Helped us recover \$24K in uncollected bills in just one week.*

## What You'll Need

**Time:** 4–6 hours to set up

**Experience:** None required (although some workflow or code history helpful)

**Budget:** \$5–\$40/mo

**Key tools:** **n8n account** ([Free](#) self-hosted or [\\$20/mo](#) cloud) – orchestrates workflow

**Dropbox account** ([Free\\*](#)) – Hosts your financial documents

**OpenAI API key** ([\\$5-20/mo usage-based](#)) – Powers the AI analysis

**Slack workspace** ([Free\\*\\*](#)) – Receives weekly reports

## STEP 1 SET UP YOUR DOCUMENT SYSTEM

**Function:** Creating a simple filing system so the AI knows where to find your financials.

**Time:** 5 minutes

**Actions:** In Dropbox, create a folder called **/Financial-Documents/**

Upload your current month's documents with this naming pattern:

- Balance-Sheet-2025-10.pdf
- PL-Statement-2025-10.pdf
- Cash-Flow-2025-10.xlsx

**Pro tip:** Use the same naming pattern every month. The AI tracks changes by comparing file names.

**Done when:** You have 2-3 financial documents in your Dropbox folder with consistent names.

## STEP 2 CREATE YOUR N8N WORKFLOW

**Function:** Building the automation that runs weekly and connects all your tools.

**Time:** 30 minutes

**Actions:**

- 1. Log into n8n** and click "Create New Workflow"
- 2. Add the Schedule** (tells it when to run)
  - Search for "Schedule Trigger"
  - Set it to: Every Monday at 9:00 AM
  - Click "Save Node"
- 3. Connect to Dropbox** (where your documents live)
  - Add node: "Dropbox"
  - Action: "List Files"

- Folder: **/Financial-Documents/**
- Connect your Dropbox account when prompted
- Click "Test Step" to verify it sees your files

#### 4. Add the AI Brain (the financial analyst)

- Add node: "AI Agent"
- Model: GPT-4o
- Under "Tools," add:
  - **Memory** (remembers last week's numbers)
  - **Read Files in Dropbox** (accesses your documents)

#### 5. Input the AI Instructions

Click in the "Instructions" field (the large text box) and paste the Starter Prompt below:



#### STARTER PROMPT

Copy/Paste  
This Entire  
Section

You are a small business financial advisor. Your role is to analyze uploaded financial documents and provide prioritized, actionable recommendations that maximize business efficiency and growth.

##### CONTEXT:

- I run a small business with limited time for deep financial analysis
- I need clear, actionable insights rather than academic reports
- I want to catch issues early before they become problems
- Cash flow management is critical for my business

##### DOCUMENTS YOU'LL ANALYZE:

- Balance sheets
- P&L statements
- Cash flow statements
- Year-over-year comparisons

##### YOUR ANALYSIS FRAMEWORK:

##### 1. FINANCIAL HEALTH ASSESSMENT

- Calculate current liquidity ratios and cash position
- Identify month-over-month trends in revenue and expenses
- Flag concerning patterns in cash flow or profitability
- Compare current performance to previous weeks/months

##### 2. REVENUE ANALYSIS

- Break down revenue by stream and identify growth/decline patterns
- Calculate revenue concentration (dependency on key clients)
- Detect seasonal patterns or unusual changes
- Project short-term revenue trends

##### 3. EXPENSE OPTIMIZATION

- Identify expense categories growing faster than revenue

- Flag unusual spikes that need investigation
- Suggest specific cost optimization opportunities

#### 4. CASH FLOW INTELLIGENCE

- Project cash flow for the next 2-3 months based on current trends
- Identify potential cash crunches or surpluses
- Flag timing issues with receivables or payables
- Recommend actionable cash management strategies

#### OUTPUT FORMAT:

##### **\*\*EXECUTIVE SUMMARY\*\***

(2-3 sentences on overall financial health and the most critical issue or opportunity)

##### **\*\*TOP 5 IMMEDIATE ACTION ITEMS\*\***

For each action, provide:

- **\*\*[PRIORITY LEVEL] Action Title\*\***
- **\*\*What:\*\*** Specific action to take
- **\*\*Why:\*\*** Business rationale and expected impact
- **\*\*When:\*\*** Recommended timing
- **\*\*Effort:\*\*** Estimated time/resources required

Example format:

##### **\*\*[HIGH] Review Hosting Server Expenses\*\***

- **\*\*What:\*\*** Investigate \$4,115 hosting expense spike in June 2025
- **\*\*Why:\*\*** Could indicate inefficient usage or billing error; potential \$3K+ monthly savings
- **\*\*When:\*\*** This week
- **\*\*Effort:\*\*** 2-3 hours analysis + vendor calls

##### **\*\*FINANCIAL FORECAST (NEXT 3 MONTHS)\*\***

- Revenue projection with confidence level
- Cash flow projection
- Key risks and opportunities
- Recommended financial buffers or investments

##### **\*\*ALERTS & RED FLAGS\*\***

- Cash flow warnings
- Expense anomalies
- Revenue concentration risks
- Operational efficiency issues

#### ANALYSIS GUIDELINES:

##### **\*\*Focus Areas:\*\***

- Cash Management: Ensure adequate working capital
- Revenue Growth: Detect trends and expansion opportunities
- Expense Control: Find inefficiencies and suggest reductions
- Risk Management: Identify financial risks and mitigation strategies

**\*\*Tone & Style:\*\***

- Be direct and actionable
- Use specific dollar amounts and percentages
- Avoid jargon - write for busy business owners
- Include confidence levels for projections
- Be concise but thorough

**\*\*Special Instructions:\*\***

- Don't summarize each document individually - provide integrated strategic analysis
- For high cash reserves → Suggest growth investments or optimization strategies
- For low cash → Prioritize collection and cash flow management
- For high receivables → Focus on collection strategies
- For revenue decline → Identify cause and recommend corrective actions
- For expense spikes → Investigate and suggest controls
- For margin compression → Recommend pricing or cost strategies

**\*\*Always Include:\*\***

- Specific dollar amounts and percentages in recommendations
- Timeline for each action item
- Expected impact/ROI where calculable
- Risk assessment for major recommendations

Remember: I have limited time. Prioritize high-impact, low-effort actions. Focus on actionable insights, not academic analysis.

**5. Connect to Slack** (where you'll receive reports)

- Add node: "Slack"
- Action: "Send Message"
- Channel: Select your #finance channel
- Message: Use the output from the AI Agent
- Connect your Slack account when prompted

**6. Connect everything**

- Draw arrows: Schedule → AI Agent → Slack
- Your workflow should look like the diagram at the top of this page

**7. Test it**

- Click "Execute Workflow"
- Check Slack in 30-60 seconds for your first financial report

**Done when:** You see a financial analysis report appear in your Slack channel.

## STEP 3 CUSTOMIZE THE AI INSTRUCTIONS

**Function:** Teaching the AI about your specific business so recommendations are relevant.

You've already pasted the Starter Prompt in Step 2, which works out of the box. Now let's make it smarter by adding details about your business.

**Time:** 20 minutes

### **Actions:** 1. Edit Text in Your AI Agent Node

- Open your n8n workflow
- Click on the AI Agent node
- Find the Instructions field (where you pasted the Starter Prompt)
- Edit sections directly by finding and replacing text

### **2. Add Your Business Context**

In your AI Agent node → Instructions field, find this section:

CONTEXT:

- I run a small business with limited time for deep financial analysis
- I need clear, actionable insights rather than academic reports
- I want to catch issues early before they become problems
- Cash flow management is critical for my business

Replace it with specifics about YOUR business:

CONTEXT:

- Industry: [Your industry - e.g., Professional services / SaaS / E-commerce / Manufacturing]
- Business Model: [Your model - e.g., Project-based revenue / Recurring subscriptions / Product sales]
- Team Size: [Your size - e.g., 5-10 employees / 10-25 employees / 25-50 employees]
- Biggest Challenge: [Your specific challenge - e.g., "60-day payment terms cause cash flow timing issues"]
- Current Stage: [Your stage - e.g., Early growth / Scaling / Established]

Example:

CONTEXT:

- Industry: B2B SaaS
- Business Model: Annual and monthly subscriptions with 90-day sales cycles
- Team Size: 12 employees, mostly remote
- Biggest Challenge: High customer acquisition cost and need to improve unit economics
- Current Stage: Series A, focusing on sustainable growth

### 3. Add Company-Specific Metrics

In the Instructions field, add a new section right after "CONTEXT:"

COMPANY-SPECIFIC METRICS TO TRACK:

- [Your metric 1 - e.g., "Flag if any single client represents >25% of revenue"]
- [Your metric 2 - e.g., "Warn me if monthly burn rate exceeds \$50K"]
- [Your metric 3 - e.g., "Track gross margin - should stay above 65%"]
- [Your metric 4 - e.g., "Monitor customer acquisition cost (CAC) vs lifetime value (LTV) ratio"]

### 4. Adjust Priority Areas

Find the "Focus Areas" section in your Instructions field.

Default:

**\*\*Focus Areas:\*\***

- Cash Management: Ensure adequate working capital
- Revenue Growth: Detect trends and expansion opportunities
- Expense Control: Find inefficiencies and suggest reductions
- Risk Management: Identify financial risks and mitigation strategies

Customize for your priorities. Example for Growth-Stage Company:

**\*\*Focus Areas:\*\***

- Growth Efficiency: Track revenue growth vs. expense growth ratios
- Unit Economics: Monitor customer acquisition cost and payback periods
- Cash Runway: Ensure 12+ months of operating capital
- Profitability Path: Identify timeline and requirements to reach

break-even

## 5. Add Seasonal Considerations

If your business has seasonality, add this section after "COMPANY-SPECIFIC METRICS":

SEASONAL PATTERNS TO CONSIDER:

- [Your pattern - e.g., "Q4 is typically 40% of annual revenue"]
- [Your pattern - e.g., "Summer months (June-Aug) see 25% revenue decline"]
- [Your pattern - e.g., "Tax season (Jan-Apr) drives 60% of annual business"]

## 6. Customize Alert Thresholds

Add this section for specific triggers:

CUSTOM ALERT THRESHOLDS:

- Flag if cash drops below \$[amount]
- Alert if accounts receivable over 60 days exceeds \$[amount]
- Warn if revenue declines more than [X]% month-over-month
- Flag if any expense category increases more than [X]% without explanation

## 7. Adjust Tone for Your Team

Find and modify the "Tone & Style" section:

For data-driven team:

**\*\*Tone & Style:\*\***

- Analytical and detailed
- Show your calculations and assumptions
- Provide multiple scenarios (optimistic/realistic/pessimistic)
- Include statistical confidence levels

For action-oriented team:

**\*\*Tone & Style:\*\***

- Extremely concise and direct
- Lead with the bottom line
- Limit to top 3 actions only



- Focus on what to do this week

## 8. Add Customization by Business Type

Example 1: SaaS Company

Add these customizations to your Instructions field:

### CONTEXT:

- Industry: B2B SaaS selling project management software
- Business Model: Monthly (\$99) and annual (\$999) subscriptions
- Team Size: 18 employees
- Biggest Challenge: Customer churn at 5% monthly, need to improve retention
- Current Stage: Post-seed, aiming for \$1M ARR

### COMPANY-SPECIFIC METRICS TO TRACK:

- Monitor Monthly Recurring Revenue (MRR) growth rate
- Track Customer Lifetime Value (LTV) to Customer Acquisition Cost (CAC) ratio - should be 3:1 or better
- Flag if churn rate exceeds 5% monthly
- Monitor cash runway - must maintain 18+ months of operating expenses
- Track net revenue retention - should exceed 100%

### SEASONAL PATTERNS TO CONSIDER:

- December and January see 40% increase in signups (New Year planning)
- Summer months (July-August) see higher churn as teams take vacations

Example 2: Professional Services Firm

### CONTEXT:

- Industry: Marketing agency specializing in B2B tech clients
- Business Model: Monthly retainers (\$5K-\$25K) and project-based work
- Team Size: 8 employees (5 client-facing, 3 admin/support)
- Biggest Challenge: Inconsistent cash flow due to net-60 payment terms
- Current Stage: Profitable but need to smooth out cash flow for growth

### COMPANY-SPECIFIC METRICS TO TRACK:

- Flag if accounts receivable over 45 days exceeds \$50K
- Warn if utilization rate drops below 75% for billable staff
- Monitor if any single client exceeds 30% of monthly revenue
- Track average project margin - should be 40%+ after direct costs
- Flag if monthly operating expenses exceed \$60K

#### SEASONAL PATTERNS TO CONSIDER:

- Q4 (Oct-Dec) typically 30% slower as clients freeze budgets
- Q1 (Jan-Mar) sees surge in new projects as annual budgets kick in
- Summer slowdowns as decision-makers take vacation

#### Example 3: E-commerce Business

#### CONTEXT:

- Industry: D2C e-commerce selling outdoor gear
- Business Model: Direct sales through website, average order value \$150
- Team Size: 6 employees plus seasonal warehouse help
- Biggest Challenge: Managing inventory cash flow and seasonal demand
- Current Stage: Growing revenue but need better inventory management

#### COMPANY-SPECIFIC METRICS TO TRACK:

- Monitor inventory turnover ratio - should be 6-8x annually
- Track gross margin - must stay above 50%
- Flag if inventory on hand exceeds 90 days of projected sales
- Monitor customer acquisition cost vs. first purchase value
- Track return rate - should stay under 8%

#### SEASONAL PATTERNS TO CONSIDER:

- Q4 (Nov-Dec) represents 45% of annual revenue (holiday shopping)
- Q1 inventory investment needed by September for holiday season
- Spring (March-May) is second peak season (outdoor activity season)
- Summer (June-Aug) requires reduced inventory to manage cash

**Done when:** The weekly reports feel like they're written by someone who truly understands your business.

## STEP 4 LET IT RUN FOR 3 WEEKS

**Function:** Building up historical data so week-over-week comparisons become valuable.

- Actions:**
- Upload new financial documents to your Dropbox folder each week
    - Keep the same naming convention
    - Update by Sunday night so Monday's report has fresh data

Review Monday morning reports in Slack

- Actually read the top 5 action items
- Act on at least 1-2 recommendations each week
- Note which insights are most valuable

Track what you learn:

- Week 1: The AI learns your baseline numbers
- Week 2: It can compare to last week and spot changes
- Week 3: It starts recognizing patterns and trends
- Week 4+: Forecasts and predictions become more accurate

**Done when:** After 3-4 weeks, you're recovering missed invoices, catching expense anomalies, and making faster financial decisions.

## Quick Start Checklist

- ☐ Created **/Financial-Documents/** folder in Dropbox
- ☐ Uploaded 2-3 current financial documents with consistent naming
- ☐ Created n8n account and new workflow
- ☐ Added Schedule Trigger (Monday 9 AM)
- ☐ Connected Dropbox and configured file reading
- ☐ Added AI Agent with Memory + Dropbox tools
- ☐ Pasted prompt template into AI Agent instructions
- ☐ Connected Slack and selected channel
- ☐ Tested workflow and received first report
- ☐ Customized prompt with business context
- ☐ Set calendar reminder to upload docs weekly

## Common Issues and Quick Fixes

### "The AI can't find my documents"

→ Check that folder path is exactly **/Financial-Documents/** (case-sensitive)

### "The report is too generic"

→ Add more business context to the prompt (industry, challenges, priorities)

### "Numbers seem wrong"

→ Verify your documents uploaded correctly - open them in Dropbox to check

### "No report appeared in Slack"

→ Check n8n execution history for errors, verify Slack connection is active

### "The report is overwhelming"

→ Edit the prompt to say "Limit to top 3 action items only"

## Next-Level Enhancements

Once you have the basic workflow running for 4+ weeks, consider:

Connecting to Your Accounting Software	Adding CRM Integration	Creating Automated Follow-Ups	Building Scenario Modeling
Pull data directly from QuickBooks, Xero, or FreshBooks	Include pipeline data from HubSpot or Salesforce	Send reminders for overdue invoices to your team	"If revenue drops 20%, how long can we cover payroll?"
Eliminates manual document uploads	Get more accurate revenue forecasting	Notify members of flagged expenses	"What happens if we lose this client?"

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## Want help building this?

### We Know This Workflow Inside and Out—Because We Built It for Ourselves

This tutorial gives you everything you need to build your own AI financial analyst. But we also know from experience that getting it right takes time, troubleshooting, and refinement.

### Three ways [Rocket Jones](#) can help

- **Done-For-You Setup:** Complete workflow built and customized in 5-7 days
- **Guided Build:** We guide you through the build over 3-4 weeks
- **Advanced Features:** Add scenario modeling, accounting software integration, etc.

Questions? Email us: [info@rocketjones.com](mailto:info@rocketjones.com)

*\*or upgrade to Dropbox Plus (\$19.99/month) for 3 TB of storage*

*\*\*or upgrade to Slack Pro (\$7.25/user/mo) for unlimited messages or 10+ app integrations*