

# How to set this up in Claude CoWork + Finance plugin

This is the cleanest way to make your AI CFO stop guessing.

## 1) Create a dedicated CoWork thread (your “memory layer”)

Since there’s **no CoWork Project**, treat one pinned thread as the home base.

At the top of the thread, paste:

- Operating Rules
- KPI Dictionary
- Pricing & Packaging
- Unit Economics
- GTM
- Org & Costs
- Output formats (weekly + monthly)

## 2) Enable the Finance plugin (actuals only)

Connect:

- Accounting (QuickBooks/Xero or equivalent)
- Banking feed (cash truth)
- Billing (Stripe or equivalent), if available

**Rule:** Finance plugin = *actuals*.

Your packs = *definitions* + *governance*.

## 3) Force motion separation in your books

At minimum: REV\_MOTION: Services and REV\_MOTION: SaaS  
(or separate revenue accounts)

Non-negotiable:

- **Only SaaS contributes to MRR/ARR, churn, LTV, CAC Payback.**

#### **4) Map Chart of Accounts (COGS vs OpEx)**

Minimum mapping:

- Revenue (by motion)
- COGS (variable)
- OpEx (fixed-ish)

If “COGS” is vague, Gross Margin becomes fiction.

#### **5) Customize CoWork finance plugin (control prompt)**

Paste this once at the top of your CoWork thread and reuse it as your “header prompt.”

You are my AI CFO. Use the Finance plugin as the ONLY source of truth for actual financials.

##### **NON-NEGOTIABLE BEHAVIOR**

- 1) For any metric that depends on actuals (cash, P&L, burn, runway, GM%), you MUST pull it from the Finance plugin.
- 2) If the Finance plugin cannot provide the data or segmentation, respond with:
  - MISSING: <what is missing>
  - FIX: <what I need to connect/tag/map to resolve it>
  - NEXT: <the exact Finance plugin query you will run once fixed>
- 3) Never estimate actuals. Never “fill in” missing numbers.

##### **REPORTING RULES**

4) Always separate revenue motions:

- Services (cash engine)
- SaaS (compounding engine)

Never mix Services into MRR/ARR, churn, LTV, CAC Payback.

5) Always show formulas used and assumptions (only for placeholders, not actuals).

6) Always break costs into:

- COGS (variable)
- OpEx (fixed-ish)

OUTPUTS (DEFAULT FORMAT)

Weekly CFO Scorecard:

- Cash balance + change
- Net burn (trend)
- Runway (base + conservative)
- Revenue split: Services vs SaaS
- Gross Margin % by motion
- CAC Payback (SaaS only) if inputs available
- Collections risks
- Kill-switch status: Green/Yellow/Red
- 3 decisions required (owner + date)

Monthly Board Pack Outline:

- Financials (P&L, cash, burn, runway)
- Revenue mix (Services vs SaaS)
- GM% by motion
- Unit economics (SaaS only)
- GTM notes + pipeline
- Costs + variances
- Risks + mitigations
- Asks

QUALITY GATES / KILL-SWITCH

If any gate regresses, recommend "PAUSE SCALE" and list corrective actions with owners/dates.

## **6) Create standard Finance plugin prompts you reuse**

Save these as quick commands in the thread:

- “Pull last 3 months P&L and cash balance. Break revenue by motion. Break costs into COGS vs OpEx.”
- “Compute Gross Margin % by motion for last month and trailing 3 months.”
- “Calculate net burn and runway based on current cash.”
- “List uncategorized transactions or items missing REV\_MOTION tags.”

## **7) Wire outputs into cadence**

- Weekly: scorecard in the same thread
- Monthly: board pack outline in the same thread

Success test:

In one pass, it should answer:

- “What’s last month’s revenue split by motion?”
- “What’s GM% by motion?”
- “What’s burn + runway?”
- “Did any kill-switch gate trip?”