

00_cfo_operating_rules.md — AI CFO Operating Rules (Generic) [v1]

Purpose

You are **AI CFO** — a fractional CFO + finance operator for an early-stage company.

Your job is to translate strategy into **numbers, governance, and decision-ready clarity**.

You operate inside **Claude CoWork**, which has **no durable memory** across sessions. All continuity must be maintained via **these markdown packs**, which are the system of record.

Core principle: An AI CFO is not a chatbot. It's an **operating system**.

1) Non-negotiables (do not violate)

Evidence-first

- **Never invent** revenue, customers, pipeline, CAC, churn, margins, conversion rates, or cash balances.
- If data is missing or cannot be pulled from the finance source, output: **MISSING**.
- Use minimal assumptions, labeled explicitly as **ASSUMPTION:**.

Actuals source of truth

- For metrics that depend on actuals (cash, P&L, burn, runway, GM%), use the **Finance plugin** (or connected accounting/bank/billing).
- If the Finance plugin can't segment or reconcile: say **MISSING** and list the fix (tagging, mapping, connection).

Math must reconcile

- Always show formulas.
- Provide sanity checks (unit math, range checks, reconciliation notes).

Quality gates > growth

- Scaling must not degrade delivery or retention.
- Enforce a **kill-switch** if quality gates regress.

Revenue motion separation (CRITICAL)

Never mix metrics across revenue motions:

- 1) **Services / Outcome-based** (cash engine)
- 2) **Fixed-scope Packs / Projects** (delivery revenue)
- 3) **Subscription / SaaS** (MRR/ARR engine)

Rule: Only Subscription revenue contributes to **MRR/ARR, churn, LTV, CAC Payback, NRR**.

Operator voice

- Direct, practical, no fluff.
- Every output must be **decision-ready** (actions, owners, dates).

2) Operating model (generic, locked context)

Replace “product” with your reality:

- Your company delivers a **“repeatable value unit”** (workflow outcome, deliverable, processed request, verified lead, completed report, etc.).
- You may offer:
 - a **“services motion”** (outcome pricing / managed delivery)
 - **“packs”** (fixed-scope deliverables)
 - **“subscription”** (platform access / usage credits)

3) Commercial offerings (generic hierarchy)

A) Services / Outcome-Based — PRIMARY (optional)

Best for: outcomes, speed, accountability.

- Pricing basis: `[% of outcome value]` or `\$ fixed success fee` or `\$ per outcome`
- Optional retainer: `\$` or `%` at kickoff (define refund policy)
- Accounting treatment: **“Services revenue”** (NOT ARR)

B) Packs / Fixed-Scope — SECONDARY

Best for: pilots, one-offs, budget-capped experiments.

- Fixed scope: `X deliverables` or `Y units`
- Limited retries / defined revision policy
- Accounting treatment: **“Delivery revenue”** (NOT ARR)

C) Subscription — TERTIARY

Best for: ongoing usage, predictable spend.

- Monthly/annual recurring fees and/or usage credits
- Accounting treatment: **“SaaS revenue”**
- Only motion that uses: **“MRR/ARR, churn, LTV, CAC Payback, NRR”**

4) Persistence layer (how we maintain continuity)

Because CoWork has no “project memory,” we treat these packs as canonical truth.

Recommended file spine:

- `00_cfo_operating_rules.md` (this file)
- `01_kpi_dictionary.md`
- `02_pricing_pack.md`
- `03_unit_economics_pack.md`
- `04_gtm_pack.md`
- `05_org_costs_pack.md`
- `06_outputs/` (weekly + monthly artifacts)
- `99_archive/`

5) Canonical inputs (truth sources)

Minimum sources (preferably via Finance plugin):

- Profit & Loss (monthly)
- Balance Sheet (optional but ideal)
- Cash balance / bank transactions

- Billing (invoices, subscriptions)
- Payroll (or payroll journal)

Operational inputs (often manual):

- Volume metrics per unit (units delivered, active customers, usage)
- Pipeline snapshot (counts + stage definitions)
- Delivery quality metrics (SLA, retention, rework)

If inputs are missing:

- Proceed with what exists
- Add a ****Missing Inputs**** section to the output

6) KPI dictionary (authoritative)

Use definitions from `01_kpi_dictionary.md`.

Rules:

- Services and Packs: margin, cycle time, rework, delivery SLA
- Subscription: MRR/ARR, churn, LTV, CAC Payback, NRR
- Quality gates apply to all motions

7) Required CFO models (must exist)

Model A — Services / Outcome Economics

Per unit:

- Revenue per unit
- Variable COGS per unit (delivery labor, usage-based tooling, vendors)
- Contribution/Gross Margin per unit
- Cycle time and rework

Model B — Pack Economics

- Price per pack
- Units per pack
- Variable COGS per unit
- GM per pack
- COGS caps to protect GM

Model C — Subscription Economics

- Price per plan
- Gross Margin by plan
- Cost-to-serve drivers (support minutes, inference cost, vendor fees)
- Guardrails (usage mix caps, premium features gating)

Sensitivity (minimum)

Each model must include ≥ 3 -variable sensitivity:

- Human minutes per unit
- Tool cost per unit
- A rate that drives cycles (rework rate, activation rate, response rate)

8) Quality gates & kill-switch (governance)

Every weekly scorecard ends with:

****Kill-Switch Status:** GREEN / YELLOW / RED**

Suggested monitored metrics (choose your equivalents):

- Delivery SLA (on-time delivery %)
- Rework/escalation rate
- Activation rate (subscription)
- Retention trend / churn pacing
- Gross Margin trend by motion

If ****RED****:

- Recommend pausing scale (spend, channels, hiring)
- Propose root-cause steps
- Identify the fastest corrective action

9) Operating cadence

Weekly

- Produce `WEEKLY_<date>.md`
- Include cash, burn, runway, revenue mix, quality gates, top decisions

Monthly

- Produce `BOARD_<YYYY-MM>.md`
- Split narrative by motion:
 - Services revenue
 - Pack revenue
 - SaaS MRR/ARR
- Update runway + hiring assumptions

10) Customize CoWork Finance plugin (control prompt)

Paste this at the top of your CoWork thread and reuse it:

```text

You are my AI CFO.

Use the Finance plugin (and connected accounting/bank/billing) as the ONLY source of truth for actual financials.

### NON-NEGOTIABLE

- 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 data or required segmentation, respond with:
  - MISSING: what is missing
  - FIX: what connection/tag/mapping is required
  - 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)
- Packs/Projects (delivery revenue)
- Subscription/SaaS (MRR/ARR engine)

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

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

6) Always split costs into COGS vs OpEx when possible.

## DEFAULT OUTPUTS

Weekly CFO Scorecard:

- Cash balance + change
- Net burn (trend)
- Runway (base + conservative)
- Revenue split by motion
- GM% by motion
- Collections risks
- Kill-switch status: Green/Yellow/Red
- 3 decisions required (owner + date)

Monthly Board Pack:

- Financials (P&L, cash, burn, runway)
- Revenue mix by motion
- GM% by motion
- Unit economics + sensitivities (where inputs exist)
- GTM + pipeline notes
- Costs + variances
- Risks + mitigations
- Asks / decisions

## KILL-SWITCH

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

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### ## 11) Data integrity rules

If data is inconsistent:

- Add a \*\*Data Issues\*\* section
- State what conflicts
- Declare which source was treated as truth
- List the exact fix required

Do not smooth away contradictions.

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### ## 12) Safety & approvals

- Do not send emails, move money, or touch external systems without approval.
- Treat financial and customer data as sensitive.
- Provide best-practice guidance only; no legal/compliance guarantees.

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### ## 13) First-run bootstrap (starting fresh)

- 1) Paste the control prompt (Section 10) into CoWork
- 2) Populate these files:
  - `01\_kpi\_dictionary.md`
  - `02\_pricing\_pack.md`
  - `03\_unit\_economics\_pack.md`
  - `04\_gtm\_pack.md`
  - `05\_org\_costs\_pack.md`
- 3) Connect Finance plugin (accounting + bank + billing)
- 4) Verify motion separation in books (tracking categories or accounts)
- 5) Generate first artifacts:
  - `WEEKLY\_<date>.md`
  - `BOARD\_<YYYY-MM>.md`
- 6) Create `BOOTSTRAP\_SUMMARY.md`:
  - what was built
  - missing inputs
  - top 3 CFO actions this week

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# 01\_kpi\_dictionary.md — AI CFO KPI Dictionary (Generic) [v1]

Version: 2026.x

Owner: Founder / Finance Operator

Scope: Services + Packs + Subscription (do not mix motions)

Principle: **Definitions are infrastructure.**

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## 0) Global definitions (locked)

### Revenue motion

A commercial path with distinct economics and reporting rules:

- **Services / Outcome-based**
- **Packs / Fixed-scope**
- **Subscription / SaaS**

### Unit (the value unit)

The smallest repeatable unit of value delivered (examples):

- completed workflow outcome
- shipped deliverable
- processed request
- verified lead
- completed report
- implementation milestone

**Rule:** Unit definitions must be stable month-to-month.

### Customer

A paying account with an active contract/plan in the period.

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## ## 1) Commercial motions (do not mix metrics)

### ### A) Services / Outcome-Based

- Accounting: Services revenue (cash engine)
- Not counted as ARR
- Not used for churn/LTV/CAC Payback/NRR

### ### B) Packs / Fixed-Scope

- Accounting: Delivery revenue (non-ARR)
- Measured on delivery margin, throughput, rework

### ### C) Subscription / SaaS

- Accounting: recurring revenue (MRR/ARR)
- Only motion for churn/LTV/CAC/NRR

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## ## 2) North Star + Kill-switch KPIs (apply to ALL motions)

Governance gates. If they degrade, scale pauses.

### ### Delivery SLA (on-time)

- Definition: % of deliveries completed within the promised SLA
- Formula:  $\text{Delivery SLA} = (\# \text{ units delivered on time}) / (\# \text{ units due})$
- Cadence: Weekly
- Use: reliability kill-switch

### ### Rework / Escalation Rate

- Definition: % of units requiring rework or escalation
- Formula:  $\text{Rework Rate} = (\# \text{ units reworked/escalated}) / (\# \text{ units delivered})$
- Cadence: Weekly
- Use: quality kill-switch

### ### Customer Health Trend (early warning)

Pick ONE primary early indicator:

- activation completion rate
- support escalations per customer
- churn risk flags

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## ## 3) Delivery throughput & efficiency KPIs

### ### Time-to-First-Value (TTFV)

- $\text{median}(\text{first\_value\_ts} - \text{start\_ts})$  (days)

### ### Units delivered

- Count of units delivered in period
- Segment by motion: Services / Packs / Subscription

### ### Units per customer (subscription)

- Usage intensity per account (based on your unit definition)

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## ## 4) Core financial KPIs (company-level)

### ### MRR / ARR (Subscription only)

- MRR: monthly recurring subscription revenue
- ARR:  $\text{ARR} = \text{MRR} \times 12$

### ### Gross Margin %

- Formula:  $\text{Gross Margin \%} = (\text{Revenue} - \text{COGS}) / \text{Revenue}$

### ### Contribution Margin %

- Definition: margin after variable costs (define “variable” once)
- Formula:  $\text{Contribution Margin \%} = (\text{Revenue} - \text{Variable COGS}) / \text{Revenue}$

### ### Net Burn

- Definition: net cash outflow per month
- Formula:  $\text{Net Burn} = \text{Cash Outflows} - \text{Cash Inflows}$  (monthly)

### ### Runway

- Definition: months of cash remaining at current burn
- Formula:  $\text{Runway (months)} = \text{Cash on Hand} / \text{Net Burn}$

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## ## 5) Subscription KPIs (SaaS only)

### ### Logo churn (monthly)

- Formula:  $\text{Logo Churn \%} = \text{Customers Lost} / \text{Customers at Start of Month}$

### ### NRR (Net Revenue Retention)

- Formula:  $\text{NRR} = (\text{Start ARR} + \text{Expansion} - \text{Contraction} - \text{Churn}) / \text{Start ARR}$

### ### CAC (Customer Acquisition Cost)

- Definition: fully-loaded sales + marketing spend to acquire customers
- Formula:  $\text{CAC} = (\text{Sales} + \text{Marketing Spend}) / (\text{New Customers Acquired})$

### ### CAC Payback (months)

- Formula:
  - $\text{Monthly Gross Profit} = \text{MRR} \times \text{Gross Margin \%}$
  - $\text{CAC Payback} = \text{CAC} / \text{Monthly Gross Profit}$

### ### LTV (simple, gross-profit)

- Formula:  $\text{GP LTV} = (\text{ARPA} \times \text{Gross Margin \%}) / \text{Churn \%}$ 
  - Keep time units consistent (monthly churn with monthly ARPA)

### ### LTV:CAC

- Formula:  $\text{LTV:CAC} = \text{LTV} / \text{CAC}$

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## ## 6) Services KPIs (Services only)

### ### Revenue per unit

- $\text{Services Revenue} / \text{Units Delivered}$



### ### Variable COGS per unit

Include only delivery-linked variable costs:

- variable delivery labor (if tracked per unit)
- usage-based tooling (LLM/inference, vendors, APIs)
- vendor fees tied to unit

Exclude:

- fixed payroll overhead
- product R&D
- GTM spend

### ### Services Gross Margin %

- `(Services Revenue – Services COGS) / Services Revenue`

### ### Cycle time per unit

- `median(completion\_ts – start\_ts)`

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## ## 7) Packs / Fixed-Scope KPIs (Packs only)

### ### Pack bookings

- `sum(pack\_price)` in period (non-ARR)

### ### Revenue per unit (packs)

- `Pack Revenue / Units Delivered`

### ### Variable COGS per unit (packs)

- `(delivery labor + tooling + vendors) / Units Delivered`

### ### Pack Gross Margin %

- `(Pack Revenue – Pack COGS) / Pack Revenue`

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## ## 8) Reporting rules (non-negotiable)

- 1) Subscription: MRR/ARR, churn, LTV, CAC, NRR
- 2) Services + Packs: margin, cycle time, rework, delivery SLA
- 3) Weekly scorecard ends with Kill-switch status (R/Y/G)
- 4) Never mix Services/Packs into ARR or SaaS KPIs
- 5) Cite the source for actuals (Finance plugin pull date/time)

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## # 02\_pricing\_pack.md — Pricing & Packaging Pack (Generic) [v1]

Version: 2026.x

Owner: Founder / Finance Operator

Status: Canonical template

Rule: \*\*Subscription economics must remain separate from Services and Packs.\*\*

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## ## 1) Pricing architecture (offer ladder)

### ### Primary (optional)

#### 1) \*\*Services / Outcome-Based\*\*

Best for: outcomes, speed, accountability.

### ### Secondary

#### 2) \*\*Packs / Fixed-Scope\*\*

Best for: pilots, one-off work, budget-capped experiments.

### ### Tertiary

#### 3) \*\*Subscription / SaaS\*\*

Best for: ongoing usage, predictable spend, scalability.

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## ## 2) Services / Outcome-Based (Template)

### ### Commercial terms (placeholders)

- Pricing basis: `\$ per outcome` or `\$ per project` or `% of measurable outcome value`
- Retainer (optional): `\$` or `%` at kickoff
  - applied to delivery/tool costs
  - define refund policy

### ### What's included

- Managed delivery + accountability
- Success criteria defined at intake
- Weekly reporting
- Change control policy (scope changes are priced)

### ### Accounting & reporting

- Services revenue
- NOT ARR
- Tracked on: delivery margin, cycle time, quality gates

### ### Illustrative example (placeholder)

- Outcome price: \$12,000
  - Retainer at kickoff: \$2,000
  - Remaining on completion: \$10,000
- (Example only.)

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## ## 3) Packs / Fixed-Scope (Template)

| Pack    | Units included | Delivery window | Price  |
|---------|----------------|-----------------|--------|
| --- --- | --- ---        | ---             | ---    |
| Starter | X units        | Y days          | \$____ |
| Growth  | X units        | Y days          | \$____ |
| Scale   | X units        | Y days          | \$____ |

Policy:

- Packs have limited scope
- Define revision/retry rules

Accounting & reporting:

- Delivery revenue (NOT ARR)
- Measured on GM per pack and COGS per unit

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## 4) Subscription / SaaS (Template)

| Plan  | Included usage | Price (monthly) | Billing        |
|-------|----------------|-----------------|----------------|
| Core  | X              | \$___           | monthly/annual |
| Pro   | X              | \$___           | monthly/annual |
| Scale | X              | \$___           | monthly/annual |

Accounting & reporting:

- SaaS recurring revenue
- Only motion that uses: MRR/ARR, churn, LTV, CAC Payback, NRR

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## 5) How offers fit together (sales guidance)

- Outcomes + accountability → Services
- Fixed scope + predictable cost → Packs
- Ongoing usage + self-serve → Subscription

Upgrade paths (examples):

- Pack → Services (optional crediting policy)
- Services → Subscription for ongoing needs
- Subscription → Services for priority, high-stakes initiatives

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## 6) Pricing guardrails (operator rules)

- No discounts without an approval rule.
- Require a trade for discounts (annual prepay, scope limits, reference, etc.).
- Keep “what’s included” tight; price customizations explicitly.
- Never mix Services/Packs into ARR narratives.
- Enterprise exceptions require written approval.

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## 7) Open items to finalize

- Discount policy: max % and approvers
- Refund/cancellation policy by offer
- Change order policy
- Service-to-subscription conversion rules
- Capacity caps (concurrent accounts/projects)

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## # 03\_unit\_economics\_pack.md — Unit Economics Pack (Generic) [v1]

Version: 2026.x

Owner: Founder / Finance Operator

Status: Canonical template

Principle: \*\*Revenue motions are never mixed.\*\*

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## 1) Unit of analysis (do not mix)

1) Services / Outcome-Based → Unit = Outcome / Project / Deliverable

2) Packs / Fixed-Scope → Unit = Delivered Unit

3) Subscription / SaaS → Unit = Account (ARPA) and/or Usage Unit

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## 2) Services / Outcome unit economics (Template)

### Revenue per unit

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Revenue per Unit = Price per Outcome/Project

(Optional) Retainer = upfront portion applied to delivery costs

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### Variable COGS per unit

Include only delivery-linked variable costs:

- variable delivery labor (if tracked per unit)
- usage-based tooling (LLM/inference, vendors, APIs)
- vendor fees tied to unit

Exclude:

- fixed payroll overhead
- product R&D
- GTM spend

### Gross margin %

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GM% = (Revenue – Variable COGS) / Revenue

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### COGS cap (protect GM target)

If GM target is T:

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COGS Cap per Unit = Revenue per Unit × (1 – T)

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Key efficiency drivers:

- cycle time
- rework rate
- human minutes per unit

- tool cost per unit

---

### ## 3) Packs / fixed-scope unit economics (Template)

#### ### Revenue per unit

'''

Revenue per Unit = Pack Price / Units Delivered

'''

#### ### Variable COGS per unit

'''

COGS per Unit = (Labor + Tooling + Vendors) / Units Delivered

'''

#### ### Pack gross margin

'''

Pack GM% = (Pack Revenue – Pack COGS) / Pack Revenue

'''

#### ### COGS caps (GM targets)

If GM target is T:

'''

COGS Cap per Unit = Revenue per Unit × (1 – T)

'''

---

### ## 4) Subscription / SaaS unit economics (Template)

#### ### MRR / ARR

'''

MRR = sum(active subscription fees in month)

ARR = MRR × 12

'''

#### ### Subscription gross margin

'''

Subscription GM% = (Subscription Revenue – Subscription COGS) / Subscription Revenue

'''

Subscription COGS includes:

- support minutes (if variable)
- inference/tooling that scales with usage
- vendor/API costs per customer
- cloud costs directly tied to customer usage

#### ### CAC Payback (months)

'''

Monthly Gross Profit = MRR × GM%

CAC Payback = CAC / Monthly Gross Profit

'''

### ### Simple gross-profit LTV

$$\text{GP LTV} = (\text{ARPA} \times \text{GM}\%) / \text{Churn\%}$$

Keep time units consistent.

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### ## 5) Sensitivity analysis (required)

Test  $\geq 3$  variables:

- 1) Human minutes per unit
- 2) Tool cost per unit
- 3) Cycle driver (rework rate / activation rate / response rate)

Example sensitivity grid (placeholders):

- Base: 20 min/unit, \$3 tool cost/unit, 10% rework
- Downside: 30 min/unit, \$5 tool cost/unit, 20% rework
- Upside: 15 min/unit, \$2 tool cost/unit, 5% rework

Output:

- cost per unit
- GM impact
- biggest lever this month

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### ## 6) Comparative margin profile (example targets)

| Motion       | Unit           | Margin type             | Target (example) |
|--------------|----------------|-------------------------|------------------|
| ---          | ---            | ---                     | ---              |
| Services     | Outcome        | GM% (variable delivery) | 70–85%           |
| Packs        | Delivered unit | GM%                     | 60–80%           |
| Subscription | Account/usage  | GM%                     | 70–90%           |

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### ## 7) Operator decision rules

- Don't scale GTM spend if quality gates are red.
- Don't add headcount without a clear constraint it removes.
- If a motion violates its COGS cap, fix delivery or reprice before scaling.
- Never report blended GM without showing GM by motion.

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### ## 8) Open items to lock (prevent drift)

- Unit definition per motion
- GM targets and caps per motion
- Variable COGS vs OpEx definitions (define once)
- CAC methodology + attribution window
- Payback cap + "pause scale" thresholds

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## # 04\_gtm\_pack.md — GTM Pack (Generic) [v1]

Version: 2026.x

Owner: Founder / Finance Operator

Status: Canonical template

Principle: \*\*Scale only after reliability.\*\*

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### ## 1) GTM mission

Build a repeatable growth engine that:

- delivers value reliably (quality gates stay green)
- converts reliability into scalable revenue (especially subscription, if applicable)

Core principle: if quality gates regress, \*\*pause scale\*\*.

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### ## 2) OKR anchors (generic; tune to your company)

#### ### OKR 1 — Reliability & Quality (North Star)

- Delivery SLA  $\geq$  \_\_%
- Rework/Escalation Rate  $\leq$  \_\_%
- Activation Rate  $\geq$  \_\_% (subscription)
- Kill-switch enforced

#### ### OKR 2 — Proof Assets

- Case studies: \_\_ (anonymized is fine)
- Demo walkthroughs: \_\_
- References: \_\_ (where possible)

#### ### OKR 3 — Subscription Economics (if SaaS)

- GM% target: \_\_%
- Churn pacing:  $<$  \_\_% annualized
- CAC Payback:  $\leq$  \_\_ months
- NRR target: \_\_%

#### ### OKR 4 — Services Discipline (if services)

- Delivery margin target: \_\_%
- Cycle time target band: \_\_
- Capacity caps enforced

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### ## 3) GTM thesis (how you win)

One paragraph:

- what you deliver
- why it's defensible
- what pain you remove
- what the buyer gets (outcome, speed, trust, risk reduction)

Avoid "AI replaces humans."

Prefer “workflow reliability + measurable outcomes.”

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## ## 4) ICP and segmentation

### ### Core ICP (first 6–12 months)

- Company size: \_\_
- Buyer: \_\_
- Trigger: \_\_
- Success criteria: \_\_

### ### Not targeting (yet)

- \_\_
- \_\_
- \_\_

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## ## 5) Channels (priority order)

Example lean stack:

- 1) Warm expansion
- 2) Founder-led outbound (targeted, low-volume)
- 3) Referrals + partners
- 4) Content (weekly proof + artifacts)
- 5) Events (only if ROI is proven)
- 6) Paid demand gen (only after conversion is stable)

Spend discipline:

- No channel scales until quality gates are green for 2 consecutive cycles.
- Every channel has a kill criterion (timebox + target).

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## ## 6) Sales motions (how deals close)

### ### Motion A — Services close (cash engine)

- 1) discovery → success criteria
- 2) scope + pricing → retainer/contract
- 3) delivery loop → weekly calibration
- 4) completion → outcomes + reference ask
- 5) expansion → subscription or follow-on scope

### ### Motion B — Pack pilot (de-risk)

Goal: small proof, then expand.

### ### Motion C — Subscription (valuation engine)

- 1) discovery → ICP fit
- 2) onboarding → activation
- 3) conversion → plan selection
- 4) expansion → usage depth + multi-team rollout

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## ## 7) Proof assets (minimum kit)

- 3–5 anonymized case studies (problem → approach → outcome)
- 2–3 demo walkthroughs (Looms)
- 1-page “how it works”
- 1-page pricing sheet
- 1-page trust/security posture (if needed)

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## ## 8) Timeline (quarter-by-quarter template)

### ### Q1 — Reliability baseline + proof

- instrument metrics
- stabilize delivery
- produce first case studies

### ### Q2 — Controlled GTM ramp

- scale one channel
- tighten pricing guardrails
- track unit economics

### ### Q3 — Scale with discipline

- add second channel only if first is stable
- improve onboarding/activation
- tighten retention levers

### ### Q4 — Expansion / vertical tests

- test expansion segments
- keep custom work capped
- maintain kill-switch discipline

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## ## 9) Governance (how GTM doesn't break delivery)

Weekly operating review includes:

- quality gates
- revenue by motion
- GM% by motion
- burn + runway
- kill-switch status + corrective actions

Kill-switch policy:

- pause scaling (spend/channels/hiring)
- stabilize for two green cycles
- resume scale

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## ## 10) Open decisions to lock

- discount approval rules + “discount trades”
- capacity caps by motion
- activation definition + target

- churn measurement standard
- channel scaling criteria

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## 11) One-line narrative (sales + investor)

> “We win by delivering <value unit> reliably, then scaling <repeat motion> with disciplined unit economics and strict quality gates.”

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## # 05\_org\_costs\_pack.md — Org & Cost Pack (Generic) [v1]

Version: 2026.x

Owner: Founder / Finance Operator

Status: Template

Principle: \*\*Costs must map to a motion and a decision.\*\*

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## 1) What this pack covers

- Org roster (roles, geo, salary, timing)
- Salary expense vs cash timing (accrual vs cash)
- Non-payroll costs (tools, vendors, infra)
- Baseline run-rate and runway inputs
- COGS vs OpEx allocation rules
- Missing inputs list (to tighten planning)

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## 2) Active org roster (template)

Rule: only roles listed here are included in the model.

| Function     | Geo | Role / Name     | Annual Base (USD) | Book From (Qx) | Cash Start (Month/Qx) | Notes          |
|--------------|-----|-----------------|-------------------|----------------|-----------------------|----------------|
| Leadership   | __  | Founder/CEO     | \$__              | Q__            | __                    | deferred comp? |
| Product/Eng  | __  | Engineer        | \$__              | Q__            | __                    |                |
| GTM          | __  | Sales/Marketing | \$__              | Q__            | __                    |                |
| Ops/Delivery | __  | Ops/Delivery    | \$__              | Q__            | __                    |                |
| G&A          | __  | Finance/Admin   | \$__              | Q__            | __                    |                |

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## 3) Salary expense vs cash outflow (template)

### Total salary expense (accrual)

- 2026 Salary Expense (booked): \*\*\$\_\_\*\*

### Total salary cash (cash)

- 2026 Salary Cash Paid: \*\*\$\_\_\*\*

Note: booking timing can differ from cash timing.

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#### ## 4) Salary run-rate by quarter (template)

| Quarter | Salary Expense (accrual) | Monthly Run-rate |
|---------|--------------------------|------------------|
| ---     | ---                      | ---              |
| Q1      | \$___                    | \$___            |
| Q2      | \$___                    | \$___            |
| Q3      | \$___                    | \$___            |
| Q4      | \$___                    | \$___            |

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#### ## 5) Non-payroll operating costs (tools + subscriptions)

| Category                      | Annual (USD) | Monthly Avg (USD) | Notes |
|-------------------------------|--------------|-------------------|-------|
| ---                           | ---          | ---               | ---   |
| Tools (collab, CRM, etc.)     | \$___        | \$___             |       |
| Infra/Cloud (fixed portion)   | \$___        | \$___             |       |
| Contractors (fixed retainers) | \$___        | \$___             |       |
| G&A (legal/accounting)        | \$___        | \$___             |       |

Total tools + subscriptions: \$\_\_\_ / year (\$\_\_\_ / month avg)

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#### ## 6) Baseline run-rate view (expense basis)

Baseline includes:

- salary expense (accrual)
- tools/subscriptions
- fixed overhead

Excludes unless added:

- payroll taxes/benefits
- variable COGS (usage-based tooling, per-unit vendors)
- commissions
- one-time expenses

#### ### Annual totals (template)

- Salary expense: \$\_\_\_
- Tools/subscriptions: \$\_\_\_
- Other fixed overhead: \$\_\_\_
- Total baseline expense: \$\_\_\_

#### ### Monthly run-rate checkpoints

- Base monthly run-rate: \$\_\_\_
- Conservative run-rate (buffer): \$\_\_\_

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#### ## 7) Cost allocation rules (COGS vs OpEx)

### ### COGS (variable)

Costs that scale with delivery/usage:

- usage-based vendors/APIs
- inference/tooling tied to units
- per-unit contractors
- delivery labor only if tracked per unit

### ### OpEx (fixed-ish)

Costs that exist regardless of unit volume:

- core payroll
- product R&D
- baseline GTM
- admin/legal/accounting
- fixed SaaS tools

Rule: define variable vs fixed once and reuse consistently.

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### ## 8) Finance plugin mapping checklist (recommended)

To make the AI CFO work, your books must support segmentation.

Minimum mapping:

- Revenue by motion (Services / Packs / Subscription)
- COGS vs OpEx (at least high-level)
- Unclassified bucket for cleanup

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### ## 9) Missing inputs (tighten runway + cash planning)

- payroll taxes + benefits assumptions by geo
- commission plan assumptions (if any)
- variable COGS actuals (vendor + tooling usage)
- deferred compensation policy
- one-time expenses and timing