ProjectFlow AI

PILOT PROPOSAL · SME LENDERS

Borrower forecasts your credit team can trust

AI-built financial models linked to each borrower's operational plan — stress-tested before you lend, tracked plan-vs-actual after drawdown.

Natalia Breus · Founder & CEO, ProjectFlow AI · London



OUR IDEA

We strengthen the credit process you already have.

We link the borrower's operational plans to the financial model, in one place. The business becomes transparent and easier to understand — and the risk of non-repayment goes down.

One environment

Plan, model, actuals and reports together

Plans linked to numbers

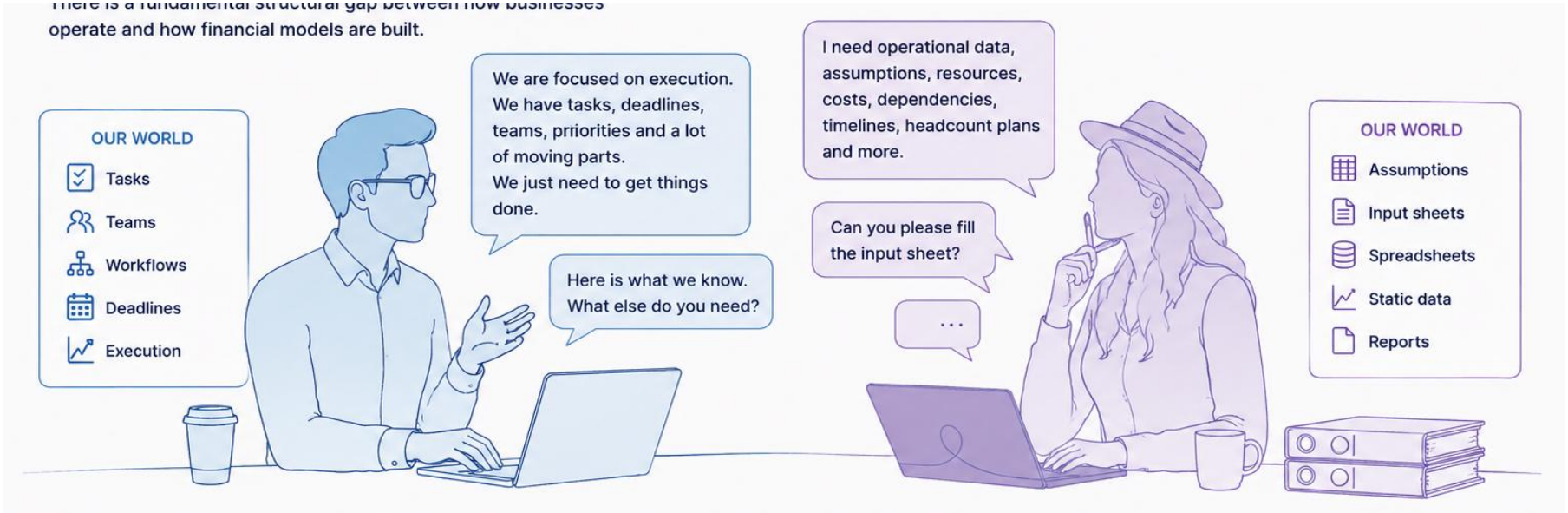
Every figure traces back to real work

Your risk indicators

Added to the same model, checked every month

THE PROBLEM

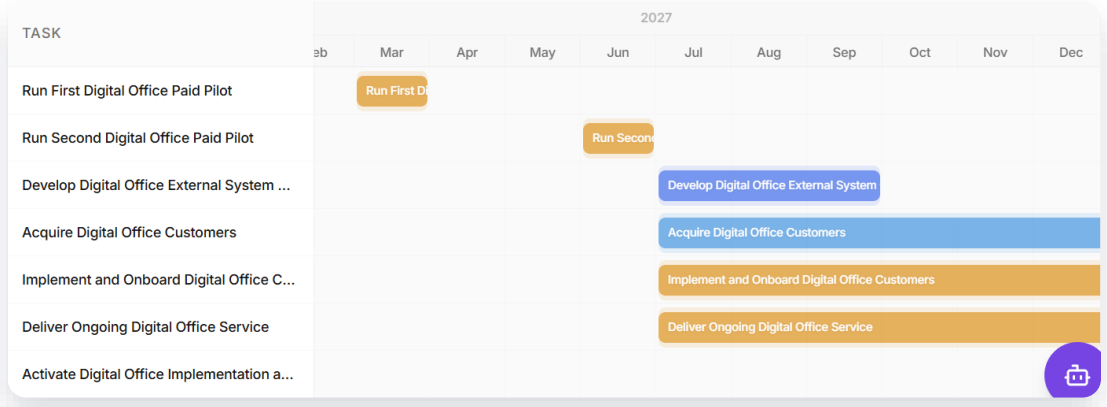
Businesses think operationally.
Financial models think financially.

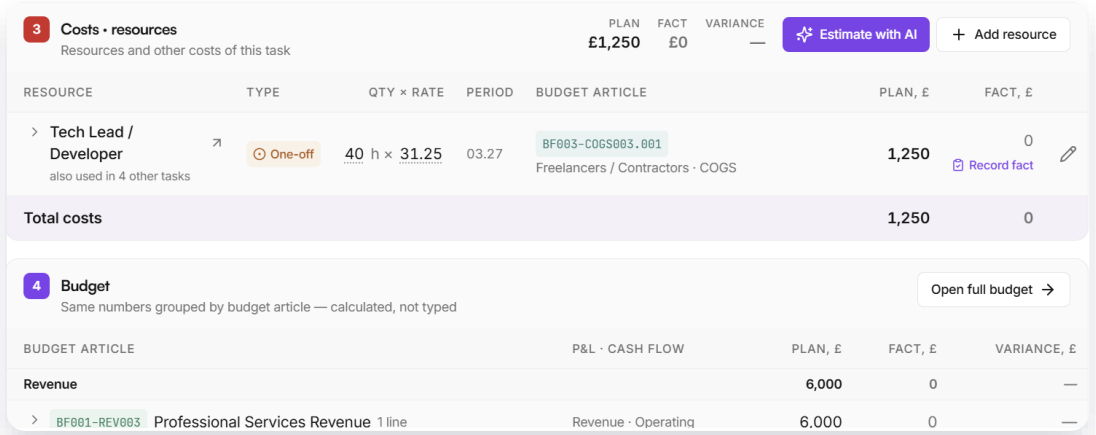


For a lender: forecasts rebuilt by analysts, assumptions you can’t trace, surprises at covenant tests.

STEP 1 · THE PLAN

The plan comes first. Resources and prices are added to it.





Tasks on a timeline

Gantt, Kanban or table — the way the business works.

Resources and rates

Added by hand or suggested by AI from market prices.

Coded to the budget

Every cost lands on a budget article, plan and fact.

STEP 2 · THE MODEL

The algorithm builds the Excel model

DemoCo_financial_model.xlsx — Excel

A1 fx

	A	B	C	D	E	F	G	H	I	J	K
1	**Date**	**Project**	**Code**	**Business Function**	**Accounting Category**	**Base Article Name**	**Transaction Type**	**Data Type**	**Quantity**	**Unit Price**	**Total Amount**
2	01.01.2027	DemoCo	TB001.BF001-REV001.001	Sales	REV	Monthly / Annual Subscription	income	plan	5	299.00	1,495.00
3	01.02.2027	DemoCo	TB001.BF001-REV001.001	Sales	REV	Monthly / Annual Subscription	income	plan	6.3636	299.00	1,902.72
4	01.03.2027	DemoCo	TB001.BF001-REV001.001	Sales	REV	Monthly / Annual Subscription	income	plan	7.7273	299.00	2,310.46
5	01.04.2027	DemoCo	TB001.BF001-REV001.001	Sales	REV	Monthly / Annual Subscription	income	plan	9.0909	299.00	2,718.18
6	01.12.2028	DemoCo	BA031	Administration	OPEX	Founder / Product Lead	expense	plan	30.2221	42.86	1,295.32
7	01.11.2026	DemoCo	Contractor	Software Development	OPEX	Contractor	expense	plan	80	50.00	4,000.00
8	01.12.2026	DemoCo	TB001.BF002-OPEX002.001	Marketing	OPEX	Digital / Media Promotion	expense	plan	1	3,000.00	3,000.00
9	01.03.2028	DemoCo	TB001.BF003-COGS003.001	Software Development	COGS	Freelancers / Contractors	expense	plan	2.9412	33.33	98.03

Executive Summary | KPI's | P&L | Cash Flow | Balance Sheet | Loan Movement | **Database** | Classifiers | Math Checks

DemoCo_financial_model.xlsx — Excel

A1 fx

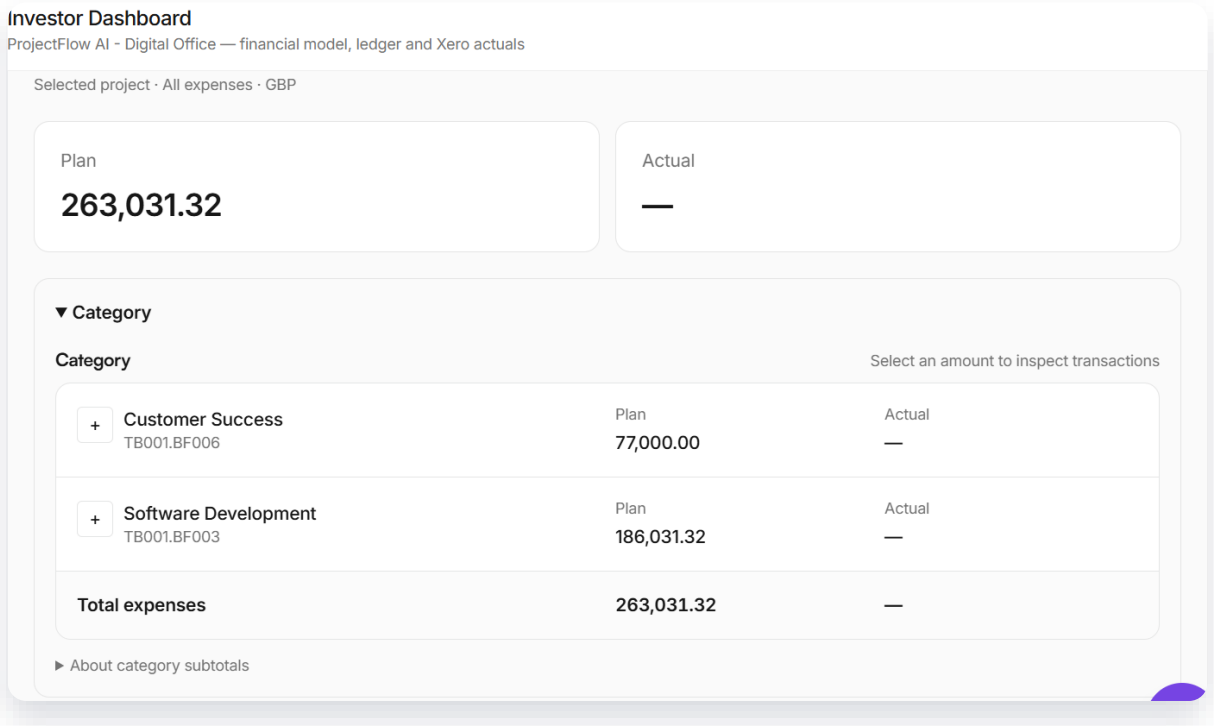
	A	B	C	D	E	F
1	**PROJECTFLOW | MODEL CHECKS**					
2	**Overall Model Status**	**PASS**				
3	Overall result: 82 PASS | 0 WARN | 0 FAIL					
4						
5	**Check ID**	**Check**	**Source 1**	**Source 2**	**Difference**	**Status**
6	REV-01	Database revenue = P&L total revenue	304,565.00	304,565.00	0.00	PASS
7	REV-02	P&L total revenue = Project Economics revenue	304,565.00	304,565.00	0.00	PASS
8	COST-01	Database expenses = P&L total costs + operating expenses	134,214.90	134,214.90	0.00	PASS
9	COST-02	Database cash expenses = Project Economics operating expenses	134,214.90	134,214.90	0.00	PASS
10	BAL-01	P&L net profit = Cash Flow net income	134,576.58	134,576.58	0.00	PASS
11	BAL-02	Closing cash: Cash Flow = Project Economics	285,736.24	285,736.24	0.00	PASS
12	BAL-03	Closing cash: Loan Movement = Balance Sheet	285,736.24	285,736.24	0.00	PASS
13	BAL-04	Assets = Liabilities & Equity + Reconciliation	285,736.24	285,736.24	0.00	PASS
14	BAL-05	First-month cash roll-forward	142,524.10	142,524.10	0.00	PASS
15	BAL-06	Assets = Liabilities & Equity, every month	0.00	0.00	0.00	PASS
16	BAL-07	Fixed assets never negative	0.00	0.00	0.00	PASS
17	CASH-01	Cash Flow: closing = opening + change, every month	0.00	0.00	0.00	PASS
18	CASH-02	Cash Flow: each month opens with last month's closing cash	0.00	0.00	0.00	PASS
19	CASH-03	Loan Movement: each month opens with last month's closing cash	0.00	0.00	0.00	PASS

Executive Summary | KPI's | P&L | Cash Flow | Balance Sheet | Loan Movement | Database | Classifiers | **Math Checks**

- One database row per transaction
- P&L, cash flow, balance sheet, loan movement and KPIs by formula
- 82 automatic checks — all PASS

STEP 3 · ACTUALS

Actuals from Xero, team chats or by hand



- Xero ledger imported and mapped to the model
- WhatsApp or Telegram updates turned into actuals by AI
- Or recorded by hand on any line
- Plan vs actual on every task, article and month

STEP 4 · REPORTS

Dashboards, a risk report and lender ratios

Dashboards

Plan vs actual by task, budget article, category and month.

Risk report

Deviations, cash gaps and covenant headroom — with recommendations on what to do.

Lender ratios

DSCR · interest cover

Debt / EBITDA

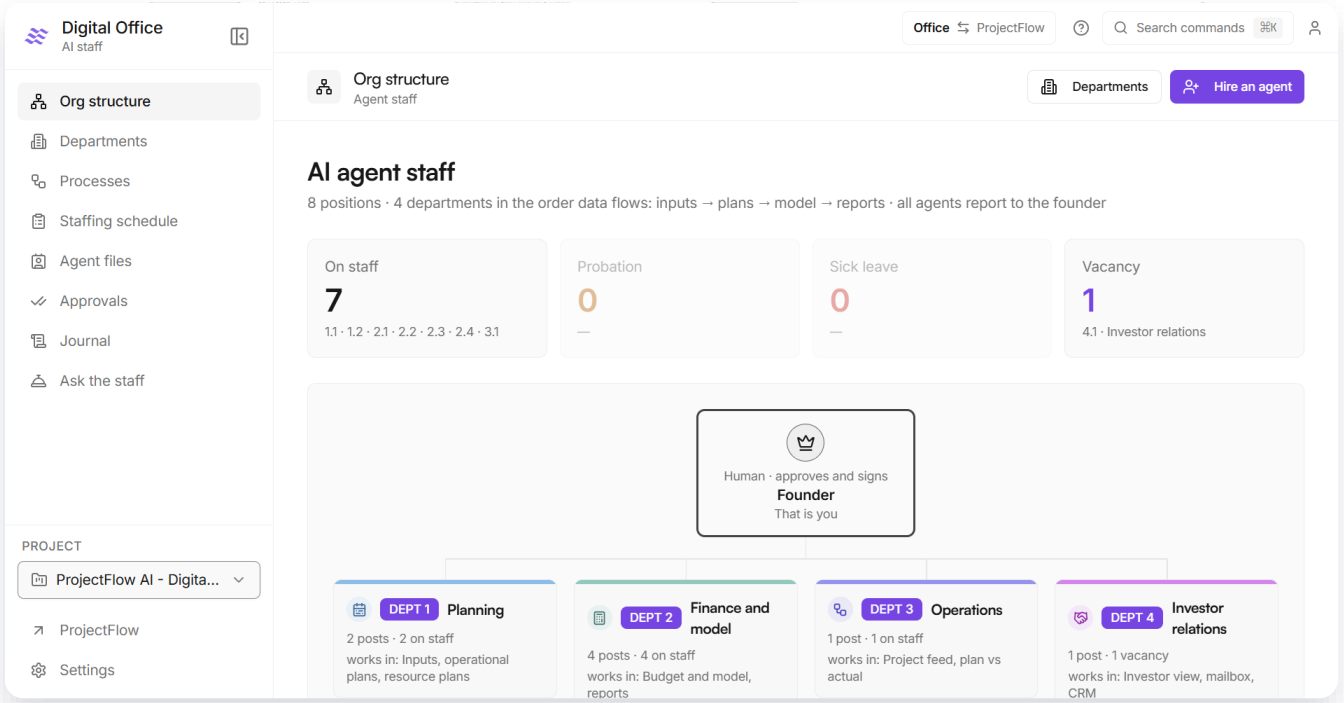
Current, quick, cash ratio

Cash reserve cover

Add any risk indicator your bank uses — in the same model, in the same environment.

STEP 5 · AI CREDIT CHECK

An AI agent checks the model against your rules



- Checks the maths and business logic of every version
- Applies your creditworthiness rules, set up in the pilot
- Gives recommendations — a person approves
- Add your own agents in the Digital Office

PILOT

THE PILOT

Free pilot — built around your credit criteria

Cost	Free. No licence fee and no set-up fee during the pilot.
Your criteria	We configure, free of charge, the key ratios and indicators your credit team uses to decide.
Length	3 months
Scope	10–20 SME applicants or borrowers you choose
We measure	Time to decision, complete applications, analyst hours saved, early-warning hits

Optional: run the pilot under Innovate UK BridgeAI funding in 2027, which can cover part of your team’s time.

WHAT WE NEED FROM YOU

A light commitment from the bank

1 **Pilot agreement**

Short and non-binding: scope, timeline, confidentiality, no obligation to buy.

2 **Data terms**

A data processing agreement; borrowers consent to read-only access to their accounts.

3 **Your criteria**

The ratios, thresholds and covenant definitions your credit team uses to decide.

4 **Your formats**

The application pack and monitoring report you want to receive.

5 **One contact**

A credit or relationship manager, about 2 hours a month.

6 **Pilot borrowers**

10–20 applicants or borrowers you introduce, with success measures agreed up front.

CONTACT

LET'S TALK ABOUT A PILOT

ProjectFlow AI



Natalia Breus, Founder & CEO

Engineer and economist (PhD, MBA). More than 25 years delivering large infrastructure projects, and founder of a digital platform for managing them. Built by a practitioner, for practitioners.

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Scan for details