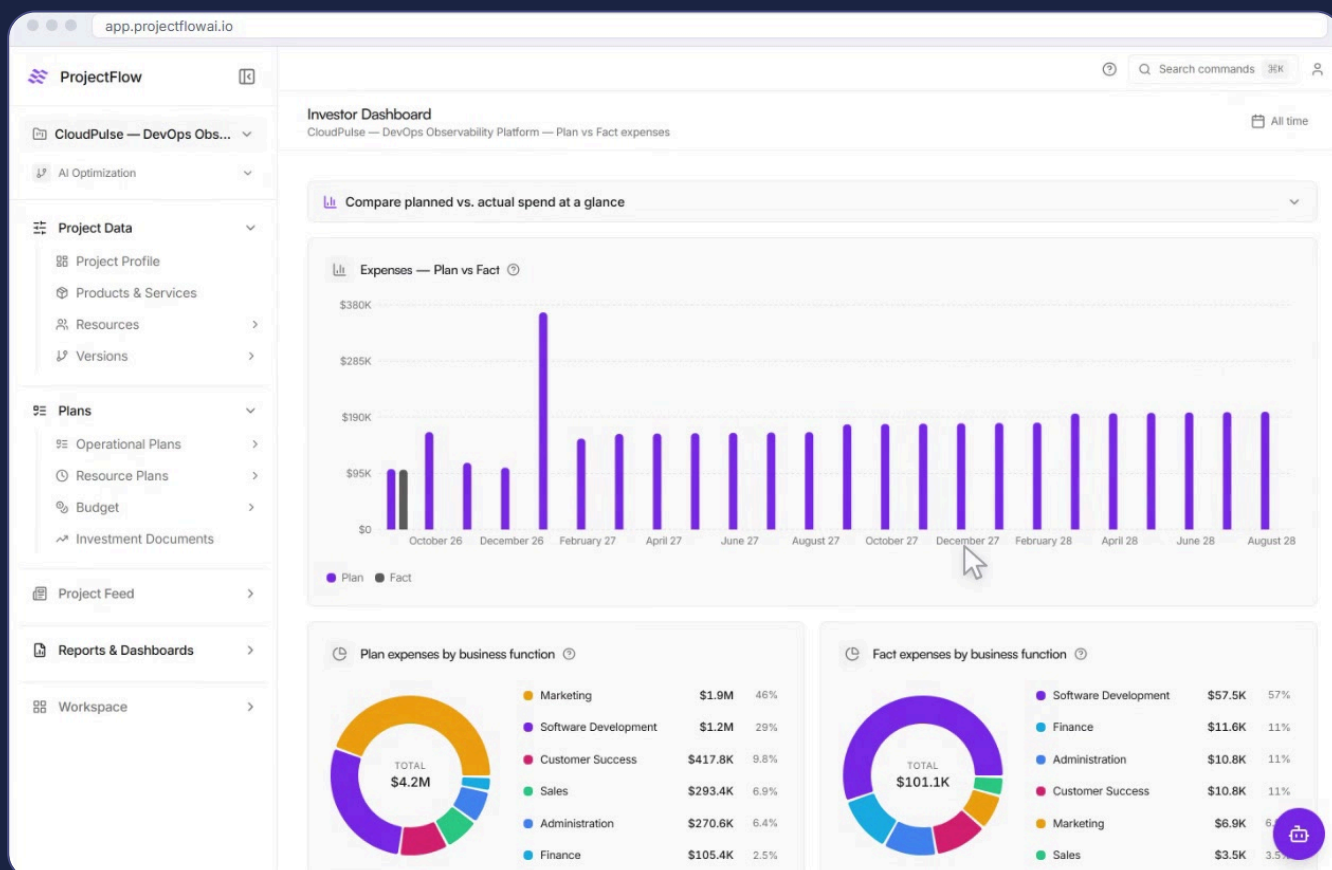




PLAN · MODEL · VALIDATE · REPORT · TRACK

From business idea to an AI-validated financial plan

Plan the work, build the financial model and let AI check both: do the numbers add up, and does the plan make business sense? Then track what actually happens.



THE PROBLEM

Your plan and your numbers should tell the same story

In most young companies the plan lives in one place, the financial model in a spreadsheet, and what really happens in chats and invoices. Assumptions drift, the model stops matching the work, and investors receive numbers that are hard to check.

ONE CONNECTED CHAIN

1

Business idea

Describe it in a few sentences. The AI wizard drafts the structure.

2

Operational plan

Built with AI: tasks, timeline and people, each coded to the model.

3

Resources and revenue

Every cost and every sale is attached to real work, one-off or recurring.

4

Financial model

A linked Excel model: P&L, cash flow and funding requirement.

5

AI Validation

Math checks and a business-logic review before anyone else sees it.

6

Investor report

Twelve sections drawn from the model, ready in Word or PDF.

7

Plan vs actual

Actuals by hand or from team chats, with plan-vs-actual reports.

Enter it once, and every report reads the same numbers.

DO THE NUMBERS ADD UP? DOES THE PLAN MAKE BUSINESS SENSE?

Three things that make the numbers hold up

1

Linked to the operational plan

AI assigns a code to every task and resource. The code carries each cost and sale into the right line of the model, so the plan and the numbers cannot drift apart. Change the plan, rebuild the model.

Task → resource → TB001.BF002-OPEX003.001 → P&L line

2

Math checks inside the workbook

More than 80 reconciliations: sources equal uses, the balance sheet balances, cash rolls forward month to month, every statement ties back to the Database. Any FAIL shows both sources and where to look.

3

Business-logic review with AI

AI reads the plan like an analyst. Is revenue supported by the marketing funnel? Is the team sized to the work? Are margins in line with industry benchmarks? Each finding comes with a priority, the figures, the impact and what to audit.

The result: a model you can defend in front of an investor.

And after funding, the same plan tracks what really happens.

GENERAL AI CHAT VS PROJECTFLOW AI

A chat can draft a spreadsheet. It cannot stand behind it.

A general AI assistant will give you a model in minutes. Here is what you do not get.

GENERAL AI CHAT		PROJECTFLOW AI
Arithmetic	A language model writes numbers as text and can get sums wrong.	Calculations run in live Excel formulas. AI writes the reasoning, not the maths.
Link to the work	Numbers detached from tasks, team and timeline.	Every figure is coded to a task and a resource in the operational plan.
Checks	You check every line yourself.	80+ math checks and a business-logic review against benchmarks.
Structure	A different layout every time you ask.	One catalogue of business functions, finance articles and resources for every project.
Changes	Start again, or patch the file by hand.	Change the plan, rebuild the model. Versions are kept and compared side by side.
Investor output	Text that can sound confident about missing data.	An investor report built from the model that lists what is missing and stays a draft.
After funding	The conversation ends.	Actuals by hand or from team chats, plan vs actual, every month.

Use any AI for ideas. Use ProjectFlow when the numbers have to hold up.

HOW IT WORKS

Your first project in eight steps

From a blank project to your first financial model, without starting from a blank spreadsheet.

01 Create the project with AI

Describe your business in a few sentences and pick your goal.

02 Check the profile

Dates, currency, business type and the key business data.

03 Add products and services

What you sell, the unit and the price, one-off or recurring.

04 Add resources

Your team and other costs, each with its rate.

05 Build the plan with AI

The AI Wizard composes your operational plan: tasks, timeline and resources. AI assigns every task and resource its code, which links it to the financial model. You review and approve.

06 Plan costs and revenue on tasks

Hours and resources on each task, recurring income on sales tasks.

07 Set the financial assumptions

Opening cash, cash reserve, tax and payment terms.

08 Build your model

One click creates the linked Excel model. Then run the math and business-logic checks.

ONCE WORK BEGINS

Enter actuals by hand or from your team chats, where AI links messages to tasks. Plan-vs-actual reports update for you.

COMING IN THE NEXT RELEASE

Already have a plan? Upload it in your own format, and AI will break it into the structure, code and catalogue it.

ONE CODE LINKS PLAN AND MODEL

Every task has a code. Every code has a place in the model.

The plan is organised by business function: Sales, Marketing, Software Development, Administration, Finance. Sales, Growth, Delivery, Funding and Support plans are views of the same coded task list.

☐	#	CODE	TASK	BUSINESS FUNCTION
☐	#1	TB001.BF004	> Administration	Administration
☐	#2	TB001.BF005	> Finance	Finance
☐	#3	TB001.BF002	▼ Marketing	Marketing
☐	#15	TB001.BF002	Zoom Webinar License — running cost	Marketing
☐	#16	TB001.BF002	SEO & Template Content Production — running cost	Marketing
☐	#17	TB001.BF002	HubSpot Sales Hub & Outreach — running cost	Marketing
☐	#18	TB001.BF002	Implement Referral program for startup accelerators and consultants	Marketing

ANATOMY OF A CODE · A REAL RESOURCE LINE

TB001	.BF002	-OPEX003	.001
Business type IT / SaaS	Business function Marketing	Finance article accounting category OPEX	Line item Content / Brand Assets

Categories: REV COGS OPEX CAPEX FIN

Resource types:

RES.PER people · RES.COM marketing · RES.SUB subcontractors · RES.FIN finance

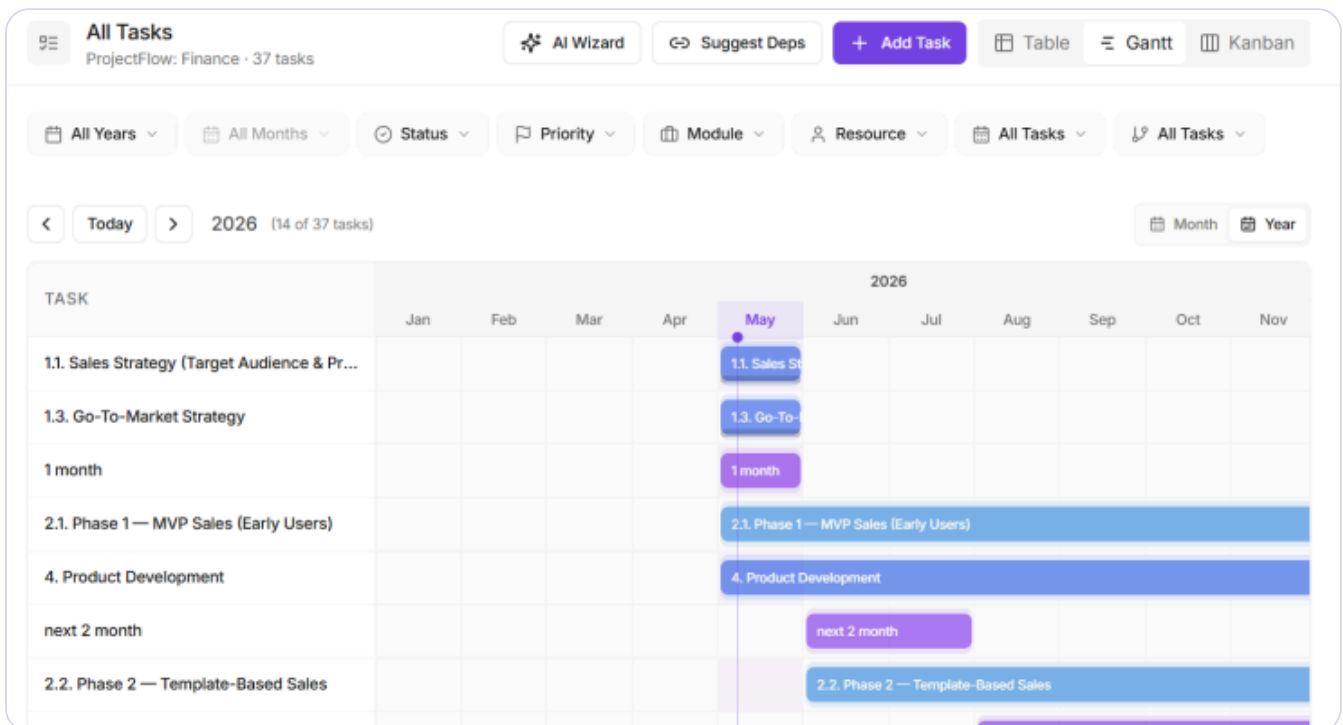
Task → resource → code → Excel

The same code follows the cost into the Database sheet, the Operational Plan, the P&L and the Cash Flow. That is why any number in the model can be traced back to the task it came from.

TABLE · GANTT · KANBAN

Plan the work the way you already do

Tasks in a familiar table, Gantt chart or Kanban board. Every task carries its own resources, quantities and rates, so the plan already knows what it costs.



The 'Task Details' modal provides a detailed view of a task, including its description, subtasks, and a resource allocation table. The table lists resources, their quantities, units, rates, and total costs.

RESOURCE	QTY	UNIT	RATE	COST	DATE
CEO Team	30	hr	\$150.00	\$4,500.00	—
Marketing / Sales support Team	25	hr	\$50.00	\$1,250.00	—
Tools Other	1	mo	\$200.00	\$200.00	—
Total				\$5,950.00	

Every task is a costed card

Who works on it, how many hours, at what rate. In the example: CEO 30 h at \$150, sales support 25 h at \$50, tools \$200. Task total \$5,950.

Plan and fact on the same card

Switch between what you planned and what really happened.

AI helps, you decide

The AI Wizard suggests tasks, resources and dependencies for your approval.

ONE CLICK FROM YOUR PLAN

A real Excel model, not a black box

Download the full workbook: 25 sheets linked by live formulas, no hidden numbers.
Open it, trace precedents, change it.

Summary

Executive
Summary, KPIs,
Project
Economics

Plans

Operational,
Personnel, Sales,
Marketing Funnel

Budget

P&L, Cash Flow,
Balance Sheet,
Loans, Tax

Data

Database of
every coded
transaction

Checks

Math Checks,
Business Logic,
Assumptions

Executive Summary

Revenue, costs and profitability on one page

F17	fx	=SUM(F11:F16)				
	A	B	C	D	E	F
1		Executive Summary				
2		AI-Generated Investment Snapshot				
9	Nº	Name	Unit	Quantity	Unit Price	Total
10	1	Revenue				
11		Subscription & Usage Revenue		3,636,500	10	36,365,000
12		Implementation / Integration		10	1,500	15,000
13		Enterprise / Corporate Licenses		5	2,500	12,500
17		Total Revenue		3,636,515		36,392,500
19	2	Costs				
20		Sales				895,371
21		Marketing				121,100
22		Product Development				0
23		Cost of Goods Sold (COGS)				746,629
24		Operating Expenses				1,200

Operational Plan

Every coded task and resource, by business function and year

F10	fx	=SUMIF(\$N\$6:\$CJ\$6, F\$6, \$N10:\$CJ10)					
	B	F	G	H	I	J	K
6	Year	2027	2028	2029	2030	2031	2032
9	Sales						
10	Customer Acquisition	887,411	2,899,669	4,907,556	6,915,444	8,923,331	10,931,218
11	Marketing & Sales Resources	(9,000)	-	-	-	-	-
12	Marketing Technology	(9,000)	-	-	-	-	-
13	Marketing Automation / Email Platform	(9,000)	-	-	-	-	-
14	Personnel	(143,871)	(148,500)	(148,500)	(148,500)	(148,500)	(148,500)
15	Management	(54,771)	(59,400)	(59,400)	(59,400)	(59,400)	(59,400)
16	Executive / General Management	(54,771)	(59,400)	(59,400)	(59,400)	(59,400)	(59,400)
17	Marketing	(89,100)	(89,100)	(89,100)	(89,100)	(89,100)	(89,100)
18	Performance / Digital Marketing Specialist	(89,100)	(89,100)	(89,100)	(89,100)	(89,100)	(89,100)

Sheets from a test model built during our product audit (Project Babylove), recalculated from its live formulas.

RESOURCES · BUDGET

From people and tasks to the budget

Personnel Plan

Hours from tasks become FTE-months and payroll, by role and year

F31	fx	=SUMIF(\$N\$6:\$CJ\$6, F\$6, \$N31:\$CJ31)						
	B		F	G	H	I	J	K
6	Year		2027	2028	2029	2030	2031	2032
10	Quantity, FTE-Months							
11	Management		12	12	12	12	12	12
12	Executive / General Management		12	12	12	12	12	12
13	Marketing		12	12	12	12	12	12
14	Performance / Digital Marketing Specialist		12	12	12	12	12	12
15	Product / R&D		24	24	24	24	24	24
16	Software Engineer / Developer		24	24	24	24	24	24
17	Total Quantity, FTE-Months		48	48	48	48	48	48
30	Total Personnel Cost							
31	Management		59,400	59,400	59,400	59,400	59,400	59,400
32	Executive / General Management		59,400	59,400	59,400	59,400	59,400	59,400
33	Marketing		89,100	89,100	89,100	89,100	89,100	89,100
34	Performance / Digital Marketing Specialist		89,100	89,100	89,100	89,100	89,100	89,100
35	Product / R&D		118,800	118,800	118,800	118,800	118,800	118,800
36	Software Engineer / Developer		118,800	118,800	118,800	118,800	118,800	118,800
37	Total Personnel Cost		267,300	267,300	267,300	267,300	267,300	267,300
Executive Summary		KPI's	Project Economics	Personnel Plan	Sales Plan	Marketing Funnel	Operational Plan	Income Statement(P&S

Income Statement (P&L)

Revenue, costs and margins by year

F18	fx	=SUM(F11:F17)							
	B		F	G	H	I	J	K	
6	Year		2027	2028	2029	2030	2031	2032	
10	Revenue								
11	Subscription & Usage Revenue		1,045,282	3,048,169	5,056,056	7,063,944	9,071,831	11,079,718	
12	Implementation / Integration		15,000	-	-	-	-	-	
13	Enterprise / Corporate Licenses		12,500	-	-	-	-	-	
18	Total Revenue		1,072,782	3,048,169	5,056,056	7,063,944	9,071,831	11,079,718	
37	Total sales		152,871	148,500	148,500	148,500	148,500	148,500	
54	Total Marketing		120,183	183	183	183	183	183	
88	Total Cost of Good Sold		152,629	118,800	118,800	118,800	118,800	118,800	
92	Gross Profit		920,153	2,929,369	4,937,256	6,945,144	8,953,031	10,960,918	
93	Gross Profit Margin		86%	96%	98%	98%	99%	99%	
115	Total Operating Expenses		274,254	148,683	148,683	148,683	148,683	148,683	
118	EBITA		645,898	2,780,686	4,788,573	6,796,460	8,804,348	10,812,235	
121	EBIT		642,565	2,777,352	4,786,073	6,796,460	8,804,348	10,812,235	
128	Net Profit		642,565	2,777,352	4,786,073	6,796,460	8,804,348	10,812,235	
129	Net Profit Margin		60%	91%	95%	96%	97%	98%	
Sales Plan	Marketing Funnel	Operational Plan	Income Statement(P&L)		Cash Flow Statement		Database	Balance Sheet	Math Che

Cash Flow, Balance Sheet, Loan Movement and Tax follow the same yearly and monthly layout.

DO THE NUMBERS ADD UP?

Check the model before investors do

Two layers of checks: does the maths hold together, and does the plan make business sense?

The screenshot displays the ProjectFlow AI Validation interface. The left sidebar contains a navigation menu with sections: ProjectFlow, CloudPulse — DevOps Obs..., AI Optimization, Project Data (Project Profile, Products & Services, Resources, Versions), Plans (Operational Plans, Resource Plans, Budget, Financial Analysis, Financial Model, AI Validation, Cash Flow, Investment Documents). The main content area is titled 'AI Validation' and 'Math Checks and the Business Logic action plan of your financial model'. A purple box highlights 'The revision plan, summed up' with a summary: 'Non-overlapping revisions BL03, BL04, BL06 change the funding requirement from \$1,183,148 to \$944,603 (~\$238,545) and net profit from -\$1,978,648 to -\$1,740,103, before any effect on revenue. BL01, BL02, BL05, BL07, BL08, BL09 are not immediate savings (classification, pricing, churn, coverage or funding)'. Below this, two critical issues are listed: BL01 (Critical) regarding revenue plan support and BL02 (Critical) regarding gross margin benchmark. A callout box for 'REVISIONS BL03 + BL04 + BL06' shows the funding requirement change from \$1,183,148 to \$944,603, resulting in a saving of \$238,545.

Math checks

More than 80 reconciliations: the workbook checks itself. Sources equal uses, cash stays positive, debt is repaid, there are no formula errors. When a check fails, you see both sources and the proposed fix.

Business logic

The AI reviews the plan like an analyst. Each finding has a priority, the problem in figures, its impact, the argument against industry benchmarks and the tasks it touches.

Apply a revision as a new version. The original stays untouched.

Demo project: the AI revision plan cut the funding requirement from \$1.18M to \$945K.

BEFORE IT GOES TO AN INVESTOR

Check everything. Then check again.

AI drafts fast, but a model is only as good as its assumptions. A test model from our own audit: the arithmetic held together, yet the plan made no business sense.

78 of 80

checks passed in this audit snapshot

BL01 · Critical

\$36.4M revenue, zero customers from the funnel

C5	fx	The revenue plan is not supported by the marketing funnel: the model forecasts \$36,392,500 while...			
	A	B	C	D	
1	BUSINESS LOGIC — REVISION ACTION PLAN				
2	Follow the link → check the figure → open the plan row → apply the revision.				
3	ID	Priority	Model assertion	Problem figures	
4	BL01	CRITICAL	The revenue plan is not supported by the marketing funnel: the model forecasts \$36,392,500 while the funnel wins 0.0 customers against a requirement of 100,000.0.	Revenue is \$36,392,500, subscription units are 3,636,500 at \$10.00, funnel coverage is 0.0%, and CAC is \$0.00 because all paid acquisition conversion inputs are zero.	
5	BL02	CRITICAL	Two developer hires are triggered by only one small month of planned development work, creating payroll far beyond the actual assigned work.	Each developer has 72.0 FTE-months of paid payroll but only 12 h of planned work: utilization of 0.1%.	
6	BL03	HIGH	The Digital Marketing Specialist is modeled as a full-time hire retained through the plan even though the assigned work is only part-time.	72.0 FTE-months of paid payroll and 2,400 h of planned work: utilization of only 20.2%.	
Executive Summary Operational Plan Income Statement(P&L) Cash Flow Statement Balance Sheet Math Checks Business Logic Model Assumptions					

YOUR CHECKLIST

- ☐ **Assumptions.** Prices, volumes, conversion and churn are yours and realistic.
- ☐ **Cash and funding.** Opening cash is right; equity is not revenue.
- ☐ **Every Critical and High.** Resolve it or be ready to explain it.
- ☐ **Units.** Monthly or hourly, one-off or recurring.
- ☐ **Every FAIL.** Read both sources and fix the source, not the total.
- ☐ **AI suggestions.** Accept them one by one: they can add costs and income.

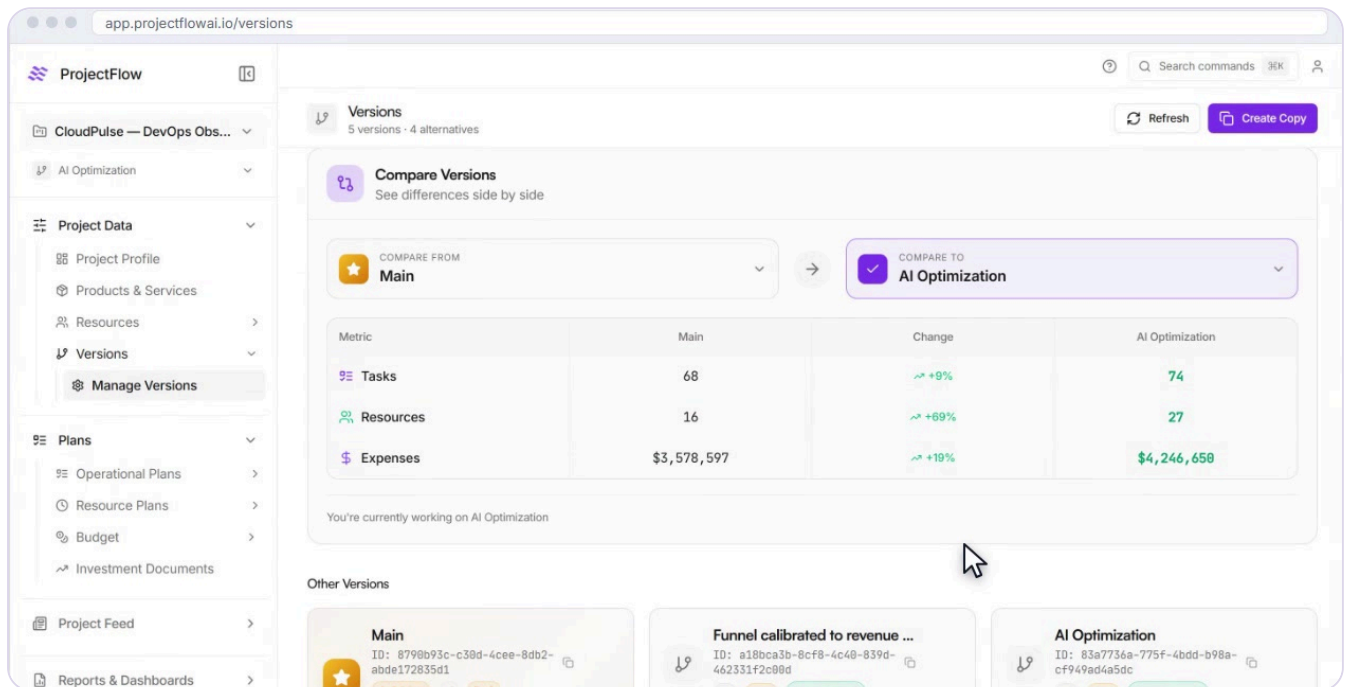
Want a second pair of eyes?

Independent financial model review is available on request.

WHAT IF?

Copy, compare, choose

Every version is a full copy of the plan (tasks, resources, budget and marketing) with its own financial model. The original always stays safe.



Make a copy

A what-if, a downside, an alternative timeline or an optimistic plan, with a note on why.

Compare side by side

Tasks, resources and spending, then the financial model of each version.

Versions made for you

Accepting a funding proposal or an AI revision creates a new version automatically.

Choose the one to fund

Switch to it and mark it Approved. An approved version is your control point.

ONE CLICK, ABOUT A MINUTE

An investor report built from your model

The report draws on your description, plan, tasks, resources and files, and names the model version it is based on.

12 SECTIONS · 8 TABLES

Executive summary

Business model

Operating plan

Customer and revenue plan

Resource requirements

P&L

Cash flow

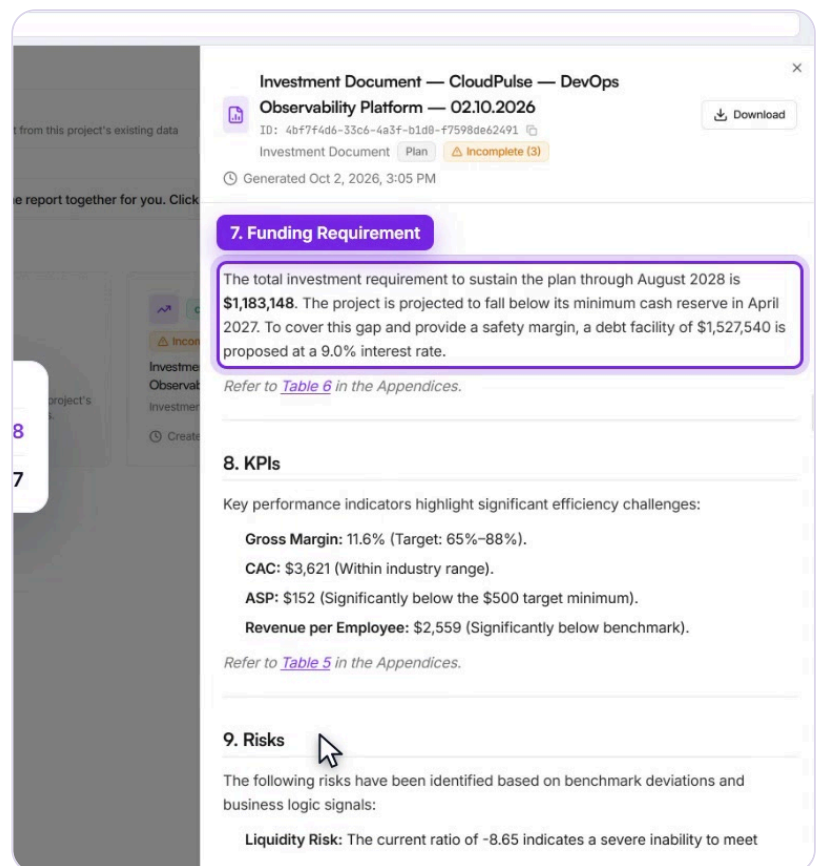
Funding requirement

KPIs

Risks

Deviations from benchmarks

AI commentary



Honest by design

The report never makes things up. Missing data is listed, and the report stays a draft.

Word or PDF

Download it, then add your own risks, market and assumptions in Word.

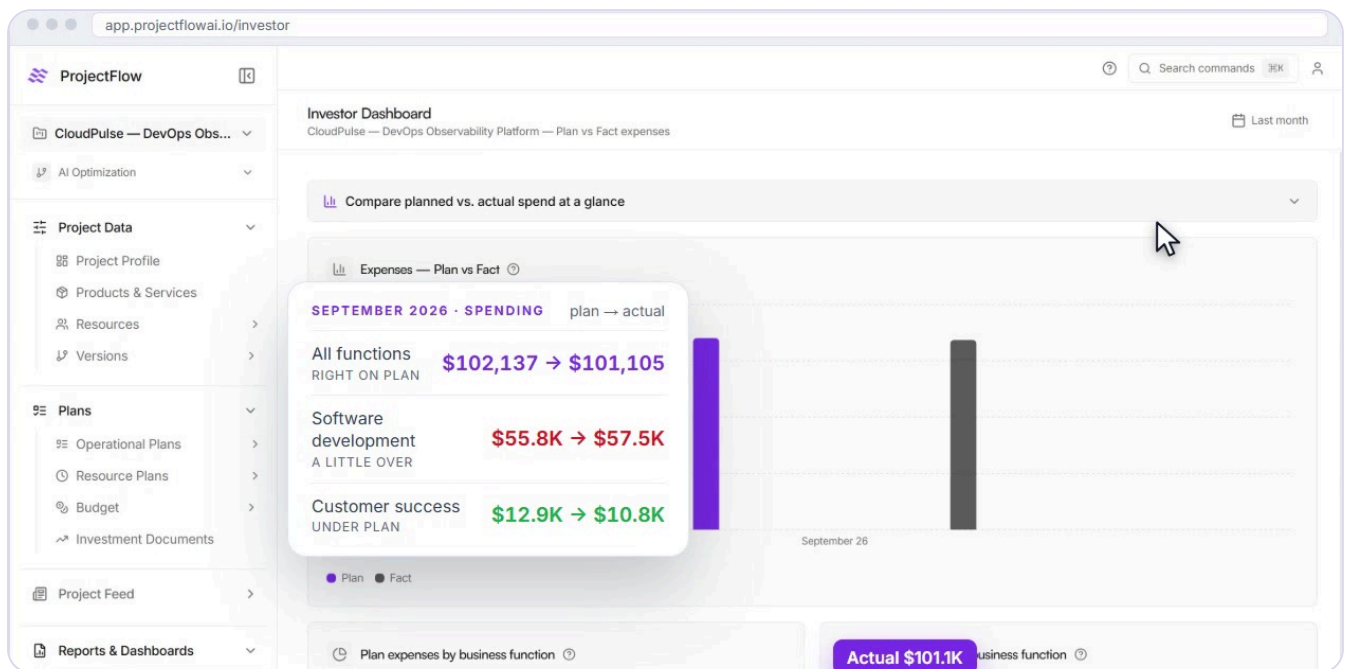
Always current

Changed the plan? Generate again. Earlier versions are kept, grouped by month.

AFTER THE MONEY ARRIVES

See where you are off plan, early

Record what actually happens and compare it with the plan, month by month.



Record actuals

By hand: hours and invoices on tasks. Or from team chats: AI links messages to the right tasks.

Investor View

Plan against actual by month and by business function, at a glance.

Cash flow

Switch from plan to fact to see the cash that actually moved.

Financial analysis

Fact against plan for every task and resource, down to the hours behind the money.

Actuals never change the financial model. To change course, update the plan, or copy it first.

Built for both sides of the plan

Founders and small businesses

Turn an idea into a structured plan and financial model without a finance team, and know your funding gap.

Consultants and fractional CFOs

Build first-pass models for clients faster, with built-in checks and every number traceable to the plan.

Investors and accelerators

Receive models where the numbers trace back to real tasks and resources, checked before they reach you.

BUILT BY A PRACTITIONER

Natalia Breus, Founder & CEO. 25+ years linking plans to money on large infrastructure projects: Deputy CEO for Economics at a Tier-1 contractor of around 7,000 people, and builder of an ERP platform used by more than 4,000 people. PhD in Economics, MBA.

NOW IN EARLY ACCESS

Try it on your own plan

app.projectflowai.io

projectflowai.io

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6 VIDEO TUTORIALS

- 1 · From plan to financial model
- 2 · Your first project, step by step
- 3 · Plan vs actual
- 4 · Versions and scenarios
- 5 · The investor report
- 6 · AI Validation

youtube.com/@ProjectFlow-AI