# Cashbucket Assurance: The "Living Model" for vCFOs

*You bring experience and judgement. We provide the decision engine.*

## The problem vCFOs actually face

Your value is not in spreadsheets. It's in judgement, context, and decision-making.
Yet most vCFOs still spend hours each month:

- repairing fragile Excel models
- manually rolling forecasts forward
- reconciling reality back to assumptions
- explaining why numbers changed instead of what to do

This creates a ceiling on margins, and on impact.

## What Cashbucket Assurance is

Cashbucket Assurance is a cash modelling engine and assurance layer designed to sit underneath vCFO-led advisory work.

It provides:

- a living cash model that stays current as reality changes - with structural assurance provided by Cashbucket
- structured, repeatable modelling logic across clients
- clear visibility of deltas, not just static forecasts

So you can spend less time maintaining models
and more time applying judgement where it matters.

## The Driver and the Engine

Cashbucket handles the mechanics. You own the decisions.

| Your Role (The Driver) | Cashbucket (The Engine) |
|---|---|
| Setting strategy and direction | Maintaining a resilient cash model |
| Interpreting why changes matter | Updating assumptions as inputs change |
| Advising on trade-offs and decisions | Highlighting variances and pressure points |
| Owning the client relationship | Ensuring the maths stays correct and consistent |

**We don't give advice.**

**We make your advice possible at scale.**

## How it fits into your workflow

Cashbucket slots into your existing rhythm without creating admin overhead.

- Client activity changes
- Inputs update (contracts, hires, timing shifts)
- The model stays current
- You review signal, not spreadsheets

The result is a **shared, decision-grade view of cash** that supports better conversations with less effort.

## Commercial model (advisor-first)

Cashbucket does not engage directly with your clients under this model.

Cashbucket is available to advisors on **wholesale terms**, reflecting:

- lower support overhead
- advisor-led delivery
- repeatable client deployment

You control:

- how it's packaged
- how it's positioned to clients
- how you price and deliver your service

No lock-in. No client ownership conflicts.

## Product tiers (engine capability)

| Tier | What We Do (The Engine) |
|---|---|
| **ASSIST** | **Model Assurance**<br><br>- Short-term rolling cash view<br>- Structural assurance + periodic review<br>- Variance visibility<br><br>**Typically used as:**<br>A baseline engine for smaller or early-stage clients *(Advisor-only — not sold direct)* |
| **GROW** | **Decision Visibility**<br><br>Everything in Assist, plus:<br><br>- Sales pipeline integration<br>- Scenario testing (hires, churn, growth)<br>- Budget vs forecast comparison<br><br>**Typically used as:**<br>The core engine for ongoing advisory clients |
| **ENTERPRISE** | **Complexity & scale**<br><br>Everything in Grow, plus:<br><br>- Group and multi-entity structures<br>- Multi-currency support |

| | |
|---|---|
| | ● Priority turnaround for modelling changes<br><br>**Typically used as:**<br>Complex, multi-entity, or board-level environments |

## Who this is (and isn't) for

**This is for vCFOs who:**

- want to scale without rebuilding models
- value judgement over mechanics
- want cleaner client conversations

**This is not for:**

- DIY spreadsheet optimisers
- one-off forecasting projects
- advisors who want to outsource judgement

## Next step

If this resonates, the next step is to walk through a real client use case and see how Cashbucket would slot into your workflow.

Book a time to discuss