BIZCASHFLOW PROS

Keep more of what you earn.

The financial command center for accountants, their clients, and owner-operators.

Save on taxes

Pay off debt

Extend runway

THE PRODUCT

What BizCashflow Pros is

A multi-tenant SaaS that lets small-business owners — and the accountants who serve them — track every deductible dollar, kill debt on a clear timeline, and finally know their runway.

PERSONA

Owner-operator

Runs the business. Wants real numbers, one place, no accountant handoff.

PERSONA

Accountant

Serves 5–100 clients. Needs Kanban, notes, uploads, digest emails.

PERSONA

Firm operator

Approves signups, moves clients, audits access. Platform view.

BizCashflow Pros · Overview

THREE PILLARS

Taxes · Debt · Cash flow

01

Tax savings

Every deductible dollar tracked. Estimated tax + quarterly schedule. Eight opportunity cards for missed write-offs.

02

Debt payoff

Avalanche + snowball simulations. AI picks the winning strategy grounded on your real cash flow. Timeline chart.

03

Cash flow

Runway in months. Category burn. Bank fees + NSF you can claw back. Compare vs prior period on every card.

BizCashflow Pros · Overview

OWNER DASHBOARD

Cash position, runway, KPIs — at a glance

One live board that answers 'am I ok?' in five seconds.

- Cash In / Cash Out (MTD + YTD)
- Runway (months) grounded on real burn
- Total debt + monthly obligations
- Bank fees & NSF (YTD, refundable)
- Monthly income vs expense chart

- Category expense pie chart
- Compare vs prior period toggle
- Date-range presets + custom range
- Onboarding checklist (5 steps)
- New-documents alert banner

BizCashflow Pros · Owner Dashboard

STATEMENTS & TRANSACTIONS

Bank statements in, structured data out

PDF, CSV, or manual entry — BizCashflow Pros normalises everything into one txn table.

- PDF bank-statement parser (regex + AI)
- OCR fallback: English / French / Spanish (Tesseract)
- CSV import with mapping preview
- Manual entry with US phone-mask + validation
- Edit + delete per row with confirm

- Bulk-confirm parsed uploads
- AI category suggestion (Claude Sonnet 4.5)
- Deductible flag inferred automatically
- QuickBooks Online sync (multi-tenant OAuth2)
- Push-first-batch to QBO with rollback

BizCashflow Pros · Statements & Transactions

TAX & DEBT

Save more · Get out of debt on a timeline

Two of the three pillars — every deductible tracked, every payoff plan modelled.

- YTD Income + Deductible + Est. tax + Tax saved
- Deductions by category bar chart
- Quarterly Estimated payment schedule
- 8 opportunity cards for missed write-offs
- Business type + effective rate + state settings

- Debt CRUD (credit card / loan / etc.)
- Auto-calc minimum on credit cards
- Avalanche + snowball simulations
- Extra-payment slider with live re-forecast
- AI Debt Payoff Plan (Claude) — winning strategy

BizCashflow Pros · Tax & Debt

AI ADVISOR & REPORTS

Ask anything. Export everything.

Grounded on your real numbers. PDF-ready reports for the accountant handoff.

- Streaming chat (SSE) with Claude Sonnet 4.5
- Toggle to GPT-5.2 per message
- Financial context injected as system prompt
- Session history sidebar (multi-conversation)
- P&L: This month · Last month · YTD · Custom

- P&L PDF export (branded, mm/dd/yyyy)
- Compare-to-prior toggle with signed deltas
- Balance Sheet with as-of date picker
- Auto-tracked cash + debts + manual items
- Retained Earnings auto-balances the equation

BizCashflow Pros · AI Advisor & Reports

MULTI-TENANT MODEL

Accountant · Client · Firm operator

The same DB powers every seat — role-guarded so a client never sees another client.

- Roles: user (accountant), client, admin (super)
- Accountant → clients sub-account tree
- owner_id on every record enforces isolation
- Client portal (/client): upload widget + history
- Statement absorbed into accountant's dashboard

- Docs received flow (yellow → green pill)
- Access-history audit trail per client
- Impersonate client (return-token stash)
- 1-to-1 messaging (accountant ↔ client)
- Referral share links + free-month credits

BizCashflow Pros · Multi-tenant model

BACK OFFICE

The accountant's daily desk

Kanban + notes + AI task ideas — one place to run every client's book.

- Kanban (To-do / Doing / Blocked / Done)
- Drag-and-drop status transitions
- Client filter chips + summary tiles
- Task modal with priority + due date
- Overdue badge on sidebar (15s polling)

- Per-client internal notes (private)
- AI Suggest Tasks: 3–10 tasks/client
- Bulk-add with checkbox selection
- Statement reminder emails (Resend)
- Weekly digest email (Monday 08:00 UTC)

BizCashflow Pros · Back Office

FIRM DASHBOARD

Zoom out — see your whole book

6 KPIs, task velocity, tax deadlines, client health, activity feed — one shot.

- 6 KPI tiles (colorful tone-per-metric)
- Task velocity bar chart (4 weeks)
- Upcoming US federal tax deadlines
- Client health table sorted by attention
- Recent activity feed

- AI firm-health summary (2 sentences, cached)
- Recommended Fits: matches for your specialties
- One-click Edit Specialties link
- Refresh + Manage Clients quick links
- Real-time (no page reload)

BizCashflow Pros · Firm Dashboard

COMMAND PALETTE

Cmd-K to fly through the app

Deterministic fuzzy search + natural-language commands.

- Global Cmd-K / Ctrl-K shortcut
- Fuzzy scoring (no LLM in search)
- 14 navigation targets
- 5 firm actions
- Client jump menu with 5 sub-actions

- Access history · Impersonate · Notes
- NLP parser (Claude): plain-English tasks
- Preview card with client + due + confidence
- Keyboard nav (arrows / Enter / Esc / Backspace)
- URL-param handoff (deep links work)

BizCashflow Pros · Command Palette

SUPER ADMIN CONSOLE

Platform operator's cockpit

The seeded admin@ account runs the whole platform — companies, clients, audits.

- 5 platform KPIs (colorful tone tiles)
- Companies rail with client + statement counts
- Add / Delete / Move client between companies
- Atomic re-parent (statements + tasks + notes)
- Impersonate any accountant

- Pending queue with industry chip
- Approve (with optional accountant assignment)
- Reject with reason (audit-log entry)
- AI matcher — specialty-first weighting
- Immutable audit log

BizCashflow Pros · Super Admin console

PUBLIC ONBOARDING

Self-signup with quality control

New businesses land on /onboard, pick industry, get parked pending super-admin approval.

- Two-column marketing landing
- Industry dropdown (48-item list)
- approval_status = pending on signup
- Login blocked until approved (403)
- 'Signup received' confirmation state

- Super-admin sees them in pending queue
- AI matcher suggests top 3 accountants
- Specialty > book > load ranking
- Approve = optional re-parent
- Recommended Fits notification for matching accountants

BizCashflow Pros · Public Onboarding

Stripe + immutable audit trail

Two plans, referral coupons, 14-day trial. Compliance-defensible access logs.

- Operator $49/mo · Studio $99/mo
- Stripe Checkout with Managed Payments
- 14-day free trial (auto-suppressed w/ coupon)
- Referral: 1 free month/signup, up to 12
- Dynamic single-use Stripe coupons

- Stripe Customer Portal (cancel/update card)
- Webhook-fallback session polling
- Impersonation logs (accountant + super_admin)
- Super-admin action log (every write)
- CSV export of access history

BizCashflow Pros · Billing & Compliance

HOW IT WORKS

From signup to first insight in 30 seconds

01	**Sign up**	Client self-signs at /onboard, picks their industry, and lands in the super-admin's approval queue.
02	**Approve + route**	Super-admin approves. AI Matcher recommends the best-fit accountant based on declared specialties + workload.
03	**Upload**	The client drops a PDF bank statement in their portal. BizCashflow Pros parses it (regex + OCR fallback for FR/ES) into structured transactions.
04	**AI categorize**	Claude classifies each row. Accountant reviews, edits, and confirms in bulk. Deductible flag inferred automatically.
05	**Insight**	Dashboard, Tax Savings, Debt Payoff, P&L, Balance Sheet — all recomputed live. AI Advisor answers grounded questions.

BizCashflow Pros · How it works

UNDER THE HOOD

Tech stack

FRONTEND

- React 19 + react-router 7
- Tailwind + shadcn/ui
- recharts · framer-motion
- sonner toasts

BACKEND

- FastAPI (Python 3.11)
- Motor / PyMongo
- pdfplumber + Tesseract OCR (eng/fra/spa)
- reportlab for PDFs

AI & INTEGRATIONS

- Claude Sonnet 4.5 + GPT-5.2 (Universal Key)
- QuickBooks Online OAuth2
- Stripe Managed Payments
- Resend transactional email

AUTH & OPS

- JWT · httpOnly Secure cookies
- Brute-force lockout (10/5m)
- Role guards (owner/user/client/admin)
- Immutable audit log

BizCashflow Pros · Tech

GET STARTED

Ready to keep more of what you earn?

Start free — 30-second setup. No credit card. Bank-statement import + AI advisor included.

Start free →

Try the demo