DRAFT — PENDING OPERATOR REVIEW

Client Lifecycle Workflow

The end-to-end journey: sales and pricing, onboarding, cleanup and stabilization, then the recurring weekly and monthly service loop that runs for years, with annual compliance cycles and advisory services layered on top. Detailed maps exist for onboarding, weekly bookkeeping, month-end close, and monthly review; this map shows how they chain together.

TRIGGER
Triggered when a new lead reaches the firm, typically through a referral

→

END STATE
The workflow ends when a client offboards, with billing stopped, access revoked, and records archived

1
Client Acquisition
OWNER

2
Onboarding
FIRM ADMINISTRATOR

3
Cleanup and Stabilization
LEAD ACCOUNTANT + CONTROLLER

4
Recurring Service Delivery
STAFF ACCOUNTANT + LEAD ACCOUNTANT

5
Annual Compliance
STAFF ACCOUNTANT + LEAD ACCOUNTANT

6
Advisory Services
CONTROLLER

7
Offboarding
FIRM ADMINISTRATOR + LEAD ACCOUNTANT

1 Client Acquisition

OWNER

HANDOFF IN

This phase begins when a lead reaches the firm. The sales call happens, the prospect shares QuickBooks access, the books are reviewed to scope cleanup, and a priced quote goes out. Ends with a Functional handoff from Owner to Firm Administrator. Transferred: the accepted Quote PDF filed in the client's Prospective folder in Google Drive. Acceptance criteria: UNKNOWN*, no source documents this stage; the entire phase is reconstructed from one call and needs mapping in the session.*

PROCESS 1.1

Lead Intake Process

ROLE	TRIGGER	END STATE
Owner	Triggered by a referral or inbound inquiry	Ends when a sales conversation is scheduled

- 1.1.1 Capture the new lead and open a Prospective folder — LEAD MANAGEMENT
  Trigger → Referral or inbound inquiry arrives   End → Prospect has a folder and a scheduled conversation

PROCESS 1.2

Sales Discovery Process

ROLE	TRIGGER	END STATE
Owner	Triggered by a scheduled sales call	Ends when the firm can see the prospect's books

- 1.2.1 Hold the sales discovery call — LEAD MANAGEMENT
  Trigger → Sales call scheduled   End → Needs scoped and next steps agreed
- 1.2.2 Collect QuickBooks Online access from the prospect — LEAD MANAGEMENT
  Trigger → Sales call complete   End → Firm has working access to the prospect's books

1 Client Acquisition

OWNER

continued

HANDOFF IN

This phase begins when a lead reaches the firm. The sales call happens, the prospect shares QuickBooks access, the books are reviewed to scope cleanup, and a priced quote goes out. Ends with a Functional handoff from Owner to Firm Administrator. Transferred: the accepted Quote PDF filed in the client's Prospective folder in Google Drive. Acceptance criteria: UNKNOWN*, no source documents this stage; the entire phase is reconstructed from one call and needs mapping in the session.*

PROCESS 1.3

Pricing and Quote Process

ROLE	TRIGGER	END STATE
Owner	Triggered by access to the prospect's books	Ends when the accepted quote lands in the Prospective folder, which triggers onboarding

- 1.3.1 Review the prospect's books to scope the work — PROPOSAL CREATION
  Trigger → QuickBooks access granted   End → Cleanup range and service scope determined
- 1.3.2 Build the quote from the service fee template — PROPOSAL CREATION
  Trigger → Scope determined   End → Priced quote ready with tier recommendation
- 1.3.3 Send the quote and file it to the Prospective folder — PROPOSAL CREATION
  Trigger → Quote built   End → Quote with the prospect and filed in Drive

2 Onboarding

FIRM ADMINISTRATOR

HANDOFF IN

This phase begins with a Functional handoff from Owner to Firm Administrator. Transferred: the accepted quote in the Prospective folder. Acceptance criteria: quote terms extractable from the PDF. The full onboarding runs: proposal and signature, Drive and Financial Cents setup, welcome packet, team handoff, kickoff. Ends with a Functional handoff from Firm Administrator to Lead Accountant at the kickoff call, with the client entering cleanup and recurring service. Detailed in the Client Onboarding Workflow map.

PROCESS 2.1

Client Onboarding Process

ROLE	TRIGGER	END STATE
Firm Administrator	triggered by the accepted quote in the Prospective folder; ends when the kickoff call is held and recurring projects are scheduled	ends when the kickoff call is held and recurring projects are scheduled

- **2.1.1 Create client records and send the engagement for signature** — CLIENT INTAKE
  Trigger → Accepted quote in the Prospective folder   End → Signed engagement letter returned
- **2.1.2 Build the client workspace across Drive and Financial Cents** — PRACTICE ADMINISTRATION
  Trigger → Engagement signed   End → Client workspace complete with tested credentials
- **2.1.3 Send the welcome packet and hand the client to the team** — CLIENT COMMUNICATION
  Trigger → Workspace ready and team assigned   End → Client welcomed and team formally handed the client
- **2.1.4 Prepare and hold the kickoff call** — CLIENT COMMUNICATION
  Trigger → Kickoff scheduled   End → Kickoff held and recapped with a 90-day call scheduled

3 Cleanup and Stabilization

LEAD ACCOUNTANT + CONTROLLER

HANDOFF IN

This phase begins with a Functional handoff from Firm Administrator to Lead Accountant. Transferred: the client workspace, sales onboarding workbook, and outstanding items. Acceptance criteria: kickoff held and credentials confirmed. The books are brought current: coding through the present month, reconciliations, tie-out to the last tax return, payroll and sales tax setup where needed, with weekly client updates. Ends with a Role handoff from Lead Accountant to Controller for the cleanup-complete review, then financials and final billing to the client.

PROCESS 3.1

Books Cleanup Process

ROLE	TRIGGER	END STATE
Lead Accountant	Triggered by the completed kickoff	Ends when the books are current and trustworthy

- 3.1.1 Code all transactions through the current month — TRANSACTION PROCESSING
  Trigger → Kickoff complete   End → No uncoded transactions in the feeds
- 3.1.2 Reconcile all bank and credit card accounts through current month — ACCOUNT RECONCILIATION
  Trigger → Backlog coded   End → Every account reconciled to date
- 3.1.3 Tie the financials to the most recent tax return — FINANCIAL REVIEW
  Trigger → Accounts reconciled   End → Books tie to the last tax return
- 3.1.4 Set up payroll and sales tax services where needed — COMPLIANCE FILING
  Trigger → Cleanup surfaces payroll or sales tax needs   End → Payroll and sales tax running with credentials vaulted
- 3.1.5 Update the client weekly on cleanup progress — CLIENT COMMUNICATION
  Trigger → Each week during cleanup   End → Client current on status and outstanding items

3 Cleanup and Stabilization

LEAD ACCOUNTANT + CONTROLLER

HANDOFF IN

This phase begins with a Functional handoff from Firm Administrator to Lead Accountant. Transferred: the client workspace, sales onboarding workbook, and outstanding items. Acceptance criteria: kickoff held and credentials confirmed. The books are brought current: coding through the present month, reconciliations, tie-out to the last tax return, payroll and sales tax setup where needed, with weekly client updates. Ends with a Role handoff from Lead Accountant to Controller for the cleanup-complete review, then financials and final billing to the client.

PROCESS 3.2

Cleanup Completion Process

ROLE	TRIGGER	END STATE
Controller	Triggered by clean, tied-out books	Ends when the client is a stabilized recurring client with a completed 90-day call

- 3.2.1 Prepare cleanup review notes and record commentary — FINANCIAL REVIEW
  Trigger → Cleanup books complete   End → Review notes and commentary ready
- 3.2.2 Send cleanup-complete financials through the client portal — CLIENT COMMUNICATION
  Trigger → Review notes ready   End → Client has the cleanup-complete package
- 3.2.3 Bill the final cleanup payment and send surveys — PAYMENT OPERATIONS
  Trigger → Financials sent   End → Final payment drafted and surveys out
- 3.2.4 Hold the 90-day check-in call with the client — CLIENT COMMUNICATION
  Trigger → 90 days from kickoff   End → Check-in held and relationship confirmed healthy

4 Recurring Service Delivery

STAFF ACCOUNTANT + LEAD ACCOUNTANT

HANDOFF IN

This phase begins with a Role handoff from Lead Accountant to Staff Accountant. Transferred: stabilized books and the recurring project schedule. Acceptance criteria: recurring projects live in Financial Cents with correct dates. The engine of the business: weekly bookkeeping feeds month-end close feeds monthly review and delivery, repeating for the life of the client. Each loop is its own detailed map. Ends only when the client moves toward offboarding; the annual compliance phase runs alongside every year.

PROCESS 4.1

Weekly Bookkeeping Process

ROLE	TRIGGER	END STATE
Staff Accountant	triggered by the weekly recurring project; ends when the week's transactions are categorized and unknowns escalate to the lead and client	ends when the week's transactions are categorized and unknowns escalate to the lead and client

- **4.1.1 Process the week's transactions and bill payments** — TRANSACTION PROCESSING
  Trigger → Weekly recurring project opens   End → Week's books current
- **4.1.2 Escalate uncategorized items to the lead and client** — CLIENT COMMUNICATION
  Trigger → Unknown items remain after categorization   End → Unknowns in front of someone who can resolve them

PROCESS 4.2

Month-End Close Process

ROLE	TRIGGER	END STATE
Staff Accountant	triggered by the monthly recurring project after month end; ends when the close hands to the lead accountant for review	ends when the close hands to the lead accountant for review

- **4.2.1 Reconcile the month and refresh the report package** — ACCOUNT RECONCILIATION
  Trigger → Month-end recurring project opens   End → Reconciled month with current reports
- **4.2.2 Hand the close to the lead accountant for review** — PRACTICE ADMINISTRATION
  Trigger → Close tasks complete   End → Review project signaled ready

4 Recurring Service Delivery

STAFF ACCOUNTANT + LEAD ACCOUNTANT

HANDOFF IN

This phase begins with a Role handoff from Lead Accountant to Staff Accountant. Transferred: stabilized books and the recurring project schedule. Acceptance criteria: recurring projects live in Financial Cents with correct dates. The engine of the business: weekly bookkeeping feeds month-end close feeds monthly review and delivery, repeating for the life of the client. Each loop is its own detailed map. Ends only when the client moves toward offboarding; the annual compliance phase runs alongside every year.

PROCESS 4.3

Monthly Review Process

ROLE	TRIGGER	END STATE
Lead Accountant	triggered by the close handoff; ends when the client has financials and notes through the portal, with controller calls for top-tier clients	ends when the client has financials and notes through the portal, with controller calls for top-tier clients

- **4.3.1 Review and adjust the month's financials** — FINANCIAL REVIEW
  Trigger → Review project signaled   End → Financials approved for delivery
- **4.3.2 Deliver financials and notes through the client portal** — CLIENT COMMUNICATION
  Trigger → Financials approved   End → Client has the month's package
- **4.3.3 Hold the monthly controller call for top-tier clients** — ADVISORY SERVICES
  Trigger → Package delivered to a top-tier client   End → Call held or skip pattern escalated

5 Annual Compliance

STAFF ACCOUNTANT + LEAD ACCOUNTANT

HANDOFF IN

This phase begins with a Role handoff from Staff Accountant monthly work into the year-end calendar. Transferred: the year's contractor payment lists and reconciled books. Acceptance criteria: December close complete. The 1099 cycle runs January (vendor cleanup, W-9 collection, filing, billing), the year closes in QuickBooks Online, and the books tie out to support the client's tax accountant. Ends when 1099s are filed and the year is closed and handed to tax.

PROCESS 5.1

1099 Filing Process

ROLE	TRIGGER	END STATE
Staff Accountant	Triggered by year end for 1099-applicable clients	Ends when 1099s are filed, saved, and billed on the tracker

- 5.1.1 **Clean up vendors in QuickBooks Online for 1099 accuracy** — COMPLIANCE FILING
  Trigger → Year-end 1099 cycle opens   End → Vendor records accurate for filing
- 5.1.2 **Identify vendors requiring W-9s and collect them** — COMPLIANCE FILING
  Trigger → Vendor cleanup complete   End → W-9s on file for all reportable vendors
- 5.1.3 **Review and submit 1099 filings in the filing platform** — COMPLIANCE FILING
  Trigger → W-9s collected   End → 1099s filed and archived
- 5.1.4 **Bill clients for 1099 filings on the tracker** — PAYMENT OPERATIONS
  Trigger → Filings submitted   End → 1099 billing recorded and invoiced

5 Annual Compliance

STAFF ACCOUNTANT + LEAD ACCOUNTANT

HANDOFF IN

This phase begins with a Role handoff from Staff Accountant monthly work into the year-end calendar. Transferred: the year's contractor payment lists and reconciled books. Acceptance criteria: December close complete. The 1099 cycle runs January (vendor cleanup, W-9 collection, filing, billing), the year closes in QuickBooks Online, and the books tie out to support the client's tax accountant. Ends when 1099s are filed and the year is closed and handed to tax.

PROCESS 5.2

Year-End Close Process

ROLE	TRIGGER	END STATE
Lead Accountant	Triggered by the completed December close	Ends when the year is locked and tax preparation can proceed

- 5.2.1 Tie out the prior-year tax return — FINANCIAL REVIEW
  Trigger → December close complete   End → Books tie to the prior-year return
- 5.2.2 Close out the books in QuickBooks Online — ACCOUNT RECONCILIATION
  Trigger → Tie-out complete   End → Year locked in QuickBooks Online

6 Advisory Services

CONTROLLER

HANDOFF IN

This phase begins with a Functional handoff from Lead Accountant to Controller. Transferred: delivered monthly financials for advisory-tier clients. Acceptance criteria: UNKNOWN*, no source documents this stage. The firm's second service line: a monthly reporting call plus a strategy call for fractional CFO clients, and quarterly CFO calls for some. Trigger, staffing, agenda, and outputs are all undocumented and need mapping in the session. Ends as a standing rhythm that continues for the life of the engagement.*

PROCESS 6.1

Advisory Meeting Process

ROLE	TRIGGER	END STATE
Controller	Triggered by the advisory service tier or a separate advisory engagement	Ends when each period's calls are held and follow-ups are captured

- 6.1.1 **Hold the monthly reporting call with the client** — ADVISORY SERVICES
  Trigger → Monthly financials delivered   End → Reporting call held
- 6.1.2 **Hold the strategy call with the client** — ADVISORY SERVICES
  Trigger → Reporting call held   End → Strategy call held with actions captured
- 6.1.3 **Hold quarterly CFO calls for subscribed clients** — ADVISORY SERVICES
  Trigger → Quarter end for subscribed clients   End → Quarterly call held

7 Offboarding

FIRM ADMINISTRATOR + LEAD ACCOUNTANT

HANDOFF IN

This phase begins with a Functional handoff from the service team to Firm Administrator. Transferred: the decision that service is ending and the last service date. Acceptance criteria: administrator notified after final financials are sent. Billing stops, recurring work stops, access unwinds everywhere, and records archive. This phase ends the workflow when the final survey is out, the QuickBooks subscription is transferred, and the client folder is in Inactive.

PROCESS 7.1

Service Termination Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by an offboarding decision	Ends when nothing further will be charged or produced for the client

- 7.1.1 **Cancel the client's monthly billing charge** — PAYMENT OPERATIONS
  Trigger → Offboarding decision made End → No further recurring charges
- 7.1.2 **Delete recurring projects and stop client communication** — PRACTICE ADMINISTRATION
  Trigger → Billing canceled End → No recurring work scheduled
- 7.1.3 **Invoice all remaining billable work** — PAYMENT OPERATIONS
  Trigger → Recurring work stopped End → All billable work invoiced
- 7.1.4 **Remove the client from firm marketing surfaces** — PRACTICE ADMINISTRATION
  Trigger → Offboarding underway End → No client presence on firm surfaces

7 Offboarding

FIRM ADMINISTRATOR + LEAD ACCOUNTANT

continued

HANDOFF IN

This phase begins with a Functional handoff from the service team to Firm Administrator. Transferred: the decision that service is ending and the last service date. Acceptance criteria: administrator notified after final financials are sent. Billing stops, recurring work stops, access unwinds everywhere, and records archive. This phase ends the workflow when the final survey is out, the QuickBooks subscription is transferred, and the client folder is in Inactive.

PROCESS 7.2

Access Removal Process

ROLE	TRIGGER	END STATE
Lead Accountant	Triggered by the last client service date passing	Ends when the firm holds no access to client systems

- 7.2.1 **Remove firm rules and recurring transactions from QuickBooks** — PRACTICE ADMINISTRATION
  Trigger → Last service date passed   End → Client QBO file clean of firm automation
- 7.2.2 **Transfer the QuickBooks subscription to the client** — PRACTICE ADMINISTRATION
  Trigger → QBO file cleaned   End → Client owns their subscription with firm access removed
- 7.2.3 **Revoke all team access to client credentials and files** — CREDENTIAL MANAGEMENT
  Trigger → Subscription transferred   End → No team member retains client access

PROCESS 7.3

Archive and Exit Process

ROLE	TRIGGER	END STATE
Firm Administrator	Triggered by completed access removal	Ends when the relationship is formally closed with feedback captured

- 7.3.1 **Move the client folder to the Inactive archive** — DOCUMENT MANAGEMENT
  Trigger → Access removal complete   End → Client records archived
- 7.3.2 **Send the exit survey to the client** — CLIENT COMMUNICATION
  Trigger → Records archived   End → Survey sent and relationship closed

Notes & Assumptions

NOTES & ASSUMPTIONS

Sources and confidence

- Phase 1 and phase 6 are reconstructed from the owner's July 6 framing of the journey ("sales call, QuickBooks access, review, plan, price") and one working-session mention of the advisory line. Every activity in both phases is draft: real work, undocumented shape.
- Phases 2 through 5 and 7 trace to Financial Cents templates: Client Onboarding, Kick-Off Call, Cleanup, the recurring loop templates, 1099 End of Year, Tax Returns, and Client Offboarding.
- TGF Holdings validates the chain end to end: created March 13, onboarding closed May 11, cleanup opened March and still open, roughly ten weekly instances, three month-end closes, three reviews, plus open Tax Returns, 1099s, and two Vendor Cleanup projects.
- The whole map is marked DRAFT pending the mapping session.

Structure notes

- Processes 2.1, 4.1, 4.2, and 4.3 are reusable process references; their canonical definitions live in the four detailed workflow maps. Activities shown here are summaries, not re-definitions.
- Phase 4 runs continuously and phase 5 annually; the linear phase order flattens what is really a loop with an annual overlay.

Role notes

- Owner carries phase 1 based on the source call; whether anyone else sells or prices is unknown.
- The firm runs a pod model per client: bookkeeper, lead, controller. Thirteen users exist in Financial Cents; the user-to-role mapping is a session question.

OPERATOR QUESTIONS

1. **Phase 1:** Where do new clients come from, and where do prospects live before Financial Cents? Referral, website, and any tracking system.
2. **Phase 1:** Walk the sales and discovery call: who runs it, what script or checklist exists, what gets captured where?
3. **Phase 1:** How is a price built? Walk the service fee workbook: tiers, budgeted hours, and how the cleanup range is estimated.
4. **Phase 1:** What tool produces the quote PDF, and what happens between quote sent and quote accepted?
5. **Phase 1:** When does the prospect hand over QuickBooks access, and what exactly do you review before pricing?
6. Confirm the tier lineup and what each includes: Basic, Full Service, and Premium appear in welcome packets while Platinum appears in the review template.
7. Map the thirteen Financial Cents users to roles: who are the staff accountants, leads, controllers, and admin?
8. Who is TGF's pod today? The client sits in three different staff groups and one group's name matches no current user.
9. **Phase 2:** How is capacity checked when a new client is assigned to a pod?
10. **Phase 6:** For advisory and fractional CFO clients: what triggers the service, who staffs it, and what is the actual meeting cadence?
11. For each client, where is the billing platform recorded: Stripe, QuickBooks payments, or another rail, plus the draft date?
12. **Phase 5:** TGF is tagged NO 1099 but has an open 1099s project and two open vendor cleanup projects. Which is right, and why two?
13. **Phase 3:** TGF's cleanup project has been open since March with 28 tasks. Real remaining work or a stale project?
14. The owner said "we do a lot of different clients with him" about TGF. How are multi-entity relationships structured across Financial Cents and QuickBooks?

Notes & Assumptions (continued)

NOTES & ASSUMPTIONS

Assumptions to verify

- Referrals assumed to be the primary lead channel from a single template task; unvalidated.
- The recurring service loop is assumed identical across tiers except for controller calls; tier differences may run deeper.
- TGF sits in three different staff client groups simultaneously (and one named person is absent from the user list), so pod assignment conventions need explaining.

OPERATOR QUESTIONS

15. What per-client variables beyond our fuel list (billing rail, bank accounts, source systems, payroll, sales tax, entity type, tier, report formats, pod) does the team track in their heads today?