AI on Tap

Eight AI workflows for accounting, inventory, and cash
Prompt handout · Vermont breweries · November 2026

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How to use these sheets

One workflow per sheet — four of them run to two sheets. Each sheet has the prompt written out in full: type it once, save it, reuse it forever. Fill in every **[BRACKET]** before your first run. **Start with the sheet marked START HERE** — it needs no data and no paid account.

Set up a Project in Claude or a Custom GPT in ChatGPT, paste the prompt in as instructions, and attach your exports each time. Set it up once instead of retyping it every month.

No inventory management system? You don't have to build one.

Five of the eight run with no inventory system at all — Workflows 1, 2, 3, 5 and 7. They need your invoices, your POS and your general ledger, and nothing else. **Only Workflows 4 and 8 need production volumes and yields**, and a spreadsheet with five tabs supplies them: **purchases, batches, removals, counts, and unit conversions**. That sheet plus the monthly count TTB already requires of you is a complete system of record for most of this room. **You do not have to build it — Workflow 6 writes it for you, formulas and all, in about ten minutes.** Start with Workflow 1 anyway: it needs no system at all, and its output becomes the purchases tab everything else stands on.

The five reports this handout builds — and the filings you don't get to skip

The report	How often	The decision it drives	Workflow
13-week cash view	Weekly	Can I cover payroll and the malt order in week six?	7
Monthly P&L, with brewery lines	Monthly	Is the taproom carrying production, or the reverse?	1 · 5 · 6
Cost per pint and per batch	Quarterly	What do I charge, and which beer do I stop brewing?	3 · 8
Inventory, yield and loss	Monthly	Where did the beer go, and what did that cost me?	4
TTB return and operations report	Quarterly or annual	None. This one is required.	4 · appendix
Vermont MVB-612, meals and sales tax	Monthly or quarterly	None. These are required too.	2 · 4 · appendix

The last two rows are not decisions, they are obligations — and in Vermont there are more of them than the federal layer alone suggests. Page 5 lists every Vermont return and what triggers it.

The five lines that belong in every finance prompt

- Do not recalculate any figure. Use the numbers as given. *AI is unreliable at arithmetic.*
- If a number isn't in the attached documents, say so — do not estimate. *A plausible invented number is worse than a blank.*
- Separate what the data shows from what you are assuming. *Stated assumptions are ones you can argue with.*
- Say "no exceptions found" where that's true. Do not manufacture findings. *A checklist reads as a demand for output.*
- Every figure must be traceable to a named source document. *This is what makes the output reviewable.*

THE STACK

What Each Workflow Actually Needs

Before you buy anything, check this page. Most of these run on files you already have and one AI seat.

	The workflow	What you open to run it	Model	Cost
—	START HERE	Nothing at all. A phone and three minutes.	Free tier	$0
1	AP capture & GL coding	Vendor invoices · your chart of accounts · QuickBooks	Budget	$0–4
2	POS-to-deposit reconciliation	POS summary · bank feed · processor settlement + sheet from 6	Workhorse	$0–12
3	Ingredient cost drift	Your purchase history from Workflow 1 + sheet from 6	Workhorse	$0–4
4	Count, valuation & yield	Count sheet · batch log · GL balances + tabs from 6	Workhorse	$0–6
5	Monthly close review	P&L · trailing-12 · balance sheet · A/P aging	Frontier	Seat
6	Reports & tools builder	A paragraph describing your brewery. Nothing else.	Frontier	Seat
7	13-week cash forecast	A/R · A/P · payroll calendar · POS history + grid from 6	Workhorse	$0–8
8	Cost per pint & pricing	Yields from 4 · costs from 3 · price list + model from 6	Frontier	Seat

Workflow 6 builds every spreadsheet the others need. Three of the eight — 1, 5 and 6 — need nothing but files you already have and one AI seat. **Nothing here needs an inventory system or an API:** a CSV you download and attach to a chat window is a complete integration. The automation and bill-pay tools priced on the next page touch only Workflows 1 and 2 — and not on day one.

READ THE MODEL COLUMN THIS WAY

- **Free tier** — the no-account version of Claude, ChatGPT or Gemini. Enough to run START HERE today.
- **Budget** — Claude Haiku, GPT-class mini/nano, Gemini Flash-Lite. High-volume reading and extraction. Pennies a month at your volume.
- **Workhorse** — Claude Sonnet, GPT mid-tier, Gemini Flash. Most finance work. This is what a $20 seat gives you.
- **Frontier** — Claude Opus, GPT top-tier, Gemini Pro. **Complex analysis only:** the close review, the tool build, the pricing call. Also included in a $20 seat, at lower usage limits.
- Below a few thousand barrels the tier barely changes your bill — route by task anyway, because it is the habit that scales if you ever grow.

WORKFLOW 6 BUILDS WHAT 4, 7 AND 8 RUN ON

That dependency is the whole sequencing argument. **Start with Workflow 1** — it needs no system at all, and its output becomes the purchase history Workflow 3 reads. **Then Workflow 6**, which writes the tabs, the cash grid and the cost model that 4, 7 and 8 need. Everything else can wait.

BEFORE YOU START

Non-negotiables, and What It Costs

Read this page once. It is the difference between AI that helps and AI that quietly puts a wrong number in front of your bank.

Non-negotiables

- **Never paste PII.** No SSNs, EINs, bank accounts, card data, or personnel matters.
- **Turn training off — or buy a business tier.** A setting on personal plans; contractual on business tiers.
- **AI drafts. Humans file.** TTB returns and reports, state excise, sales tax.
- **Read every formula it writes** before you paste it into a sheet you'll rely on.
- **Spreadsheets do arithmetic. AI does language.** Never plug, and never let it edit a formula.
- **Draft, never post.** Bills and journal entries wait for approval.
- **Keep an audit trail.** Your accountant will ask. So will TTB.
- **Never let AI recall a rate or threshold from memory,** or supply your state's rule. Attach the table.
- **One named owner per workflow.** Unowned automations die in six weeks.

The stack behind these prompts

	Free today	The one to buy	If you grow
AI seat	Free tier	1 × $20	2 team seats × $20
Automation	—	— (run it by hand)	Make.com Core · $9
Bill pay	Relay · free	Relay · free	Relay · free
API tokens	—	—	a few dollars
Monthly total	**$0**	**$20**	**~$49**

The AI is not the expensive part at any size in this room. The real costs are the surrounding software and your card processing rate. **Verify every price before you rely on it:** Intuit raised QuickBooks Essentials, Plus and Advanced for renewals on or after 1 August 2026, and most POS companies quote you a card rate rather than publishing one — at $50,000 a month in card volume, a quarter-point of rate is $125 a month, which is more than this whole table. *Prices checked 12 November 2026.*

Federal Quick Reference (TTB)

Two layers, not three: federal, then Vermont. This page is the federal half — it is the same in all 50 states, and it is the same for a 5-barrel system and a 40,000-barrel one. Only the row you land on changes.

THE RATE · 26 U.S.C. 5051

Who	Rate per barrel	Applies to
Domestic brewer producing 2,000,000 bbl or less	$3.50	First 60,000 bbl removed
Same brewer, above that	$16.00	60,001 – 2,000,000 bbl
General rate	$18.00	Beer you did not produce, or entitlement exhausted

This room spans the first band and the edge of the second. Up to 60,000 barrels removed the rate is $3.50 on all of it — 500 barrels is $1,750, 40,000 is $140,000. Past 60,000 it steps to **$16.00 on the excess only**, not on the whole year. The reduced rate requires that you **produced and removed** the beer. 1 barrel = 31 US gallons.

WHEN THE TAX ATTACHES · 27 CFR 25.292(a)

Tax is imposed on beer **removed for consumption or sale** — and it is determined at the removal, not at the customer's purchase. Removals include **beer transferred to a serving or tax-determined tank** and **packaged beer moved to a cooler or tax-paid storage**. The pint you pour was taxed when the keg or the serving tank was filled. Beer still in a fermenter or a brite tank has not been removed.

FILING FREQUENCY — AND WHY YOU MAY BE OVER-FILING · 27 CFR 25.164, 25.297

Liability, current AND prior year	Excise tax return — TTB F 5000.24sm	Operations report
$1,000 or less (≈ 285 bbl removed)	Annual — 1 per year	Quarterly — F 5130.26
$50,000 or less (≈ 14,285 bbl)	Quarterly — 4 per year	Quarterly — F 5130.26
More than $50,000	Semi-monthly — 24 per year	Monthly — F 5130.9

- **Monthly is not an authorized return frequency.** If you file a monthly excise return, you are filing something that does not exist as an option.
- **285 and 14,285 barrels removed** are the $1,000 and $50,000 liability lines at $3.50/bbl. A 5-barrel system brewing weekly lands near 250 barrels — under the first, so one return a year.
- **The asymmetry that catches people:** you can qualify for **one** tax return a year and still owe **four** operational reports. There is no annual Brewer's Report of Operations.
- **Returns are due the 14th day** after the close of the tax period; **reports the 15th day** after the close of the reporting period. Weekend or holiday moves the return to the preceding business day.
- **Nil filings are required.** File the return even at $0 tax due, and file the report even with no activity in the period.
- **Find your own row first.** The bands are liability, not barrels. A 5-barrel system brewing weekly files one return a year; a 20,000-barrel brewery files twenty-four plus a monthly operations report. Both are in this room.
- **The bond follows the same $50,000 line** (effective January 1, 2017) — no bond up to roughly 14,285 barrels removed, **bond required above it**.

LOSSES ARE NOT TAXED. SHORTAGES MAY BE. · 27 CFR 25.281–25.284

	Loss	Shortage
What it is	Beer lost to a known event — breakage, spillage, theft	Missing beer disclosed by a physical inventory count
Tax treatment	Not taxed	May be taxed
What it takes	A contemporaneous record of the event	A claim with a plausible explanation, or tax may be assessed

The difference between the two is a record somebody wrote at the time. Same beer, same volume, same tank — a dated dump log entry makes it a loss, and no entry makes it a shortage you have to defend. A two-column log fixes this permanently. That is what the Loss Documentation Audit in the appendix checks.

RECORDS · 27 CFR 25.291–25.300

- Daily records of brewery operations, entered **by the close of the next business day**
- A **physical inventory every month** (27 CFR 25.294) — you are required to do the count Workflow 4 uses
- Records kept **at the brewery** and available there; electronic records may sit off premises if certain requirements are met
- **Retain three years**

Sources: 26 U.S.C. 5051; 27 CFR Part 25 (subparts cited above); TTB, "Taxes, Returns and Operational Reports" (Boot Camp Webinar Series for Brewers); TTB PATH Act bond notice. **Federal figures verified October 2026; the Vermont page was checked 12 November 2026.** Thresholds and forms change; never let an AI tool recall them from memory.

Conversions, and Vermont at a Glance

Attach the bottom half to every compliance prompt. It is what keeps a model from inventing Vermont's rules — and Vermont has lines that catch people.

UNIT CONVERSIONS — ALL DERIVED FROM 1 BARREL = 31 US GALLONS

Unit	Gallons	Barrels	16 oz pours
Barrel (bbl)	31.00	1.0000	248
Half barrel keg	15.50	0.5000	124
Quarter barrel / pony	7.75	0.2500	62
Sixth barrel / sixtel	5.17	0.1667	41
Case, 24 x 12 oz	2.25	0.0726	—
Case, 24 x 16 oz	3.00	0.0968	—

Pour counts are gross — before foam, line loss and the first pint off a fresh keg. **13.8 cases of 12 oz, or 10.3 cases of 16 oz, make a barrel.**

VERMONT — ATTACH THIS TO EVERY COMPLIANCE PROMPT

What	Vermont
Beer excise, lower band	$0.265 / gal, i.e. 26.5¢ (malt beverage NOT MORE THAN 6% ABV) · $8.22 per 31-gal barrel
Beer excise, upper band	$0.55 / gal, i.e. 55¢ (malt beverage MORE THAN 6% ABV) · $17.05 per 31-gal barrel. The gap is 28.5¢ a gallon, about $8.84 a barrel.
The dividing line	6% ABV at 60°F. Exactly 6.00% is taxed at the LOW rate; 6.01% at the high one. Hard cider splits at 7%.
Statute	7 V.S.A. § 421(a)(1) and (a)(2)
Excise return	MVB-612, plus the MVB-613 distribution report when you sold direct to retailers · Vermont Department of Taxes, filed in myVTax
Excise frequency and due date	Prior calendar year liability $2,000 or less = quarterly; over $2,000 = monthly. The Department assigns it; you do not elect it. · 25th of the month after the period (23rd for February). Nil returns required.
Small-brewer relief	NONE. Vermont has no reduced rate, credit or volume threshold. A 200-bbl brewery and a 40,000-bbl brewery pay the same cents per gallon.
Taproom pour (on-premise)	10% on alcohol for immediate consumption (food is 9% — they are separate rates). Exempt from the 6% sales tax. 32 V.S.A. § 9241(b),(c). · Form MRT-441. Quarterly if prior-year liability was $500 or less, otherwise monthly. Due the 25th (23rd in February).
Packaged beer to go	6% on alcohol NOT for immediate consumption — an unopened growler or a 4-pack. BUT bundle it unitemised with a pour and the whole ticket goes to 10%. · Form SUT-451. Annual at or under $500, quarterly under $2,500, monthly at $2,500 or more. Due the 25th (23rd in February).
Local option tax	1% in local-option towns, added on top: a taproom pour becomes 11% and a package to go 7%. Burlington and Rutland City administer their own meals and alcohol taxes separately. Current list: tax.vermont.gov/business/local-option-tax
Container deposit	5¢ per container on beer. Containers over 3 litres are excluded, so kegs are out. 10 V.S.A. § 1522(a), § 1521(3). · Register every container with ANR before sale (10 V.S.A. 1528). You reimburse retailers 4.5¢ commingled / 5¢ not, raised 1 July 2026 by Act 158.
Unclaimed deposits	NOT yours to keep. They go quarterly to the Commissioner of Taxes on Form ABD-614, due the 25th after quarter end. 10 V.S.A. 1530.
Self-distribution	NEW since 1 July 2026: up to 3,000 bbl/yr direct to first- and second-class licensees under your manufacturer's licence, no extra fee. Report to DLL by 15 January. 7 V.S.A. 271(g), Act 137 of 2026.
Franchise law	Two tracks, 7 V.S.A. ch. 23. At or under 50,000 bbl AND at or under 3% of that wholesaler's volume: your agreement governs, and you may terminate WITHOUT cause on 30 days' notice, paying laid-in inventory plus 5x the 3-year average annual gross profit. Outside either test: good cause, 120 days' notice, 120 days to cure, Superior Court.
Production input exemption	YES, packaging included: 32 V.S.A. 9741(14) ingredients, 9741(16) packaging. Cans, labels, bottles and boxes are named. Form S-3M. Can carriers and kegs are NOT addressed.
Record retention	Two years of licence operating records on the premises (DLL General Regulation 7). No Department of Taxes retention period is published; the audit window runs three to seven years.

Sources and as-of date: Per-barrel figures are 31-gallon conversions, not Vermont figures — the statute is per gallon. 7 V.S.A. §§ 271, 421; 10 V.S.A. ch. 53; 32 V.S.A. §§ 9241, 9243, 9741, 9771, 9775; 24 V.S.A. § 138; Vermont Department of Taxes FS-1114 (rev. April 2025); Acts 137 and 158 of 2026. All retrieved 12 November 2026. **Re-verify before you rely on any line.** Rates, forms and thresholds change, and a model asked to recall them will answer confidently and sometimes wrongly. Attach this page instead.

If You Ship Outside Vermont

The previous page answers Vermont. The moment your beer crosses a state line none of it transfers — here is what changes, and what to go and ask.

STATE EXCISE TAX

- **Rates span roughly 65x.** From **$0.02/gal in Wyoming** to **$1.29/gal in Tennessee**, with Missouri and Wisconsin near the bottom at $0.06. *Tax Foundation, rates as of January 1, 2026.* Note their figure is a total tax burden measure, not a pure excise rate.
- **Units genuinely differ.** Minnesota writes its statute per 31-gallon barrel; New York per gallon; **Ohio uses both** — $5.58 per barrel for draft, but per-ounce for bottles and cans. Build your accrual in the unit each state actually uses.
- **16 states vary the rate** by alcohol content, container size, or place of production — Vermont among them. **Idaho taxes beer above 5% ABV at triple** the standard rate. If you brew big beers, the ABV band question follows you across every state line.
- **Point of imposition varies** — producer in some states, wholesaler in others. It decides whether the excise is your liability or your distributor's.
- **Small-brewer relief is common but not universal**, and thresholds vary enormously. Ohio exempts producers under roughly 300,000 bbl; Minnesota gives a $4.60/bbl credit on up to 25,000 bbl; New York credits $0.14/gal on the first 500,000 gallons.

SALES TAX AND THE TAPROOM

- **45 states and DC levy sales tax. Five do not:** Alaska, Delaware, Montana, New Hampshire, Oregon. Combined state-and-local runs highest in Louisiana at 10.13%. *Tax Foundation, as of July 1, 2026.* **New Hampshire is next door and has no sales tax at all** — a cross-border price comparison that is not comparing like with like.
- **On-premise and to-go are often different regimes**, as they are in Vermont. In Texas an on-premise pour carries a 6.7% gross receipts tax *plus* 8.25% mixed beverage sales tax, while to-go beer goes on the ordinary sales tax return. Pennsylvania instead taxes 25% of retail price on all direct-to-consumer sales. **If your POS applies one rate to both, verify it.**
- **Filing frequency is assigned by the state, not elected by you**, and is usually set by your sales volume.

DISTRIBUTION, DEPOSITS AND FRANCHISE LAW

- **Self-distribution counts conflict even between good sources** — a 2021 DOJ paper counted 15 states with categorical bans; a February 2025 Brewbound count listed 10. Volume caps are common where it is allowed. **Ask the state's own regulator, not a model.**
- **Ten states have container deposit laws:** CA, CT, HI, IA, ME, MA, MI, NY, OR and VT. Deposits run 5¢ to 15¢ by state and container, and **who keeps the unredeemed deposit is set by state law, not by you**. Shipping into another deposit state usually means registering there too — your Vermont registration does not travel.
- **43 states have beer franchise laws** (DOJ, 2021). Alaska, California and Hawaii are among those without one, as is DC. Notice and cure periods run 60 to 240 days, and most laws give the wholesaler a right to compensation on exit. **Model a distribution agreement as a contingent exit cost before you sign.**

Every line above is a prompt to go look, not an answer. Dates are given because all of this changes. Where two reputable sources disagree, both are shown rather than one quietly picked. Sources: Tax Foundation beer and sales tax tables; US DOJ Antitrust Division EAG 21-3 (2021); Brewbound; Glass Packaging Institute; state revenue and regulator publications as cited.

START HERE — NO DATA NEEDED

The Three-Minute Test

Run this one first, on your phone, before you build anything. It needs no uploads and no paid account.

FILL IN FIRST

Nothing. Just answer its questions honestly.

THE PROMPT

```
You are an experienced controller who specializes in craft breweries in
Vermont, from nano systems of 5 barrels or less through regional producers over
40,000 barrels a year. Some sell almost everything through their own taproom;
others are mostly in distribution.

I run a brewery like that. Ask me five questions, one at a time, about how my
books and operations are set up. Keep each question short and plain-language.

After my fifth answer, tell me the three things most likely to be wrong or
missing in my financial records, ranked by how much money they are probably
costing me. For each one, tell me how I would check it myself this week.

Do not give me generic small-business advice. Base everything on my answers.
Assume I may not have an inventory system, a bookkeeper, or a separate
production and taproom ledger - do not treat that as a failure, treat it as
the starting condition. If my answers don't give you enough to assess
something, say so.
```

DO

- Answer honestly, including 'I don't know.'
- Push back when it's wrong — that's the whole skill.
- Ask follow-ups. This is a conversation, not a search box.

DON'T

- Paste any financial data into a free account.
- Treat the first answer as the final answer.

YOU NEED Nothing at all. A phone and three minutes. **MODEL** Any free tier **RUNS** Once, to start **COST** $0

WORKFLOW 1 — MONEY OUT · SHEET 1 OF 2

AP Invoice Capture — Extraction

Turns a vendor invoice into structured data — and flags sales tax charged on production inputs, which may mean your exemption certificate isn't on file.

FILL IN FIRST

Nothing. This prompt runs as written, by hand or inside an automation.

THE PROMPT

```
You are an accounts payable extraction engine for a small US craft brewery.
Read the attached vendor invoice and return ONLY valid JSON - no preamble, no
markdown fences, no commentary.

Schema:
{
"vendor_name": string,
"vendor_address_state": string or null,
"invoice_number": string,
"invoice_date": "YYYY-MM-DD",
"due_date": "YYYY-MM-DD" or null,
"payment_terms": string or null,
"po_number": string or null,
"line_items": [
{"description": string, "quantity": number, "unit": string,
"unit_price": number, "extended_price": number}
],
"freight": number or null,
"sales_tax": number or null,
"other_charges": number or null,
"invoice_total": number,
"confidence": "high" | "medium" | "low",
"flags": [string]
}

Rules:
- Transcribe values exactly as printed. Do not calculate, re-derive, or
correct any number.
- If the printed line items do not sum to the printed total, do NOT fix it.
Report both as printed and add "line_items_do_not_sum" to flags.
- If sales tax is charged on any line that looks like a production input
(malt, hops, yeast, adjuncts, cans, ends, labels, kegs, cartons, CO2), add
"sales_tax_on_production_input" to flags. Many states exempt ingredients and
packaging that become part of a product for resale, and many small breweries
pay this tax simply because an exemption certificate was never filed with
that vendor. Flag it for a human to check against your own state's rules -
do NOT conclude whether the tax was correctly charged.
- If the vendor appears to be an individual or an unincorporated service
provider rather than a supply company, add "possible_1099_vendor" to flags.
- If a field is illegible or absent, use null and flag it.
- Set confidence to "low" if the document is handwritten, photographed, or
partially obscured.
```

DO

- Start with your ten highest-volume vendors — for most breweries that is the bulk of the spend.
- Run in shadow mode two weeks — AI codes, you code, compare.
- Keep the confidence field. It tells you what to spot-check.
- Collect the sales-tax flags for a month, then take the list to your state's revenue department.

DON'T

- Build an automation first. At 20–40 invoices a month, do it by hand until the coding is right.
- Let it decide whether sales tax was correctly charged. That is a state-law question.

YOU NEED Vendor invoices (PDF or photo) · AI seat **MODEL** Budget tier **RUNS** Per invoice **COST** $0–4/mo

WORKFLOW 1 — MONEY OUT · SHEET 2 OF 2

AP Invoice Capture — GL Coding

Codes the invoice to your chart of accounts and flags what it shouldn't decide alone — including the owner-draw line that wrecks small brewery books.

FILL IN FIRST

[BREWERY NAME] · Vermont · your chart of accounts · known-vendor list · [THRESHOLD]

THE PROMPT

```
You are coding an approved vendor invoice to the general ledger for
[BREWERY NAME], a Vermont brewery running QuickBooks Online. The
brewery reports under US GAAP.

Chart of accounts - use these exact strings:
[PASTE YOUR COA]

Coding rules for this brewery:
- Malt, hops, yeast, adjuncts, water treatment -> Raw Materials (inventory
asset, NOT expense)
- Cans, ends, labels, crowns, cartons, kegs for resale -> Packaging Materials
(inventory asset)
- Freight-IN on raw materials or packaging -> capitalize to the same
inventory account as the goods
- Freight-OUT to customers or distributors -> Delivery Expense
- CO2, glycol, cleaning chemicals, filter media, lab supplies -> Production
Supplies (expense)
- Brewhouse and cellar repairs -> Repairs & Maintenance - Production
- Taproom food, N/A beverages, merch for resale -> their own inventory
accounts
- Glassware -> Taproom Supplies unless individually over the capitalization
threshold
- Anything over $[THRESHOLD] with a useful life over one year -> flag as a
possible fixed asset, do not code
- Anything that looks personal rather than business - groceries, personal
fuel, home utilities, personal insurance -> do NOT code. Flag as
"possible owner draw or personal expense" and stop. In owner-run breweries
the most common bookkeeping error is a personal expense sitting in the P&L.

VERMONT SALES TAX ON PRODUCTION INPUTS
For each line, state whether Vermont sales tax was charged. Flag any line
where tax was charged on something that may be exempt. Vermont exempts both
ingredients (32 V.S.A. 9741(14)) and packaging (9741(16)), and the packaging
subdivision expressly names containers, labels, cans and boxes - so malt,
hops, yeast, cans, labels and shipping boxes should generally come in
untaxed on a Form S-3M exemption certificate. Vermont guidance does NOT
address can carriers or kegs; flag those separately as unresolved rather
than calling them exempt. Do not conclude whether any charge was correct -
flag it for a human to verify.

NO PURCHASE ORDER? Use this instead of a three-way match:
Compare each line to the most recent three purchases of the same item in my
purchase history. Flag if the unit price differs from the most recent purchase
by more than [X]%, if the item has never been purchased before, if the quantity
is more than double the largest previous order, or if this vendor and invoice
number already appear. Do not approve. Do not adjust.

Known vendors and their usual accounts:
[PASTE]

For each line item return: account name, a one-sentence reason, sales tax
treatment, and a confidence of high/medium/low.

Flag for human review and do NOT guess if:
- The vendor is not in the known-vendor list
- Any single line exceeds $[THRESHOLD]
- The line could reasonably belong to two accounts
- The description is generic ("supplies", "misc", "materials")
- The line may be personal rather than business

Output a table: Line | Description | Amount | Account | Sales tax | Reason |
Confidence. End with a REVIEW REQUIRED section.
```

DO

- Push to QuickBooks as a DRAFT bill, always.
- Feed corrections back into the rules list monthly.
- Take the owner-draw flags seriously — it is the most common error in owner-operated breweries.
- No inventory system? The price check replaces the PO match.

DON'T

- Auto-post bills. A wrong bill is a wrong return.
- Let personal spending stay in the P&L because it's easier.
- Skip the capitalization threshold — a $3,000 chiller is not a repair.

YOU NEED Sheet 1 output · your chart of accounts · QuickBooks **MODEL** Budget → workhorse **RUNS** Per invoice **COST** Included above

WORKFLOW 2 — MONEY IN

Daily POS-to-Deposit Reconciliation

Explains why what hit the bank isn't what the POS said — and separates Vermont's two tax rates out of that deposit, neither of which was ever yours.

FILL IN FIRST

[BREWERY] · [CITY], Vermont · column ref for the expected-deposit formula · [TOLERANCE]

THE PROMPT

```
You are the daily cash reconciliation analyst for [BREWERY], a brewery
taproom in [CITY], Vermont.

I am giving you three things: (1) the POS daily sales summary, (2) the bank
feed entries, (3) the payment processor settlement report. The arithmetic is
already done in the attached sheet - the expected-deposit calculation is in
column [X]. Do not recalculate it.

Your job:
1. State the variance between expected and actual deposit, in dollars,
exactly as shown in the sheet.
2. If the variance is within +/- $[TOLERANCE], say "within tolerance" and stop.
3. If outside tolerance, rank the most likely causes, most likely first, using
only evidence in the three documents. Common causes at a taproom this size:
card processing fees netted before deposit, tips paid out on a different
settlement day, a tip pool recorded as revenue, chargebacks, gift card
redemptions not netted, a void or comp posted after close, cash drawer
variance, an offline transaction batched late, a split deposit across two
settlement days, and keg deposits collected at point of sale but recorded
as revenue rather than as a refundable liability.
4. For each cause, cite the specific line or transaction supporting it.
5. THE TWO VERMONT RATES. Vermont taxes a pour and a package differently:
10% Meals and Rooms tax on alcohol sold for immediate consumption, and 6%
Sales and Use tax on alcohol sold NOT for immediate consumption, such as an
unopened growler or a 4-pack to go. State each one separately for the day,
exactly as the POS reports it, and confirm each agrees with its own line in
the sheet. Flag any mismatch - do not correct it. Then state the running
month-to-date figure for each, and label both plainly as money held on
behalf of the State, not revenue.
Also flag any transaction where food and alcohol were rung on one
non-itemised line: Vermont applies the 10% meals rate to the whole
transaction in that case. Report the count and the dollar value; do not
recompute the tax.
6. State clearly what you cannot explain and which document would explain it.

Do not speculate beyond the documents. Do not assume theft. Write for a
taproom manager, not an accountant - plain English, under 150 words.
```

DO

- Tolerance of $15–25/day suits a small taproom; scale it with your daily volume.
- Run it daily, while people still remember the shift.
- Include the processor settlement report or half the variances stay unexplainable.
- Watch both month-to-date tax figures. They are the easiest money in the building to accidentally spend.
- Check once that your POS actually charges 10% on pours and 6% on packages to go. A single wrong rate runs for months before anyone notices.

DON'T

- Let it accuse anyone. A variance has a dozen innocent causes.
- Let AI compute the expected deposit. That formula lives in the sheet.
- Treat collected tax or container deposits as sales. Neither is yours.
- Let one tax rate cover both channels because it is simpler. It is also wrong.

YOU NEED POS daily summary · bank feed · processor settlement **MODEL** Workhorse · a sheet **RUNS** Daily, 9am **COST** $0–12/mo

WORKFLOW 3 — INVENTORY IN

Ingredient Cost Drift Watch

Finds vendor price creep order by order — including the penalty for buying in pallets you can't fill, and the contract pricing you may now be big enough to ask for.

FILL IN FIRST

[BREWERY] · [SIZE] in BBL/yr · column ref for cost-per-barrel impact

THE PROMPT

```
You are a cost analyst for [BREWERY], a brewery producing roughly
[SIZE] barrels a year on a [X]-barrel system in Vermont.

Attached is an ingredient purchase table. Columns: ingredient, vendor, date,
quantity, unit, unit cost, extended cost, and a calculated cost-per-barrel
impact. All math is done. Do not recalculate.

Produce a quarterly ingredient cost memo:

1. TOP MOVERS - the five ingredients whose unit cost rose most since the prior
period, in dollars of annual impact at my current volume. For each: the
percentage move, the dollar impact, and whether the history shows a trend or
a one-time spike.
2. SMALL-ORDER PENALTY - For each ingredient bought in more than one lot size,
show the unit cost at each size. Identify where I am paying a premium for
buying small, and state the dollar size of that premium at my annual volume.
Then state plainly which of those premiums are worth paying - buying a pallet
of malt I cannot use before it goes stale is not a saving. Where the data
does not show shelf life or turn rate, say so rather than assuming.
3. VENDOR COMPARISON - where the same input is bought from more than one
vendor, show the spread, including freight.
4. FREIGHT AND SURCHARGES - separate changes in freight, fuel surcharge, or
minimum-order fees from changes in the vendor's unit price, where the data
allows. If it does not allow, say so.
5. COST PER BARREL IMPACT - using the figures already in column [X], state
what these moves did to cost per barrel. Do not compute this yourself.
6. NEGOTIATION TARGETS - the two inputs where a vendor conversation is most
worth having at my volume, and what specifically to ask for. Be realistic
about leverage at [SIZE] barrels a year.
7. WATCH LIST - inputs trending up but not yet material.

NO STANDARD COSTS? Most breweries this size have none. Use the trailing
12-month weighted average unit cost from my own purchase history as the
baseline, and call the result "drift against my own trailing average," never
"purchase price variance." Where an ingredient has fewer than three prior
purchases, say the baseline is unreliable and exclude it from the ranking.

Maximum one page. Lead with the dollar figure that matters most. Remember the
scale: a finding worth $200 a year is worth naming here, and a
recommendation that requires buying in truckload quantities is not.
```

DO

- Run it quarterly below a few thousand barrels; monthly once malt and cans are a material line.
- Look hardest at section 2 — small-order premiums bite hardest below pallet quantities.
- Include freight in every vendor comparison. It is often the whole difference.
- Time the memo to your contract or co-op buying calendar.

DON'T

- Run this before Workflow 1 is clean — it reads the same purchase data.
- Rank by percentage. Rank by dollars.
- Act on a pallet-buying recommendation without checking shelf life.
- Let AI infer WHY a price moved. Ask the vendor.

YOU NEED Purchase history from Workflow 1 · a sheet **MODEL** Workhorse **RUNS** Quarterly **COST** $0–4/mo

WORKFLOW 4 — INVENTORY HELD · SHEET 1 OF 2

Monthly Count, Tie-Out and Yield

Builds the monthly inventory number from a count and a spreadsheet, and tells you which recipes and package formats are quietly losing beer.

FILL IN FIRST

[BREWERY] · [TOLERANCE] · your five-tab sheet or inventory system

THE PROMPT

```
You are performing the monthly inventory and yield review for [BREWERY], a
brewery in Vermont. All volumes are in US barrels (1 bbl = 31 gallons)
and gallons.

Attached: (1) this month's physical count sheet, (2) the roll-forward tab
showing opening balance, purchases, usage and closing balance, (3) the
corresponding QuickBooks GL balances, (4) the batch log with brewed volume,
packaged volume, and recorded losses. All variances are pre-calculated in the
comparison tab. Do not recompute.

PART A - TIE-OUT
For each class (Raw Materials, Beer in Tank, Finished Goods, Taproom
non-beer): state the counted value, the GL balance, and the difference as
given. For each difference outside +/- $[TOLERANCE], rank likely causes using
only what is in the documents. Typical causes: a packaging run recorded in the
batch log but not the roll-forward, samples and staff beer never relieved from
inventory, comps and donations, a keg filled and not logged, breakage, period
cutoff timing, and a count taken on a different day than the GL close.

PART B - YIELD
Using the volumes already in the batch log:
- Brewhouse yield, cellar loss, and packaging loss by batch against your own
trailing average for that recipe
- Which recipes and package formats are consistently worse than your average
- The dollar value of loss above your trailing average, as shown in the sheet
- State the loss in gallons as well as percent. On a small system a 3% loss is
a few gallons and reads as rounding; on a large one the same percentage is
real money. Name the absolute number either way so it is not dismissed.

Rules:
- Do not plug. Do not suggest a journal entry to force agreement.
- Never convert between gallons, barrels, kegs, and cases yourself. Use only
the converted figures as given in the sheet.
- Every figure must trace to a named source tab or report.
```

DO

- Count monthly. TTB requires a monthly physical inventory anyway (27 CFR 25.294).
- Run sheet 2 in the same sitting — the tax consequences live there.
- No inventory system? A count sheet plus a roll-forward tab is a complete substitute below a few thousand barrels.

DON'T

- Accept a plug entry. That's how a real problem gets buried.
- Run it before the physical count is real.

YOU NEED Count sheet · roll-forward · batch log · GL balances **MODEL** Workhorse **RUNS** Monthly **COST** $0–6/mo

WORKFLOW 4 — INVENTORY HELD · SHEET 2 OF 2

Loss vs. Shortage, and the Vermont 6% Bands

Splits documented loss from unexplained shortage — which TTB treats very differently — and bands your volume at Vermont's 6% ABV line.

FILL IN FIRST

[BREWERY] · the same four attachments as sheet 1 · measured ABV in the batch log

THE PROMPT

```
Continue the monthly inventory review for [BREWERY], a brewery in Vermont,
using the same attachments as sheet 1. All volumes in US barrels and gallons.
All variances are pre-calculated in the sheet. Do not recompute them.

PART C - DOCUMENTED LOSS VS. UNEXPLAINED SHORTAGE
This is the part that has tax consequences. Using only what the documents
state, split the variance into:
(a) loss attributable to a known, recorded event - breakage, spillage, a
dump, theft - with the specific log entry or record that documents it;
(b) variance disclosed only by the physical count, with no contemporaneous
record explaining it.
Report (a) and (b) separately, in barrels and gallons. For every item in (b),
state what record would have moved it into (a) and when that record would
have had to be written. Do not reclassify anything from (b) into (a) on the
basis of a plausible explanation - if the record does not exist, it belongs
in (b).

PART D - VERMONT ABV BANDING
Vermont taxes malt beverages at two rates split at 6% ABV: $0.265 per gallon
at or below 6%, and $0.55 per gallon above it. Exactly 6.00% sits on the LOW
side. Using the MEASURED ABV recorded in the batch log - never the recipe
target, and never an estimate - split this month's packaged and kegged volume
into the two bands, in gallons. List any batch where the measured ABV is
missing from the log and say so; do not infer it from the recipe.
Separately list every batch measured between 5.90% and 6.10%, because those
are the only ones where a small measurement difference changes the band.
Do not apply the tax rates and do not compute tax due - state the gallons in
each band only, and I will take them to the return.

PART E - MEMO
A one-page memo my accountant can use at year-end under US GAAP. What ties,
what doesn't, the dollar magnitude, and the specific document or count needed
to resolve each open item.

Rules:
- Do not plug. Do not suggest a journal entry to force agreement.
- "Unexplained" is a valid and useful answer - say it and quantify it.
- Never convert between gallons, barrels, kegs, and cases yourself. Use only
the converted figures as given in the sheet.
- Every figure must trace to a named source tab or report.
```

DO

- Write the loss record the day the loss happens, not at month end.
- Part C feeds the compliance worksheets in the appendix. Don't skip it.
- Part D needs measured ABV in the batch log. If it isn't recorded, that is the fix — start recording it.

DON'T

- Reclassify an unexplained shortage as a loss because the story is plausible.
- Let it band a batch on the recipe target. Vermont taxes what is in the can, not what you aimed for.
- Ask it to reformulate a beer to duck the 6% line. That is a brewing decision, not a tax one.

YOU NEED Sheet 1 output · batch log with measured ABV · loss records **MODEL** Workhorse **RUNS** Monthly **COST** $0–6/mo

WORKFLOW 5 — CLOSE

Monthly Close Review

A brewery-specific controller review — including whether you are running two excise accruals on two different events, and whether the owner's spending is in the P&L.

FILL IN FIRST

[BREWERY] · [SIZE] in BBL/yr · Vermont · scrub all PII before uploading

THE PROMPT

```
You are a controller reviewing the monthly close for [BREWERY], a
brewery in Vermont producing roughly [SIZE] barrels a year on a [X]-barrel
system, selling mostly through its own taproom. The brewery reports under
US GAAP.

Attached: current-month P&L, trailing-12 P&L by month, balance sheet, A/P
aging.

Work this checklist and report ONLY exceptions.

ACCRUALS & CUTOFF
- TWO EXCISE ACCRUALS, TWO DIFFERENT EVENTS. Federal excise is determined on
REMOVAL for consumption or sale - which includes beer transferred to a
serving tank, and packaged beer moved to the taproom cooler or tax-paid
storage - and is not triggered by the customer's purchase. Vermont excise
attaches on the SALE, not on removal. Confirm both accruals exist and that
each one follows its own event. Flag any sign that a single accrual is doing
duty for both, or that the federal accrual is following retail sales.
- Vermont excise is also split by strength: $0.265 per gallon at or below 6%
ABV and $0.55 above it. Confirm the accrual distinguishes the two bands
rather than applying one blended rate.
- Any large expense with no matching accrual in the prior month?

CLASSIFICATION
- Packaging materials in COGS, or drifting into Supplies? Freight-in
capitalized into inventory, or expensed?
- Taproom labor separated from production labor? If there is no split, say so
and state what that makes impossible to measure.
- Are tips and keg deposits in liability accounts, or sitting in revenue?
- Anything in Repairs over the capitalization threshold that looks like a
fixed asset?
- OWNER SPENDING. Any expense that looks personal rather than business, and
any owner compensation booked as expense where it may be a draw. In owner-run
scale this is the most common misstatement there is - check it monthly.

SALES TAX
- Does sales tax collected per the POS agree with the sales tax payable
balance on the balance sheet?
- Is the payable going down when returns are filed, or accumulating in a way
that suggests collected tax was spent?
- If the POS applies one sales tax rate to both on-premise pours and packaged
beer to go, flag it to verify against Vermont rules. Do not decide which
rate is correct.

BALANCE SHEET
- Do inventory accounts reflect the most recent physical count, and when was
that count taken? If it is more than 45 days old, flag it as stale
regardless of the amount.
- Any inventory adjustment posted with no count sheet behind it? Any negative
balance in an account that should never be negative?

VARIANCE
- Any P&L account moving more than 20% month-over-month or off its trailing-12
average, with no obvious volume explanation.
- Does gross margin move in the direction volume moved? If not, why not?
- Labor as a percentage of revenue, against the trailing 12 months. At this
scale it is usually the largest controllable cost.

For each exception: what you found, the dollar amount, why it matters, and the
specific question to ask the bookkeeper. Rank by dollar impact.

Rules:
- Do not recalculate any total.
- If you need a number that isn't in these documents, say so and move on.
- Say "no exceptions found" where that's true. Do not manufacture findings.
- Scale your materiality to the brewery. A $400 finding matters here.
```

DO

- Use a frontier model — this is complex analysis.
- Run it BEFORE your bookkeeper closes, not after.
- Version the checklist. It's the compounding asset.
- Check the excise timing and owner-spending lines first.

DON'T

- Upload employee names or account numbers. Line items only.
- Accept flags without tracing them.
- Let it use big-brewery materiality. Tell it your scale.
- Delete the 'do not manufacture findings' line.

YOU NEED P&L · trailing-12 · balance sheet · A/P aging **MODEL** Frontier — complex analysis **RUNS** Monthly **COST** In your seat

WORKFLOW 6 — BUILD IT · SHEET 1 OF 2

The Spreadsheet Builder

Have AI write the tool instead of building it yourself. Tabs, columns and formulas come back written out — you paste them in and start the same afternoon.

FILL IN FIRST

[BREWERY] · [X]-barrel system · [SIZE] BBL/yr · what you package · what you already track

THE PROMPT

```
You are building a spreadsheet for me. I run [BREWERY], a brewery in
Vermont on a [X]-barrel system, producing roughly [SIZE] barrels a year. I sell
mostly through my own taproom. I package in [FORMATS - e.g. half barrels,
sixtels, 16 oz cans]. Right now I track [WHAT YOU TRACK - e.g. "nothing but
the bank account" or "a notebook in the brewhouse"].

I want a working spreadsheet I can build in Google Sheets or Excel today,
without designing it myself.

Build me [PICK ONE]:
(a) the five-tab production backbone - PURCHASES, BATCHES, REMOVALS,
COUNTS, CONVERSIONS
(b) a cost-per-batch and cost-per-pint calculator
(c) a 13-week cash flow grid
(d) a one-page monthly KPI sheet
(e) [describe what you want in a sentence]

For each tab, give me:
1. The tab name.
2. Every column, in order, with the exact header text to type in row 1.
3. For any calculated column, the exact formula as it should appear in row 2,
in A1 notation, ready to paste and fill down. Write the formula out in
full. Do not describe it in words.
4. Any data validation or conditional formatting worth setting up, stated as
the range and the rule.
5. One example row of plausible dummy data, clearly labeled as an example to
delete before use.

Then, separately and under its own heading:

ASSUMPTIONS I MADE - every assumption baked into the formulas, in plain
English, each one on its own line, so I can correct the ones that are wrong
before I rely on them. Include unit assumptions explicitly.

WHAT I DID NOT DO - anything you left blank, guessed at, or set as a
placeholder. Say so plainly rather than letting me discover it later.

WHAT THIS WILL NOT CATCH - the limits of the tool as built, and what would
have to be tracked by hand.

Rules:
- Write every formula out in full. I need to read it before I trust it.
- Do not invent data about my brewery. Example rows must be labeled as
examples.
- Use US barrels at 31 gallons. State the conversion anywhere you use it.
- Keep it to the fewest columns that do the job. I would rather maintain six
columns forever than twenty for a month.
- Assume I am not an Excel expert. No macros, no pivot tables, no array
formulas unless there is no simpler way - and if there isn't, say why.
- If something I asked for cannot be done well in a spreadsheet, say so
instead of building a fragile version of it.
```

DO

- Start with the five-tab backbone. It feeds Workflows 4, 7 and 8.
- Read every formula before you paste it. That is the whole discipline.
- Correct the assumptions list first — that is where the errors hide.
- Ask it to rebuild a tab when your process changes. Cheaper than patching.

DON'T

- Trust a formula you haven't read.
- Let it fill in data about your brewery.
- Accept twenty columns when six would do.
- Skip the 'what this will not catch' section — it tells you what still needs a human.

YOU NEED A paragraph about your brewery · a blank spreadsheet **MODEL** Frontier **RUNS** Once, then on change **COST** In your seat

The Monthly Report Pack

Turns your exports into the one page you actually decide from — written for a busy owner, not an accountant.

FILL IN FIRST

[BREWERY] · [SIZE] BBL/yr · [MONTH] · your targets

THE PROMPT

```
You are preparing the monthly report pack for [BREWERY], a brewery in
Vermont producing roughly [SIZE] barrels a year, mostly through its own
taproom. Reporting month: [MONTH].

Attached: current-month P&L, trailing-12 P&L by month, balance sheet, the
batch log, and the POS sales summary.

Produce ONE PAGE, in this order, for an owner who has fifteen minutes:

1. THE HEADLINE - one sentence. Did the brewery make money this month, and
was that better or worse than the trailing twelve? Lead with the number.

2. THE FIVE NUMBERS - in a small table, each with this month, the trailing-12
average, and the direction of travel:
- Revenue, split taproom vs. wholesale
- Gross margin %
- Labor as a % of revenue
- Barrels produced and barrels removed
- Cash in the bank at month end, and the same figure less sales tax
collected but not yet remitted
Use only figures present in the attachments. If one is not derivable from
what I gave you, say which document would supply it and leave the row
blank rather than estimating.

3. WHAT CHANGED - at most three things that moved materially, each with the
dollar amount and the most likely explanation supported by the documents.
Rank by dollars. If nothing moved materially, say so.

4. WHAT I'D ASK ABOUT - at most three questions to put to whoever keeps the
books, phrased as questions rather than accusations.

5. ONE DECISION - the single decision this month's numbers actually support
making, and the figure that supports it. If the numbers don't support a
decision this month, say that instead of manufacturing one.

Rules:
- Do not recalculate any total. Use the figures as given.
- Scale your materiality to the brewery. A $400 movement matters here; say so
rather than dismissing it as immaterial.
- Separate what the data shows from what you are assuming.
- Say "no exceptions found" where that is true. Do not manufacture findings.
- Every figure must be traceable to a named source document.
- Write for an owner, not an accountant. Short sentences. No jargon without a
plain-English gloss.
- One page. If it will not fit, cut section 3 before you cut section 5.
```

DO

- Run it the same week every month. The rhythm is the point.
- Keep every month's pack. Twelve of them is a trend nobody had to build.
- Watch the cash-less-sales-tax line. It is the one that prevents a crisis.
- Send it to your accountant before the year-end scramble.

DON'T

- Let it estimate a number your exports don't contain.
- Accept 'immaterial' as an answer without a dollar figure behind it.
- Let it grow past one page. The length is the discipline.
- Skip section 5 — a report that drives no decision is a chore.

YOU NEED P&L · trailing-12 · balance sheet · batch log · POS summary **MODEL** Frontier — complex analysis **RUNS** Monthly **COST** In your seat

WORKFLOW 7 — FORWARD

The 13-Week Cash Flow Forecast

Weekly rolling cash with the remittance calendar overlaid — the sales tax, payroll tax and excise dates that turn a survivable trough into a crisis.

FILL IN FIRST

[BREWERY] · [CITY], Vermont · [WEEK] and [X]% for the slow-season case

THE PROMPT

```
You are the CFO's analyst maintaining the 13-week cash flow forecast for
[BREWERY], a brewery and taproom in [CITY], Vermont.

Attached: the 13-week model (all arithmetic is in formulas - do not
recalculate any cell), A/R aging with terms if any, A/P aging with due dates,
the loan and lease schedule, the payroll calendar, and trailing 24 months of
weekly taproom revenue.

1. COLLECTION ASSUMPTIONS - Most of my revenue is same-day taproom cash and
card, settling in 1-3 days. For any wholesale or self-distribution
customer, compare stated terms to actual average days-to-pay from the aging
history. Name any account whose actual behavior differs from terms by more
than 10 days, and state the days I should use instead.
2. SEASONALITY - Using the same weeks in the prior two years, tell me whether
the taproom projections look high, low, or reasonable. Cite the comparison
weeks. Treat my local event calendar and the slow season as distinct
seasonal regimes, not as outliers to smooth away. If the history is shorter
than two years, say so and say what that does to confidence.
3. REMITTANCE CALENDAR - Mark every week carrying a statutory payment. In
Vermont that means: the Meals and Rooms return on taproom pours, the Sales
and Use return on packages sold to go, the Malt and Vinous Beverage tax
return (MVB-612, due the 25th of the month after the period, monthly or
quarterly depending on my prior-year liability), federal excise, payroll
taxes and any payroll service draw, rent, insurance, and loan payments.
These are non-negotiable outflows and must be visible in the weekly view.
Note that collected meals and sales tax sitting in the bank is not
available cash - it is money held for the State.
4. NARRATIVE - Under 200 words: where the cash trough is, which week, how
deep, and the two or three drivers creating it.
5. ACTIONS - Three specific, dated actions to protect the trough. Be concrete:
"move the glycol chiller deposit from week 6 to week 10," not "manage
payables carefully." Include only the options a brewery this size actually
has: delaying a brew, shortening taproom hours on the slowest day, a
deposit on a tank sale, or a short draw on a line of credit.
6. SLOW-SEASON CASE - Model a three-week stretch at [X]% of normal taproom
traffic beginning [WEEK], using the model's own scenario cells.

Rules:
- Never change a formula. If an assumption looks wrong, name the cell and what
to change it to - I will make the change.
- Distinguish what the data shows from what you are assuming.
- If a week's projection rests on an assumption rather than a booked
commitment, mark it.
- Do not recommend financing as the first answer to a trough.
```

DO

- Same morning every week, without exception.
- Overlay the remittance calendar before you judge any trough.
- Treat collected sales tax as spoken for. It is not working capital.
- Show last week's forecast beside this one. Drift is a signal.

DON'T

- Let AI edit the model. A silent formula change is undetectable.
- Forecast optimistically to make the trough disappear.
- Extend past 13 weeks. Beyond that it's a budget with false precision.

YOU NEED A/R · A/P · payroll calendar · POS history · the 13-week grid

MODEL Workhorse

RUNS Weekly

COST $0–8/mo

WORKFLOW 8 — DECIDE · SHEET 1 OF 2

Cost Per Pint, and the Vermont 6% Line

What a pint actually costs once labor and rent are in it — and what Vermont's 6% ABV line is worth across your volume.

FILL IN FIRST

[BREWERY] · [SIZE] in BBL/yr · [X]% taproom and [Y]% wholesale targets · measured ABV per beer

THE PROMPT

```
You are a fractional CFO preparing the quarterly pricing memo for [BREWERY], a
brewery in Vermont producing roughly [SIZE] barrels a year on a
[X]-barrel system. Target gross margin: [X]% taproom, [Y]% wholesale. All
volumes in US barrels and gallons.

Attached: the cost model (all arithmetic in formulas - do not recalculate),
actual yield and loss data from Workflow 4, trailing-12 ingredient and
packaging costs, the current taproom menu and price list, and the wholesale or
self-distribution price list if any.

1. COST PER PINT - For each beer currently on tap, state the fully loaded cost
of a 16 oz pour as calculated in the model: ingredients, packaging where
relevant, actual yield loss, and the allocated production labor and
occupancy already in the model. Use the model's figures. Do not compute
them. State plainly which costs the model has loaded and which it has not -
a cost-per-pint number that excludes labor and rent is not a cost, and I
need to know which one I am looking at.
2. COST MOVEMENT - Which inputs moved most this quarter and what that did to
cost per pint and cost per barrel for each beer.
3. LANDED COST BY CHANNEL - For each channel, cost per barrel as shown in the
model, including federal excise tax at $[RATE] per barrel from the attached
rate table and Vermont excise from the Vermont page of my handout. State
which channels those taxes apply to and at what point. Do not supply a rate
from your own knowledge.
3b. THE VERMONT 6% LINE - Vermont charges $0.265 per gallon at or below 6% ABV
and $0.55 above it, roughly $8.22 against $17.05 per 31-gallon barrel. Using
the MEASURED ABV for each beer, state which band each one falls in and what
the excise difference is worth per gallon and across my annual volume, using
only the rates on the attached page. Then list every beer measured between
5.90% and 6.10% - the only ones where the band is genuinely close. For each,
state the annual dollars at stake. Do NOT recommend reformulating a beer to
move it under the line; recipe decisions are mine, and I only want to know
which beers sit near enough for the question to be worth asking.

Rules for this sheet:
- Use the model's figures. Do not recalculate them.
- Separate facts from assumptions in every section.
- Do not supply any tax rate from your own knowledge — use only the
attached federal table and the Vermont page of my handout.
- One page.
```

DO

- Quarterly, not annually.
- Use ACTUAL yields from Workflow 4, never theoretical.
- Load labor and occupancy honestly — below pallet scale they dominate cost per pint.
- Section 3b uses measured ABV. A beer you think is 5.9% and the lab says is 6.1% costs another 28.5¢ a gallon — about $8.84 a barrel.

DON'T

- Reprice before fixing yield.
- Quote a cost per pint that excludes labor and rent.
- Let it tell you to dial a beer down under 6%. That is a brewer's call, not a model's.

YOU NEED Yields from 4 · costs from 3 · price list · the cost model **MODEL** Frontier — complex analysis **RUNS** Quarterly **COST** In your seat

WORKFLOW 8 — DECIDE · SHEET 2 OF 2

Channel Contribution and the Pricing Call

Which channel actually earns its barrel, which SKUs sit below target, and the three price moves worth making.

FILL IN FIRST

[BREWERY] · sheet 1 output · [X]% taproom and [Y]% wholesale targets

THE PROMPT

```
Continue the quarterly pricing memo for [BREWERY], a brewery in Vermont,
using the cost-per-pint and landed-cost output from sheet 1 and the same
attachments. All arithmetic is in the model's formulas. Do not recalculate.

4. CONTRIBUTION PER BARREL BY CHANNEL - Taproom pint, taproom to-go package,
and wholesale or self-distributed keg. Which channel actually earns its
barrel after packaging, labor, freight and tax? Rank them. For most
breweries the taproom pint wins by a wide margin, and the gap narrows as
distribution volume grows; if the model says otherwise, say so and name
the figure driving it.
5. MARGIN EXCEPTIONS - Every beer or package below target gross margin, by
channel. Rank by total dollar contribution at risk, not by percentage.
6. PRICE SCENARIOS - For each below-target item, the contribution impact of
the price change in the model's scenario cells. State the volume elasticity
assumption explicitly and label it an assumption.
7. MIX SENSITIVITY - What happens to blended margin if wholesale grows and the
taproom stays flat. Given the ranking in section 4, state whether growing
wholesale actually improves my position or dilutes it.
8. RECOMMENDATION - Maximum three price or mix actions, each with the dollar
impact and the specific risk of taking it. Include the option of not
growing wholesale.

Rules:
- Do not recommend a price change you cannot support with a number from the
model.
- Separate facts from assumptions in every section.
- If an item is below margin because of yield loss rather than input cost, say
so - that is an operations fix, not a pricing fix.
- If an item is below margin because of allocated labor and occupancy rather
than ingredients, say so - that is a volume or hours question, not a pricing
question.
- Where a beer has been brewed fewer than three times, say the yield basis is
thin and mark that margin figure low-confidence.
- One page.
```

DO

- Compare contribution per barrel across channels before you chase distribution.
- Vermont now lets you self-distribute up to 3,000 bbl a year — price that channel before you commit to it.
- Yardstick: the BA's 2023 benchmarking put DTC beer revenue at **$1,276/bbl** against **$602** distributed, and total cost to brew at **$502/bbl**. An industry average, not a target — but it tells you whether your number is in the right postcode.

DON'T

- Let AI invent elasticity. Make it state the assumption.
- Assume wholesale growth is progress. Check section 4 first.
- Sign a distribution agreement without pricing the exit. Vermont's franchise rules change at 50,000 bbl.

YOU NEED Sheet 1 output · channel price lists · the cost model **MODEL** Frontier — complex analysis **RUNS** Quarterly **COST** In your seat

APPENDIX — COMPLIANCE WORKSHEET

TTB & Vermont Reconciliation

The brewed → removed → reported triangle in barrels, plus the GL tie-out nobody does. A worksheet, never a filing.

FILL IN FIRST

[BREWERY] · [DATES] · Vermont · [POS]

THE PROMPT

```
You are preparing a compliance reconciliation worksheet for [BREWERY], a
brewery licensed with TTB and operating in Vermont, for the period [DATES].
You are NOT filing anything. You are producing a worksheet a human will verify
before transcribing to the Brewer's Report of Operations and the federal excise
tax return, and before filing anything with Vermont.

Attached: (1) the batch log with brewed and packaged volumes in barrels,
(2) the removals log, (3) taproom depletion from [POS], (4) wholesale and
self-distribution invoices, (5) the federal excise tax liability account
detail from QuickBooks, (6) the loss and destruction records for the period.

THE RECONCILIATION TRIANGLE
Beer brewed -> beer REMOVED for consumption or sale -> volume reported.
Present each in barrels exactly as reported by the source record. In the US the
tax is determined on removal, and removals include beer transferred to a
serving or tax-determined tank and packaged beer moved to a cooler or tax-paid
storage. The taproom sale is not the taxable event; the removal that supplied
it was. Identify every place the volumes do not tie.

For each gap, rank likely causes using only the documents: a keg filled and not
logged, a serving tank fill not recorded as a removal, samples and QC pulls,
beer dumped without a destruction record, returns brought back to the brewery,
period cutoff timing, and unit errors between gallons, barrels, kegs and cases.

LOSS AND SHORTAGE SPLIT
Separate the period's missing volume into:
(a) losses supported by a contemporaneous record of a known event -
breakage, spillage, a logged dump, theft;
(b) shortages disclosed only by the physical count, with no record
explaining them.
Report both in barrels and gallons, and list the specific record supporting
each item in (a). For each item in (b), name the record that would have been
needed. Do not move anything from (b) to (a) on the basis of a plausible
explanation.

FILING FREQUENCY CHECK
State my total federal excise liability for the prior calendar year and my
year-to-date liability this year, as shown in the attached GL detail. Then
state which return and report frequency those figures correspond to under the
published TTB thresholds in the rate and threshold table I have attached. Do
not recall the thresholds from memory - use only the attached table. Flag any
mismatch between the frequency the figures suggest and the frequency I told
you I currently use.

THE VERMONT LAYER - A DIFFERENT NUMBER ON A DIFFERENT BASIS
Vermont does not tax the same event the federal system does. Federal tax is
determined on REMOVAL; Vermont's malt beverage tax attaches on the SALE.
Separately from the triangle above, state the gallons SOLD in the period -
split into at or below 6% ABV and above 6% ABV using measured ABV - and state
them as gallons, which is the unit Vermont uses. Do not reconcile this figure
to the federal removals figure and do not combine them; they are different
measures of different events and they are not supposed to agree. Do not supply
a Vermont rate or rule from your own knowledge - use only the Vermont page I
have attached.

GL TIE-OUT
Does the federal excise liability accrued in QuickBooks agree with the
liability on removals for the period? State both figures and the difference.

OPEN ITEMS
Every number you could not verify, and the exact record needed.

Rules:
- Never convert between gallons, barrels, kegs, or cases yourself.
- Do not fill a gap with an estimate.
- Do not state what the filed number should be.
- Do not calculate tax owing. This worksheet reconciles volumes only.
```

DO

- Run it a week before the deadline — open items need legwork.
- File even in a nil period. Both the return and the report are required with no activity.
- Attach the current TTB threshold table every time.
- Keep every worksheet. The trail beats any single correct filing.

DON'T

- Let anything auto-file. AI drafts. Humans file.
- Let it convert units — the highest-risk arithmetic in the building.
- Let it supply your state's rate or rule. That comes from your worksheet.
- Blend the federal and state bases. Different figures, different filings.

YOU NEED Batch log · removals log · POS depletion · GL detail **MODEL** Workhorse **RUNS** Per TTB period **COST** In your seat

APPENDIX — COMPLIANCE WORKSHEET

Loss Documentation Audit

Losses are not taxed. Shortages may be. The difference is a record written at the time — this finds the ones you're missing.

FILL IN FIRST

[BREWERY] · [PERIOD] · your loss, dump and destruction records

THE PROMPT

```
You are auditing loss documentation for [BREWERY], a brewery licensed with
TTB, for [PERIOD]. The purpose is to find gaps in the written record BEFORE an
audit does.

Context you must apply: under the federal rules, beer lost to a known event -
breakage, spillage, theft, a recorded destruction - is not taxed. A shortage
that a physical inventory discloses with no record explaining it may be taxed,
and resolving it requires a claim with a plausible explanation. The practical
difference between the two is whether somebody wrote something down at the
time. That is the entire subject of this audit.

Attached: (1) the batch log, (2) the loss and dump log, (3) destruction
records, (4) monthly physical count sheets, (5) the removals log.

1. INVENTORY OF RECORDS. For each loss event appearing anywhere in these
documents, list: the date, the volume in barrels and gallons, where in the
brewery it occurred, and which specific record documents it. Mark each one
DOCUMENTED or UNDOCUMENTED.
2. UNDOCUMENTED VOLUME. Total the volume for which no contemporaneous record
exists. State it in barrels and gallons, and state it as a percentage of
the period's brewed volume.
3. PATTERN. Where undocumented loss clusters - a particular recipe, tank,
package format, shift, or point in the process. Use only what the documents
show. If the records are too thin to show a pattern, say so.
4. THE MISSING RECORD. For each undocumented item, state exactly what record
should have been written, who would have written it, and at what moment.
Be specific and practical: "a dated dump log entry naming the tank, the
volume in gallons, and the reason, written by the cellar person before
leaving that day."
5. RECORD-KEEPING GAPS. Which of my logs is missing a field that would have
made the difference. Propose the minimum viable version - the fewest
columns that would have documented these events.
6. RETENTION. Flag any record that appears to be missing for part of the
period, and anything that suggests records are not being kept for the
required retention period.

Rules:
- Do not conclude whether any specific loss is or is not taxable. That is a
determination for my accountant and, where warranted, TTB.
- Do not characterize an undocumented shortage as a loss because an
explanation is plausible. The absence of the record is the finding.
- Do not estimate a volume that no document states.
- Every item must cite the document it came from, or be marked as having none.
```

DO

- Run it quarterly, not after the audit letter arrives.
- Act on section 5 — a two-column dump log fixes most of this.
- Keep records at the brewery and retain them three years (27 CFR 25.300).
- Take section 2 to your accountant with the worksheet attached.

DON'T

- Backfill a loss record after the fact and treat it as contemporaneous.
- Let it tell you a loss is non-taxable. It lists and cites; your accountant decides.
- Skip this because you're small. The records requirement does not scale down.

YOU NEED Batch log · loss and dump logs · count sheets **MODEL** Workhorse **RUNS** Quarterly **COST** In your seat