AI on Tap

Eight AI workflows for accounting, inventory, and cash

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$49

A month. Two seats and the automation — the entire stack behind all eight workflows.

About seven pints.

And you don't start there. The first workflow costs nothing, and one seat at $20 runs all eight by hand. Nothing here needs a developer, a consultant, or a new system.



THE REPORTS IT BUILDS FOR YOU

- The spreadsheet you've been meaning to build for two years — written for you, formulas and all, in about ten minutes.
- A monthly review of your own books that comes back as a ranked list of what's wrong and what to ask about.
- What a pint actually costs you — with the labor and the rent in it, not just the malt.
- Your cash position thirteen weeks out, refreshed every Monday, with the tight week circled before you get there.

You already have the numbers. What you don't have is a free weekend to turn them into something you can decide from.

Our agenda today

SCOPE

Eight workflows

- Every one produces a report or a tool you keep
- Ordered along your accounting cycle
- Nothing speculative

TAKE-HOME

Written prompts

- Every workflow has one, written out in full
- All in your handout
- Type once, reuse forever

COST

$20 to start

- One AI seat, nothing else
- Five of the eight need no inventory system
- The first one is free

You will run one of them yourself, on your phone, before you leave this room.
What this is not: a marketing talk, a chatbot demo, or a pitch to replace anyone.

The five reports every brewery actually needs

The report	How often	The decision it makes for you	WF
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 other way round?	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

Five reports. Not twenty tabs.
Everything in the next hour builds one of these — and none of it starts from a blank spreadsheet.

The TTB return and the operations report are transcribed by hand from the compliance worksheets in your handout appendix — AI drafts the reconciliation, you file it.

First: which system owns which number

The number	System of record
Every taproom transaction	Square · Toast · Arryved · Clover · Lightspeed
The general ledger	QuickBooks Online · Xero · Wave
Raw materials, beer in tank, finished goods	Ekos · Beer30 · Ollie · Brewfather — or your spreadsheet
Barrels brewed, packaged, removed	Your batch log. However you keep it.
Cash	The bank. Never your GL.

AI does not fix a broken data architecture. It industrializes it.

A general ledger cannot track inventory through production. QuickBooks never could, and neither can Xero or Wave. That gap is real whether or not you ever buy a brewery system.

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

WHAT THE REPORTS NEED

Five tabs

- PURCHASES · BATCHES · REMOVALS · COUNTS · CONVERSIONS
- That, plus the monthly count TTB already requires of you, is a complete system of record for most of this room
- Five of the eight don't even need it — 1, 2, 3, 5 and 7 run on your invoices, your POS and your GL
- Only Workflows 4 and 8 need production volumes and yields

WHAT YOU DON'T DO

Spend the weekend

- You don't design the tabs
- You don't write the formulas
- You don't start from a blank sheet
- You don't need to know Excel beyond pasting into a cell

WHAT YOU DO · WORKFLOW 6

Describe it. Paste it.

- Tell it your brewhouse size, your packages and what you already track — a paragraph
- It writes back every tab, every column and every formula
- You paste them in and start using it the same afternoon
- About ten minutes

The reason most breweries have no system isn't cost. It's that nobody has a free weekend to build one.

Start with Workflow 1 anyway — it needs no system at all, and its output becomes the purchases tab everything else stands on.

What AI is actually good at

EXCELLENT AT

Reading and flagging

- Reading unstructured documents
- Classifying transactions
- Spotting anomalies
- Explaining variance in plain English
- Every one of these ends in a question for you, not an answer

UNRELIABLE AT

Arithmetic

- Every workflow today puts the math in a spreadsheet, a formula, or the accounting system
- AI does the reading, the coding, and the explanation — never the calculation, and never the call

Violate that split and you get a confidently wrong number.

The LLM landscape: three tiers

Tier	Models	Use for
Frontier	Claude Opus · GPT-5.6 Sol · Gemini 3.1 Pro	Complex analysis only
Workhorse	Claude Sonnet 5 · GPT-5.6 Terra · Gemini Flash	Most finance work
Budget	Claude Haiku · GPT-5.6 Luna · Flash-Lite · DeepSeek · Mistral · Llama	High-volume extraction

At your volume, the tier barely matters to your bill.
Thirty invoices a month is pennies on any of these. Route by task anyway — cheap models for volume, frontier only for complex analysis — because it is the habit that scales if you ever grow.

Below a few thousand barrels this is where you have the advantage: most of this runs inside a single $20 subscription and you never see an API bill. Past roughly 20,000 barrels the volume starts to justify thinking about model routing properly.

Where your data goes

- **Consumer plans may use your conversations to improve models — it is a setting, and you have to go find it**
- Business and enterprise tiers exclude your content from training by contract, not by setting
- Turning training off does not mean the data was never transmitted or retained — it is a backstop, not a shield
- The protection that actually works is the one you control completely: what you never paste in the first place

You may already be paying for AI

Gemini in Google Workspace · Copilot in Microsoft 365 · Intuit Assist in QuickBooks · reporting features in Ekos and Beer30

Ask what's included before you buy anything new.

The AI seat

Plan	US list	Worth it at your scale?
Free tier — Claude, ChatGPT or Gemini	$0	Yes. Run the START HERE workflow on it today.
ChatGPT Go	$8/mo	The floor. Ads are planned for US Go users.
Claude Pro or ChatGPT Plus	$20/mo ($17 annual)	This is the one. One seat runs all eight.
Claude Team / ChatGPT Business	$20/seat annual, 2-seat min = $40/mo	Only if two of you need it. Training off by default.

One seat. One person. That is the whole recommendation.

Team plans used to start at five seats, which put them out of reach here. Both now start at two — so if you and a bookkeeper both touch this, $40 a month buys central billing and no training on your content by default. Everyone else: buy one personal seat and turn that setting off yourself. Either way it is a setting worth checking, not assuming.

US list prices checked 12 November 2026. Intuit raised Essentials, Plus and Advanced for renewals on or after 1 August 2026; Simple Start was not changed. Prices move — check yours before you rely on it.

Automation glue — and whether you need it yet

Tool	US list	The honest answer at your volume
Nothing at all	$0	Thirty invoices a month is fifteen minutes. Start here.
Google Apps Script	Free	Free with any Google account. Light coding. Good second step.
Make.com Core	About $9/mo annual — re-check	Make bills in credits now, not operations. The free tier is 1,000 a month.
Zapier Professional	From $19.99/mo annual	Free tier is 100 tasks and two-step only. Effectively a demo.

Automate the second year, not the first.

Automation pays when volume makes the manual version painful. At 30 invoices a month it isn't painful yet — and a broken automation nobody owns is worse than no automation. Get the prompts right first.

Paying bills — and the line nobody shops

Tool	Entry cost	The limit that bites at 20–40 bills a month
QuickBooks bill pay	Included in some tiers	Check what your current plan already covers first
Relay	Free	20 checking accounts free — real envelope cash management at $0
Ramp	Free	Cards and expense tracking; Plus adds an undisclosed platform fee
Melio	Free (Go)	Only 5 free ACH a month, then $0.50 each — and 1 user
BILL	$49/user/mo	More than the accounting system it plugs into

Your card processing rate costs more than every tool on this slide combined.
A "free" POS plan is rarely free — you pay for the software in the processing rate. Toast publishes software at $0 and $69 a month but does not publish its card rates at all; they are quoted to you. At $50,000 a month in card volume, every quarter-point of rate is $125 a month — more than every tool on this slide combined. Go read your own merchant statement tonight.

Toast publishes software tiers (from $0, and from $69/mo) and Amex rates (3.29% + 15¢ card-present) but not its base Visa/Mastercard rates — those are quoted per venue. Square publishes openly, at 2.6% + 15¢ in person. Prices checked 12 November 2026; processing rates are negotiated, so yours is the only one that matters.

What each workflow actually needs

	What you open to run it	Model	Cost
—	START HERE — nothing at all. A phone and three minutes.	Free tier	$0
1	Vendor invoices · your chart of accounts · QuickBooks	Budget	$0–4
2	POS daily summary · bank feed · processor settlement + sheet from 6	Workhorse	$0–12
3	Your purchase history from Workflow 1 + sheet from 6	Workhorse	$0–4
4	Count sheet · batch log · GL balances + tabs from 6	Workhorse	$0–6
5	P&L · trailing-12 · balance sheet · A/P aging	Frontier	Seat
6	A paragraph describing your brewery. Nothing else.	Frontier	Seat
7	A/R · A/P · payroll calendar · POS history + grid from 6	Workhorse	$0–8
8	Yields from 4 · costs from 3 · price list + model from 6	Frontier	Seat

Workflow 6 builds every spreadsheet the others need.

Three — 1, 5 and 6 — need nothing but files you already have. Nothing here needs an inventory system or an API; a CSV you download and attach is a complete integration. Automation and bill-pay touch only 1 and 2, and not on day one.

The budget, three ways

TODAY, FOR FREE

$0

- A free AI tier
- Relay for bill pay
- Your existing POS and QuickBooks
- Runs the START HERE test and most of Workflow 5

THE ONE TO BUY

$20

- One AI seat — Claude Pro or ChatGPT Plus
- Nothing else at all
- All eight workflows, run by hand
- Most of this room should stop here

IF YOU GROW

$49

- Two team seats at $40
- Make.com Core at $9
- Adds automation and a second user
- Past this you're buying scale you don't have

$200 a month is not a budget at this scale. It's a warning sign. At 300 barrels, that's real money going to software instead of stainless.

Anatomy of a prompt

1 — ROLE

Who it is

"You are a controller reviewing the monthly close…" Sets the vocabulary and the standard.

2 — CONTEXT

Your brewery

Barrels a year, system size, your state, how much goes through the taproom. It knows nothing about you until told.

3 — THE DATA

What's attached

Name the files, and say what arithmetic is already calculated in them.

4 — THE TASK

Numbered steps

Specific, and in the order you want the output to appear.

5 — THE FORMAT

Shape it

Table, memo, one page, under 200 words. Say so explicitly.

6 — CONSTRAINTS

What NOT to do

Beginners skip this one. It matters most of all.

Five lines that belong in every finance prompt

	THE LINE	WHY IT EARNS ITS PLACE
1	Do not recalculate any figure. Use the numbers as given.	*AI is unreliable at arithmetic. This keeps the math in your spreadsheet, where you can audit it.*
2	If a number isn't in the attached documents, say so — do not estimate.	*Without this it fills gaps with plausible numbers. A plausible number is worse than a blank.*
3	Separate what the data shows from what you are assuming.	*Assumptions stated out loud are ones you can argue with. Buried ones become facts by accident.*
4	Say "no exceptions found" where that's true. Do not manufacture findings.	*A checklist reads as a demand for output. Without this it finds something every month.*
5	Every figure must be traceable to a named source document.	*This is what makes the output reviewable — by you, your accountant, or TTB.*

And one more, just for you: "Scale your materiality to the brewery. A $400 finding matters here."

The prompt behind it

```
You are a controller reviewing the monthly close for [BREWERY], a
brewery in Vermont producing roughly [SIZE] barrels a year, selling
[X]% through its own taproom. Reports under US GAAP.

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

Work this checklist and report ONLY exceptions.

ACCRUALS & CUTOFF
- Is federal excise accrued in the period the beer was REMOVED, and
  Vermont excise in the period it was SOLD? Two events, two accruals.

CLASSIFICATION
- Freight-in capitalized into inventory, or expensed?
- Taproom labor separated from production labor?
- Are tips recorded as a liability and not as revenue?
- OWNER SPENDING. Any expense that looks personal rather than
  business, and any owner compensation that may be a draw.

SALES TAX
- Does tax collected per the POS agree with the payable on the
  balance sheet? Is the payable going down when returns are filed?

     [... balance sheet and variance sections ...]

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

WHAT TO NOTICE

- It is a checklist, not a question. You are handing over your review process, not asking for an opinion.
- Every item is brewery-specific. Nothing here would appear in a generic close review.
- The owner-spending line is there because at this scale it is the most common misstatement there is.
- You write this once. Every month after, it is an upload and a click.

And it ends with the five lines

Do not recalculate · say so if a number isn't there · separate data from assumptions · no manufactured findings · trace every figure

Abridged to fit. The full prompt is the Workflow 5 sheet in your handout — type it once, save it as a Project or Custom GPT, and reuse it every month.

Prompt output: the exception list

Exception	Amount	The question to ask your bookkeeper
Sales tax payable climbing for four months	$5,900	Are we filing and paying on the right frequency?
Tips credited to revenue	$3,460	Should the tip balance sit in a liability account?
Personal fuel and groceries in Production Supplies	$2,180	Should these be an owner draw instead?
Excise accrued on taproom sales, not on removals	$1,240	Which event are we booking the accrual against?
Freight-in expensed, not capitalized	$820	Are inbound malt freight charges landing in inventory?
Taproom and production labor combined	not quantified	Can we split these before the next pricing review?

Ranked by dollar impact — and every one of these is a question, not a conclusion.

Illustrative output, not a real brewery's books — the figures show the shape and scale of a typical first run. Yours will find things you already knew, and one or two you did not.

Then you argue with it

YOU PUSH BACK

"You missed the keg deposits."

- You are allowed to disagree with it
- Naming what it missed is faster than rewriting the prompt
- It will not get defensive

IT REVISES

A seventh exception appears

- With the dollar figure and the account
- And an explanation you can check
- Verify it the same way you verified the rest

YOU SAVE IT

The correction becomes permanent

- Add the line to your saved prompt
- Next month it starts smarter
- This is the compounding asset

Beginners treat the first answer as the answer. That is the single biggest skill gap in this room.

And it doesn't just read reports — it builds them

TAB 2 — BATCHES

```
A   Batch #            G   Packaged gal
B   Brew date          H   Loss gal      =F2-G2
C   Recipe             I   Loss %        =IF(F2=0,"",H2/F2)
D   Target gal         J   Yield vs tgt  =IF(D2=0,"",F2/D2)
E   Actual OG          K   Cost/bbl      =IFERROR(L2/(G2/31),"")
F   Into fermenter gal     L   Batch cost    =SUMIF(Purchases!D:D,A2,Purchases!F:F)

Conditional format I2:I200 — red if >0.08
Data validation C2:C200 — list from Recipes!A:A

ASSUMPTIONS I MADE — change these if they're wrong:
· 31 gallons per barrel (US)
· Batch cost pulled from the Purchases tab by batch number,
  so every purchase row needs a batch number to be counted
· Loss measured from fermenter volume, not from kettle full

WHAT I DID NOT DO
· I have not filled in any data. Every row below 2 is blank.
· I have not set a target loss figure — 8% is a placeholder.
```

WHY THIS IS SAFE TO USE

- The formulas are written out, not hidden. You can read every one before you trust it.
- It states its assumptions and flags the one it guessed at. The 8% is labeled a placeholder, not presented as your number.
- It fills in no data. An empty tool you populate beats a full one you can't trace.

Under a minute
against the weekend you keep not spending

Abridged. The full prompt is the Workflow 6 sheet in your handout — it builds any of the five reports, not just this tab.

Your turn

Open claude.ai or chatgpt.com — a free account is fine, and you need no data at all.
The prompt is on the next slide and on the START HERE sheet in your handout.



Type this

```
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 or a bookkeeper — don't treat that as a failure,
treat it as the starting condition.
```

No upload. No paid account. Three minutes. Everyone gets a different answer — about their own brewery.

The eight workflows follow your accounting cycle

MONEY OUT

1. AP capture & GL coding

MONEY IN

2. POS-to-deposit reconciliation

INVENTORY IN

3. Ingredient cost drift

INVENTORY HELD

4. Count, valuation & yield

CLOSE

5. Monthly close review

BUILD IT

6. Reports & tools, written for you

FORWARD

7. 13-week cash forecast

DECIDE

8. Cost per pint & pricing

1 & 2 — Money out, money in

WORKFLOW 1 · $0–4/MO

AP capture & GL coding

- Invoice in → AI extracts and codes it → draft bill in QuickBooks. By hand is fine at 30 a month.
- Flags Vermont sales tax charged on malt, hops, cans and labels — all expressly exempt on a Form S-3M, and plenty of breweries pay it because no certificate was ever filed
- Flags anything that looks personal rather than business, and stops there — it never codes that line for you
- Its output becomes the purchases tab the other workflows stand on

WORKFLOW 2 · $0–12/MO

POS-to-deposit reconciliation

- A $20-a-day card-fee gap is over $7,000 a year nobody finds
- The spreadsheet computes the expected deposit; AI explains the variance by 9am
- Splits the two Vermont rates: 10% meals tax on what was poured, 6% sales tax on what left unopened — and labels both as money held for the state, not revenue
- Never let it accuse anyone

3 & 4 — Inventory in, inventory held

WORKFLOW 3 · $0–4/MO

Ingredient cost drift

- No standard costs? Use your own trailing average. Most breweries this size have no standards and never will.
- What you pay for buying small — and, further up the scale, the contract pricing you are now big enough to ask for
- A pallet of malt you can't use before it goes stale is not a saving
- Quarterly. Monthly is noise at this volume.

WORKFLOW 4 · $0–6/MO

Count, valuation & yield

- TTB already requires a monthly physical count. This makes it earn its keep.
- Separates documented loss from unexplained shortage — the distinction with tax consequences
- Reports loss in gallons, not just percent. At 5 barrels, 3% reads as rounding until you see it's five gallons.
- Do not plug. "Unexplained" is a valid answer.

5 & 6 — Review it, then build it

WORKFLOW 5 · IN YOUR SEAT

Monthly close review

- Export P&L, trailing-12, balance sheet, A/P aging → brewery-specific checklist → exceptions ranked by dollar impact
- The highest-value line at this scale: is personal spending sitting in the P&L?
- Then: is excise accruing on removals, not on taproom sales?
- The checklist is the compounding asset

WORKFLOW 6 · IN YOUR SEAT

Reports & tools, written for you

- Sheet 1 builds the tool — tabs, columns and formulas written out, assumptions flagged, no data invented
- Sheet 2 builds the monthly report pack — the one page you actually decide from
- This is the workflow that replaces the weekend
- Check the formulas before you trust them. That is the whole discipline.

Two taxes. Two different moments.



And Vermont does not have one rate: 26.5¢ a gallon at or below 6% ABV, 55¢ above it — $8.22 against $17.05 a barrel.

Federal attaches on removal. Vermont attaches on the sale.

Beer you moved to a serving tank and then dumped was federally removed and federally taxable — but it never entered the Vermont base, because you never sold it. One accrual cannot follow both events. Workflow 5 checks that you are running two.

Vermont rates: 7 V.S.A. § 421(a)(1),(2); per-barrel figures are 31-gal conversions, not statutory. Federal: 27 CFR 25.292(a) — removals include transfer to a serving or tax-determined tank and packaged beer moved to the cooler. Vermont: 7 V.S.A. § 421(a) taxes malt beverages "sold to retailers in the State" and § 421(b) makes the manufacturer the taxpayer on what it sells at retail. Verified 12 November 2026.

Losses are not taxed. Shortages may be.

	LOSS	SHORTAGE
What it is	Beer lost to a known event — breakage, spillage, a dump, theft	Beer missing, found by your monthly physical count
Tax treatment	Not taxed	May be taxed
What it takes	A record written at the time it happened	A claim with a plausible explanation — or tax may be assessed
Who decides	You did, the day it happened	TTB does, later, without you in the room
In Vermont	Nothing to claim — you never sold it	Same: the Vermont base is sales, not barrels

Same beer. Same tank. Same five gallons.
A dated line in a dump log makes it a loss. No line makes it a shortage you have to defend. That is the entire difference — and a two-column log fixes it permanently.

27 CFR 25.281–25.284; monthly physical inventory required by 25.294, records retained three years under 25.300. Vermont: 7 V.S.A. § 421 taxes beverages sold, and neither Chapter 15 nor the MVB-612 provides a credit for destroyed or spoiled product — there is nothing to claim because dumped beer was never in the base. Verified 12 November 2026.

7 & 8 — Cash forward, price decided

WORKFLOW 7 · $0–8/MO

13-week cash forecast

- QuickBooks A/R and A/P + payroll + POS history → the spreadsheet builds the grid
- Overlay the remittance calendar: sales tax, payroll taxes, federal and state excise, rent
- A trough that looks survivable until you overlay remittances is not survivable
- The sales tax in your bank balance is not working capital. It was never yours.

WORKFLOW 8 · IN YOUR SEAT

Cost per pint & pricing

- Actual yields from Workflow 4 + cost trends from Workflow 3 → cost per pint, with labor and rent in it
- Compare contribution per barrel across channels before you chase distribution
- At this scale the taproom pint usually wins by a wide margin — the next slide shows why

The same barrel, two ways

Per barrel	Through your taproom	Through a distributor
Revenue	$1,276	$602
What it cost to brew	$502	$502
Difference before taproom costs	**$774**	**$100**

Same beer. Same brew day. Same $502. More than twice the revenue.

Since 1 July 2026 Vermont has a third column — self-distribute up to 3,000 barrels a year, under the licence you already hold.

Run your own numbers before you chase a distribution deal.

The taproom barrel still pays for staff and space, which the distributed one doesn't — Workflow 8 loads that in. But the gap is wide enough that growth which moves barrels out of your taproom can lower total contribution while raising barrel count.

Brewers Association Financial Benchmarking Survey, 2023 data: DTC beer revenue $1,276.14/bbl (n=70), distributed $602.02/bbl (n=60), total cost to brew $501.90/bbl (n=101). Industry averages, not your brewery — Workflow 8 is how you get yours. Self-distribution cap: 7 V.S.A. § 271(g), which also requires an annual distribution report to the Division by January 15.

What changed in Vermont this July

ACT 137 · LIVE 1 JULY 2026

You may self-distribute

- Up to 3,000 bbl a year, direct to first- and second-class licensees
- Under the licence you already hold — no new licence, no new fee
- The old route was a wholesaler's licence at $1,245 a year
- You become the excise taxpayer on those barrels
- First report to DLL due 15 January 2027

ACT 158 · LIVE 1 JULY 2026

The bottle bill got pricier

- The handling fee you reimburse rose to 4.5¢ commingled, 5¢ not
- Unclaimed deposits are not income — they go to the State quarterly, on ABD-614
- Break the 5¢ out as its own POS line, or the deposit itself becomes taxable
- PRO membership and UPC labelling arrive 1 July 2027

7 V.S.A. CH. 23 · TWO TESTS

50,000 barrels, and 3%

- Inside BOTH tests — 50,000 bbl or less, AND 3% or less of that wholesaler's volume — your written agreement governs
- Exit without cause on 30 days' notice
- Exit price: laid-in inventory plus 5× the three-year average annual gross profit
- Outside either test: good cause, 120 days' notice and cure, Superior Court

The 3% test is the one that bites — it is about your wholesaler's book, not your brewery.
A 20,000-barrel brewery can lose the carve-out by being too big a share of a small wholesaler. Model the exit price before you sign, not after you want out.

7 V.S.A. § 271(g) (Act 137 of 2026, eff. 1 July 2026); 10 V.S.A. §§ 1521–1530 (Act 158 of 2026); 7 V.S.A. §§ 751–755. Two open points, both flagged rather than resolved: Act 137 § 6 is captioned "2028 Sunset" but no repeal date appears in the codified statute, and whether self-distribution makes you the deposit initiator follows from 10 V.S.A. § 1521(5) but is not stated in published guidance. Verified 12 November 2026.

What goes wrong

Failure	What it looks like	The fix
Nobody owns it	Works for five weeks, then quietly stops	One name per workflow, written down
The silent wrong number	An output nobody traced, used in a decision	Every figure traces to a named source
The plug	Two numbers forced into agreement	"Do not plug" in the prompt
Big-brewery materiality	It ignores a $400 finding as immaterial	Tell it your scale, in the prompt
Invented state rules	A confident, wrong answer about Vermont’s two excise bands	Attach the Vermont page. Every time.
Automating too early	A broken scenario nobody can debug	Get the prompt right by hand first
Starting all eight	Enthusiasm week one, nothing by week six	Two workflows. That's the quarter.

Every one of these is a process failure, not a technology failure. The tool is not what breaks.

Guardrails

Never paste PII

No SSNs, EINs, bank accounts, card data, personnel matters

Turn training off

Or buy a business tier. On personal plans it's a setting you must find; on business tiers it's contractual.

AI drafts, humans file

TTB returns and reports, state excise, sales tax

Spreadsheets do arithmetic

AI does language. Never plug, and never let it edit a formula.

Read every formula it writes

Before you paste it into a sheet you'll rely on. Workflow 6 shows its work so you can.

Draft, never post

Bills and journal entries wait for approval

Never recall a rate

Attach the current TTB table and the Vermont reference page

Keep an audit trail

Your accountant will ask. So will TTB.

One named owner

Unowned automations die in six weeks

Your next 30 days

THIS WEEK	**Run the free one**	The START HERE sheet. No account, no data, three minutes. Cost: nothing.
WEEK 2	**Buy one AI seat**	Run Workflow 6. Have it build the five tabs. That is the weekend you get back.
WEEK 3	**Run the close prompt**	Against last month. Look first for personal spending sitting in the P&L.
WEEK 4	**Check both filing frequencies**	Federal: under $1,000 of liability you may file once a year, not four times. Vermont: under $2,000 you file quarterly, not monthly.
NEXT QUARTER	**Only if those stuck**	Add the 13-week cash view. Then, and only then, think about automating.

Two workflows done beats eight started.

The brewery that wins here isn't the one with the best tech stack.

It's the one whose books were right when the bank called.

Audra Gaiziunas

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All eight workflows, written out in full across fifteen sheets — plus the federal reference and the Vermont page.

